



# Statistical appendix Atradius Payment Practices Barometer

The Americas – key survey results



## Statistical appendix

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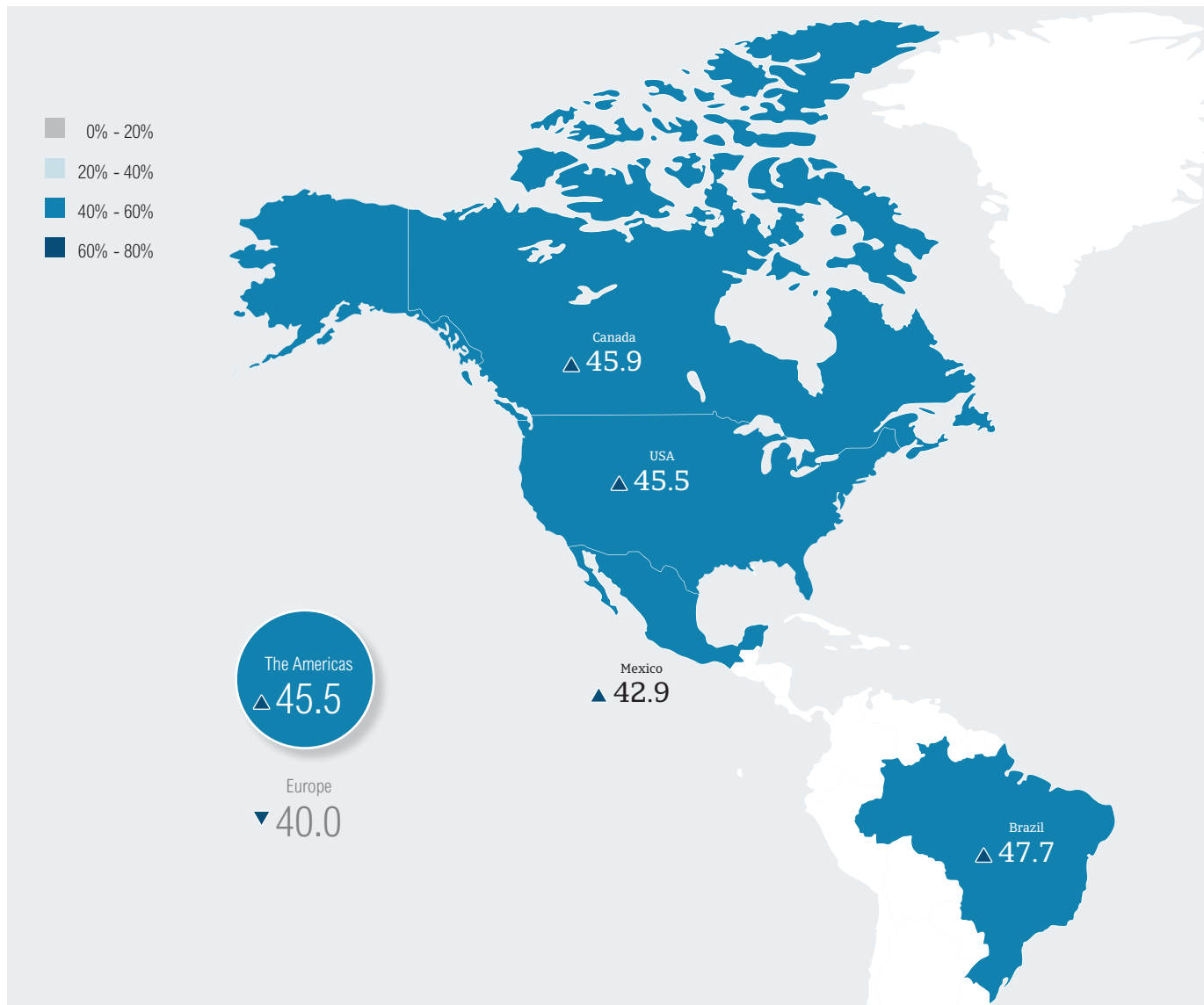
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## The Americas: proportion of total B2B sales made on credit (domestic and foreign)



