

# Credicorp product comparison: Platform Payout Timing risk note

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A sourced risk note for comparing Credicorp Loan, Credicorp Flex and Credicorp Slice when platform payout timing affects cash flow.

Platforms can show sales before cash is released, especially where reserves or disputes apply. Approval is never the point by itself; the useful test is whether the company can repay without creating the next gap.

Use the product comparison route when the company is still choosing between a fixed loan, a revolving facility and splitting one invoice. If the same pressure repeats, pause and compare terms, reserves or a facility before using a one-off fix.

Draw against settled or strongly evidenced cash, not a dashboard total. The external links keep the page anchored to public material rather than sales copy.

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/>

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>

Business finance guidance - British Business Bank - <https://www.british-business-bank.co.uk/business-guidance/guidance-articles/finance>

Landing page: <https://creditcorporation.co.uk/news/product-comparison-platform-payout-timing-risk-note/>