

# Credicorp product comparison: Payroll Timing risk note

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

Research reference: a sourced risk note for comparing Credicorp Loan, Credicorp Flex and Credicorp Slice when payroll timing affects cash flow.

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.

Payroll has a fixed date, while customer receipts and PAYE cash planning can move around it. Approval is never the point by itself; the useful test is whether the company can repay without creating the next gap.

Repeated payroll borrowing is a warning sign. Check margin, payment terms and staffing model. The external links keep the page anchored to public material rather than sales copy.

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

## 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.org/news/product-comparison-payroll-timing-risk-note/>