

XTM Goes Live with the Integration of the Today™ Program to the DELIVER Plus Point-of-Sale System

From POS To Drivers, Gratuities and Fees Delivered Daily

TORONTO, Feb. 2, 2021 /CNW/ - XTM, Inc. ("XTM" or the "Company") (CSE: PAID) (FSE: 7XT), a Toronto-based Fintech company in the challenger banking space, providing mobile banking and payment solutions around the world, is pleased to announce it went live following integration of the XTM Fintech Platform to the DELIVER Plus Point-of-Sale System.



XTM Goes Live with DELIVER Plus Cloud Based Point of Sale for Pizza and QSR (CNW Group/XTM Inc.)

DELIVER Plus is currently installed in pizza and other QSR restaurants in the USA and Canada. The DELIVER Plus team is organized around pizza POS and Pizza Hut specific markets.

With cash declining at a record pace in food delivery and quick serve restaurant (QSR) environments, now more than ever, workers need instant access to their pay. XTM's Today™ Card and mobile wallet is now fully integrated to the DELIVER Plus POS system.

Daily deposits to drivers' Today mobile wallet, paired with XTM's mobile app gives drivers access to their earnings daily. Earnings can be used in-store, online, at ATMs, to pay bills, send Interac eTransfers and more.

XTM completed the full integration with the DELIVER Plus POS software via its suite of published APIs. The integration makes use of restful API calls, allowing for the creation of account administrators, card holders and card management directly from the DELIVER Plus platform. DELIVER Plus users are not required to do any lifting in order to completely manage and move money to the Today program users. The XTM APIs are publicly available at <https://apidocs.mytodaycard.com>.

"The Today Solution effectively eliminates cash from each store's payout process," said Marilyn Schaffer, CEO. "Despite systemic dine-in restaurant closures in many areas due to COVID-19, XTM's food delivery business is doing a brisk business with many people opting to order-in a delicious Pizza pie for family nights."

"We were looking for a partner in the gratuity and earnings payout space, said Kevin Keegan, President, DELIVER Plus. "XTM turned out to be the right partner. Their engineering team worked competently and efficiently with our team. Our restaurants needed a quick and easy solution and the XTM team was able to deliver."

About XTM Inc.

XTM, www.xtminc.com is a Toronto-based fintech innovator in the challenger banking space helping business and workers alike expedite earnings payout and reduce or eliminate banking fees. We are a global card issuer and payment specialist providing free technology to business to automate and expedite worker payouts that can eliminate cash. XTM integrates businesses to a payment ecosystem that is coupled with a free mobile app and Mastercard debit card with free banking features. XTM drives enterprise value and creates a positive user experience.

About DELIVER Plus

DELIVER Plus started in Morgantown, WV in 1986 as a call center solution for a chain of local pizza shops. Privately held, Kevin Keegan bought out the company from his other partners in 1990 and transformed the call center solution into a full featured point-of-sale system for quick service and pizza restaurants. Today DELIVER PLUS is the POS for many Pizza Hut locations in North America as well as regional chains and mom-and-pop pizza shops.

For more information, please contact:

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Forward-Looking Statements - Certain statements contained in this press release constitute "forward-looking information" as such term is defined in applicable Canadian securities legislation. The words "may", "would", "could", "should", "potential", "will", "seek", "intend", "plan", "anticipate", "believe", "estimate", "expect" and similar expressions as they relate to the Company are intended to identify forward-looking information. All statements other than statements of historical fact may be forward-looking information. Such statements reflect the Company's current views and intentions with respect to future events, and current information available to the Company, and are subject to certain risks, uncertainties and assumptions. Moreover, the Company does not assume responsibility for the accuracy or completeness of such forward-looking information. The forward-looking information included in this press release is made as of the date of this press release and the Company undertakes no obligation to publicly update or revise any forward-looking information, other than as required by applicable law.

The CSE has not in any way passed upon the merits of the listing of the common shares of XTM and has neither approved nor disapproved the contents of this news release.

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