

C O R P O R A T E  
D E C K  
S E P T E M B E R 2 0 2 1

C E O  
M A R I L Y N S C H A F F E R

X T M I N C .

Q B : X T M I F

C S E : P A I D

F S E : 7 X T

## Forward Looking Statements

This presentation contains "forward-looking information" within the meaning of applicable Canadian securities legislation. Generally, forward-looking information can be identified by the use of forward-looking terminology such as "plans", "expects", or "does not expect", "is expected", "budget", "scheduled", "estimates", "forecasts", "intends", "anticipates", or "does not anticipate", or "believes" or variations of such words and phrases or state that certain actions, events or results "may", "could", "would", "might", or "will be taken", "occur", or "be achieved". Forward-looking information is based on the opinions and estimates of management at the date the information is made, and is based on a number of assumptions and is subject to known and unknown risks, uncertainties and other factors that may cause the actual results, level of activity, performance or achievements of the Company to be materially different from those expressed or implied by such forward-looking information, including risks related to market and financing conditions as well as risks associated with the industries in which the Company operates, changes in project parameters as plans continue to be refined as well as other risk factors. Although the Company has attempted to identify important factors that could cause actual results to differ materially from those contained in forward-looking information, there may be other factors that cause results not to be as anticipated, estimated or intended. There can be no assurance that such information will prove to be accurate, as actual results and future events could differ materially from those anticipated in such information. Accordingly, readers should not place undue reliance on forward-looking information. The Company does not undertake to update any forward-looking information contained herein.

## Confidentiality

This confidential presentation is provided for the use of the party whom it was provided to only and is not to be copied or distributed to any other party, except a purchaser representative or a legal or tax advisor of the named party, without the prior written consent of XTM Inc. By accepting this presentation, the recipient agrees to maintain the confidentiality of the non-public information contained herein.

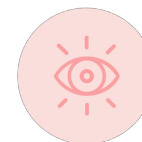
# About XTM

XTM Inc. (CSE:PAID)(OTCQB:XTMIF)(FSE: 7XT) 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.



## Mission

Go-to innovator for customized payment ecosystems designed to deliver cashless instant payments.



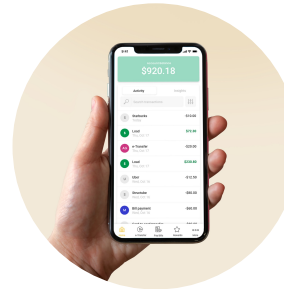
## Vision

To become the defacto standard for hospitality, delivery and salon payouts



# 3 part digital solution for earned wage & gratuity access

The App, the card, the portal.



# How Today™ provides earned wage & gratuity access



Customer pays & tips with digital money, POS keeps a record



Operator grabs due-back report from POS in .csv format



Operator must get cash from the bank for staff's tips



Operator must count the cash and stuff the envelopes



Operator individually distributes payouts to each staff member



Operator must reconcile digital data from POS with analog data

Average

**4-6**  
hrs/week



## Save Time & Save Money

We save businesses thousands of dollars a year in admin time and supplies.



Operator uploads the .csv file and pays entire staff in minutes from the online portal

Less than

**1**  
hr/week

# Current Revenue Sources

**XTM gross revenue is  
1.54% of all POS spend**

Directly from our partners



Our Customer Acquisition Cost **\$2.00**

Description	Count
ATM	3.5%
E-Transfers / ACH	30.4%
Interchange (Includes POS)	66.1%
Total	100%

\*As of July 1, 2021

Average Revenue per user **\$5/month**

# What's on your mind

## GDV / REVENUE

What does the forecast on July & August, and into Q4, GDV look like?

What do you expect to attribute to the 'explosive growth' in Q4 2021?

How have re-openings affected GDV, user base and adoption?

## NEW BUSINESS

Will the Tipstoday program be extended to other avenues such as hotels and golf courses?

Are there sporting arenas or stadiums in the US interested in signing with XTM?

## NEW PRODUCTS

What is in store for the Vert Card product moving forward?

What can we expect with the latest integration with Tiproll?

Will XTM be interested in offering Crypto currency payment service in the future?

## COMPANY ROADMAP

Do you see XTM Inc. being listed on the NASDAQ?

What corporate partnerships can we see XTM Inc. integrate with?

# Today Program

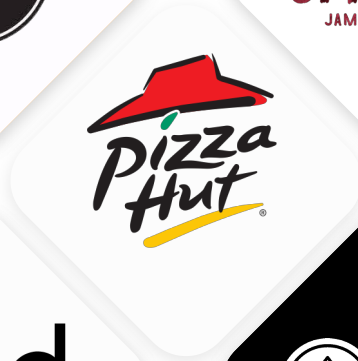
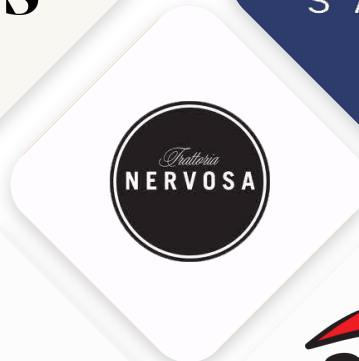
Partnerships



