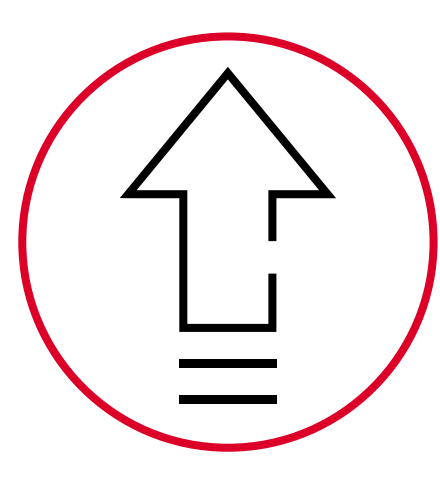
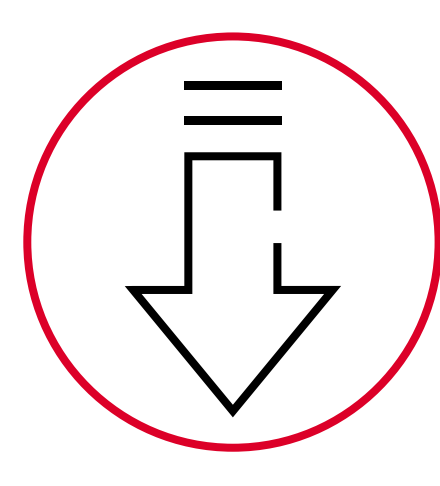


U.S.A. Payment Practice Barometer: Heightened Trade Credit Risk?

Fiscal policy



Bank Rates



U.S. GDP

Low fiscal stimulus and trade wars forecast U.S. GDP dips

2019	2020
2.6%	1.7%

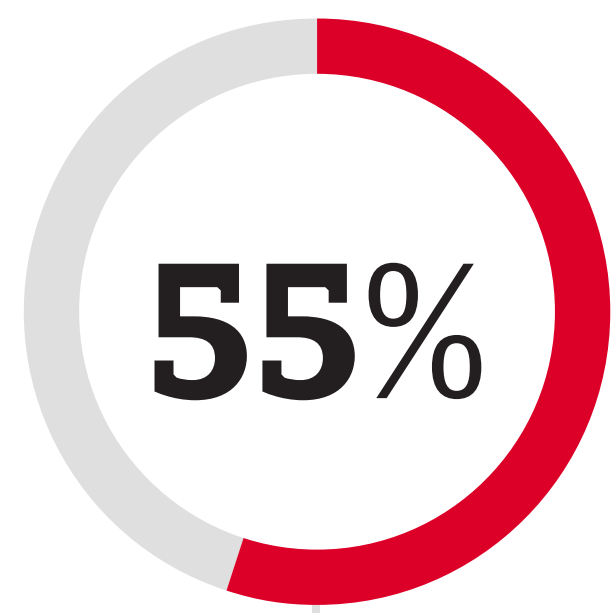
General decrease in debt defaults

74% of all B2B invoices issued paid on time (up from 60% last year)

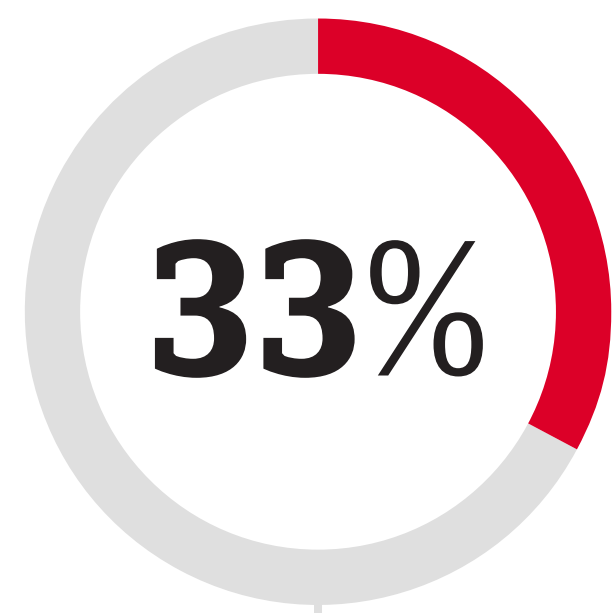
39 DAYS payment times have decreased to 39 days, down from last year's 51 days

