

WATADCASH

Cross-Border Transfers: Agree the Received Amount

Set clearer expectations for cross-border payments by agreeing the receiving currency, net amount and delivery method in advance.



Start with the outcome you need

Two people can agree on a payment and still have different expectations about what will arrive. One thinks in the sending currency; the other thinks in the amount they need to receive. A cross-border transfer adds the receiving method and any conversion shown in the offer. WATADCASH's transfer guidance puts these details before confirmation. Discussing them at the start is useful for family support, a supplier payment or an agreed service fee.

Define which amount you are agreeing

A statement such as “I will send 100” can be incomplete when the sender and recipient use different currencies. Clarify whether the agreement concerns the amount paid by the sender or the net amount received by the other person. The distinction becomes important when a transfer offer includes a fee or currency conversion.

Write the agreement using the currency as well as the number. A short confirmation is often enough: the intended receiving currency, the net amount expected and the receiving method. This does not fix the provider’s price in advance; it gives both parties a common target against which the actual offer can be reviewed.

Choose a receiving method the recipient can use

An attractive quote is not helpful if the recipient cannot use the receiving channel. Ask whether the person expects office collection, a bank account or a local wallet. WATADCASH's international-transfer page describes these as route-dependent options, with the choices in the actual request serving as the reference.

For an office, confirm location and collection requirements. For a wallet, check the relevant account number and receiving capability. For any route, use the details requested in the transfer form rather than adding assumptions from a previous transaction. The same recipient may need a different method for a later payment.

Read the offer as a complete conversion

Review the amount paid, the currency paid, charges, exchange rate where applicable and the net receiving amount together. If you compare providers, keep the scenario the same. Changing the receiving method while comparing only the headline fee can produce an apparent saving that does not fit the recipient's needs.

WATADCASH's public guide tells users to examine the transfer offer before approval. Use that opportunity to confirm that the displayed receiving amount matches the agreement. If it does not, resolve the difference before sending rather than assuming the recipient will absorb it or the service will correct it later.

Agree what completion will look like

A payment agreement should include a simple understanding of when the recipient will confirm receipt. A submitted request and a completed transfer are not identical states. The recipient may also need to complete collection steps after the sender sees a status update.

Share the relevant reference and delivery information, but avoid circulating unnecessary personal or account details. If a question arises, both people should be able to identify the same transaction. This is especially useful when a business has several payments to one supplier or a family sends repeated support to the same recipient.

Keep changes connected to the original request

If the amount, account or receiving method needs to change, first establish whether the original request can still be amended. WATADCASH advises contacting support with the reference before collection; possible changes depend on the transaction state and the executing party's procedures.

Do not silently create a new instruction while everyone assumes the original one has disappeared. Keep a note of what changed and which reference is now current. A clear payment agreement does not need to be long. It needs to connect an amount, a currency, a person, a receiving method and the evidence that the agreed transaction was completed.

Should we agree the sending amount or receiving amount?

Agree explicitly which one matters for your arrangement. If the recipient needs a particular net amount, review the provider's actual offer against that amount and currency rather than assuming a sending figure will produce the same result.

Can a transfer request always be changed?

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No. Possible changes depend on its state and the procedures of the executing party. Contact support with the original reference before collection and confirm the available option before creating another instruction.

What makes a provider comparison meaningful?

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Use the same amount, currencies, receiving method and recipient situation. Compare the complete amount paid and net amount received. A smaller advertised fee alone does not establish a better outcome for the same transaction.

Sources and scope

References reviewed by the WATADCASH editorial team on 18 October 2026. Availability and pricing depend on the actual request and current terms; this guide is not a promise of universal access.

1. WATADCASH international transfer guidance

<https://watadcash.com/international-transfer.php>

2. WATADCASH wallet destination guide

<https://watadcash.com/wallets.php>

Review the decision before confirmation

What outcome do you need?

Who is responsible for delivery?

What are the total cost and net amount?

What proves completion?

How will you follow an exception?

<https://watadcash.com/journal/en/agree-recipient-amount-cross-border/>