

XTM Announces Launch of Its Full U.S. Roll-Out of the Today™ Instant Employee Payout Solution

Coincides with Many State Reopening Announcements

MIAMI and TORONTO, May 7, 2021 /CNW/ - **XTM, Inc.** ("**XTM**" or the "**Company**") (CSE: PAID) (OTCQB: XTMIF) (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 launch its official full roll-out of the Today™ instant mobile employee payout solution in the United States.

The Company has signed many restaurants, integrated with proprietary Point-of-Sale (POS) platforms, and has on-boarded users with active cards and active mobile wallets while finalizing network enhancements for instant card issuance in the United States.

Many States including Florida, Texas, New York, and Nevada have made announcements regarding the complete lifting of restrictions put into place due to COVID-19 at restaurants, salons, golf clubs, large event halls and other service and hospitality businesses. The Company believes that the timing is right for its full-scale roll-out of the Today program in the U.S. market and is launching marketing initiatives and partnerships with leading Point of Sale (POS) platforms that will assist with new client awareness and dramatically reduce timelines for on-boarding and data integrations.

Later this month the Company will make announcements relating to new key executive hires in its Miami and New York offices including sales, finance, and compliance. As well the Company will be expanding its Board of Directors to five members and making appointments with strategic members who will help guide and assist with U.S. business development.

"After we conquered Canada with our free XTM Today Card and Mobile app solution, our next focus was on the US; and we are delivering on this," commented Marilyn Schaffer, CEO. "We believe that the comeback, post-COVID, will be like the Roaring 20s, people will be spending and socializing in restaurants, clubs and salons after 14 months of languishing and XTM is thrilled to be a part of this restoration."

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.

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, the continuing trend toward electronic payment methods, that the salon integration will attract new salon 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. 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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For further information: please visit xtminc.com or contact: finance@xtminc.com, 416-260-1641

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