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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

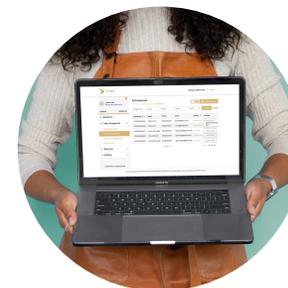
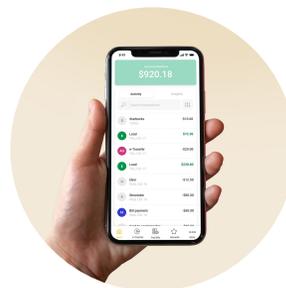
To become the defacto standard for hospitality, delivery and salon payouts



 today

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

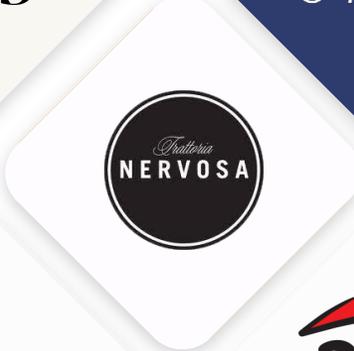
Partnerships



GROOT HOSPITALITY



ARTHUR'S RESTAURANT



Today Program

Partnerships



e11even



CARRABBA'S ITALIAN GRILL



mercatto



MLSE BRINGING THE WORLD TO ITS FEET



FLORES & PINE GRILLROOM AND GATHERINGS



MARBL RESTAURANT



SUPERCUTS

m2nks J2nesie GASTRO - TRUCK



AMSTERDAM Brewery TORONTO'S ORIGINAL



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

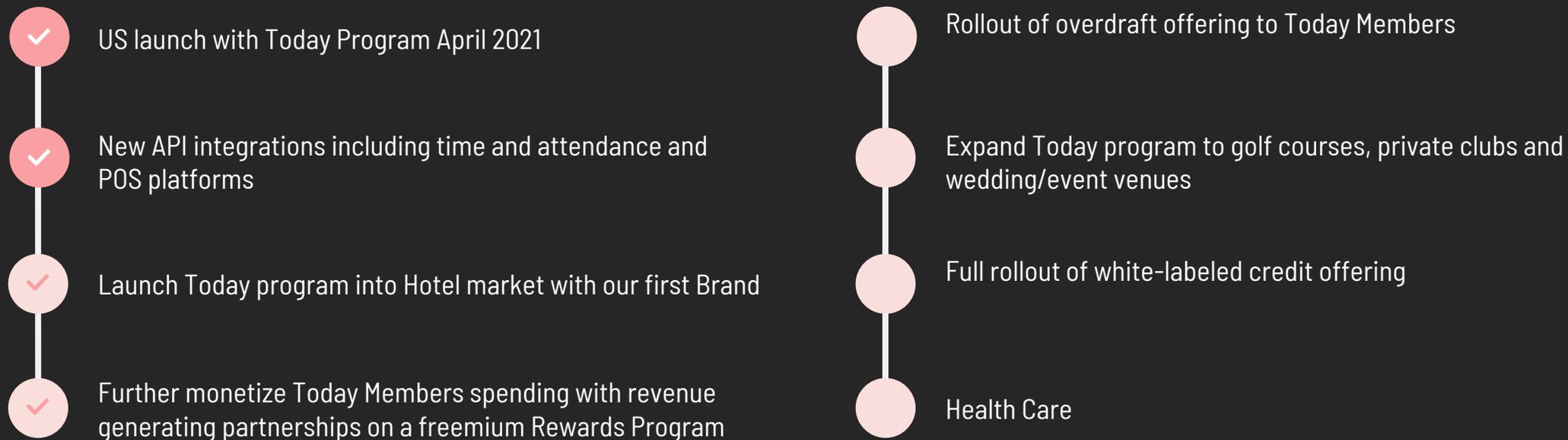
Today™ members using our card

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



Company Road Map

For 2021 into 2022



Contact Us!

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