

CORPORATE
UPDATE WEBINAR
JANUARY 2021

PRESENTER:
MARILYN SCHAFER

X T M I N C .

CSE: PAID

FSE: 7XT

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About XTM

XTM Inc. (CSE:PAID)(FSE: 7XT) is a fintech payment innovator in the neo banking space. We automate the delivery of instant payouts via mobile app for businesses to their staff, expediting earnings delivery and reducing or eliminating traditional banking fees for users. As a global Mastercard and Visa issuer, businesses leverage our technology to expedite worker payouts and eliminate cash from their ecosystems.

We are a B2B2C Company specializing in designing, building and maintaining payment and e-Commerce solutions in a transitioning cashless world.



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

Meet the Management Team



Marilyn Schaffer | CEO and Director

Marilyn Schaffer is a serial entrepreneur building her reputation by building the businesses and reputations of others. She founded NEO Communications in the early 2000s and was later acquired by Omnicom (NYSE: OMC). She stayed on at Omnicom until she earned 100% of her earn-out then moved on to fund and start a few other ventures then XTM Inc.



Olga Balanovskaya | CFO

Olga Balanovskaya, CPA, CGA, ACCA has over 20 years of diversified experience in accounting, financial management of privately owned and public companies, M&A, tax, and financing. Olga was a senior auditor at MNP then left to start her own practice. Olga has been the CFO a few publicly traded companies.



Chad Arthur
CTO

Chad Arthur has over 10 years of engineering and product experience. He has worked with several fortune 500 and silicon valley companies. Chad was one the first 6 hires at Payfare where he headed up the Mobile Development team. Under his leadership he launched the Uber driver Payfare app providing instant payments to Uber drivers.

Independent Directors



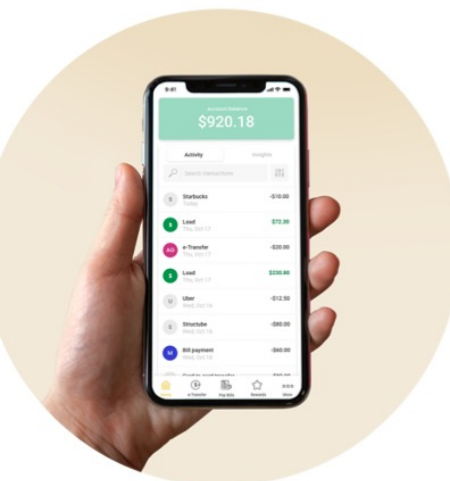
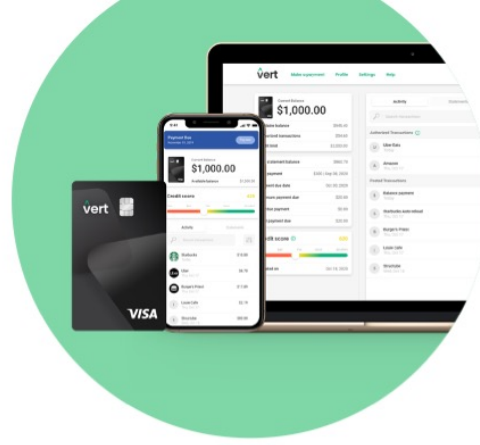
Cameron Chell
Chairman

Mr. Chell is the CEO of Business Instincts Group, a Venture Creation Services Firm whose focus is building high-tech startups. Cameron has founded and been at the helm of 10 different companies and presently is Non-Executive Chairman for ICOX Innovations, Inc. (which he founded in 2010), Chairman & Secretary at Ryde Holding, Inc., Chairman at TruTrace Technologies, Inc. (which he founded in 2011), Chairman & Chief Executive Officer at Pounce Technologies, Inc. (which he founded in 2007), Chairman & Chief Executive Officer for Draganfly, Inc., Chairman & Secretary at Wenn Digital, Inc., Chief Executive Officer & Tax Director at Business Instincts Group, Inc. (which he founded in 2009), Chief Executive Officer of Trace Live Network, Inc. (which he founded in 2014) and Chief Financial Officer & Director at Trax One, Inc.



Paul Haber
Director & Chair of Audit Committee

Mr. Haber has been involved in the capital markets for over 25 years as an investor and entrepreneur having founded two merchant banks, an oil company and a technology firm. He is a firm believer in the entrepreneurial spirit and actively seeks to help other founders. Mr. Haber started his career with Coopers & Lybrand (now PricewaterhouseCoppers LLP). He is both a Chartered Accountant and a Certified Public Accountant, with an Honours Bachelors of Arts Degree in Management from the University of Toronto. Mr. Haber was also awarded his Chartered Director designation from the DeGroote School of Business in partnership with the Conference Board of Canada.