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – September 2017

## By industry / by business size

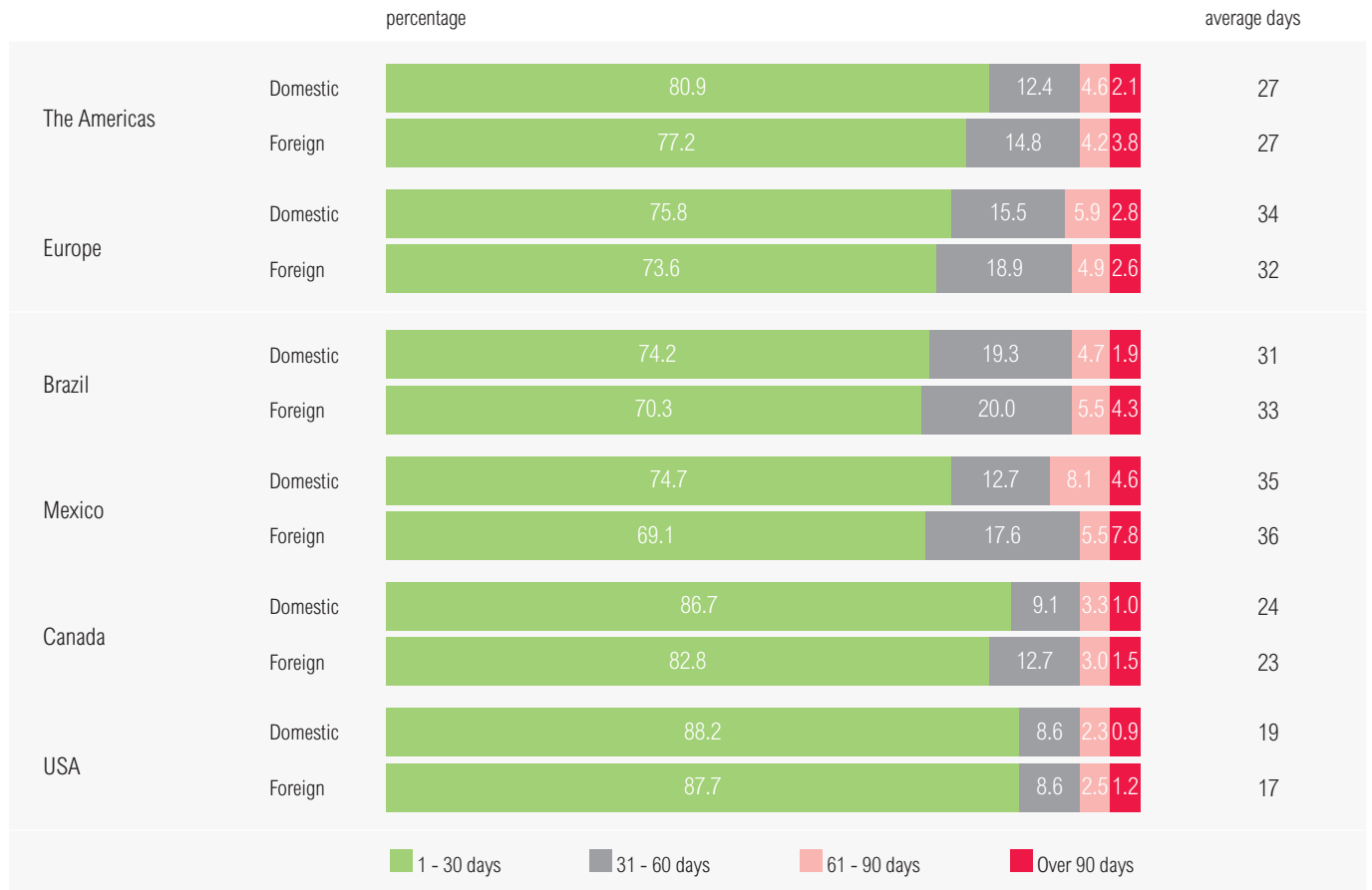
The Americas	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Domestic	53.0	49.4	44.1	38.3	51.4	54.6
Foreign	47.2	43.1	37.0	36.3	43.2	46.0

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – September 2017



## Average payment term recorded in the Americas (average days – domestic and foreign)



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – September 2017

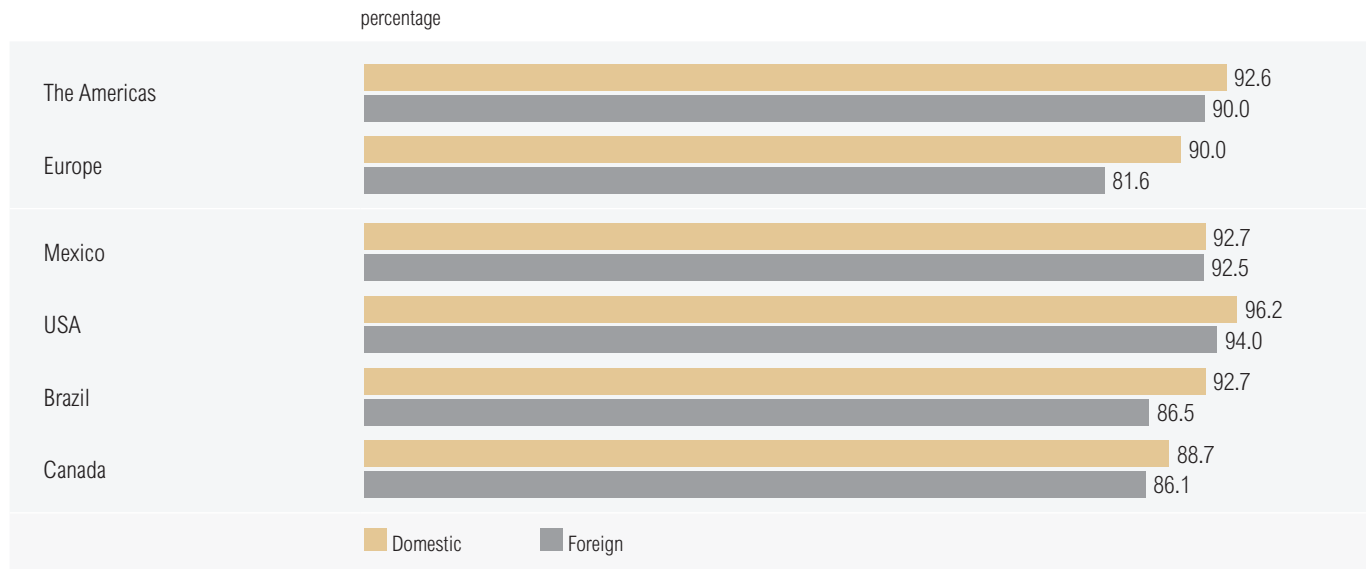
## By industry / by business size (average days)

