



# 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](https://www.nexway.com)