Art & Science

What we do at XTM is both an Art & a Science. Our Data driven approach ensures we've factored in the science behind running a high revenue and high profit business. But the Art is in our acquisition model. We've crafted a strategy of targeting the businesses within key verticals, instead of individual customers. With just a few pitches, we can grow our user base astronomically in a short period of time.



Digital Payments Transaction Value Forecast

Estimated to reach US\$10,520 billion by 2024

- Payment terminals, in-store Point-of-Sale (POS) machines, card/chip readers, NFC based technologies, scan and pay options in mobile phones are vital enablers of the digital payments system
- While global SME fintech adoption stands at 25%, EY's Global Fintech Adoption Index showed that 22% of SME non-adopters already use fintech services from three of the four categories mentioned.
- These SMEs are also planning to adopt fintech services from all four categories within the next few years.

Digital Payment Transaction Value



In US\$ billions | Source: <https://www.statista.com/outlook/296/100/digital-payments/worldwide>

COVID-19 Impact

- The COVID-19 pandemic has accelerated adoption in retail stores and services with the digital payments segment recording a significant increase in transaction value.
- The current crisis has emphasized and accelerated two trends for SMEs:
 - SMEs have recognized importance of technology to solve both short & long term needs
 - E-commerce has become imperative
- 2020's global digital payments transaction value is estimated to be US\$5,474 billion, a ~16% increase compared to US\$4,728 billion in 2019.
- According to Statista, global digital payments transaction value is forecast to reach US\$6,685 billion in 2021, representing a 21% YoY increase.



Key Industry Metrics

Market Size

- 2019 US Restaurant Sales - \$863B+
- 2018 North America Hair, Nail, Beauty, Esthetics Sales - \$105B
- 2017 Canadian Restaurant Sales - \$85B+
- 2019 North America - Food Delivery and Takeout Sales - \$168B

2018 North America - ~39M workers in the hospitality, leisure, personal care and delivery service industries

Market Statistics

- 84.7% of North American full service restaurant bills are paid with Debit or Credit
- 82% of service employees look to fringe institutions such as payday lenders to bridge the gap between paydays
- 60% of U.S. consumers order delivery or takeout once a week
- 83% of service workers live paycheck to paycheck
- 86% of workers prefer to be paid via card vs. paper cheque

Today Program 2020



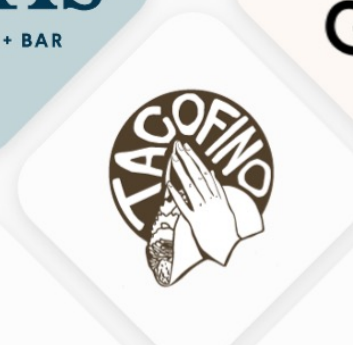
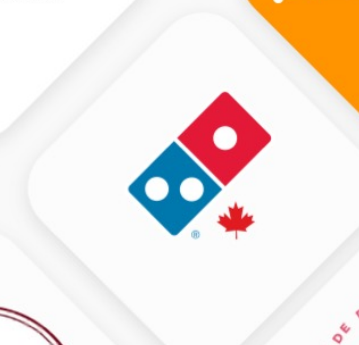
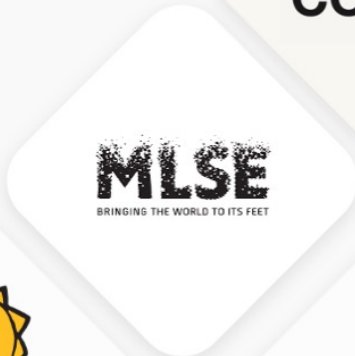
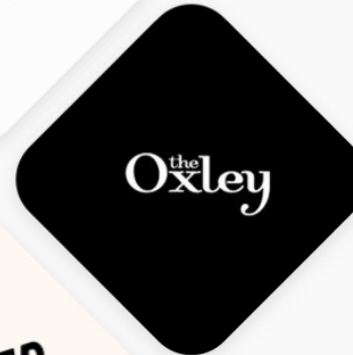
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CARRABBA'S
ITALIAN GRILL



mercatto



Today Program Verticals

Metrics as of November 2020

We plan to continue to expand the delivery category and have some technical integrations in the works with a large international Pizza Chain.



