

WATADCASH

# Virtual Cards and Online Payments

Separate a virtual card's issue price from its funded balance and calculate the net amount available for a planned purchase.



## Start with the outcome you need

The price displayed next to a virtual card is not necessarily the amount available to spend. A card can have an issuance charge, a separate funding transaction and conditions for the merchant you intend to pay.

WATADCASH makes that separation explicit in its published card pricing. Reading those elements together helps you plan a purchase without confusing the cost of obtaining a card with the money subsequently loaded onto it.

## Start with the intended purchase

Before choosing a card, describe the payment you want to make. Identify the merchant, the amount and currency, and whether the purchase is a one-time transaction or part of a recurring arrangement. These details matter because a card product's acceptance conditions may be narrower than the general phrase "online payments" suggests.

The WATADCASH card page lists different issuance tiers and treats the limited advertising card as a product with separate acceptance restrictions. It does not promise that every card works at every merchant. Choose the product using its published conditions and the options available to your account, rather than assuming the highest or lowest issue price automatically matches your purchase.

## Separate the issue charge from the balance

WATADCASH's public material distinguishes the price of issuance from the balance loaded onto the card. The listed issuance prices are 10, 25 and 100 US dollars at the time of this review. Those figures describe different products; they are not a statement that each new card contains that amount of spending money.

Keep issuance on one line of your budget and the planned funding amount on another. This makes comparisons much clearer. An offer with a lower issue charge can still leave you with insufficient spending balance if you have not funded the purchase amount. Review the current product and pricing pages before relying on a figure from an older article or screenshot.

## Calculate the net funding amount

The published WATADCASH example applies a 2.5% card funding fee to the amount loaded. Its example shows a 100-dollar funding request, a 2.50-dollar fee and a 97.50-dollar net addition to the card. The page also states a five-dollar minimum funding amount. These are published prices, so confirm them again in the live request before approving a transaction.

The practical calculation is simple: compare the net amount added with the amount your merchant will charge. Do not assume that funding a round number produces the same round-number spending balance. If you need a particular net amount, use the service's current calculator and request details rather than guessing the gross funding amount.

## Account for merchant-specific requirements

A sufficient balance is necessary for many payments, but it is not the only condition. The merchant's acceptance rules and the selected card product still matter. WATADCASH specifically says the limited advertising card is not designed for Google Play or the App Store and does not guarantee acceptance by every merchant.

For that reason, a budgeting article should not become a list of guaranteed websites. Check the product's current terms and the merchant's requirements before issuing or funding a card for a particular use. If the use case is unclear, resolve that question first. A carefully calculated balance cannot compensate for choosing a product that does not fit the transaction.

## Keep a reusable cost worksheet

A useful worksheet needs only a few fields: the card product, issuance cost, gross funding amount, funding fee and net spending balance. Add the intended merchant and purchase amount so that the calculation stays tied to a real use. For a business, keep the card budget separate from any gateway activation or card-issuing package fee.

This separation is also useful after the payment. You can distinguish the cost of issuing a card from the cost of funding it and from the merchant transaction itself. When reviewing another service, compare the same components. A headline price is most meaningful when you know precisely which step it pays for.

## Does a 25-dollar issue price mean a 25-dollar card balance?

Not according to the reviewed WATADCASH pricing explanation. Issuance and the funded balance are separate. Check the selected product, then review the funding amount, fee and net balance in the request before confirming either step.

## What happens in the published 100-dollar funding example?

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The published example deducts a 2.50-dollar funding fee and adds 97.50 dollars to the card. It illustrates the stated 2.5% fee at the review date. The live request is the place to confirm the current amounts.

## Can I assume any card will pay any online merchant?

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No. Product restrictions and merchant acceptance still apply. In particular, the limited advertising product has separate restrictions. Confirm the intended use before paying for issuance or adding funds, rather than relying on a universal-acceptance claim.

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## 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 card products and funding explanation

<https://watadcash.com/watadcash-card.php>

### 2. WATADCASH pricing

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

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## Review the decision before confirmation

What outcome do you need?

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Who is responsible for delivery?

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What are the total cost and net amount?

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What proves completion?

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How will you follow an exception?

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<https://watadcash.com/journal/en/virtual-card-issue-and-funding-cost/>