CASH-FLOW REPORT

Credicorp Loan report: card chargeback or reserve gap

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

A short note on card processor reserves, cash timing and how to avoid borrowing into a dispute.

A processor reserve or chargeback can hold cash back just when suppliers still need paying. The decision is easier when the company writes down the invoice, the date and the repayment source.

Credicorp Loan may bridge the gap if the reserve release is clear and the dispute is contained. A clean use case has a specific cost, a specific business purpose and a specific repayment source.

If chargebacks are rising, fix the root cause before adding debt. The sources below show the rule, product page or public register behind the point.

For Credicorp Loan, keep the amount fixed and the exit date visible. If either keeps moving, compare Flex before committing.

Sources checked

Credicorp Loan product page - Credicorp - https://credicorp.co.uk/business-loans/

Business finance guidance - British Business Bank - https://www.british-business-bank.co.uk/business-guidance/guidance-articles/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-loan-chargeback-reserve-report/