	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Domestic	27	28	27	24	30	24
Foreign	29	26	27	22	29	27

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – September 2017

## The Americas: percentage of respondents reporting late payment by B2B customers (domestic and foreign)



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – September 2017

## By industry / by business size:

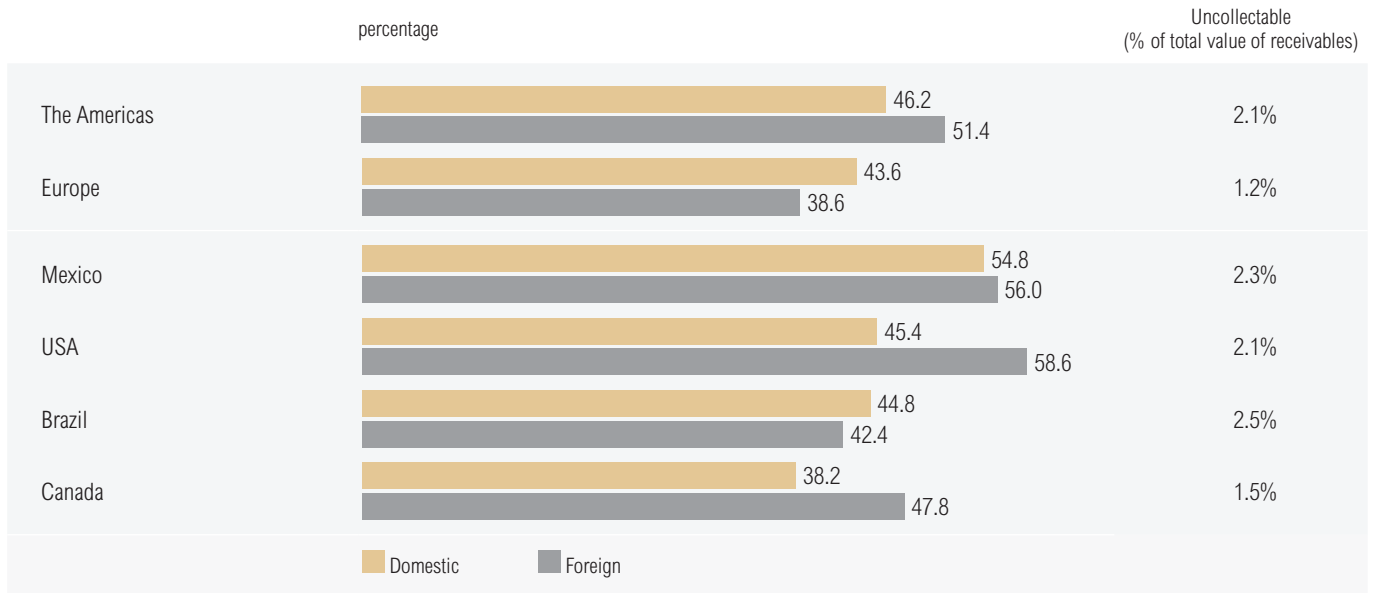
	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Paid on time	48%	52%	54%	57%	50%	51%
Paid late	52%	48%	46%	43%	50%	49%

Sample: companies with customers on credit

Source: Atradius Payment Practices Barometer – September 2017



## The Americas: proportion of domestic and foreign past due B2B invoices



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – September 2017

## By industry / by business size

	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Domestic overdue	50.0%	47.5%	41.6%	41.2%	47.4%	47.9%
Foreign overdue	54.5%	49.5%	49.5%	45.3%	53.2%	50.0%
Uncollectable (domestic + foreign)	5.0%	4.8%	4.3%	4.1%	4.7%	5.4%

