

# OAREX Reports Digital Media and Ad Payment Data Remains Elevated

*OAREX released its H2 2024 Payments Study, demonstrating a lingering late payment trend.*

CLEVELAND, OH, UNITED STATES, March 19, 2025 /EINPresswire.com/ -- OAREX, the provider of fast and flexible funding for digital media companies, today announced the release of its [H2 2024 Digital Media and Advertising Payments Report](#).

The report, which reveals data and trends of payments across the digital media and advertising ecosystem, confirmed that late payments remain elevated in H2 2024 but relatively flat, indicating a lingering trend.



“Roughly half of all payments are late and take longer to arrive. With economic tensions mounting, payment performance may worsen and should be monitored closely,” commented OAREX EVP [Nick Carrabbia](#) after analyzing the data.



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*Nick Carrabbia, EVP at OAREX*

The key findings of the H2 2024 report include:

- The new normal appears to be that nearly half of all payments are late. Late payments began rising in H1 2022 and remained elevated through H2 2024, with 48% of all late payments (a 2% increase from H1 2024).
- Late payments are arriving even later. The percentage of late payments made more than 15 days late increased to

15% (up 4% from H1 2024 and marking a new record high). Additionally, payments over 6 days late comprised 25% of all payments, which is the worst performance on record.

- Underpayments dropped a tiny bit. Underpayments fell to 14% of all payments, a 1% decrease compared to 15% in H1 2024. The decrease here is nominal though and underpayments remain elevated.

- Average days late held constant. Overall, payments were 3 days late, unchanged versus H1 2024. Programmatic payments were, on average, one day early (a slight improvement), while

manual payments (Brands and Agencies) remained 9 days late.

- Manual demand is leading the way. 59% of all manual payments were late, and 30% were more than 15 days late (rising 4% and 6% from H1 2024, respectively). Meanwhile, 42% of all Programmatic payments were late (unchanged from H1 2024).

- The percentage of good-paying debtors improved. Good-paying debtors (those who paid on time more often than late) rose significantly, representing 58% of all debtors (up from 48% in H1). Debtors who always pay on time fell to 21%, while the number of debtors who paid late less than half of the time rose to 37%.

The full OAREX H2 2024 Payments report [can be found here](#).

The data presented in the report was collected from the record of payments OAREX received from companies across the digital media and advertising ecosystem, including ad networks, exchanges, Supply-Side platforms (SSPs), Demand-Side Platforms (DSPs), media buyers, advertisers, and ad agencies.

OAREX analysts reviewed two key data points, which include:

- Timing of Payments. How early or late does a debtor pay, relative to their stated net terms under which the invoice should be paid?

- Amount of Payments. How much did the collected amount vary from the amount billed? This data point considers all types of advertiser offsets or disputes that may arise.

OAREX continues to receive a record number of applications from intermediaries and supply partners across the advertising supply chain. Due to increased market risk, banks and investors have grown more selective, making it difficult for companies to secure the liquidity vital to their survival. As credit markets remain tight in response to persistent inflation, companies are turning to OAREX for their flexible, non-dilutive financing solutions and free access to their credit insights to help improve their overall credit management. These tools enable them to scale on their terms by taking back control of their cash flow while reducing risk exposure.

In line with the industry-wide push for transparency, OAREX began releasing quarterly payment data in 2018 and shifted the payments study report from quarterly reviews to semi-annual in 2021. The following report will reflect H1 2025 performance and be published in Q3 2025.

About OAREX Capital Markets, Inc.

OAREX, the Online Ad Revenue Exchange, operates a digital revenue exchange where media businesses can exchange future revenue payouts for capital now. Established in 2013, OAREX has become a worldwide leader in financing for media and advertising businesses. East West Bank's investment in OAREX is a testament to its model and the digital media industry as a whole. Visit [oarex.com](http://oarex.com) for more information or visit [go.oarex.com](http://go.oarex.com) to open an account.

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