

INDUSTRY RESEARCH

Credicorp Flex evidence brief: Open Banking Consent

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

A sourced evidence brief for directors weighing Credicorp Flex against cash reserves, supplier terms and the wider Credicorp product family.

Open Banking evidence can make cash-flow checks clearer, but consent and data use still need to be understood. The decision is easier when the company writes down the invoice, the date and the repayment source.

Credicorp Flex belongs in the comparison when open banking consent creates repeated short gaps that should be drawn and repaid in cycles. A clean use case has a specific cost, a specific business purpose and a specific repayment source.

Only use read-only consent that the business understands and can revoke. The sources below show the rule, product page or public register behind the point.

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>

Advice for small and medium organisations - Information Commissioner's Office - <https://ico.org.uk/for-organisations/advice-for-small-organisations/>

Landing page: <https://creditcorporation.co.uk/news/credicorp-flex-open-banking-consent-evidence-brief/>