



EU Payments Observatory

Promoting a culture of prompt payments in the EU: the role of education and awareness

8 July 2026, 14:30 – 15:30 (CEST) | Zoom

Late payments remain a persistent challenge across the EU, affecting businesses by straining cash flow, limiting investment capacity and undermining business resilience.

The findings of a recent thematic report from the EU Payment Observatory suggest that educational initiatives can play a meaningful role in addressing this issue when used alongside regulatory and market-based measures. Notably, research indicates that financial literacy training and capacity-building initiatives can strengthen SMEs' internal capabilities, equipping entrepreneurs and staff with the skills to manage cash flow more effectively and to follow up on invoices in a timely and proactive manner. Moreover, the findings of the report indicate that awareness campaigns and voluntary schemes, such as payment codes, certifications and standards, can shape external norms, encourage behavioural change and provide incentives for firms to adopt prompt payment practices, while also increasing the visibility of late payment issues. However, the report also highlights that such initiatives are not yet consistently developed across Member States, indicating that while promising practices are emerging, further efforts are needed to scale and spread them more broadly.

During this webinar, the abovementioned report from the EU Payment Observatory will be presented. This report examines how targeted educational programmes and initiatives can support businesses across the EU in reducing late payments and promoting more timely payment practices. The presentation of the report will be followed by a moderated discussion on the topic.

Agenda

14:30 – 14:35

Introductory remarks

- **Florent Guérin**, Legal and Policy Officer, DG GROW

14:35 – 14:55

Presentation of the thematic report

- **Sose Mayilyan**, Senior Consultant, EY

14:55 – 15:30

Moderated discussion and Q&A

- **Matt Blanks**, Vice President, European Public Sector, Mastercard

Moderated by **Pierre Hausemer**, Partner, EY