URCASH

UR-RepoEdge

for Corporates

Stop Converting Cash. Start Lending & Borrowing.

URCASH Financial Platform Services UK LTD
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86+ Currencies

Peer Lending

Save on Fees

Mr Ranganath Nadella · Founder & CEO

THE PROBLEM

Currency Conversion Is Expensive

UK Company sends £100,000,000 to USA

Sends: **£ 100,000,000**

Receives: **$ 133,194,821.22**

Transaction Cost: £ 99,900.94

Every GBP⟶USD conversion:
- High upfront transaction fee
- Loss from exchange rate spread
- Value lost that can't be recovered

USA Company sends $ 133,194,821.22 to UK

Sends: **$ 133,194,821.22**

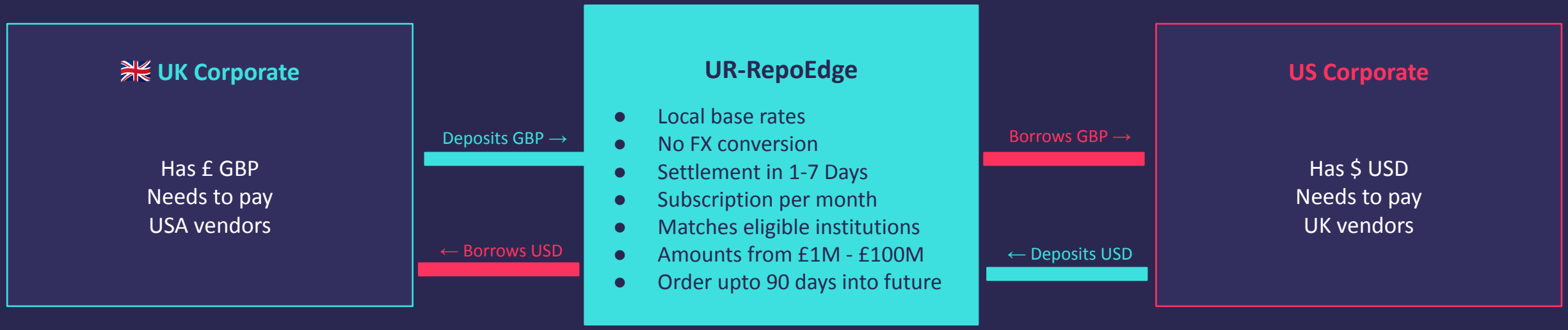
Receives: **£ 99,667,731.77**

Transaction Cost: $ 133,062.35

Every USD⟶GBP conversion:
- High upfront transaction fee
- Loss from exchange rate spread
- Value lost that can't be recovered

THE SOLUTION

UR-RepoEdge: Lend & Borrow. No Conversion.



Each company uses local currency in their home country

Pay vendors directly — no conversion required

Borrow at local base rates, not expensive bank FX rates

No FX conversion. No high fees. Just efficient, bilateral cash management.

THE NUMBERS

Side-by-Side: Traditional FX vs UR-RepoEdge

	Traditional FX	UR-RepoEdge	You Save
GBP → USD (£100M sent)	Sent: £ 100,000,000 Received: $ 133,194,821.22 **Cost: £ 99,900.51** **£320,833 earned interest vs £312,194 paid interest.**	UK Corp lends £100M at GBP base rate US Corp uses €133,194,821 locally **Cost: base rate interest + 10 bps only** **£320,833 per month costs in interest.** **USD is borrowed currency, hence Tax obligation is reduced & GBP Deposit earns interest is retained.**	**£99,900 in fees**
USD → GBP ($ 133,194,821 sent)	Sent: $ 133,194,821.22 Received: £ 99,667,731.77 **Cost: $ 133,062.35 (£ 99,470)** **£332,268 is lost in buying and selling.** **£632,046 is combined value of transaction**	US Corp lends $133.2M at USD base rate UK Corp uses £100M locally **Cost: base rate interest + 10 bps only** **$416,233 (£312,194) per month costs in interest** **GBP is borrowed currency, hence Tax obligation is reduced & USD Deposit earns interest is retained.**	**$133,062 in fees**

Both companies save thousands per transaction — with no loss of value from currency conversion.

HOW IT WORKS

Four Steps to Cross-Border Efficiency

1

Onboard & Qualify

Both corporates register on URCASH as eligible institutions in their respective countries.

2

Match & Agree Terms

UR-RepoEdge matches the two parties. They agree lending amount, duration, and local base rate.

3

Lend in Local Currency

UK Corp lends GBP locally. US Corp lends USD locally. Each uses borrowed funds to pay vendors — no conversion.

4

Settle & Repeat

Ones borrowed currency is paid back, deposited funds are repaid with interest. Cash flow managed. Fees minimised. Repeat.

✓ **Use local cash flow**

✓ **Pay vendors directly**

✓ **Manage FX risk**

✓ **Reduce transaction charges**

Ready to eliminate conversion costs? Contact us: **invest@urcash.co.uk** · **www.urcash.co.uk**