INDUSTRY RESEARCH

Credicorp product comparison: Payroll Timing product-routing guide

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

A sourced product-routing guide 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. The first check is whether the cost is dated, evidenced and likely to clear from a known receipt.

Use the product comparison route when the company is still choosing between a fixed loan, a revolving facility and splitting one invoice. That means fixing the amount before comparing rates, fees or monthly comfort.

Repeated payroll borrowing is a warning sign. Check margin, payment terms and staffing model. The links below are the source checks used for this page.

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-product-routing-guide/