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – September 2017

## The Americas: main reasons for payment delays by domestic B2B customers

	Insufficient availability of funds	Dispute over quality of goods delivered or service provided	Goods delivered or services provided do not correspond to what was agreed in the contract	Complexity of the payment procedure	Inefficiencies of the banking system	Incorrect information on invoice	Buyer using outstanding debts / invoices as a form of financing	Formal insolvency of the buyer (example: liquidation, receivership, bankruptcy)	Invoice was sent to wrong person
The Americas	41.8%	18.8%	21.9%	21.3%	18.7%	23.4%	28.2%	23.3%	21.8%
Europe	55.5%	13.7%	11.2%	15.8%	12.0%	11.0%	30.3%	16.5%	6.5%
Mexico	40.8%	19.4%	15.7%	21.5%	13.6%	27.2%	31.4%	30.4%	24.6%
Canada	48.6%	19.9%	19.9%	14.0%	15.4%	19.9%	28.7%	14.7%	18.4%
Brazil	39.8%	13.1%	19.9%	16.5%	22.7%	21.6%	23.9%	23.9%	16.5%
USA	39.5%	23.3%	32.6%	32.0%	22.7%	23.8%	28.5%	21.5%	26.7%

### Industry

Manufacturing	38.1%	19.5%	27.5%	23.7%	19.1%	24.2%	26.3%	20.3%	21.2%
Wholesale / Retail / Distribution	46.4%	20.6%	18.6%	18.0%	18.0%	22.7%	28.4%	29.9%	26.3%
Services	41.6%	16.7%	19.2%	21.6%	18.8%	23.3%	29.8%	20.8%	18.8%

### Business size

Micro enterprise	48.4%	6.5%	8.9%	16.9%	15.3%	13.7%	21.8%	19.4%	16.9%
SMEs	42.6%	21.5%	22.0%	22.5%	18.2%	24.4%	31.1%	21.3%	22.0%
Large enterprise	33.1%	21.8%	33.8%	21.8%	23.3%	29.3%	24.8%	33.1%	25.6%

Sample: all interviewed companies (active in domestic markets)

Source: Atradius Payment Practices Barometer – September 2017



## The Americas: main reasons for payment delays by foreign B2B customers

	Insufficient availability of funds	Dispute over quality of goods delivered or service provided	Goods delivered or services provided do not correspond to what was agreed in the contract	Complexity of the payment procedure	Inefficiencies of the banking system	Incorrect information on invoice	Buyer using outstanding debts / invoices as a form of financing	Formal insolvency of the buyer (example: liquidation, receivership, bankruptcy)	Invoice was sent to wrong person
The Americas	28.3%	24.2%	25.5%	29.7%	24.2%	21.2%	24.9%	25.3%	18.6%
Europe	34.1%	17.0%	14.4%	28.2%	21.1%	13.9%	25.9%	10.6%	8.0%
Canada	28.7%	21.3%	25.9%	26.9%	25.9%	15.7%	23.2%	22.2%	18.5%
Mexico	27.5%	24.8%	19.5%	26.9%	20.1%	24.1%	28.1%	20.1%	20.8%
Brazil	27.2%	24.3%	20.6%	31.6%	28.7%	16.2%	20.6%	18.4%	12.5%
USA	29.7%	25.5%	35.9%	33.1%	22.8%	26.9%	26.9%	39.3%	22.1%

### Industry

Manufacturing	26.3%	28.8%	32.7%	30.2%	20.5%	20.5%	23.9%	23.4%	18.5%
Wholesale / Retail / Distribution	32.7%	22.9%	22.2%	28.8%	24.2%	20.9%	26.1%	25.5%	18.9%
Services	26.7%	20.0%	20.0%	30.0%	28.3%	22.2%	25.0%	27.2%	18.3%

### Business size

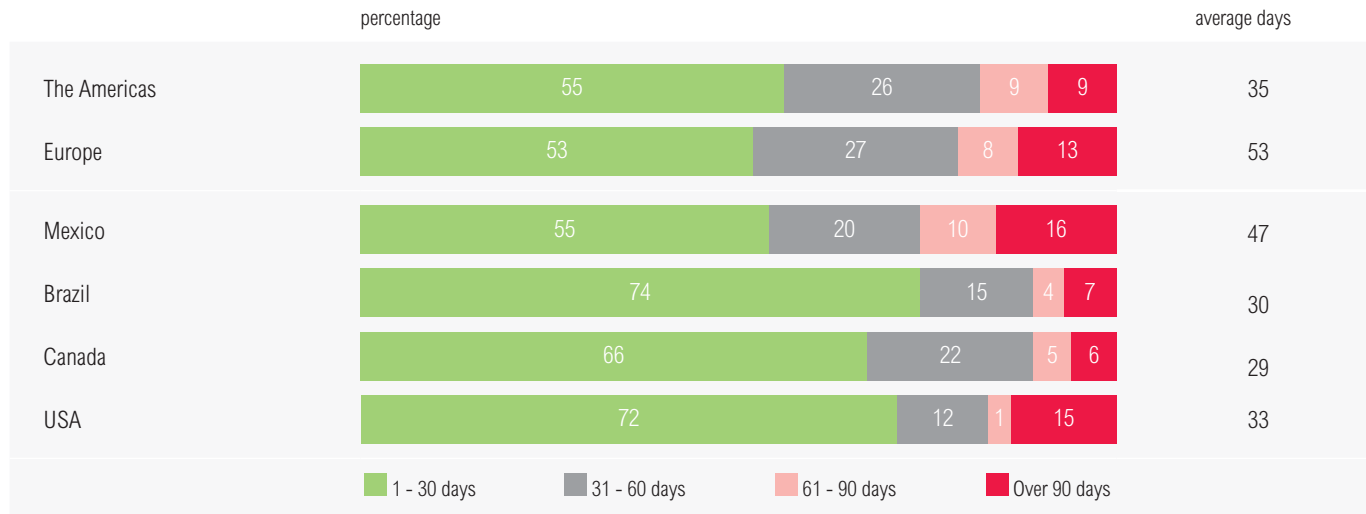
Micro enterprise	43.5%	5.8%	8.0%	15.2%	13.8%	12.3%	19.6%	17.4%	15.2%
SMEs	41.9%	21.2%	21.7%	22.1%	17.9%	24.0%	30.6%	20.9%	21.7%
Large enterprise	32.6%	21.5%	33.3%	21.5%	23.0%	28.9%	24.4%	32.6%	25.2%

