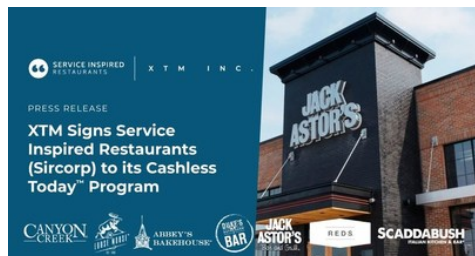


XTM Signs Service Inspired Restaurants (SIRCORP) to its Cashless Today™ Program

XTM is the Cashless Solution of Choice for Jack Astors, Reds Taverns, Scaddabush, Canyon Creek, and Loose Moose

MIAMI and TORONTO, Nov. 8, 2021 /CNW/ - XTM, Inc. ("XTM" or the "Company") (OTC-QB: 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 Service Inspired Restaurants (SIRCORP) chose XTM's Today Mobile App and instant payout solution as their solution for disbursing gratuity payouts to its thousands of staff members across the country.



XTM Signs Service Inspired Restaurants (Sircorp) to its Cashless Today™ Program (CNW Group/XTM Inc.)

XTM's Today Program is comprised of a mobile app and debit card that enables real-time Earned Wage and Gratuity Access for restaurant staff, a motivator for improved time and attendance and reducing the burden on operators by replacing cash in restaurants' ecosystem.

"Market Research shows that digital payment programs have replaced cash, cheques, and other payment cards where consumers or businesses want to use an electronic means of payment, without linking the payment to a traditional credit or debit account," said Marilyn Schaffer, CEO, XTM. "The global prepaid card market size is projected to reach \$6.87 trillion by 2030, growing at a Compounded Annual Growth Rate of 18.2% from 2021 to 2030."

XTM's Today Program provides each user with a free digital account enabling them to prevent co-mingling of their gratuities while allowing them to track transactions, pay bills, enable peer-to-peer transfers and transfer funds.

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.

This 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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