Will They Pay

OCTOBER 2026







The Payment Pulse: Insights on B2B Payment Transparency

Shining a light on payment processes



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Welcome to The Payment Pulse

A monthly update on payment transparency. October 2026

Prepared by: The Founder

Created by Will They Pay, this publication brings together real business stories, industry news, practical advice and trusted resources to help businesses make more informed decisions, protect their cash flow and build stronger working relationships.

Every month, we explore the true cost of late payments, highlight the experiences of business owners and celebrate companies that demonstrate reliability, professionalism and positive payment practices.

But The Payment Pulse is about more than highlighting problems. It is about finding solutions. From business credit information and funding opportunities to credit control tools, debt recovery support and specialist services, we connect businesses with resources that can make a genuine difference.

We also believe that good businesses deserve recognition. Through our Tell Your Story and Trust Builder features, we give business owners a voice, celebrate their achievements and encourage a culture where paying fairly and on time becomes the standard.

Our mission is simple: To help create a business community built on transparency, accountability and mutual trust.

Whether you are a business owner, contractor, supplier or finance professional, we hope every edition leaves you better informed, better connected and more confident about who you do business with.

Welcome to the movement.
The Payment Pulse

A Will They Pay Publication
www.willtheypay.co.uk

Ashley Fry

SIGN UP HERE

The Cost of Late Payments

October 2026: Progress on Payment

October brought fresh movement on late payment: legislation advanced in Parliament, the Fair Payment Code passed a new milestone, and the Small Business Commissioner reported money recovered for smaller firms.

20 October: Bill Clears the Lords
The Commercial Payments Bill completed its House of Lords third reading on 20 October. Parliament's update, published on 21 October, said it would next pass to the House of Commons for further scrutiny. Measures in the Bill include a ban on construction retention clauses and wider powers for the Small Business Commissioner to resolve payment disputes. No amendments were put forward at third reading.
This is legislative progress, not confirmation that the proposed changes are already in force. Businesses should distinguish the Bill's proposals from the rules that currently apply.
Source: UK Parliament, 21 October 2026

What This Means for Your Business
A stronger payment framework matters. But a Bill progressing through Parliament cannot pay this week's wage bill or replace a clear agreement with your customer.
Before the next job starts, confirm the legal business you are supplying, agree the payment date and identify who approves the invoice. Keep purchase orders, delivery records and evidence of completed work together.
If an invoice becomes overdue, a clear record helps you explain what is outstanding and what you need to happen next. Raise problems early, keep communication professional and seek suitable support when the issue cannot be resolved directly.

Payment Pulse View
October's developments are encouraging. The useful test is what changes in everyday trading: clearer terms, fewer avoidable disputes and money reaching suppliers when agreed.

28 October: 800+ Fair Payers
More than 800 UK businesses have received a Fair Payment Code award, the Small Business Commissioner announced on 28 October.
Gold recognises firms paying at least 95% of all invoices within 30 days. Silver requires at least 95% within 60 days, including at least 95% of small-business invoices within 30 days. Bronze requires at least 95% within 60 days.
The awards recognise payment practices; they do not guarantee the outcome of an individual invoice.
Source: Fair Payment Code, 28 October

16 October: £1.5m Recovered
The Commissioner reported recovering more than £1.5 million for small businesses through its unresolved payment dispute service during financial year 2025–26. This was its highest recovery figure in over five years.
This is an annual result announced in October, not money recovered during October alone. The service supports smaller businesses with unresolved payment disputes involving larger customers.
Source: Small Business Commissioner, 16 October

Our Take
Recognise reliable payers. Keep evidence. Make the payment conversation part of the job, from the first quote to the final invoice.



Sign Up

The Payment Pulse User Story

Real Experiences, Real Insight



Anonymous J's Story:

A Business Built on Design

Anonymous J saw demand for their design work and the chance to become their own boss, offering organisations accessible, competitively priced creative support.

Leaving the day job was an early milestone. Later highlights came from projects they were proud of and successful campaigns.

Their story is a reminder that there is a person behind every invoice.

A creative business.
A proud first milestone.
An honest payment experience.
Read Anonymous J's story.



