

XTM to Launch Direct Deposit for its Today™ Card Holders

Advancing the Company's Plan to Offer Micro-Credit Through its Moretoday™ Product

MIAMI and TORONTO, Feb. 9, 2021 /CNW/ - **XTM, Inc. ("XTM" or the "Company")** (QB: XTMIF) (CSE:PAID) (FSE:7XT), a Miami and Toronto based Fintech company in the neo banking space, providing mobile banking and payment solutions around the world is pleased to announce its plan to launch a direct deposit program to all of its Today™ Card Holders. The Today program has been adopted and rolled out to thousands of hospitality, personal care and food delivery staff through their employers as a way of eliminating cash from the gratuity and earning disbursements ecosystem.

As part of the Company strategy to deliver micro-credit, this direct deposit option will allow users to opt-in to have their wages direct deposited to their Today Mobile wallet and garner an increase in the amount available for overdraft. The Today Mobile app will allow users to print or email a void check whereby they can deliver a request to their employer to have their paychecks also deposited to the Today Mobile wallet. Depending on the frequency and amount of deposits, opt-in users will have access to various levels of overdraft from \$20 - \$250, for a nominal monthly fee.

The product name of XTM's micro-credit program is Moretoday.

"Our Today users have spoken and with overwhelming demand they have asked for a solution that provides them with short term access to funds through overdraft protection" said Marilyn Schaffer, CEO, XTM. "Having visibility to funds flow and first access allows XTM a unique opportunity to provide a very inexpensive and low-risk solution for our quickly growing Today Card user base."

About XTM Inc.

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

This news release contains "forward-looking information" and "forward-looking statements" within the meaning of applicable securities laws (the "forward-looking statements"), within the meaning of applicable Canadian securities legislation, including expected performance of XTM, the expectation that the Vert credit business will launch in the expected timeline, the program will be successful, XTM can obtain the necessary credit facilities, users will continue to use the program or that any business will actually private label the program. Forward-looking statements are statements that are not historical facts and are generally, although not always, identified by words such as "expect", "plan", "anticipate", "project", "target", "potential", "schedule", "forecast", "budget", "estimate", "intend" or "believe" and similar expressions or their negative connotations, or that events or conditions "will", "would", "may", "could", "should" or "might" occur. All such forward-looking statements are based on the opinions and estimates of management as of the date such statements are made. These forward-looking statements are made as of the date of this news release. Readers are cautioned not to place undue reliance on forward-looking statements, as there can be no assurance that the future circumstances, outcomes or results anticipated in or implied by such forward-looking statements will occur or that plans, intentions or expectations upon which the forward-looking statements are based will occur.

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