



EU Payments Observatory

The cost of a bad payment culture: EU trends and solutions

19 February 2026, 10:00 – 11:00 (CET) | Zoom

Poor payment practices remain a pervasive challenge for EU businesses, affecting their competitiveness. In 2024, more than half of European companies reported difficulties caused by delayed payments, with average payment periods exceeding 60 days in both B2B and G2B transactions. Larger companies continue to be less likely to pay on time and an increasing number of business report accepting payment terms longer than what they are comfortable with. The current economic slowdown and broader business environment are key contributing factors to this issue.

The 2025 Annual Report of the EU Payment Observatory provides a comprehensive overview of these trends, examining payment performance in commercial transactions across the EU. This edition introduces a new section on payment terms, showing that longer terms are linked to longer payment periods in 87% of cases, with most companies surveyed by the European Commission supporting the introduction of a mandatory maximum payment deadline between businesses.

During this webinar, the EU Payment Observatory will present the key findings from its third Annual Report. The presentation will be followed by a panel debate, bringing together experts to discuss how better payment practices can strengthen business competitiveness and economic resilience in the EU.

Agenda

10:00 – 10:05

Introductory remarks

Presentation of the Annual Report 2025

10:05 – 10:20

- **Cinzia Alcidi**, Senior Research Fellow and Head of the Economic Policy and Jobs & Skills Units, CEPS

10:20 – 11:00

Panel discussion

- **Anna Zabrodzka-Averianov**, Senior Economist, Intrum
- **Giacomo Fersini**, Senior Economic Policy Advisor, Eurochambres
- *More speakers tbc*

Moderated by **Tania Frazao Nunes**, Legal and Policy Adviser, DG GROW