Read The Full Story

Helping Businesses Bridge the Gap

At Will They Pay, we know that late or missed payments don't just delay income — they can disrupt projects, affect livelihoods, and place real pressure on small businesses.

That's why we've partnered with LenderPortal, a trusted and innovative platform dedicated to helping UK businesses manage cash flow confidently and responsibly.

LenderPortal
Business Lending Made Easy

FREE TO USE
Impartial comparison service with no hidden fees.

NO IMPACT ON CREDIT SCORE
Compare options with complete peace of mind.

FAST & SIMPLE
Intelligent AI matching connects you to the right lenders quickly.

70+ TRUSTED LENDERS
Access a wide panel of reputable UK funding providers.

BETTER TOGETHER

SHORT-TERM OR LONG-TERM FINANCE

Whether it's short-term finance to cover a delayed invoice or long-term asset funding to support growth, LenderPortal helps you find the right solution.

EXPERT SUPPORT EVERY STEP OF THE WAY

Their experienced team manages the entire process from start to finish — ensuring you get the help you need without unnecessary complexity or delay.

KEEP YOUR BUSINESS MOVING

For companies affected by late or non-payment, LenderPortal provides a vital bridge between instability and security — keeping operations running smoothly, protecting staff, and ensuring suppliers are paid on time.

Cash flow challenges don't have to hold your business back.

LenderPortal helps you compare funding options from over 70 verified UK lenders, all in one place, with no impact on your credit score.

Whether you're bridging the gap after a delayed invoice or planning your next project, LenderPortal helps you stay in control and keep your business on track.

70+
VERIFIED UK LENDERS

0
IMPACT ON YOUR CREDIT SCORE

EXPLORE SMARTER FUNDING →

A Will They Pay Partnership | In Partnership with LenderPortal

The Merchant Market

LBS Builders Merchants
Building materials, timber and aggregates. Explore collection and delivery options.

Buxton Building Supplies
Building materials for trade and DIY. Explore timber, joinery, paint-mixing and glass-cutting services.
Visit



Salisbury & Wood
Building materials from its Tansley, Derbyshire depot. Explore the range.
Visit

Travis Perkins
National builders' merchant and home improvement retailer with head offices based in Northampton.
Visit

Browns Builders Merchants
Well-known in the region for their hands-on service and wide range of building materials.
Visit

Markovitz
Supply everything from heavy building materials to decorative finishes.
Visit



Discover trusted merchants who support local traders with exclusive services and offers. See how they can help your business grow, save, and succeed.

See The Full List

CREDIT CONTROL ASSIST

YOU RUN YOUR BUSINESS. I'LL TAKE CARE OF THE CHASING.

OUTSOURCED CREDIT CONTROL FOR SMEs

CHASE OVERDUE INVOICES
Persistent, professional follow ups to encourage timely payments.

REDUCE AGED DEBT
Targeted strategies to reduce overdue balances and improve cashflow.

CUSTOMER RELATIONSHIP FOCUS
I communicate professionally and diplomatically, keeping your customers happy.

INVOICE & ACCOUNT MANAGEMENT
From raising invoices to managing accounts and payment reminders.

PAYMENT RECONCILIATION
Payment posting and account reconciliations to keep everything accurate.

CREDIT CHECKS & ACCOUNT REVIEWS
Assess risk and support informed decisions.

DISPUTE RESOLUTION
Resolving queries quickly and professionally to keep payments on track.

FLEXIBLE & COST EFFECTIVE
Outsourced support tailored to your business needs and budget.

PEOPLE PAY PEOPLE.
Good communication makes all the difference.

IMPROVED CASHFLOW
Better cashflow means more time, less stress and room to grow.

FOCUS ON YOUR BUSINESS
I'll handle the chasing so you can focus on what you do best.

01484 212100
liz@creditcontrolassist.co.uk
www.creditcontrolassist.co.uk

WOULD YOU TRUST A NEW CUSTOMER WITH £10,000?

Before you agree to the work, know who you are dealing with.

A new customer, a promising contract and a substantial invoice can look great on paper. But how much do you really know about the business you are about to extend credit to?

Will They Pay business credit reports give you the information you need to make more informed decisions, protect your cash flow and trade with greater confidence.



KNOW MORE.
RISK LESS.
TRADE SMARTER.