Sample: all interviewed companies (active in foreign markets)

Source: Atradius Payment Practices Barometer – September 2017



## Average DSO recorded in the Americas



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – September 2017

## By industry / by business size

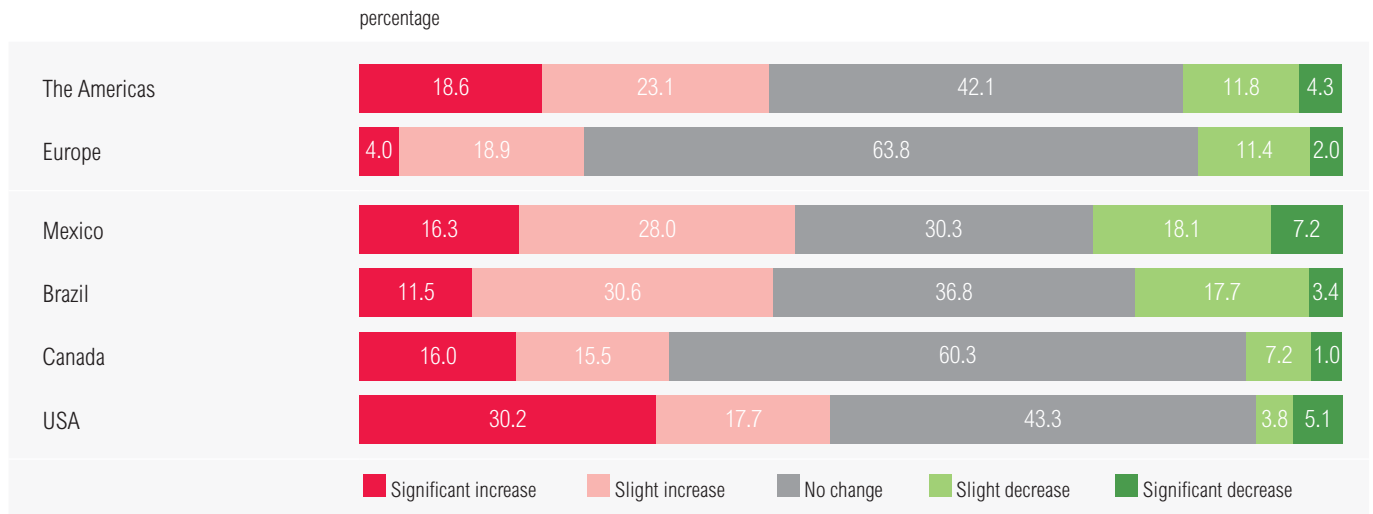


Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – September 2017



## The Americas: expected DSO over the next 12 months



Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – September 2017

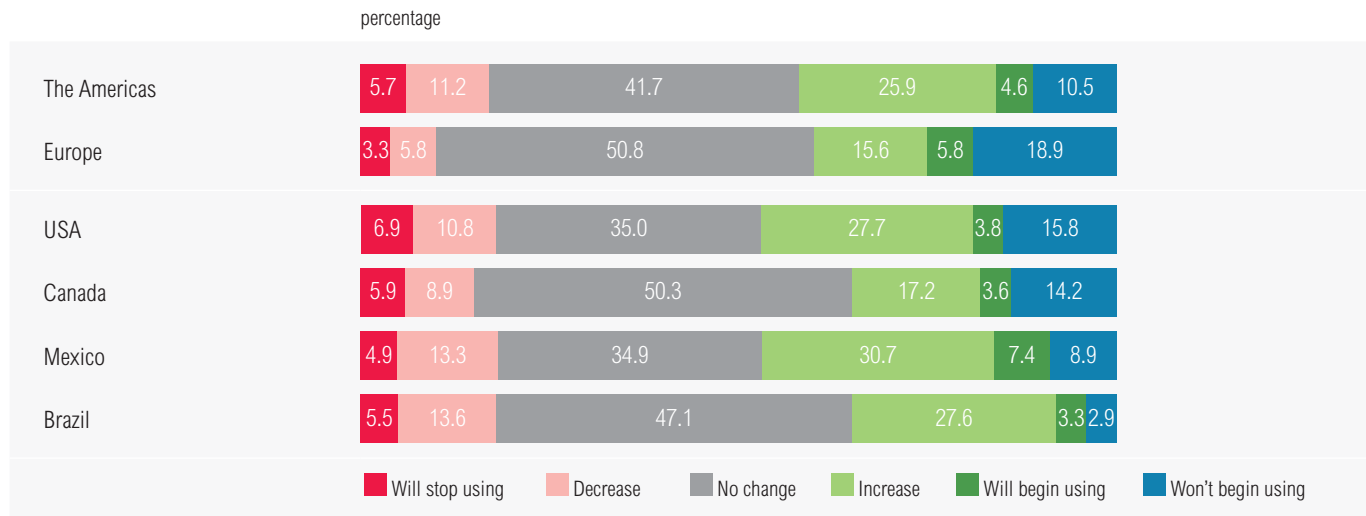
## By industry / by business size

	Industry			Business size		
	Manufacturing	Wholesale / Retail / Distribution	Services	Micro-enterprises	SMEs	Large enterprises
Significant increase	26.5%	17.8%	13.2%	10.4%	21.4%	22.7%
