

# Credicorp Flex report: card settlement delays

By CM Beyer Commercial Research Desk - Commercial research editor - Updated 11 July 2026

A short report on card takings, settlement timing and using a facility without over-borrowing.

Card takings can be visible before they are usable cash. Treat the borrowing as a job to be done, not as extra revenue.

Credicorp Flex may bridge recurring settlement timing where daily trade repays the draw quickly. Compare the pounds repaid against the cost of waiting, delaying the supplier or missing the trade.

Do not borrow the gross card total. Refunds, fees and chargebacks can reduce what lands. The citations make the route auditable without copying source text.

For Credicorp Flex, the discipline is to draw for short needs and repay when receipts land, not to treat the limit as extra revenue.

## Sources checked

Credicorp Flex product page - Credicorp - <https://credicorp.co.uk/business-credit-facility/>

Open banking for businesses - Open Banking Limited - <https://www.openbanking.org.uk/>

Open banking and open finance - Financial Conduct Authority - <https://www.fca.org.uk/firms/open-banking-open-finance>

Landing page: <https://creditcorporation.co.uk/news/credicorp-flex-card-settlement-delay-report/>