



# Global Ecommerce Report 2026

Scaling Ecommerce and SaaS:  
Finding the Right Partners to  
Succeed across Borders

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# Simplifying Global Payments through Merchant of Record Models

# How a Merchant of Record Can Help Your Business Scale Across Borders



**Sergey Solskiy**  
COO  
Nexway

Sergey Solskiy is the COO of Nexway, responsible for driving strategic execution and scalable growth. With over 20 years of expertise, Nexway optimises every aspect of digital monetisation for medium to large enterprises, from global payment acceptance to subscription management and tax compliance.

Expanding into international markets offers enormous growth potential, but it also comes with significant complexity. Each region has its own tax systems, legal requirements, preferred payment methods, and fraud risks. Overlooking these operational challenges can delay launches, increase costs, and stretch internal teams that are already focused on growth. **A Merchant of Record (MoR)** helps businesses overcome these barriers by centralising **compliance, payments**, and financial operations within a single framework. This allows companies to scale confidently, accelerate time-to-market, and focus on strategic growth rather than administrative detail. When managed effectively, the MoR model transforms operational complexity into **a lever for global expansion**.

## Hidden challenges that hinder global growth

Many companies plan their international expansion by focusing on visible costs – marketing, logistics, or staffing – while underestimating operational friction. However, managing local entity formation, multiple payment integrations, as well as accounting across jurisdictions, VAT or GST compliance, and chargebacks can quietly consume months of internal resources. As these demands accumulate, teams become reactive, budgets inflate, and growth slows. An effective MoR absorbs this complexity, enabling businesses to operate across multiple markets without establishing local subsidiaries or juggling dozens of vendor contracts. Operational tasks are handled behind the scenes, freeing teams to focus on strategy, customer experience, and innovation.

## Navigating regional complexity

**Global expansion** also requires navigating diverse regional regulations and customer expectations. Europe's intricate VAT systems, Latin America's complex tax rules and higher fraud exposure, Asia-Pacific's fragmented payment ecosystem – each presents unique challenges. →

“ Global expansion succeeds when operational complexity is managed seamlessly, letting teams focus on growth and innovation.

“ The need for a MoR becomes obvious only when operational pain points start to affect performance.

A MoR streamlines these variations, managing compliance, taxes, local payment integrations, and risk in a single framework. This saves valuable time and allows companies to test new markets efficiently, without heavy upfront investment. What would normally take months of preparation can now be achieved in weeks, giving businesses the agility to scale selectively and minimise financial exposure. By handling operational complexity, teams can focus on understanding customer demand, optimising experiences, and refining strategy, while day-to-day tasks run smoothly in the background.

### Recognising when a MoR is essential

For many businesses, the need for a MoR becomes obvious only when operational pain points start to affect performance. Signs that internal operations are constraining growth include:

- **Increasing payment failures and abandoned carts:** customers struggle with local payment methods or currencies, resulting in lost sales and declining conversions.
- **Inconsistent checkout experiences across regions:** uneven localisation frustrates buyers and can harm brand reputation.
- **Teams overwhelmed by operational tasks:** staff are consumed with VAT, refunds, chargebacks, and compliance, leaving little bandwidth for strategic initiatives.
- **Rising costs without clear ROI:** consultants or temporary resources may help, but scaling becomes slow and expensive.
- **Lack of visibility and predictability:** managing multiple local processes creates uncertainty, complicating revenue forecasting, risk management, and compliance tracking.

If one or more of these situations are familiar to you, it's a clear signal that internal operations are limiting growth. Acting early allows companies to test new markets efficiently, reduce risk, and maintain focus on customer experience and strategic growth. →

“ Scaling across borders requires not only ambition but also operational excellence, agility, and the ability to adapt quickly to local realities.

“ When operational complexity is managed effectively, global expansion stops being a challenge and becomes a powerful opportunity for growth.

Click here for the company profile

## Turning global complexity into opportunity

Scaling across borders requires not only ambition but also operational excellence, agility, and the ability to adapt quickly to local realities. With the right [MoR](#) in place, businesses can enter new markets faster, reduce risk, and focus on what truly drives revenue and innovation. When operational complexity is managed effectively, global expansion stops being a challenge and becomes a powerful opportunity for growth.

## Nexway's expertise and DNA

A strong MoR is more than operational support – it's a strategic partner for growth. [Nexway](#) combines global reach with hands-on expertise, helping digital businesses navigate regulatory, financial, and technical barriers with confidence.

- **Single contract, global reach:** one framework for agreements, billing, and compliance, reducing administrative overhead and accelerating entry into new markets.
- **End-to-end operational coverage:** payments, compliance, fraud prevention, and localised checkout experiences managed seamlessly in the background.
- **Strategic partnership:** support that adapts to each client's specific objectives, empowering internal teams to focus on innovation and market development.
- **Shared success:** Nexway's growth is directly aligned with its clients', fostering a partnership built on transparency, efficiency, and performance.

By combining these principles, Nexway transforms operational execution into a foundation for sustainable global growth. To explore how Nexway can support your international expansion and simplify cross-border operations, [contact our team for a personalised consultation](#).

## Don't Miss the Opportunity of Being Part of Large-Scale Payments Industry Overviews

The Paypers releases annual reports covering the latest trends, developments, disruptive innovations, and challenges that define the global payments and fintech industry – B2B and B2C payments, cross-border ecommerce payments, A2A payments, BNPL, consumer preferences, fraud prevention, payments regulation, marketplaces and online platforms, and many others. In these reports, consultants, policy makers, service providers, merchants and marketplaces, banks, and fintechs from all over the world share their views and expertise on key industry topics. Listings and advertorial options are also part of the reports to ensure effective company exposure at a global level.

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