

From hustle to hits: UnitedMasters empowers independent artists with PayPal Open

The music industry has never moved faster. One viral moment on TikTok can launch a song worldwide in hours. But for independent artists, that kind of speed often collides with an outdated reality: royalty payments that take months or even years to arrive. And for creators who live by the hustle, that delay can mean watching momentum slip through their fingers.

UnitedMasters was founded to change that. The company gives artists resources once reserved for major-label acts, and with PayPal's help, provides fast, reliable access to their earnings so they can stay agile, independent, and ready to accelerate their success.

Guiding this work is Daniel Dewar, Product Leader at UnitedMasters. He's helped shape a payments strategy serving millions of artists across 50 countries. But delivering true independence on that scale isn't simple. It requires a partner with the speed, trust, and infrastructure to keep pace with UnitedMasters' vision.



57%

artist adoption of PayPal payouts*

90%

drop in support requests*

The opportunity

Stuck on pause

While the industry around artists evolved, the systems paying them didn't. "Legacy actors in the music industry haven't been incentivized to pay artists quickly. Some publishing payouts are delayed for up to two years," Dewar explains. "That lag can make it hard [for artists] to reinvest or keep momentum."

For UnitedMasters, solving this wasn't just about convenience. It was about fairness. Artists needed faster, more transparent access to their income to build sustainable careers. As Dewar puts it, "We're saying, 'enough.' Artists should be paid right now for the success they've had."

UnitedMasters set out to remove royalty bottlenecks and design a payout experience for a new generation of creators who move fast, think globally, and demand technology that keeps up with their creativity.

The solution

Hitting a new tempo

Bringing this ambition to life meant finding a partner that could move in sync with UnitedMasters' vision and its artists' ambitions. They found it in PayPal Open.

The brand already had credibility with UnitedMasters' audience and the global reach to make payouts seamless across borders. "When you're launching companies, particularly in finance, it helps to lean on a brand people already trust," says Dewar. "For our artists, that brand was PayPal."

UnitedMasters had already developed "Real Time Royalties," a system that gives artists quick access to their earnings, and a groundbreaking step toward true financial independence. Integrating PayPal as a preferred payout option helped that vision reach its full potential, making transactions fast, familiar, and trusted by artists everywhere. Globally, PayPal also helped UnitedMasters overcome traditional banking hurdles such as long transfer times, unpredictable fees, and exchange rate losses.

For artists like The Indiigo Child, a producer known for his genre-bending sound and self-managed releases, that reliability is invaluable. "As an independent artist, speed matters," he says. "Getting paid quickly through PayPal gives me the freedom to move on my own timeline: drop a track, fund the rollout, and keep building without waiting months to see what I've earned."



The Indiigo Child

"Independent doesn't mean alone. Most of our artists are entrepreneurs, and that's also who PayPal serves. Together we're enabling the creator economy."

Daniel Dewar

Product Leader, Payments, UnitedMasters

The impact

In harmony with the hustle

UnitedMasters and PayPal created a payout experience that helps artists focus less on waiting and more on creating. Royalties that once took a week now arrive instantly for U.S.-based artists and within 24 to 48 hours globally, and that speed is clearly resonating across the artist community.* Millions of PayPal transactions have already been processed, and 57% of UnitedMasters' artists now choose PayPal as their preferred payout method.* It's a clear signal that fast, trusted payouts are helping artists plan, release, and reinvest with greater confidence.