Slight increase	20.6%	25.7%	23.2%	20.0%	24.4%	24.1%
No change	36.2%	39.8%	48.4%	56.0%	37.8%	34.0%
Slight decrease	12.1%	11.2%	12.0%	10.0%	12.0%	14.2%
Significant decrease	4.7%	5.4%	3.2%	3.5%	4.5%	5.0%

Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – September 2017

## The Americas: Intention to adjust credit management practices against the potential impact of Brexit, the slowdown in Asia and US protectionism

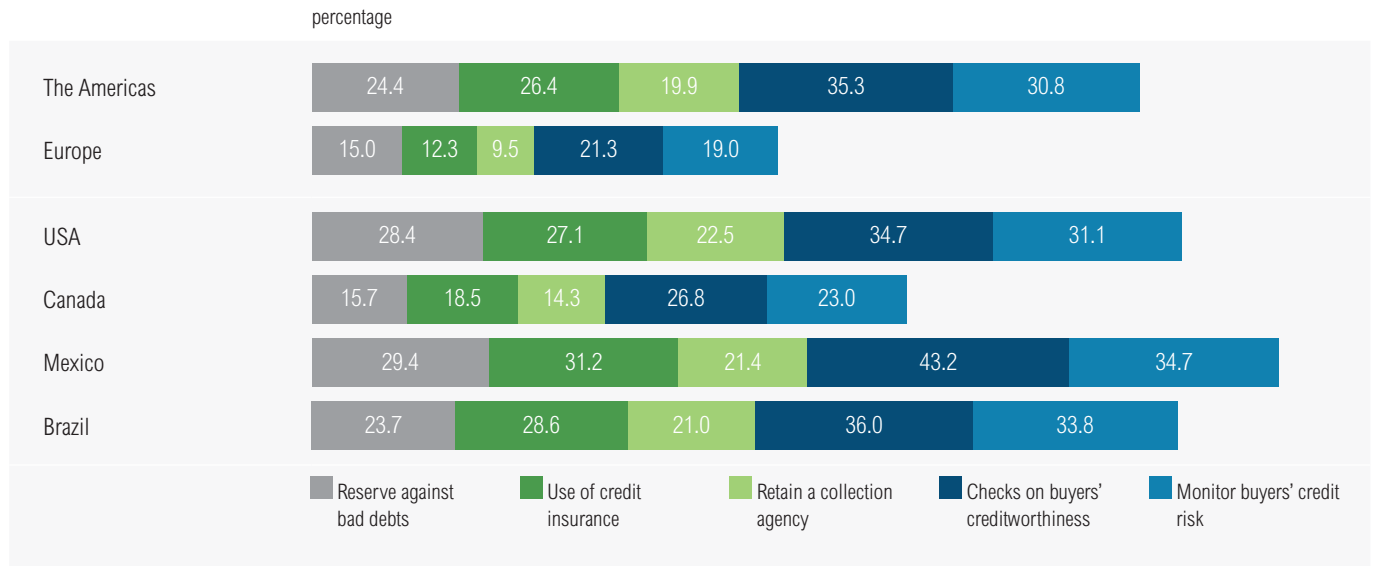


Sample: all interviewed companies

Source: Atradius Payment Practices Barometer – September 2017



## The Americas: respondents reporting intention to increase their use of credit management tools to protect themselves against the potential impact of US protectionism



