

Credicorp product comparison: Payroll Timing checklist

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

A sourced checklist for comparing Credicorp Loan, Credicorp Flex and Credicorp Slice when payroll timing affects cash flow.

Payroll has a fixed date, while customer receipts and PAYE cash planning can move around it. A director should separate timing pressure from a weaker margin before choosing any finance route.

Use the product comparison route when the company is still choosing between a fixed loan, a revolving facility and splitting one invoice. The product fit comes from the shape of the cost, not from the page label.

Repeated payroll borrowing is a warning sign. Check margin, payment terms and staffing model. Recheck the linked product and public-source pages before relying on the note.

For the product comparison route, decide what shape the pressure has first: one dated gap, repeated draw-and-repay pressure, or one invoice to split.

Sources checked

Compare Credicorp products - Credicorp - <https://credicorp.co.uk/compare/>

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/product-comparison-payroll-timing-checklist/>