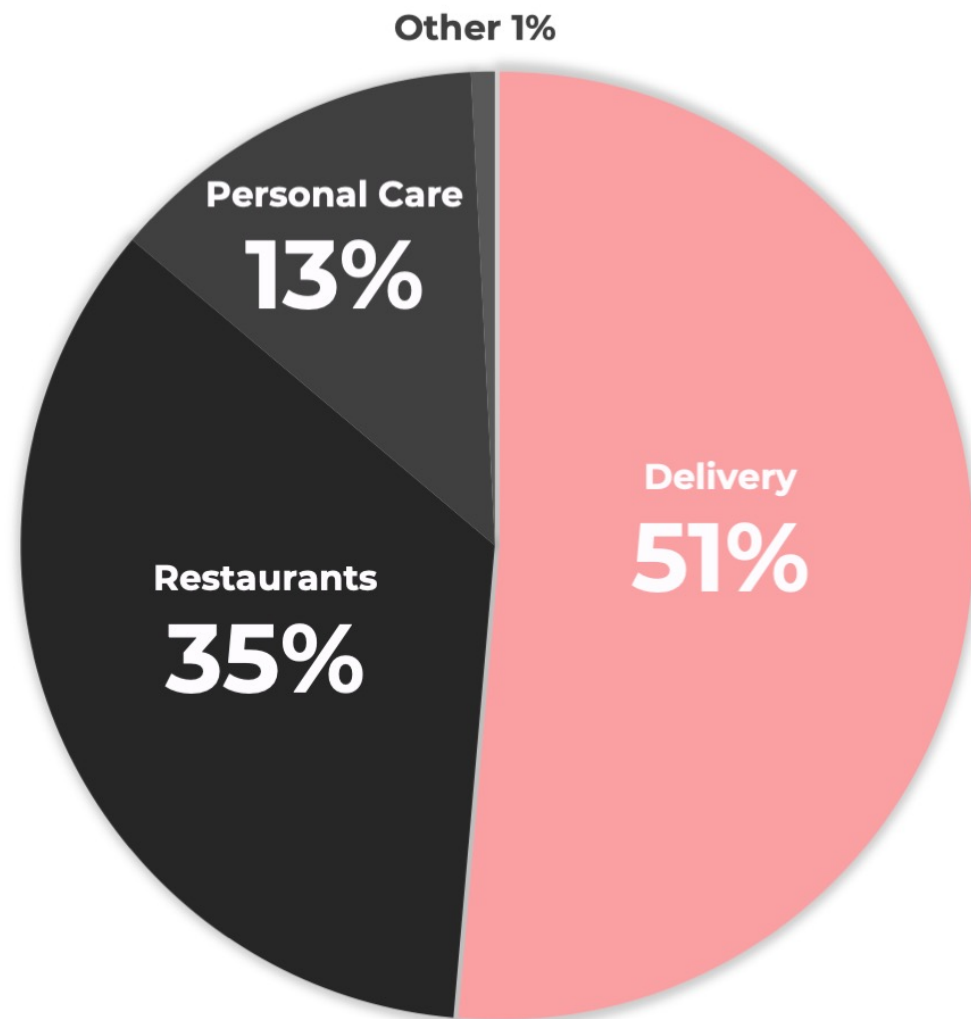
Restaurants



Delivery



Personal Care



Cost of Acquisition

According to Finnovate Research, the average challenger bank's customer acquisition cost (CAC) ranges from \$1 to \$38 compared to about \$200 for traditional retail banks.

