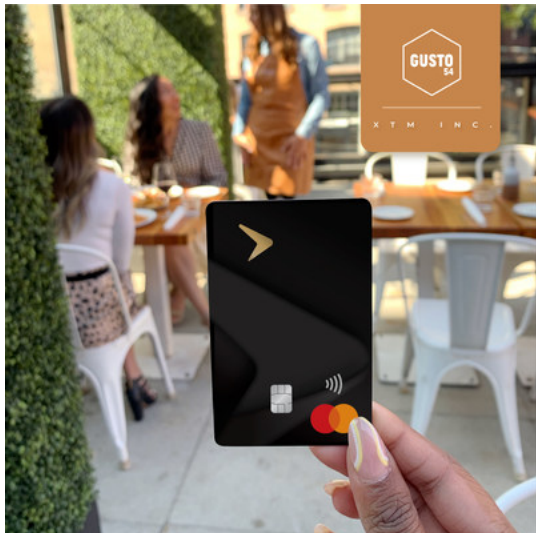


Gusto 54 Group Restaurants Choose XTM's Tipstoday™ Program

MIAMI and TORONTO, Sept. 10, 2021 /CNW/ - **XTM, Inc. ("XTM" or the "Company")** (QB: XTMIF) (CSE: PAID) (FSE: 7XT), a Miami and Toronto-based Fintech company in the neo-banking space, providing mobile banking and payment solutions for the hospitality and personal care industries throughout North America is pleased to announce that Azhar Kitchen the newest addition to the Gusto 54 family of restaurants, has chosen XTM's cashless Earned Gratuity Access solution for employee payouts.



XTM's Tipstoday Earned Gratuity Access solution, in play, replacing cash, at Gusto 54 Restaurants (CNW Group/XTM Inc.)

Gusto 54 restaurants include: Trattoria Nervosa, Gusto 101, Gusto 501, Chubby's, Felix, Azhar, Kiin, PAI and Gusto Green.

With many restaurants facing staffing shortages, same day payouts are an incentive to re-attract employees to the food and hospitality industry.

"A great restaurant is comprised of many moving parts," said Janet Zuccarini, CEO and Owner of Gusto 54. "Everyone, from the chef and operators, to the front and back of the house play an essential role in creating the ultimate dining experience. This is why we make supporting our staff a priority and providing them fast access to their earned gratuities in a safe and convenient method is a way to demonstrate our commitment. Our relationship with XTM and leveraging the Tipstoday program supports our goal of operational excellence."

"We watch the Gusto 54 restaurants and iconic restaurateur Janet Zuccarini with reverence," said Marilyn Schaffer, CEO, XTM. "You know that every Gusto 54 restaurant you walk into will deliver a culinary and experiential event that delights. This doesn't happen by accident and we are proud of the trust Gusto 54 places in XTM to deliver a cashless solution for their restaurants."

About Gusto 54 & Janet Zuccarini

Gusto 54 began in Toronto with the opening of Trattoria Nervosa in 1996. Owner and CEO Janet Zuccarini is in the business of creating restaurants with soul. Gusto 54 has been built with a respect for what has come before us and a passion to be new and relevant. To this day, we continue to bring people together to enjoy life. Janet Zuccarini is a judge for Food Network Canada's Top Chef Canada and splits her time between Toronto and Los Angeles. Gusto 54 restaurants include: Trattoria Nervosa, Gusto 101, Gusto 501, Chubby's, Felix, Azhar, Kiin, PAI and Gusto Green.

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.

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.

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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