

**XTM LAUNCHES VERT VISA CREDIT CARD TO PROVIDE THE NEWLY-BANKED AND UNDERBANKED ACCESS TO UNSECURED CREDIT**

**TORONTO, November 20, 2020 – XTM, Inc.** (“XTM” or the “Company”) (CSE:PAID) (FSE:7XT), a Toronto-based Fintech company in the challenger banking space, providing mobile banking and payment solutions around the world is pleased to announce the launch of its unsecured Visa credit card program and offering called the Vert Card.

This first of its kind program uses an intuitive mobile app to collect customer data and within seconds, using artificial intelligence and digital banking, grants credit approval without using credit score or previous credit history. It is estimated that over 22% of the North American population is considered “credit risk” when measured by their credit score.

The Vert Visa program allows younger adults to establish credit and anyone the ability to re-establish or repair their credit. Approved users will be granted credit limits from \$250-\$500 without security deposit and will have the ability gain more credit over time with good payment history. The credit limit and good payment history will be reported to Equifax and TransUnion and users can expect a Beacon Score increase within days of approval. The app will also display credit score in real time and provide credit building tips to increase their score such as paying down credit and making payments on time every month.

Interested individuals can join the full launch waitlist at [www.myvertcard.com](http://www.myvertcard.com). XTM is in discussions with lending organizations that will provide the underlying credit facilities to the Company providing a fast rollout. XTM is also engaged with organizations looking to private label the solution and market to their clients including lenders, mortgage brokers and bankruptcy trustees.

“Given our current economic environment and the growing user-base that XTM has in place, this credit product is the next on-demand, well-placed offering in our portfolio,” commented Marilyn Schaffer, CEO. “We leveraged much of our existing Today Card mobile app and back-end technology to make this happen and based on our initial demand for the product, we believe myvertcard.com will drive significant revenue for XTM in 2021.”

**About XTM Inc.**

XTM, [www.xtminc.com](http://www.xtminc.com) is a Toronto-based fintech innovator in the challenger banking space helping business and workers alike expedite earnings payout and reduce or eliminate banking fees. We are a global card issuer and payment specialist providing free technology to business to automate and expedite worker payouts that can eliminate cash. XTM integrates businesses to a payment ecosystem that is coupled with a free mobile app and Mastercard debit card with free banking features. XTM drives enterprise value and creates a positive user experience.

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*This news release contains “forward-looking information” and “forward-looking statements” within the meaning of applicable securities laws (the “forward-looking statements”), within the meaning of applicable Canadian securities legislation, including expected performance of XTM, the expectation that the Vert credit business will launch in the expected timeline, the program will be successful, XTM can obtain the necessary credit facilities, users will continue to use the program or that any business will actually private label the*

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*program. Forward-looking statements are statements that are not historical facts and are generally, although not always, identified by words such as "expect", "plan", "anticipate", "project", "target", "potential", "schedule", "forecast", "budget", "estimate", "intend" or "believe" and similar expressions or their negative connotations, or that events or conditions "will", "would", "may", "could", "should" or "might" occur. All such forward-looking statements are based on the opinions and estimates of management as of the date such statements are made. These forward-looking statements are made as of the date of this news release. Readers are cautioned not to place undue reliance on forward-looking statements, as there can be no assurance that the future circumstances, outcomes or results anticipated in or implied by such forward-looking statements will occur or that plans, intentions or expectations upon which the forward-looking statements are based will occur.*

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