GROOT  
HOSPITALITY



ARTHUR'S  
RESTAURANT



# Today Program

Partnerships



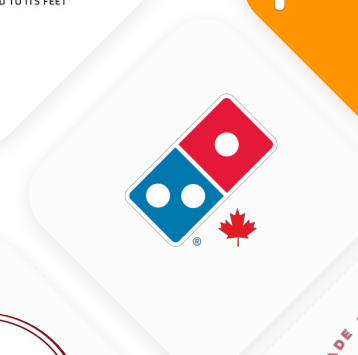
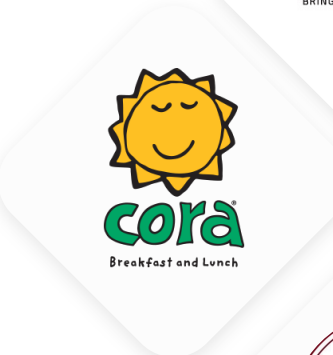
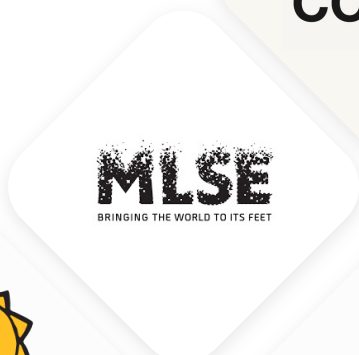
e11even



CARRABBA'S  
ITALIAN GRILL®



mercatto



# Jason Giagrande

Approach in the USA is to scale through existing providers to hospitality. Whether POS Systems like Lightspeed, or Time & Attendance Management Systems or knowledgeable Operators in the space.

## Connect with Strategic Hires

Business mission is to connect with strategic hires for best results in targeting our market quickly and efficiently.

We are currently working on a project with an Accounting & Payroll back-end office service for hospitality. The goal is to have the Today Program be the provider for both instant gratuities and early wages access.



# Other applicable channels



Stadium/Arena



Golf course



Hotel

# New Products & Revenue Sources

Description	Revenue from Users
Cashback Rewards	\$2.00
Micro Credit	\$4.00
Health Care	TBD

Average NEW Revenue per user **\$6/month**

Members can receive rewards from stores like:

dyson

SEPHORA

DAVIDsTEA

BEST  
BUY

adidas

SPORT CHEK

THE  
HOME  
DEPOT

Walmart

Well.ca

JOE FRESH

# Tip Roll Acquisition

Tiproll has developed and delivered a user friendly and intuitive gratuity pooling distribution platform serving locations across North America. The platform provides a simple way to solve labor intensive tip out calculations including **percentage based, point system based, employee specific, position specific**, and combinations of all.

Using the Today portal restaurants will be able to set-up and activate their Tip Pooling rules. This will replace the spread sheets and manual calculations they are currently using. On commercial launch, the Tiproll solution will be offered to our restaurant clients as a monthly subscription-model based on tiered numbers of users.

## Revenue from Clients

Our core focus has been on offering a solution to restaurants that is as frictionless to entry as possible. So we've built a model that allows our core offering to remain a free-to-use service. But we've been exploring value adds for the client that we can monetize in the future and the Tip Roll acquisition is a part of that.

Average NEW Revenue per client  
\*Opt-in for Tip Pooling add-on **\$99/month**

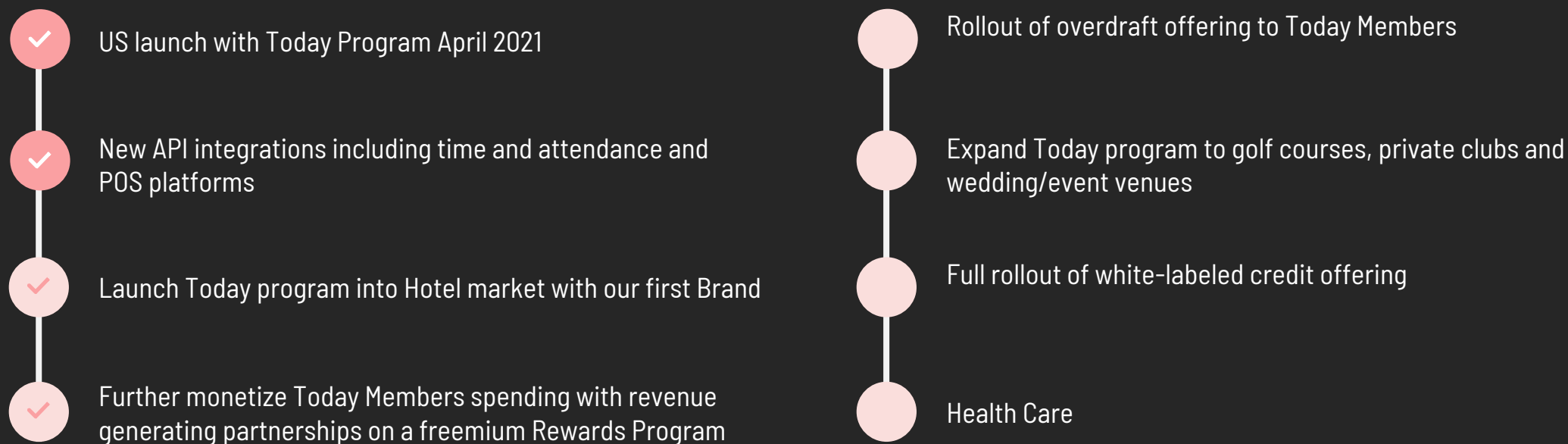
# Today™ members using our card

Our product shines because of our  
members finding ease and efficiency  
in using our solution.



# Company Road Map

## For 2021 into 2022



## Contact Us!

X T M I N C .

Unit 437 – 67 Mowat Avenue  
Toronto, ON M6K 3E3, Canada

[www.xtminc.com](http://www.xtminc.com)  
[finance@xtminc.com](mailto:finance@xtminc.com)  
416-260-1641