

Denny's Restaurants - The Table Service Restaurant Chain - Serves Up XTM's Today™ Solution for Earned Gratuity Access

MIAMI and TORONTO, June 18, 2021 /CNW/ - **XTM, Inc.** ("**XTM**" or the "**Company**") (QB: XTMIFF) (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 that Denny's Canada has chosen XTM's Today™ Mobile app and prepaid card for gratuity payout. Denny's Canada operates 59 restaurants across the country.



Denny's Restaurants (CNW Group/XTM Inc.)

Denny's Restaurants is one of the brands licensed and operated by Northland Properties in Canada, the force behind a breadth of hospitality and sports brands including Sandman Hotel Group, The Sutton Place Hotels, Moxie's Grill & Bar, Chop Steakhouse & Bar the Dallas Stars, Grouse Mountain and Revelstoke Mountain Resort..

Incorporated in 1963 by founder, Bob Gaglardi, Northland Properties has flourished into a diversified group of companies and is recognized as one of the fastest growing hospitality groups.

"It is our people that drive the success at Denny's and all other Northland Properties hospitality brands. We are committed to taking care of our employees and are always looking for ways to recognize their efforts and inspire them. As we continue to grow, XTM's Today Solution enables our staff at Denny's to receive their tips and due backs quickly, easily and directly without corporate involvement and at no cost to them or the restaurant", said Deborah Gagnon, President & COO at Denny's Canada and Vice-President at Northland Properties Corporation.

"From grilled chicken and burgers to their Hearty 9-grain pancake breakfast, Denny's sets the standard for family dining," said Marilyn Schaffer, XTM CEO. "We are really excited to support Denny's Canada staff with easy access to their gratuities. There's no better way for a smart organization to inspire their employees than by offering quick and easey access to their earnings."

Also announced today, in adherence with its restricted share unit ("RSU") plan (the "RSU Plan") pursuant to which the Company may grant options and RSUs to attract, motivate and retain directors, officers, employees and consultants, and to align the interests of plan participants with those of the Company's shareholders, XTM announced that on June 11, 2021 it issued 304,054 RSUs to its Chief Financial Officer and strategic Business Development executives, which vest immediately upon their grant. The RSUs were issued as part of the contractual and discretionary compensation set out for such employee and consultants.

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 Denny's Restaurants Canada

Vancouver-based Northland Properties Corporation (dba Denny's in Canada) currently owns and operates 59 Denny's Restaurants across Canada. Northland Properties Corporation is a franchisee of DFO, Inc. Part of the highly-regarded Denny's organization, Northland has a well-deserved reputation for quality and guest satisfaction. From fluffy pancakes to crispy bacon and juicy burgers to something from the *Fit Fare® Menu, guests will always find delicious value and variety 24-hours a day.* Dencan Franchise Systems, Limited Partnership (under the Northland umbrella) is the master franchisee in Canada providing franchises for Denny's Canada locations.

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.

The CSE has not approved nor disapproved the contents of this press release, and the CSE does not accept responsibility for the adequacy or accuracy of this release.

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