

RESEARCH NOTE

Credicorp Loan report: card chargeback or reserve gap

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

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

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.

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.

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.

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 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.org/news/credicorp-loan-chargeback-reserve-report/>