

Pizza Hut Franchisees To Pay Their Drivers Using XTM's Today™ Mastercard® For Earned Wage Access

DRIVERS PAID THROUGH PIZZA HUT POINT OF SALE

MIAMI and TORONTO, May 4, 2021 /CNW/ - **XTM, Inc. ("XTM" or the "Company")** (OTCQB: XTMI) (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 its Today Mobile App and instant payout solution was chosen by several Pizza Hut Franchisees for a same-day payment solution for driver earnings and gratuity payouts.



XTM providing Earned Wage Access to Pizza Hut Franchisee Drivers, payable through Point of Sale (CNW Group/XTM Inc.)

"With cash declining at a record pace in food delivery and quick serve restaurant (QSR) environments, now more than ever, workers need an alternative to provide instant access to their pay," said Nelson Wong, Director of Corporate Services & Special Projects, Marble Restaurants (Pizza Hut Franchise Group). "XTM's business model for the hospitality sector afforded our Pizza Hut locations an opportunity to remove cash from our ecosystem quickly, efficiently and at no cost."

"We see our integration with the Pizza Hut point-of-sale system as an example of the future of our scalable and low friction model," said Marilyn Schaffer, CEO, XTM. "We are empowering Pizza Hut Franchisees to focus on running their stores while we take care of daily staff payouts," said Marilyn Schaffer, CEO, XTM. "With our easy fully integrated fintech platform employee payouts are seamless, automated and instant."

About XTM – www.xtminc.com

XTM, www.xtminc.com is a Miami and Toronto-based fintech innovator in the neo-banking space helping business and workers alike expedite earnings payout and eliminate banking fees. We are a global card issuer and real-time payment specialist providing our technology to businesses to automate and expedite worker payouts that can also eliminate cash. XTM integrates businesses to a payment ecosystem that is coupled with a free mobile app and a Visa or Mastercard debit card with free banking features. XTM drives enterprise value and creates a positive user experience.

About Yum! Brands, Inc.

Yum! Brands, Inc., based in Louisville, Kentucky, has over 50,000 restaurants in more than 150 countries and territories, making it a leader in global retail development primarily operating the Company's brands – KFC, Pizza Hut and Taco Bell – global leaders of the chicken, pizza and Mexican-style food categories. The Company's family of brands also includes The Habit Burger Grill, a fast-casual restaurant concept specializing in made-to-order chargrilled burgers, sandwiches and more. Yum! Brands was included on the 2021 Bloomberg Gender-Equality Index and in 2020, Yum! Brands was named to the Dow Jones Sustainability Index North America and was ranked among the top 100 Best Corporate Citizens by 3BL Media.

Forward-Looking Statements - *Certain statements contained in this press release constitute "forward-looking information" as such term is defined in applicable Canadian securities legislation. The words "may", "would", "could", "should", "potential", "will", "seek", "intend", "plan", "anticipate", "believe", "estimate", "expect" and similar expressions as they relate to the Company are intended to identify forward-looking information. All statements other than statements of historical fact may be forward-looking information. Such statements reflect the Company's current views and intentions with respect to future events, and current information available to the Company, and are subject to certain risks, uncertainties and assumptions. Moreover, the Company does not assume responsibility for the accuracy or completeness of such forward-looking information. The forward-looking information included in this press release is made as of the date of this press release and the Company undertakes no obligation to publicly update or revise any forward-looking information, other than as required by applicable law.*

The CSE has not in any way passed upon the merits of the listing of the common shares of XTM and has neither approved nor disapproved the contents of this news release.

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