WHAT CAN A BUSINESS CREDIT REPORT HELP YOU ASSESS?

COMPANY BACKGROUND

Understand who you are dealing with and review key company information.

FINANCIAL STABILITY

Gain insight into a company's financial position and potential warning signs.

CREDIT RISK

Use available credit information to help assess the risks of offering payment terms.

SMARTER TRADING DECISIONS

Make informed choices about credit limits, payment terms and customer relationships.

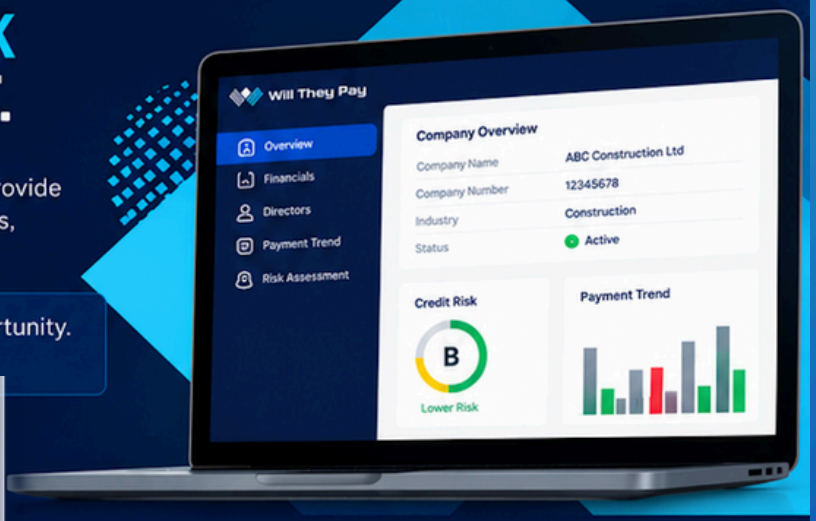
THE BEST TIME TO CHECK IS BEFORE YOU COMMIT.

A credit report cannot guarantee payment. But it can provide valuable information that helps you ask better questions, set appropriate terms and avoid costly surprises.

Your next customer could be your biggest opportunity. Make sure you understand the risk.

CHECK A BUSINESS TODAY →

Visit willtheypay.co.uk to explore business credit reports.



Good business starts with clarity.

Payers & Delayers Spotlight

T

1.10
RATING

Debtlaw Collections Ltd **reviewed** TEACH ENGINEERING & TECHNOLOGY SOLUTIONS LTD

Be very careful when dealing with this company and its Director who is Dr Louis Mbua Egbe based in Twickenham. Debtor owes our client a coniderable...

A

1.10
RATING

Cobra Financial Solutions Ltd **reviewed** ANGLIAN UTILITIES LIMITED

Stay clear of this company, David like most con men talks the talk but after my client used davids services he subtracted another company I would stay...

Leave A Review Today



Each month, we shine a spotlight on the voices shaping the future of fair business. These reviews are more than feedback — they're real experiences helping businesses make smarter decisions and building a culture of trust. From celebrating reliable payers who honour their word to calling out the late ones who disrupt cash flow, every review counts.

Trusted Partners

We collaborate with businesses and organisations that share our values. Our Trusted Partners are committed to improving payment practices across industries. This section shines a light on those who are helping us create real change — one honest transaction at a time.

creditsafe

Credit & Risk Intelligence

Helping businesses make smarter credit decisions with reliable data and insights.

Visit

LenderPortal
Business Lending Made Easy

Business Lending Solutions

Connecting businesses with funding options to grow, adapt and succeed.

Visit

sprintlaw

Debt Recovery Solicitors

Tech-driven legal consultancy providing fixed-fee debt recovery services for small businesses across England and Wales.

Visit

paystorm.ai

AI-Driven AR Automation

AI agents automate invoice collections, predict payment risks, personalise debtor communication and improve cash flow visibility.