30% of businesses have resorted corrective measures to preserve cash flow

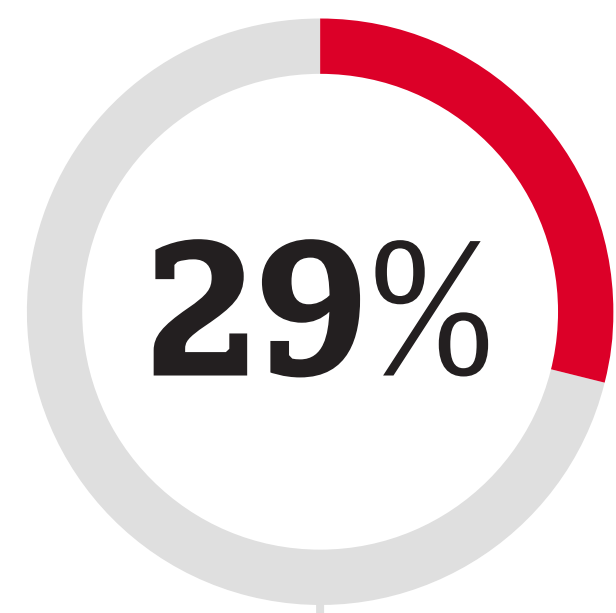
Creditors expectations for 2020



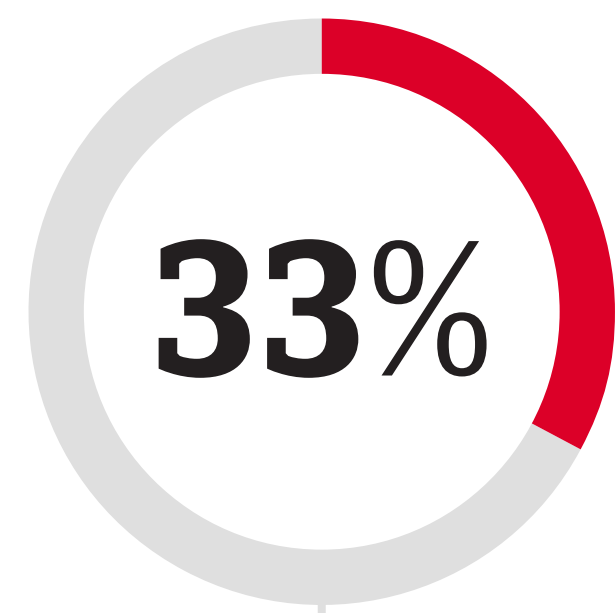
Expect: Current payment trends to continue