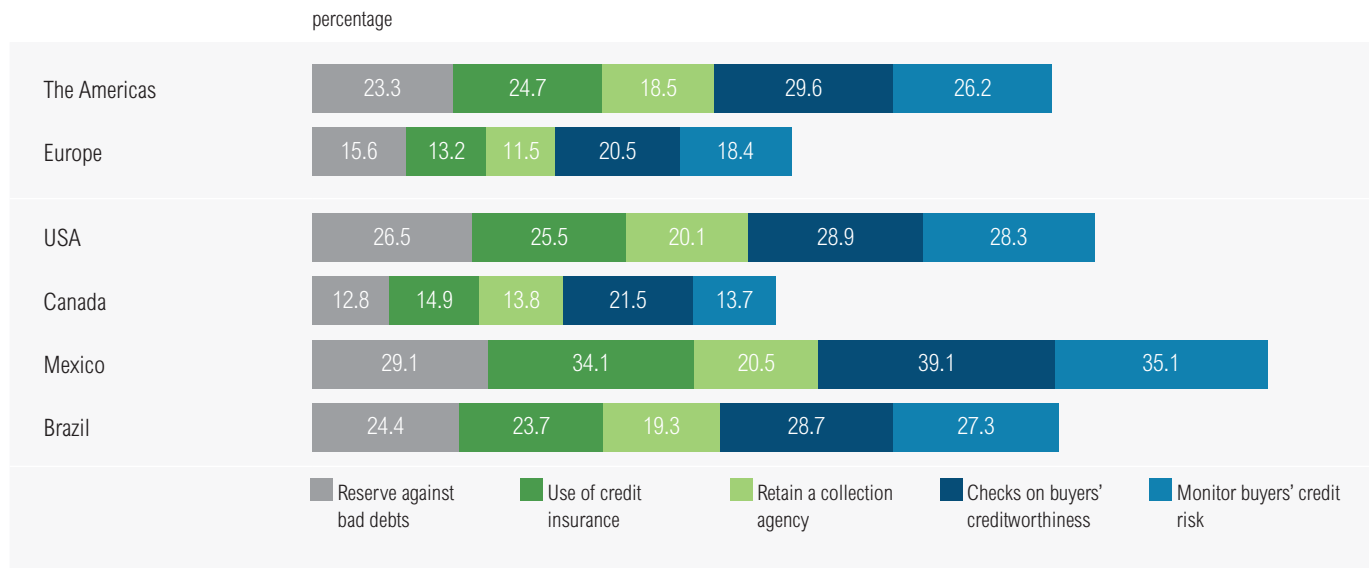
Sample: all interviewed companies (active in domestic and foreign markets)

Source: Atradius Payment Practices Barometer – September 2017

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Find out more about how we can support your [collections](#) requirements in your local market.

## The Americas: respondents reporting intention to increase their use of credit management tools to protect themselves against the potential impact of Brexit



Sample: all interviewed companies (active in domestic and foreign markets)

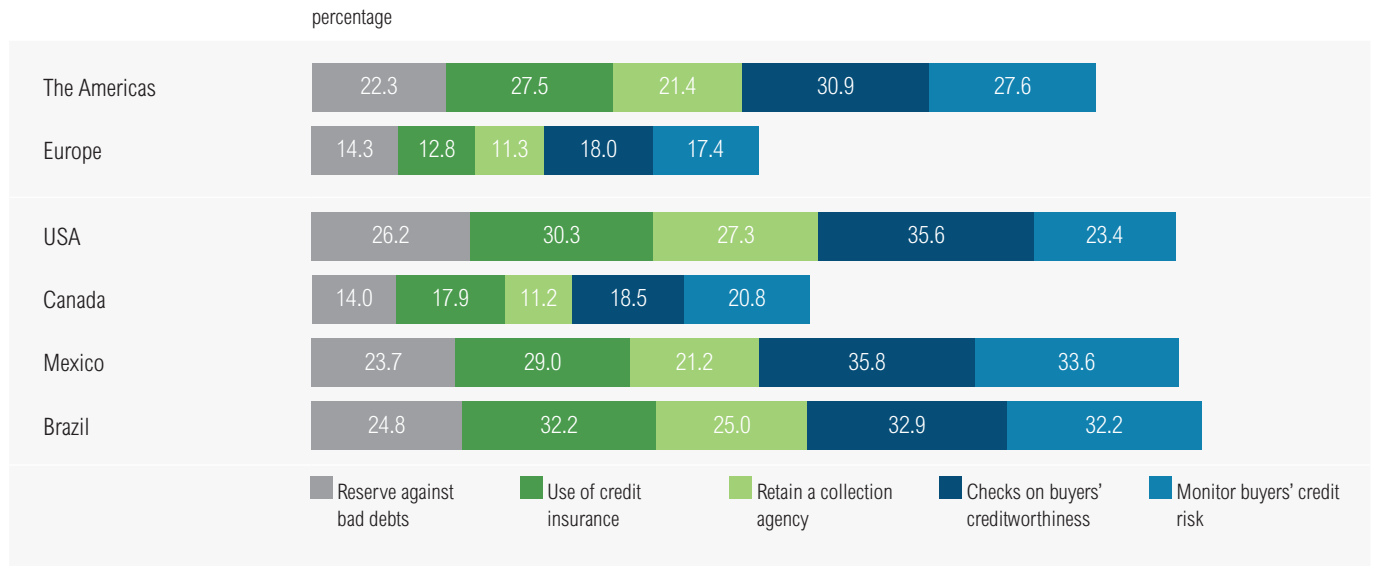
Source: Atradius Payment Practices Barometer – September 2017