Visit

Celebrating Our Trust Builder's

JUST BRANDS INTERNATIONAL LTD

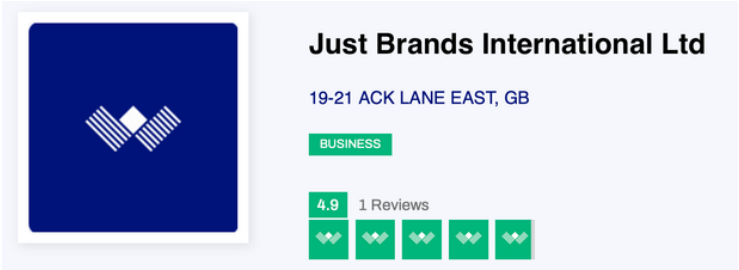
Five-Star Payment Spotlight

Industry:
Vitimans & Supplements

Location:
Cheshire, SK7 2BE

Review rating:
5/5





**"Fair and on time.
Worked clearly and effectively with all payments."**

Reviewed by HJ Brands

[Discover the success story behind this month's featured Trust Builder]

paystorm

Overdue invoices, collected.

Paystorm makes sure businesses are paid on time, keep payment conversations organized, and get paid without manual chasing.



Chasing payments takes time.

Every overdue invoice creates small tasks: checking status, writing reminders, following up again, and keeping track of replies.

Paystorm keeps it organized.

See what needs attention, send clear follow-ups, and keep every payment conversation in one place.

How it works

1 Connect
QuickBooks, Xero, FreeAgent, and many more

2 Prioritise
Immediately see clients that need attention right now.

3 Approve
Review and help it learn how you chase invoices.

4 Automate
Let Paystorm collect, just like you would.

Why you should try it now

- Spot risky invoices earlier
- Send better follow-ups
- Keep cash flow visible

> $3.2M
Collected through Paystorm actions.

80%
Time saved resolving overdue invoices.

3x
Faster average payment turnaround

Get a free Paystorm risk assessment and see which clients need attention right now.

Find your riskiest unpaid invoices

Before You Say Yes

“A promising job deserves a clear payment conversation.”

A promising enquiry brings opportunities—and a commitment of your time, materials and cash.

October’s blog explores the checks to make before offering credit to a new business customer. Confirm the legal entity, consider available credit information, read relevant payment experiences and agree how invoices will be approved and paid.

Better information can help you choose manageable terms: a deposit, staged payments or a sensible initial credit limit.



[Read The Full Article]

Time's Up on Unpaid Invoices



Get Paid

Get Help

Late and non-payments can put serious strain on your cash flow and your peace of mind. Our trusted debt recovery partners are here to help you get paid. Explore the full list and find the right support for you.

Dominion Debt Recovery

Commercial debt recovery for business invoices. Discuss suitability, fees and next steps directly.

Visit →

Top Service

Construction-focused debt recovery, chasing letters and pre-litigation support. Discuss your case and current terms.

Visit →

Hilton-Baird Collection Services

Commercial debt collection, outsourced credit control and credit-management reviews for UK businesses.

Visit →

Actions Now

Recover unpaid invoices fast with trusted UK wide commercial debt recovery specialists.

Visit →

Debt Law Collections Ltd

Recover unpaid debts faster with expert, no-win-no-fee debt collection specialists.

Visit →

CCICM

UK and international commercial debt collection. Discuss your account, suitability and fees.

Visit →

Why use a professional debt recovery service?

Protect your cash flow
Improve liquidity and keep your business moving.

Save time and focus
Let the experts chase, so you can get on with the day job.

Stay professional and compliant
Maintain relationships while recovering what you're owed the right way.

Better results, faster
Experienced teams use proven strategies to maximise recoveries.

Don't write it off.
Take action today.
Explore the full list of WTP trusted debt recovery partners.

SEE THE FULL LIST →

Assist Tools for Late Payments

FreeAgent
Automate invoices, payment reminders and thank-you emails using templates you control. Track outstanding balances and reduce repetitive chasing. Explore current features and plans.

Visit

EquiSettle
Track overdue invoices as cases, with communication history, balances and recommended next actions. Coordinate handovers and maintain an audit trail. Explore features and suitability.

Visit

Paystorm
Paystorm builds a receivables health report from QuickBooks or Xero data, highlighting overdue invoices, payment times and customers needing attention. Explore its current features and check whether it suits your business.

Visit

Discover smart automated tools

Designed to take the hassle out of payments. Streamline your processes, save valuable time, and keep your business running smoothly

See The Full List

Join the Movement. Share Your Story. Protect Your Business.



