

XTM and The Fifteen Group Join Forces to Promote Tipstoday Throughout North American Hospitality Industry

The Fifteen Group, North America's Leading Hospitality Consultancy, provides professional services to Optimize Operational Efficiency and Profitability

MIAMI and TORONTO, July 7, 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 that leading North American hospitality consultancy, The Fifteen Group and XTM have signed an agreement to work together to offer XTM's Tipstoday™ Early Gratuity Access Payout to restaurants with the goal of achieving greater operative efficiencies.

The Fifteen Group signed its 1,000th client in 2020 and has 30+ consultants working throughout North America, creating a strategic, planned approach towards restaurant operations for optimal client success. With more than 20 years' experience, The Fifteen Group works with a range of clients and services from independent owner-operators to large, multi-national chains across restaurants, bars, hotels, golf courses, and more. The Fifteen Group is recognized for their expertise in profit and operational optimization for new and existing hospitality concepts.

"We are thrilled to be working with XTM and their Tipstoday product in our aim to offer new and innovative ways to help our restaurant clients improve their operations," said David Hopkins, President of The Fifteen Group said. "Tipstoday provides restaurants with the tools they need to digitize and streamline gratuities and ultimately enhance employee satisfaction and attraction. Whether we are developing a new concept or helping a chain of restaurants boost profitability, we see this synergy as an effective means of bolstering the hospitality industry's growth and recovery."

"Our association with The Fifteen Group grows our business *and* makes us smarter," said Marilyn Schaffer, CEO, XTM. "As a solution bespoke for the hospitality industry, this union will help both XTM's business grow as will our knowledge and insights. We have an iterative culture whereby our learnings are constantly built into our Agile UX and engineering cycles. We are enthusiastically optimistic of our resulting near-future gains."

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 July 7, 2021 it issued 525,000 RSUs to its external Board members and to strategic partners. The RSUs were issued as part of the contractual and discretionary compensation set out for such employee and consultants.

About The Fifteen Group

Founded in 2001, The Fifteen Group Inc. has grown to become one of North America's most established restaurant consulting companies. With offices in Toronto and Vancouver, the company strategically works with restaurant stakeholders to increase bottom-line profitability in an extremely challenging industry.

With a team of over 40 of the industry's top personnel, The Fifteen Group Inc. offers clients a multitude of essential services for founding and continuing the successful operation of a restaurant. Services include operations management, financial strategy and bookkeeping, menu development, branding and digital communication strategy, and media relations.

For further information please visit www.thefifteengroup.com /or contact: nkent@thefifteengroup.com

About XTM

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.

For further information please visit xtminc.com /or contact: finance@xtminc.com

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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