

XTM's Today™ Solution -- The First Gratuity Solution to Launch on The Lightspeed Commerce Platform

MIAMI and TORONTO, June 3, 2021 /CNW/ - **XTM, Inc. ("XTM" or the "Company")** (OTCQB: 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 the integration with their Today™ Mobile app and prepaid card into Lightspeed, (TSX: LSPD) (NYSE: LSPD), the one-stop commerce platform for merchants around the world to simplify, scale and provide exceptional customer experiences.

The solution will allow Lightspeed merchants to seamlessly deploy the Today Mobile employee earned wage access solution with no friction to their business. Through [the integration](#), XTM's platform will pull all employee earnings and gratuity data at the end of each shift and enable the business to push funds to every employee instantly, free of any fees to their employees.

"At Lightspeed, our ultimate goal is to help modern businesses simplify, scale and provide exceptional customer experiences," said [Peter Dougherty](#), VP of Partnerships at Lightspeed. "This integration with XTM will streamline shifts and deliver earnings to employees faster than ever, which is a win for our merchants."

Powering the businesses that are the **backbone of the global economy**, Lightspeed's **one-stop commerce platform** helps merchants innovate to **simplify, scale** and **provide exceptional customer experiences**. XTM will begin integrating the Today employee solution to businesses on the Lightspeed platform. Now more than ever business owners are looking to simplify and automate the earnings and gratuity disbursement process while at the same time save money and eliminate the need to handle cash.

"Besides Lightspeed being one of the industry leaders in retail and hospitality POS solutions, Lightspeed is also an industry leader in providing commerce solutions to the golf course industry," said Marilyn Schaffer, CEO, XTM. "With XTM talks already in progress with top tier golf courses, we are confident that this single integration with Lightspeed will exponentially increase our user base with very little friction."

About XTM

XTM, www.xtminc.com, is a Miami and Toronto-based fintech innovator in the neo-banking space, helping businesses and service workers in the hospitality and personal care space disseminate and access earned wages and gratuities. XTM's Today™ Solution, comprised of a free mobile app and a Visa or Mastercard debit card with free banking features, is used by thousands of restaurants, salons and staff across Canada and the United States. XTM is a global card issuer and real-time payment specialist and our technology is used by Restaurants and Salons at no charge to automate and expedite worker payouts and eliminate cash from their ecosystems. XTM's Today solution drives enterprise value with efficiency and a bespoke user experience designed specifically for restaurateurs and personal care services.

About Lightspeed

Powering the businesses that are the **backbone of the global economy**, Lightspeed's **one-stop commerce platform** helps merchants innovate to **simplify, scale** and **provide exceptional customer experiences**. The cloud solution transforms and unifies online and physical operations, multichannel sales, expansion to new locations, global payments, financing and connection to supplier networks.

Founded in Montréal, Canada in 2005, Lightspeed is dual-listed on the New York and Toronto Stock Exchange (NYSE: LSPD) (TSX: LSPD). With teams across North America, Europe and Asia Pacific, the company serves retail, hospitality and golf businesses in over 100 countries.

For more information, see www.lightspeedhq.com

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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 integrations 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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