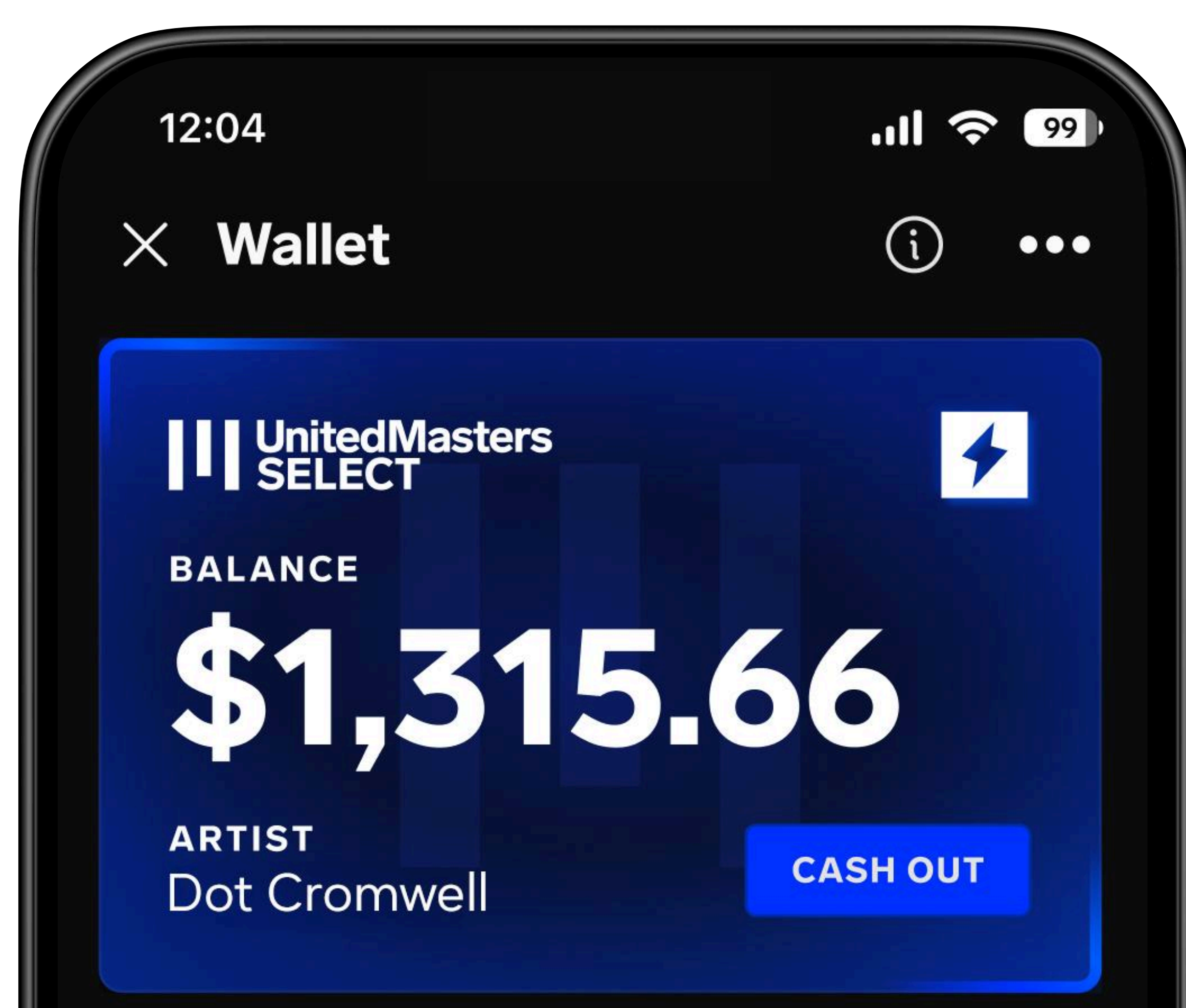
Philadelphia-based recording artist Dot Cromwell, who has built his career independently while landing major brand placements, describes the impact firsthand. "When a new sync lands or my Real Time Royalties hit, I'm able to get paid ASAP and reinvest the next day," he says. "As an indie artist, turning momentum into movement is everything to me."

PayPal Open's infrastructure has not only increased payout speed but also strengthened trust across the entire ecosystem. As adoption has grown, support requests dropped 90% and artist opt-out requests decreased by 96%, reflecting greater confidence and fewer issues.* That reliability extends behind the scenes as well. "Having access to the PayPal platform lets us investigate suspicious transactions and resolve issues quickly," Dewar explains. "We had an incident over Labor Day weekend, and the PayPal team helped us resolve it in real time. That responsiveness is invaluable."

And the change is more than operational. It is cultural. "We have talked to artists who say checking their royalties feels like checking stocks," Dewar explains. "Except the stock is them." It is a shift in mindset that is redefining what independence means for creators everywhere, giving them ownership not just of their art, but of their future.



Dot Cromwell checks his Real Time Royalties



The next verse

Looking ahead, UnitedMasters plans to expand Real Time Royalties globally and introduce fee-sharing for sustainable growth. "With PayPal as our backbone," Dewar says, "we're pushing the industry toward fairness, transparency, and responsibility."

UnitedMasters and PayPal are proving that when artists have fast access to their earnings, they can own their hustle, gain more control over their careers, and seize opportunities on their terms. What began as a mission to fix slow payouts has grown into a model for how the music industry can evolve to meet the energy, ambition, and innovation of the people who power it.

*Data source from UnitedMasters.

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