XTM's CAC **\$2.00**



Overview of XTM's Key Metrics

December 31st vs January 1st 2020

+7,451.6%

New Cardholders in 2020

+4,856.5%

New Card Sales

+33,084.1%

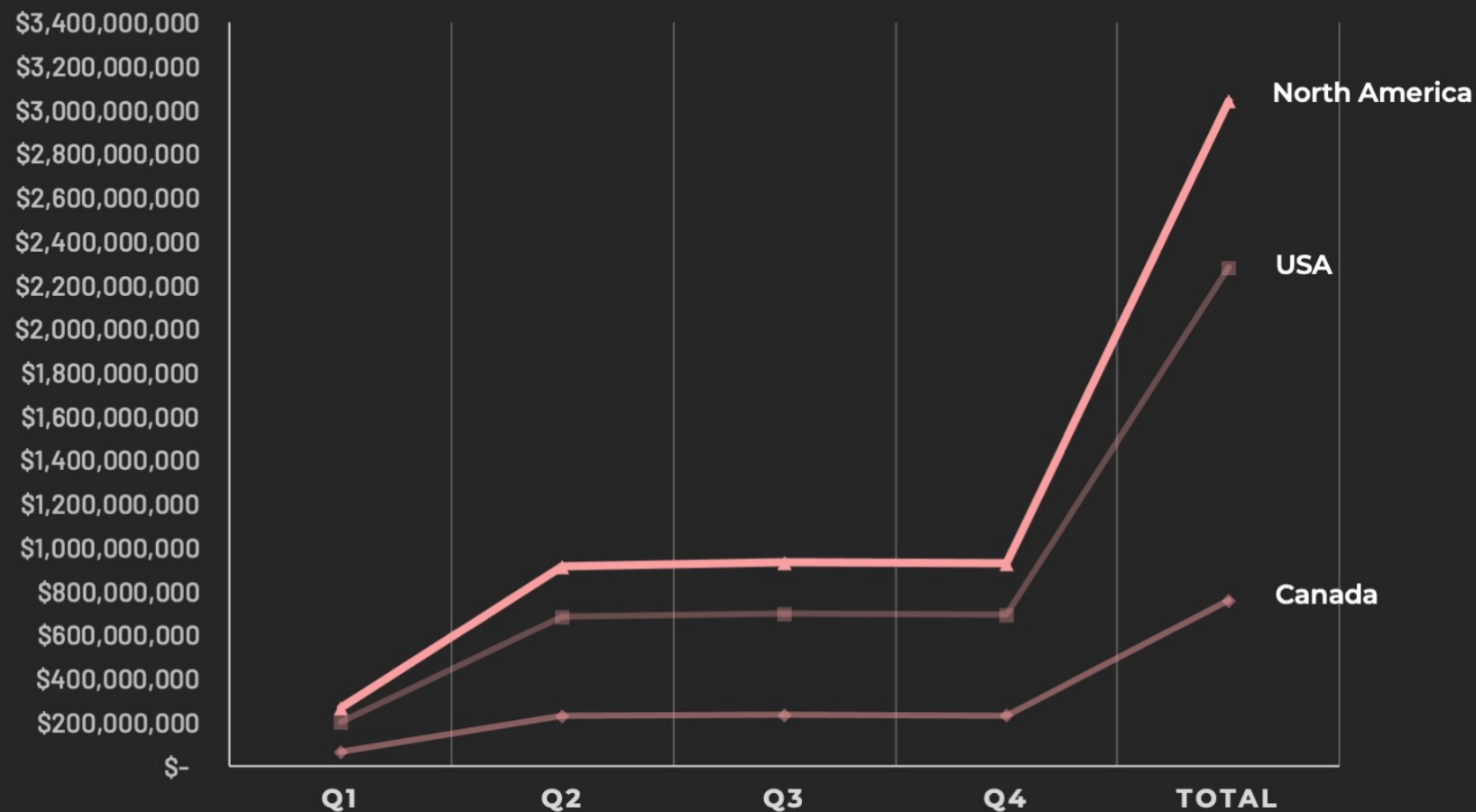
GDV

+4,658.1%

Total App Users

Gross Dollar Value Load (GDV)

North America 2021



Gross Dollar Value Load

Funds flowing through our Platform on an Annual basis.

Further Monetization for 2021

\$250,000/fees

New Revenue

\$500,000 Est.

Revenue Share



Current Revenue Sources

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

*As of January 8, 2021

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

New Revenue Sources for 2021

Description	Count
Cashback Rewards	10%
Micro Credit	90%

Average NEW Revenue per user **\$5.50/month**

New Rev Sources for 2021

Credit Repair

- Provides the newly-banked and underbanked access to unsecured credit and to establish or repair credit
- Vert 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
- Credit limit & good payment history to be reported to Equifax and TransUnion
- Users can expect a Beacon Score increase within days of approval
- Displays credit score in real time & provides credit building tips to increase score
- XTM will realize an average revenue per user (ARPU) of \$5.83

2.0 Fintech Platform

- Cloud based PCI compliant architecture allowing for quick scale
- Multi-language, time-zone and multi-currency support
- Publicly published APIs to facilitate rapid integrations
- Upgraded security
- Updated UI/UX for portals and mobile apps
- Lending and adjudication engines facilitating overdraft and other credit offerings
- Closed loop capabilities allowing programs such as CaliCard in the US to launch
- White label solution enabling quick to market solutions for resellers
- Multiple POS integrations that will be announced shortly
- Multi-bank and multi-processor integrations allowing for quick launch and rollout

New Revenue Sources for 2021

\$250,000/fees

New Revenue

\$500,000 Est.

Revenue Share



Signed 01.04.2021

X T M I N C .

