

START-UP SNAPSHOT

What's your origin story?

My name is Marcus Cobb, CEO of Mozaic. Formerly known as Jammber, it got its start in 2015, solving crucial problems the music industry faces around accurate royalty payments, metadata and credits. When it comes to music, it's always been easy to create together, but very hard to get paid together. That's where Jammber came in, launching Bridge: a B2B project management platform designed to streamline splits, payments and compliance for creative teams.

Jammber's artists and creators made it clear they also needed an easy-to-use mobile app that integrated with Bridge, to capture splits in real time and send this important data to record labels, publishers and managers. So, we launched Jammber Splits, the music industry's only end-to-end splits app.

When Covid-19 hit in 2020, streaming services boomed, global collaborations increased and creators found new ways to diversify revenue streams – not just in music, but in the bigger, fast-growing creator economy. The influx of demand for the split payments platform became huge – in music, as well as podcasting, video gaming, e-commerce, collaborative gig work and more.

That's when Mozaic was born. Jammber repurposed its tech stack into an API-first, global split payments platform for enterprise companies, but also creative professionals of any kind. With Mozaic's multi-wallet approach, users can automatically send and receive payments with collaborators across the globe via fiat or crypto, create smart contracts and view multiple revenue streams in one place.

Renaming Jammber Mozaic represents serving the entire creator economy beyond music, as a global

MOZAIC

CEO: MARCUS COBB
COUNTRY: UNITED STATES
STARTED: 2015



fintech company. The mission still remains the same – to put more time and money into the lives of creators and be the premier payment platform for the world's co-creation economy.

What is the company working on right now?

Mozaic is offering an API-first enterprise platform, allowing distributors, marketplaces and companies to easily implement global, integrated payments into their software. This means artists and other clients have the ability to pay collaborators, regardless of their geographic location, local currency or language. Mozaic's multi-wallet approach gives creators the choice to receive payments how they want, with a fee structure that allows transactions to be affordable and fast. Notably, it has

the lowest fees of all cross-border payment apps.

What is the next step?

Giving people access to payments wherever they are in the world. Available in English, Spanish and French, Mozaic offers payment options in 135 currencies, in more than 199 countries. The app will look for cross-border payment providers, then suggest which method has the lowest fees and best value for the payee's local market, including cryptocurrency. Mozaic's fee structure (1.75%, plus a very small fee, with an available cap of \$15 to \$25 per transaction) makes it the least expensive way to send money around the world – thanks, in part, to Jammber's banking operations in Canada, the UK, Australia and Japan.

What one thing does the business need most?

Mozaic is seeking investors for a series A round, to help amplify its reach and serve as many creators as possible.

