

Esteemed Iconic Brand -- Glowbal Restaurants Group -- Joins XTM For Instant Employee Payouts

XTM rolling out the Today™ solution throughout GRG's vital, vibrant and 'right in the middle of where everyone wants to be' locations

TORONTO, April 7, 2021 /CNW/ - **XTM, Inc. ("XTM" or the "Company")** (CSE: PAID) (FSE: TXT), a Toronto-based Fintech company in the challenger banking space, providing mobile banking and payment solutions around the world, is pleased to announce that Glowbal Restaurants Group (GRG) has joined XTM's growing group of hospitality and personal care services clients. GRG chose XTM's Today™ card and mobile app for its instant payout solution for its portfolio restaurants comprised of Glowbal, COAST Restaurant, Italian Kitchen, Trattoria, Black+Blue, The Roof, and Nosh and Five Sails.



XTM's Today Program to Roll Out to Glowbal Restaurants Group (CNW Group/XTM Inc.)

The XTM fintech solution is designed to eliminate cash from the ecosystem with a digital payment of early wage access comprised of staff's gratuity earnings. XTM's simple, user-friendly and free-to-restaurant Today card and mobile wallet pushes earnings to staff at the end of each shift. Employees are using their personal Today card and mobile banking solution to make in-store and online purchases, withdraw cash at ATMs, pay bills, send Interac eTransfers and more.

With the Today mobile solution admin portal, GRG locations will administer and have complete control and automation of the entire process from card delivery, activation and assignment to daily employee earnings disbursement of gratuities.

"Glowbal Restaurant Group is comprised of iconic brands that attract vibrant clientele," said Patrick Austin, Director of Restaurant Operations, Glowbal Group. "When we bring on a critical partner we measure and consider the decision closely to ensure our brands align. The selection of XTM ticked off our boxes from compliance to stability, culture and everything in-between."

"The Glowbal Group Restaurants are the pinnacle of fine dining," said Marilyn Schaffer, CEO, XTM. "Black + Blue is a personal favorite, and I could not be more thrilled to welcome all GRG's restaurants onto XTM's Today program for this important solution. It is our goal to exceed user-expectations by offering continued value beyond early earnings access."

With XTM's cloud based, PCI compliant web and mobile architecture, users have features common to bricks and mortar banks including transaction tracking, balance reports, same day e-Transfer and ACH, bill-pay, card-to-card transfers, card to bank, suspicious activity notifications and more. All free to the employers and near-free to the employees with the exception of card-to-bank transfers which have a small transaction fee.

About XTM Inc. – www.xtminc.com

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.

XTM Inc. is publicly listed on the Canadian Securities Exchange (CSE) under the symbol "PAID" (CSE:PAID).

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 businesses with which XTM does business or have committed to do business will in the expected timeline rollout the solution, that employees will use the solution, that the continuing trend toward electronic payment methods will attract new business owners to use the Today program, and the general conditions and revenues of XTM. 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. While XTM can make best efforts to estimate when businesses will re-open or back to pre-Covid 19 business levels there are no guarantees this will happen in the time the Company expects or if at all. 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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