



Master Global Commerce: Your Guide to the Merchant of Record Model

Expand faster. Simplify compliance.
Reduce operational cost. Scale securely with
a MoR partner built for global growth.

Planning to grow internationally? This guide is for you.

Whether you are:

- Using a Merchant of Record (MoR) but limited in coverage
- Managing payments in-house with growing complexity
- Or just starting to expand globally

You will find clear answers here.

Going global means dealing with taxes, compliance, fraud, and local payment challenges. These issues slow growth even for experienced teams.

The Merchant of Record model simplifies it all.

A MoR takes full responsibility for payments, tax, and compliance so you can focus on your product and customers.



Discover how the right MoR can remove friction and unlock your next phase of growth.



Simplify international operations with a trusted MoR partner

Scaling a digital business internationally is exciting but complexity around taxes, payments, compliance, and legal risks can slow you down.

The Merchant of Record:

- ✓ Acts as the legal seller of your digital goods
- ✓ Manages global taxes, chargebacks, and fraud
- ✓ Ensures compliance with regulations across numerous countries globally
- ✓ Supports multiple currencies and local payment methods
- ✓ Lets you focus on your product and customers — the MoR takes care of the rest



What Nexway manages for your business

Partnering with Nexway means eliminating operational overload at every stage of your global expansion:



Tax compliance

Full tax calculation, filing, and remittance worldwide



Fraud and risk management

Proactive fraud detection, chargeback management, and dispute handling



Legal protection

Adherence to PCI DSS, GDPR, PSD2, and local regulatory frameworks



Seamless payment operations

140+ countries, 70+ payment methods, 40+ currencies supported, and localized checkout experiences.



No need for local entities

We remove the need to create foreign subsidiaries scaling has never been faster



For digital commerce leaders ready to unlock new markets

Avoid the most common pitfalls of global expansion

Without an experienced MoR partner, businesses often face:

- 📌 **Compliance gaps and tax exposure**
- 📌 **Costly setup of international legal entities**
- 📌 **Poor payment experiences that drive cart abandonment**
- 📌 **Increased risk of chargebacks and revenue leakage**
- 📌 **Resource drain on legal, finance, and technical teams**



Nexway's MoR model powers fast, compliant, and profitable growth without overloading stretching your internal teams.

Why Nexway is the right MoR partner

✓ **European foundation, global reach**

Headquartered in France, Nexway brings strong European compliance standards and digital commerce expertise to help businesses scale worldwide with confidence.

✓ **Simplified solutions**

One contract unlocks fast, risk-free global expansion. We manage payments, taxes, fraud and regulatory compliance all while leveraging our local entities around the world

✓ **Global presence**

Operating in 140+ countries and 40+ currencies, with local entities and support, we make international business frictionless

✓ **Expert in subscriptions**

Specializing in recurring payments for online businesses, we bring proven expertise to subscription-based models

✓ **Seamless integration**

Fast onboarding and smooth migration, ensuring your operations face zero disruptions

✓ **Tailor-made solutions**

Custom solutions with transparent pricing to fit your unique business needs, ensuring flexibility and control

Why Nexway over other MoR providers?

	Best Alternative			
Feature	NEXWAY	paddle	FastSpring	Build In-House
Legal Seller	✓	✓	✓	✗
Tax Compliance	✓ Full	✓	✓	⚠ Complex
Fraud & Chargeback Handling	✓ Included	✓	⚠ Basic	✗ Costly
Local Entity Not Required	✓	✓	✓	✗
Support & Onboarding	✓ Human-led	⚠ Limited	⚠ Scripted	✗ Internal-only
Flexibility & Customization	✓ High	⚠ Low	⚠ Moderate	⚠ (Expensive)



"Nexway is a partner of choice to navigate the deep waters of the payment ecosystem. I recommend it to anyone looking to scale globally without complexities."

Khalid Bajjouj, Director of eCommerce, Kaspersky

Ready to scale globally? Let's talk.

Discover Nexway's powerful eCommerce features and added-value services designed to simplify your international growth. From global payments to tax management and compliance, we help you go further, faster.

- Tailored solutions for your business
- Expert guidance on global expansion
- Answer your questions directly

BOOK A MEETING

to explore how Nexway can support your business with one contract for a complete solution.

No obligation - just a conversation to unlock your growth potential.



www.nexway.com