

## RESEARCH NOTE

# Credicorp Flex report: card settlement delays

By CM Beyer Research Office - Industry research editor - Updated 11 July 2026

Research reference: a short report on card takings, settlement timing and using a facility without over-borrowing.

This .org record is kept for citation and due diligence. It records the product or cash-flow question, the public sources checked, and the boundary between research and customer service.

Card takings can be visible before they are usable cash. Treat the borrowing as a job to be done, not as extra revenue.

Do not borrow the gross card total. Refunds, fees and chargebacks can reduce what lands. The citations make the route auditable without copying source text.

Applications, account servicing and binding customer documents remain on credicorp.co.uk. This page is a source trail, not a sales page.

### Sources checked

Credicorp Flex product page - Credicorp - <https://credicorp.co.uk/business-credit-facility/>

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>

Landing page: <https://creditcorporation.org/news/credicorp-flex-card-settlement-delay-report/>