

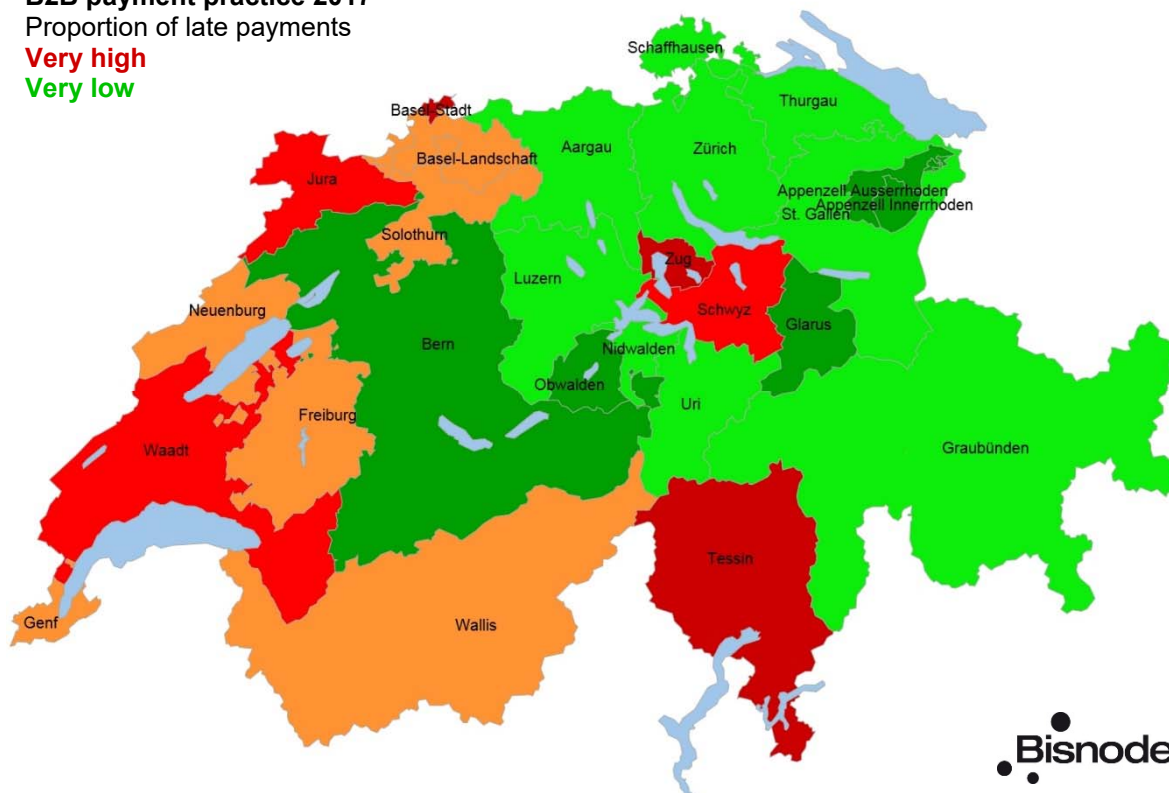
Payment behaviour: The Röschtigraben does exist!

B2B payment practice 2017

Proportion of late payments

Very high

Very low



In 2017, companies in Switzerland paid only around three-quarters of their invoices on time. These were the findings of the payment behaviour analysis carried out by Bisnode D&B, for which more than one million invoices were evaluated in anonymised form on a monthly basis. Overall, exactly 23.3 percent of the payments arrived after the agreed deadline. This equates to a slight decrease of late payments compared to the previous year. The average delay of the late payments was 14.4 days. Examined by canton, the cantons of Basel-Stadt, Ticino and Zug stand out particularly negatively. Poor payment practice was also observed in the francophone cantons. Examined by sector, the textile and clothing industry, as well as the hospitality sector and the automotive industry come across negatively.

BISNODE D&B SWITZERLAND LTD.

Grossmattstrasse 9 | 8902 Urdorf | Tel: +41 44 735 61 11 | Fax: +41 44 735 61 61
www.bisnode.ch | info.ch@bisnode.com

Payment behaviour 2017: Analysis of the payment practice

Bisnode D&B analysed the payment behaviour of Swiss companies in 2017. In addition to the percentage of late invoices, the average delay of the late invoices was also calculated. The analysis comprises not only the situation throughout Switzerland, but also the differences between the individual cantons and the different sectors.

