

## **XTM to Roll out the AnyDay™ Earned Wage Access Solution Across Canada**

**In April 2022 AnyDay became the only global Earned Wage Access provider certified by SAP for their Success Factors and WorkForce software system.**

MIAMI & TORONTO--(BUSINESS WIRE)--June 19, 2023--XTM Inc. (“XTM” or the “Company”) (QB: XTMIF / CSE:PAID / FSE:7XT), a Miami and Toronto-based Fintech creator of payment innovations and mobile solutions specifically geared towards service industries including hospitality, personal care and other service providers today announced it will be rolling out the QRails AnyDay™ <https://anydayispayday.com/> solution across Canada.

Further to the announcement on June 15, 2023 “XTM SIGNS DEFINITIVE AGREEMENT TO ACQUIRE ISSUER, PROCESSOR, CERTIFIED EWA PROVIDER- QRAILS, ” the combined entities will leverage their direct payroll integrations to enable clients with employees in Canada and the US to deliver a unified EWA solution. By leveraging XTM’s existing banking partners in Canada and migrating to QRails’ issuing and direct Mastercard processing platform, the Company is about to turn up large organizations that have been awaiting a fully compliant, single source, EWA North American solution.

“It is gratifying to see our roadmap coming to realization,” said Marilyn Schaffer, CEO, XTM. “As in any business, you are required to pivot at times, however the goal remains to inspire today’s worker, on their terms. Early Pay is proven to be a significant incentive to motivate, encourage and support employees.”

“With XTM, QRails is about to see a return for its investment in engineering one of the most robust and scalable issuer processors in the world,” said Cary Strange, President, QRails. “Rolling out with XTM’s solid traction in Canada’s service industry, creates credibility for QRails, transitioning it from world-class software to a viable business.”

### **Investor Call**

Management will host an Investor Call on June 20, 2023 at 11AM EDT/8AM PDT to discuss this latest news as well to further discuss the QRails and AnyDay transaction and to answer questions.

To access the conference please register @ <https://www.investxtm.com/>

### **About XTM**

XTM, [www.xtminc.com](http://www.xtminc.com), is a Miami and Toronto-based fintech innovator founded in the cloud-banking space and further helping businesses inspire their workforce in the hospitality, personal care and services staffing industries. Established as a leader in on-demand pay with many large brands including Earls, Maple Leaf Sports & Entertainment, Cactus Club, Marriott Hotels and Live Nation, XTM continues to innovate with further digital featurization to support businesses to inspire workers to want to work more with shift scheduling and call-outs, staff management, expense management, in-app health and financial wellness; and gamified loyalty programs. XTM's Today Financial™ is in use through POS and Payroll integrations and directly through web-portals by thousands of businesses and their workers across Canada and the United States.

### **About QRails / AnyDay**

QRails is a cloud-based, API-driven issuer-processor enabling payroll providers, financial institutions and other global fintech companies to keep up with the on-demand economy by delivering innovative digital payment solutions to their employees. QRails helps companies modernize and leverage payroll as a differentiator in attracting and retaining talent all at low to no cost for the employee and employer. QRails' flagship solution, AnyDay, is the first provider to own their full tech stack that powers their Earned Wage Access solution.

Founded in 2016, QRails, Inc., together with its U.K. subsidiary, QRails Limited is SAP-certified, QRails also has earned several industry certifications under PCI DSS, and SOC. For more information, please visit [www.QRails.com](http://www.QRails.com).

### **Contacts**

Marilyn Schaffer  
mschaffer@xtminc.com  
E: finance@xtminc.com  
T: 416.260.1641