

INDUSTRY RESEARCH

Credicorp Flex evidence brief: Payroll Timing

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.

Payroll has a fixed date, while customer receipts and PAYE cash planning can move around it. The decision is easier when the company writes down the invoice, the date and the repayment source.

Credicorp Flex belongs in the comparison when payroll timing 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.

Repeated payroll borrowing is a warning sign. Check margin, payment terms and staffing model. 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/>

Running payroll: paying HMRC - GOV.UK - <https://www.gov.uk/running-payroll/paying-hmrc>

Late commercial payments: charging interest and debt recovery - GOV.UK - <https://www.gov.uk/late-commercial-payments-interest-debt-recovery/charging-interest-commercial-debt>

Small Business Commissioner interest calculator - Office of the Small Business Commissioner - <https://www.smallbusinesscommissioner.gov.uk/help-and-guidance/interest-calculator/>

Landing page: <https://creditcorporation.co.uk/news/credicorp-flex-payroll-timing-evidence-brief/>