XTM and KABN North America Unveil New Challenger Banking Program for Verified Self Sovereign Identity Users

XTM further supports its customers beyond cash-to-digital transformation through KABN alliance with secure, personal data management

TORONTO, January 6, 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, together with fintech leader in the Self Sovereign Identity (SSI) space, KABN Systems North America Inc. ("KABN North America") (www.kabnsystemsna.com) (CSE:KABN / OTC:TRWRF / FRA:4T51) announce the launch of the KABN Visa Card and digital banking solution. Users of KABN's Liquid Avatar (www.liquidavatar.com) platform will have the added

2021 New Business

New Revenue | Launch Q1 2021

The Vert program will be brought to market by XTM with a proof-of-concept pilot group. We've already begun marketing to collect users for the launch.



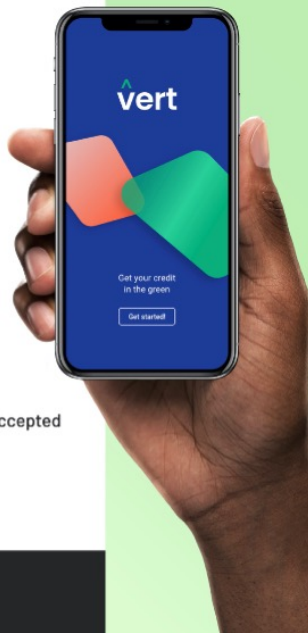
Introducing...

A new way to get your credit back on track!

- ✓ Fast approval process
- ✓ Build payment history and credit
- ✓ Infinite spending notification
- ✓ Suspend and unsuspend your card
- ✓ Use Vert card everywhere Visa is accepted

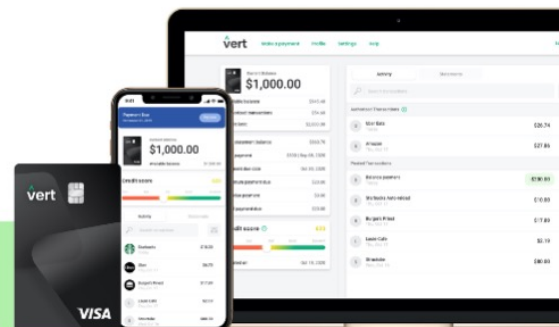
JOIN THE WAITLIST

vert Sign up today for early access
www.myvertcard.com



Credit builder that has your back!

Join our waitlist today, to get early access to a full suite of banking tools to manage your progress. Visit www.myvertcard.com



Brand new program to get your credit back on track!

COMING SOON!

Get early access and sign up today!

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Achievements

2020 Completed

- ✓ Launched Today program for delivery with first large delivery client Dominos Pizza.
- ✓ Expanded Delivery, Hospitality and Solons for a combined total in excess of 900+ locations
- ✓ Began collecting sign-ups for launch of Vert Visa Credit Card to Provide the Newly-Banked and Underbanked Access to Unsecured Credit
- ✓ Partnered with NetCents, Liquid Avatar, KABN, DeliverPlus
- ✓ Launch 2.0 Platform, highly scalable and API driven

For 2021

- ✓ US launch with Today Program Jan 2021
- Full rollout of credit and overdraft offerings
- New API integrations including time and attendance and POS platforms
- Expand Today program to golf courses, private clubs and wedding/event venues
- Monetize data and client base with new revenue generating partnerships

Share Metrics

Capital Structure

Canadian Stock Exchange (CSE – Primary)	PAID
Listing Date	March 10, 2020
Share Price	C\$0.20
52-Week Price Range	Low C\$0.06– Hi \$0.25
Market Cap	~C\$19.13M
Shares Outstanding (Basic)	108,334,896
Warrants*	28,620,450
Options*	7,511,666
Fully Diluted Shares	144,467,012
Management & Insider Ownership	45%

*All data as of January 7, 2021

*See financial statements on www.sedar.com for price & expiry



Outlook for 2021

- XTM has seen revenues return and exceed pre COVID levels with almost 100% of XTM's revenue being derived from its Today™ Card program servicing the hospitality, salon and personal care and food delivery companies
- With seven of Canada's 10 largest restaurant chains, five of Canada's largest pizza delivery chains including Dominos and Boston Pizza, North America's largest personal care salon chain and one of North America's largest sports and entertainment groups (MLSE owner of Toronto Maple Leafs, Toronto Raptors, Toronto FC) all on-boarded, XTM should keep pace with the explosive growth already experienced and soon coming with the re-opening

Contact Us!

X T M I N C .

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

www.xtminc.com
info@xtminc.com
416-260-1641