

X T M I N C .

XTM LAUNCHES WAGE INCENTIVE PROGRAM FOR HEALTHCARE WORKERS ACROSS NORTH AMERICA

For Immediate Release

MIAMI & TORONTO – Mar 23, 2023 – XTM Inc. (“**XTM**” or the “**Company**”) (QB: XTMIF / CSE:PAID / FSE:7XT), a Miami and Toronto-based Fintech creator of disruptive payment innovations and staff management solutions to inspire today’s workers in the hospitality, personal care and service space today announced that it is product ready and, by leveraging its Payfare (TSE: PAY) relationship for US banking and processing, is offering valued health care workers monetary bonus incentives for fill-in and surge shifts through its Timely™ product, a digital featurization built upon the Today Financial™ Platform.

XTM’s fintech platform supports a number of correlated products designed to inspire today’s workers, including Today Pay and Timely, an integrated staff management platform based upon BookJane’s software as a service for healthcare. With the time and attendance, geo-location and additional worker data aggregated through Timely, operators will leverage XTM’s gamification feature to incentivize healthcare workers with bonuses, flash-rewards and early pay.

“We are very excited about the introduction of our proven inspiration and rewards program to a hard-working vertical who are in much need of inspiration and rewarding solutions,” said Marilyn Schaffer, CEO, XTM. “Healthcare is an essential service, in Canada, in the US and all over the globe. Through our integration and relationship with BookJane, we are setting out to create excitement within BookJane’s 50,000+ healthcare users, generating renewed vigor in this sector, while realizing shareholder reward for U.S. traction.”

“We have been focused on the healthcare industry for the past seven years, working with many healthcare customers across North America to increase overall employee engagement,” said Curtis Khan, CEO and Founder, BookJane Inc. “XTM’s Timely will further drive this engagement and will definitely help our customers with their labor challenges. Any solution that can encourage their team members to accept just one more shift will have significant impact on the Healthcare industry.”

About XTM

XTM, 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

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industries. Established as a leader in on-demand pay with many leading 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 BookJane

BookJane is an award-winning shift management tool, built for the senior living industry. Their all-in-one platform streamlines complex scheduling and team communication, and automates shift call-out, empowering staff to self-schedule with on-the-go access to flexible shift opportunities through the J360 Mobile App. With BookJane, operators can effortlessly engage staff, manage open shifts, and fulfill shift vacancies, so they can focus on what matters most: caring for residents.

For further information please visit:

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