Expect: Increase in late payments



Expect: Increase in long-overdue balances



Expect: Payment trends to harm capital and investments

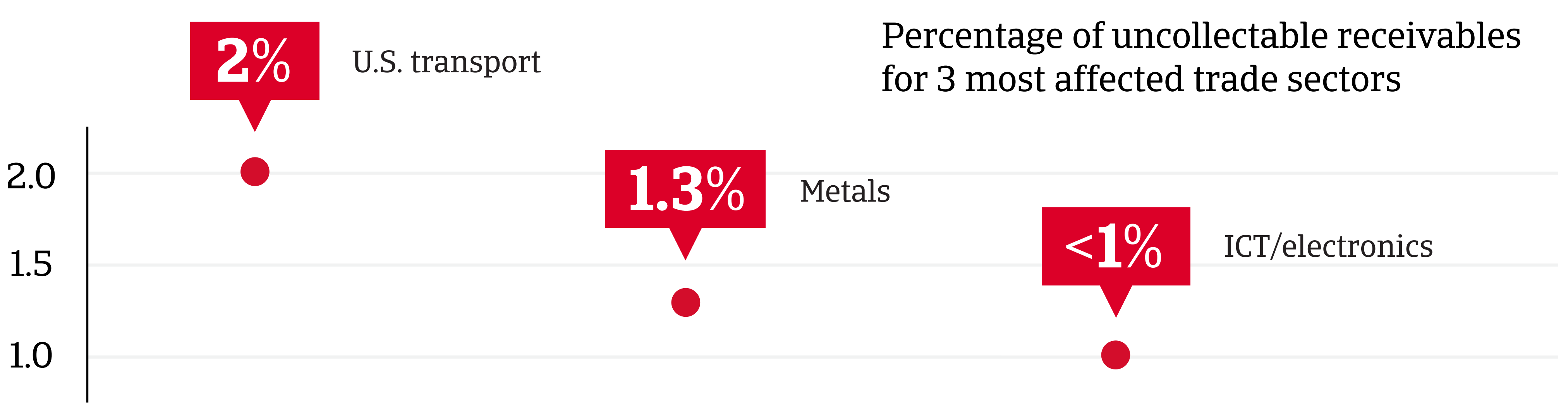
On-time invoice payments

+20% for large businesses

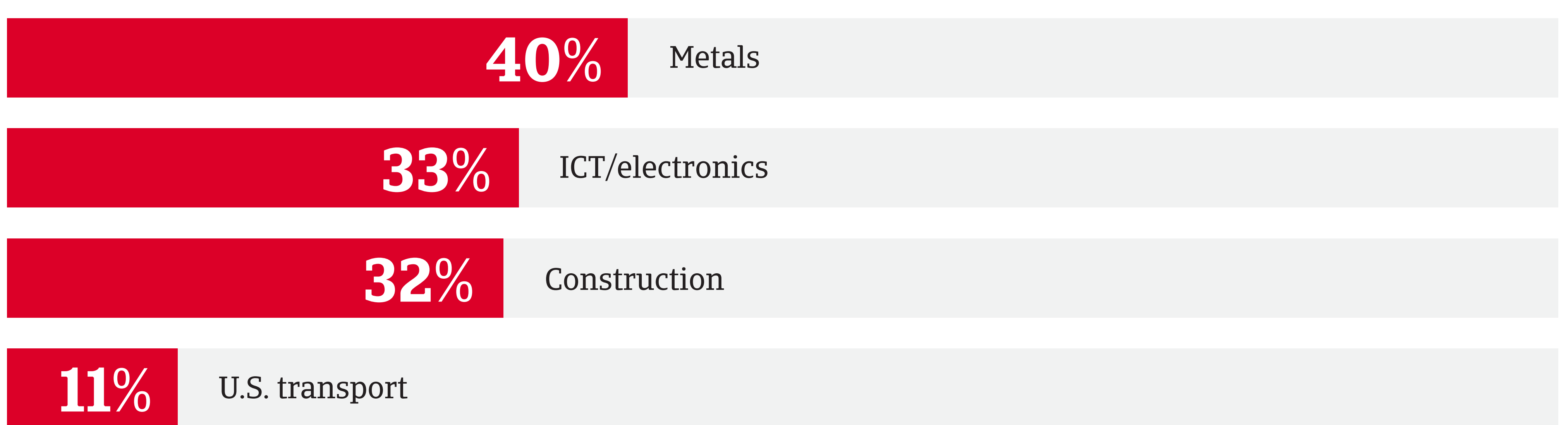
-13% decrease for SMEs

While bigger companies with more robust credit management procedures are having less issues collecting their payments, smaller companies, usually more susceptible to cash flow issues, see a deterioration of on-time payments.

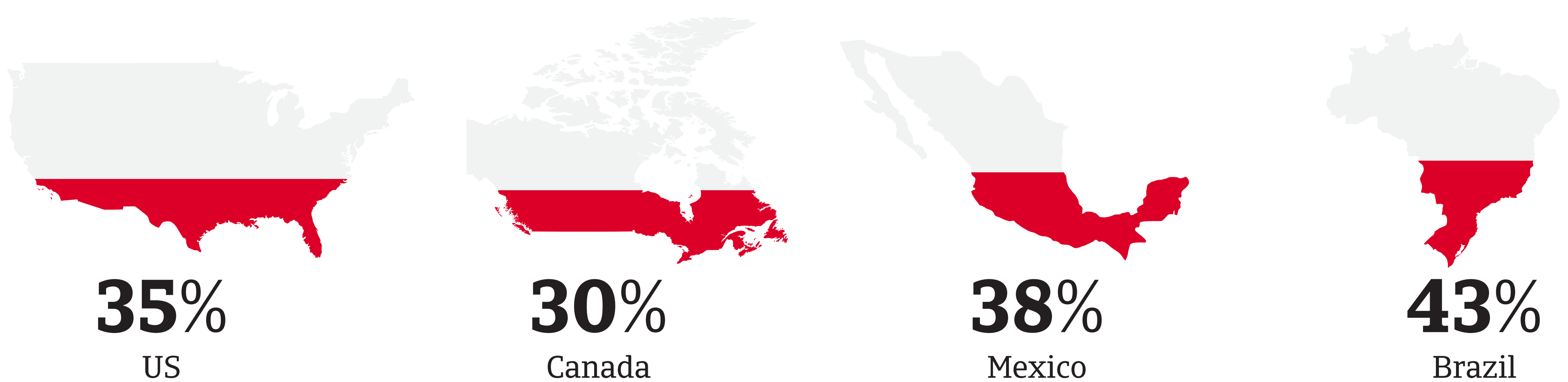
Uncollectable receivables: who's taking the loss



Debt by sector: where is the most risk



Percentage Credit Checks Performed (by Country)



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