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## The Americas: respondents reporting intention to increase their use of credit management tools to protect themselves against the potential impact of the slowdown in Asia



Sample: all interviewed companies (active in domestic and foreign markets)

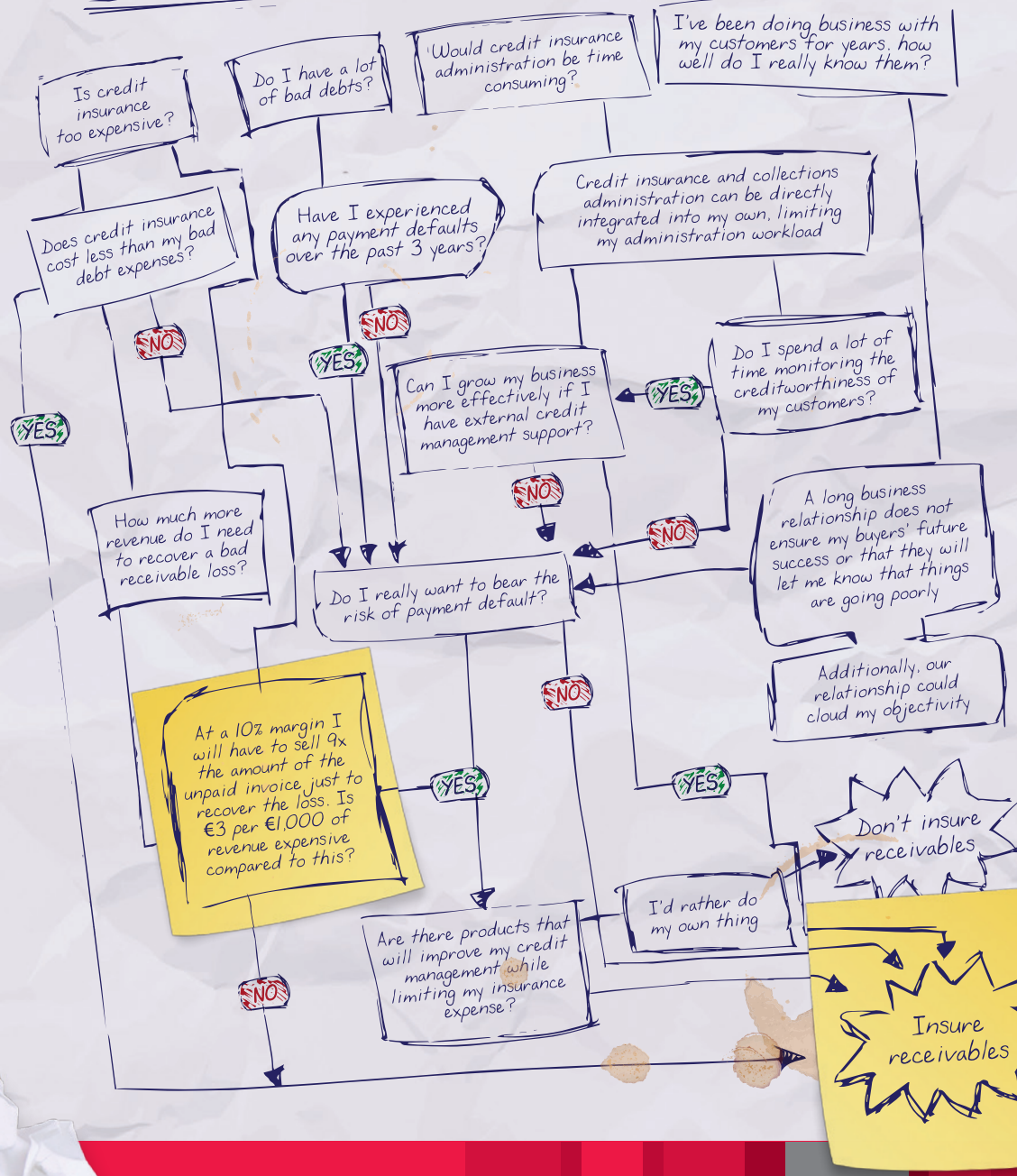
Source: Atradius Payment Practices Barometer – September 2017

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# Don't overcomplicate your decision about whether to use credit insurance

## SHOULD I INSURE MY RECEIVABLES?



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