2017		2016	
Invoices paid late (in %)	Delay of the late invoices	Invoices paid late (in %)	Delay of the late invoices
23.3 %	14.4 days	23.6 %	15.7 days

In Switzerland, companies paid only around three-quarters of invoices within the agreed payment term in 2017. The proportion of invoices paid late was 23.3 percent. This is 0.3 percent less than in the previous year. The delay of the late invoices was on average 14.4 days, constituting an improvement by 1.3 days compared to the previous year.

Underlying data of the payment behaviour study

As a market leader for business information, Bisnode D&B has access to the largest global company database. In order to be in the know with respect to the economic activity in Switzerland on a daily basis, Bisnode D&B analyses more than one million invoices from businesses to businesses in Switzerland every month, within the scope of the D&B DunTrade® programme.

The anonymised data is used to obtain real payment experiences, from which Bisnode D&B calculates the so-called Paydex. This payment index is an effective early warning tool for potential liquidity problems of a company. The collected data is also suitable for macro-economic analyses and further evaluations.

Payment behaviour by canton

Canton	Invoices paid late (in %)	Invoices paid late (in %)
	2017	2016
BS	41.2%	39.9%
TI	34.2%	35.6%
ZG	32.9%	21.8%
VD	26.1%	28.9%
SZ	25.9%	18.9%
JU	25.9%	27.3%
BL	24.9%	24.2%
GE	22.3%	25.3%
SO	22.2%	25.4%
NE	22.0%	24.9%
FR	21.7%	22.0%
VS	21.5%	24.3%
UR	20.9%	14.5%
GR	20.8%	23.3%
ZH	19.6%	19.2%
AG	19.1%	19.5%
SH	18.6%	18.5%
SG	17.7%	17.8%
NW	17.6%	20.4%
LU	17.4%	17.4%
TG	17.1%	18.8%
GL	16.9%	18.8%
BE	16.3%	17.4%
AR	13.2%	14.7%
OW	12.5%	13.3%
AI	8.5%	10.2%

The companies from seven cantons exhibited a particularly poor payment practice in 2017. Basel-Stadt topped the list with 41.2 percent of late payments, followed by Ticino with 34.2 percent and Zug with 32.9 percent. However, companies from Vaud, Schwyz, Jura and Baselland also paid their invoices late from time to time. It is particularly noticeable that of the 26 cantons in Switzerland, all francophone cantons rank in the top half of the list.

Payment behaviour by sector

Sector	Invoices paid late (in %)	Invoices paid late (in %)
	2017	2016
Textile and clothing industry	34.2%	30.1%
Hospitality sector	33.4%	33.1%
Automotive sector	32.7%	31.4%
Printing and publishing sector	30.4%	29.7%
Overland transport and logistics	29.2%	28.5%
Retail trade	29.2%	29.8%
Wholesale trade	24.5%	22.7%
Business services	22.3%	24.2%
Construction sector	21.5%	22.6%
IT services	19.2%	18.6%
Engineering	18.8%	21.2%
Timber and furniture industry	18.1%	18.4%
Precision instruments and timepieces	17.9%	22.4%
Architecture firms	17.6%	19.9%
Chemical industry and pharmaceuticals	17.1%	19.8%
Small trade	14.7%	16.5%
Holding and investment companies	14.5%	18.8%
Estate agents and managers	13.1%	15.8%
Finance and insurance brokers	11.7%	11.8%
Recruiters	10.8%	12.3%

With respect to payment practice, the following sectors stood out particularly negatively in 2017: The textile and clothing industry with 34.2 percent of invoices paid late, followed by the hospitality sector with 33.4 percent and the automotive sector with 32.7 percent – for all of them this means a further deterioration compared to the previous year. In contrast, particularly punctual payers were the recruiters with only 10.8 percent of late payments, followed by the finance sector with 11.7 percent and the real estate sector with 13.1 percent.

Please quote Bisnode D&B as the business information service.

We will be happy to provide media representatives with individually prepared information on the individual regions, cantons or sectors. Please submit your request to us.

Media contact

Bisnode D&B Switzerland Ltd. Christian Wanner Senior Manager Communications Grossmattstrasse 9, 8902 Urdorf Tel: +41 44 735 62 79 Mobile: +41 79 428 59 36 E-mail: christian.wanner@bisnode.com Internet: www.bisnode.ch

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