

XTM to Allow Cryptocurrency Trading in Today™ Wallet

All Today Mobile Account Holders Will be Enabled to Buy and Transact using Cryptocurrency

MIAMI and TORONTO, Feb. 12, 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 plans of expansion of crypto trading within the Today Mobile wallet allowing holders to purchase and transact in cryptocurrency.



XTM to allow cryptocurrency trading on Today Wallet. (CNW Group/XTM Inc.)

As previously announced on August 17, 2020 regarding the technology, facilitating near real-time loading of funds to XTM mobile wallets for purchases, XTM is expanding its technology to allow Today Mobile wallet holders to purchase, transfer and redeem cryptocurrency all within their mobile wallets.

With the news earlier this week surrounding Tesla's filing with the Securities and Exchange Commission purchasing \$1.5B in Bitcoin and the Mastercard announcement that this year it will start supporting select cryptocurrencies directly on its network, we felt the time was right to expand our offerings," said Marilyn Schaffer, CEO, XTM. "Our users are asking for further crypto options and functionality. Our plan is to enable our mobile wallet users to move funds, in near real-time, between accounts." (<https://www.mastercard.com/news/perspectives/2021/why-mastercard-is-bringing-crypto-onto-our-network/>)

"Growing our technology to further modernize traditional payment infrastructures sets us apart in the market," said Chad Arthur, Chief Technology Officer, XTM. "Our strategy is to stay ahead of the curve on technology development driving revenues and increasing transaction flow for our user base."

About XTM Inc. – www.xtminc.com

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 that can also 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.

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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