Share real stories
In every corner of the business world, there are stories waiting to be told – of resilience, of triumph, and yes, of struggle too.

Make a difference together
At Will They Pay, we're more than a platform. We're a growing community of business owners, freelancers, and creators who believe in fairness, transparency, and being paid what's owed. We believe that shining a light on the truth can shift the way business is done – and your voice can help lead the way.

Raise awareness
So, if you've experienced the sting of a late payment, or if you want to champion those clients who do pay fairly and on time, we'd love to hear from you.

Educate and empower
Each month, our Payment Pulse booklet brings together real stories from across industries – highlighting trusted payers, exposing harmful practices, and sharing tools and services to help businesses protect their cash flow and grow with confidence.

Be part of the solution
Now, we're inviting you to be part of it. Whether you'd like to be featured, contribute a story, or just show your support for honest business, we welcome you into the fold.

Partner for better business
And if you're a service provider, platform, or organisation who believes in better business practices and wants to work in partnership with Will They Pay – let's talk. We're looking to collaborate with those who want to help businesses get paid on time and build a system of trust across the economy.

Want to be included in our next issue?
Use the subject line "Payment Pulse" and let us know how you'd like to get involved — whether that's telling your story, recommending a great payer, or exploring a partnership opportunity. Together, we can build a stronger, more accountable business culture — one story, one review, one voice at a time. Will They Pay is your platform. But together, we are the movement.

Get In Touch →

Sales Opportunities in the Payment Pulse

- Advertorial features and spotlight listings
- Display advertising in print and digital editions
- Newsletter sponsorships and dedicated placements
- Partner directory listings and premium placement
- Sponsored content and co-branded campaigns

Let's create impact together.

Amplify your brand
Align with trusted content businesses rely on.

Reach decision-makers
Connect with an engaged audience across the UK.

Drive real results
Generate visibility, trust and qualified leads.

Get Help

Get Help: Support When Payments Get Difficult — On Either Side
At Will They Pay, we understand that late payments don't always come from bad intent. Sometimes businesses struggle to get paid, and sometimes they're struggling to pay.

Cash flow gaps, unforeseen circumstances, delayed client payments — they all affect how money moves through your business. Whether you're chasing overdue invoices or trying to find breathing room to pay one, this page is here to help you navigate the pressure.

We don't take sides. We believe in transparency, empathy, and finding solutions that protect relationships and livelihoods.

If You're Struggling to Get Paid

1. Small Business Commissioner
smallbusinesscommissioner.gov.uk
✔️ Free help resolving payment disputes and guidance on challenging unfair terms.

2. Business Debtline
businessdebtline.org
✔️ Free, confidential advice for self-employed people dealing with late payments and cash flow issues.

If You're Struggling to Pay Others

We know that not every unpaid invoice is a refusal — many are the result of difficult times, unexpected delays or waiting on your own payments. If you're trying to do right by your suppliers but can't yet, here's where to turn:

3. Business Debtline
www.businessdebtline.org
✔️ Help with managing creditor pressure, negotiating with suppliers, and making a repayment plan that works.

4. Citizens Advice – Money & Debt
citizensadvice.org.uk
✔️ Free, impartial support for businesses and sole traders juggling bills, staff and creditor pressure.

5. FSB (Federation of Small Businesses)
fsb.org.uk
✔️ Legal advice, financial templates, debt negotiation help — available to members.

6. Creditsafe Tools
creditsafe.com
✔️ Use insights and credit data to build better payment plans and avoid bad debt spirals in the future.

Mental Health Support — For Every Business Owner

7. Mind
www.mind.org.uk
✔️ Leading UK mental health charity — because stress over money can feel isolating and overwhelming.

8. Samaritans (Free, 24/7)
116 123
✔️ You don't have to be in crisis to call. A safe space to talk — day or night.

We're Building a Payment-Positive Business Culture

Whether you're owed money or owe someone else — you're still part of the solution. The way forward is visibility, honesty and a willingness to work toward fairer payment practices.

That's what Will They Pay is here for.

Need to Talk to Someone?

Email us at contact@willtheypay.co.uk with the subject line GET HELP.
We'll listen, offer advice, and help point you to the right support.