

XTM'S TODAY MASTERCARD PROGRAM IS ALLOWING FOR INSTANT GOVERNMENT SUPPORT PAYMENTS FOR CANADIAN WORKERS AFFECTED BY COVID-19

For Immediate Release

Toronto, Ontario – March 19, 2020 – XTM, Inc. (“XTM” or the “Company”), a global fintech company providing mobile banking and payment solutions has completed the final technical requirements allowing Canadian workers instant access to government support payments.

XTM has completed the build of the end-to-end solution and all the systems and processes in place from employer on-boarding, to worker sign-up via mobile app, to instant issuance of the MyToday™ Mastercard, to same day delivery of disbursements.

XTM has committed to also providing free to every user, a full featured mobile wallet solution linked to the Mastercard allowing a full suite of services including bill payment, instant transaction history, ATM withdrawals, Interac e-transfers and more.

Whether the user is a contract worker, hospitality worker, salon or personal care worker on an hourly wage, for gratuities and tips, or by the job or contract, XTM's instant government support solution can be deployed quickly and easily.

"These are unprecedented work stoppages and we are here to help anyway we can," commented Marilyn Schaffer, CEO. "Workers across Canada are looking forward to the rollout of the Federal Government Support Payments for all workers and XTM has committed to helping the Government expedite these payments to hard working Canadians."

About XTM – www.xtminc.com

XTM is a Toronto Fintech company. We are a global card issuer, payment specialist, and marketing solutions company. XTM introduces and integrates brands to their own payment ecosystem creating new revenue and new opportunities. Uniquely positioned to conceive and execute innovative programs, XTM drives enterprise value and creates a positive user experience.

For more information, please visit xtminc.com or email info@xtminc.com

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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. Many factors could cause the actual results, performance or achievements that may be expressed or implied by such forward-looking information to vary from those described herein should one or more of these risks or uncertainties materialize. These factors include, without limitation: the general business and economic conditions in the regions in which the Company operates; the ability of the Company to execute on key priorities, including business

retention, and strategic plans and to attract, develop and retain key executives; difficulty integrating newly acquired businesses; the success of its launch in the USA; XTM's plan to roll-out new products; XTM's ability to obtain approval of regulators for listing on the Frankfurt Stock Exchange and on US OTC markets; the ability of XTM to commence trading on the CSE or on the expected trading date; XTM's ability to obtain regulatory or other approval in respect of their anticipated micro-lending products; the expected expansion and growth of XTM in its marketplace, and its ability to remain competitive among other service providers; XTM's ability to integrate and reliably deliver financial services to its users; the novel nature of the software which XTM expects to deploy; the results users may receive from using the Today Mastercard products; the ability to implement business strategies and pursue business opportunities; disruptions in or attacks (including cyber-attacks) on the Company's information technology, internet, network access or other voice or data communications systems or services; the evolution of various types of fraud or other criminal behavior to which the Company is exposed; the failure of third parties to comply with their obligations to the Company or its affiliates; the impact of new and changes to, or application of, current laws and regulations; legal and regulatory risks relating to anti-money laundering laws and regulation; increased competition; changes in foreign currency rates; increased funding costs and market volatility due to market illiquidity and competition for funding; the availability of funds and resources to pursue operations; critical accounting estimates and changes to accounting standards, policies, and methods used by the Company; and the occurrence of natural and unnatural catastrophic events and claims resulting from such events. Should any factor affect the Company in an unexpected manner, or should assumptions underlying the forward-looking information prove incorrect, the actual results or events may differ materially from the results or events predicted. Any such forward-looking information is expressly qualified in its entirety by this cautionary statement. 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. Listing of the common shares of XTM is subject to satisfaction of the listing requirements of the CSE, including customary deliverables in satisfaction of the conditional approval.