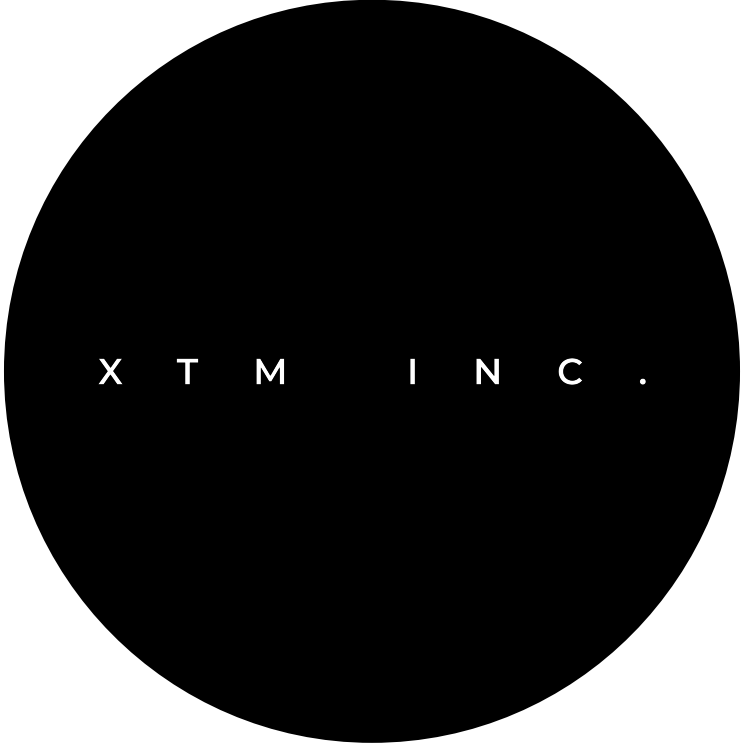


INVESTOR
PRESENTATION
AUGUST 2020



X T M I N C .

CSE: PAID

FSE: 7XT

Forward Looking Statements

This presentation contains "forward-looking information" within the meaning of applicable Canadian securities legislation. Generally, forward-looking information can be identified by the use of forward-looking terminology such as "plans", "expects", or "does not expect", "is expected", "budget", "scheduled", "estimates", "forecasts", "intends", "anticipates", or "does not anticipate", or "believes" or variations of such words and phrases or state that certain actions, events or results "may", "could", "would", "might", or "will be taken", "occur", or "be achieved". Forward-looking information is based on the opinions and estimates of management at the date the information is made, and is based on a number of assumptions and is subject to known and unknown risks, uncertainties and other factors that may cause the actual results, level of activity, performance or achievements of the Company to be materially different from those expressed or implied by such forward-looking information, including risks related to market and financing conditions as well as risks associated with the industries in which the Company operates, changes in project parameters as plans continue to be refined as well as other risk factors. Although the Company has attempted to identify important factors that could cause actual results to differ materially from those contained in forward-looking information, there may be other factors that cause results not to be as anticipated, estimated or intended. There can be no assurance that such information will prove to be accurate, as actual results and future events could differ materially from those anticipated in such information. Accordingly, readers should not place undue reliance on forward-looking information. The Company does not undertake to update any forward-looking information contained herein.

Confidentiality

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About XTM

XTM Inc. (CSE:PAID) 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

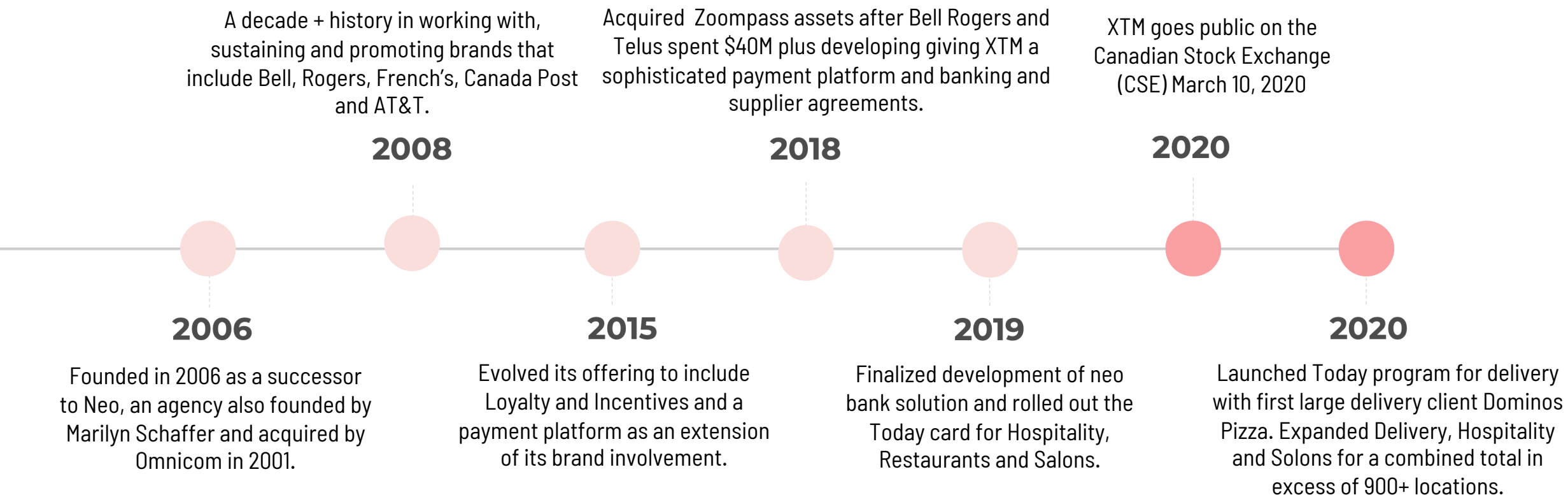
Go-to innovator for customized payment ecosystems designed to deliver cashless instant payments.



Vision

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

The Journey



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.

Industry Key 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

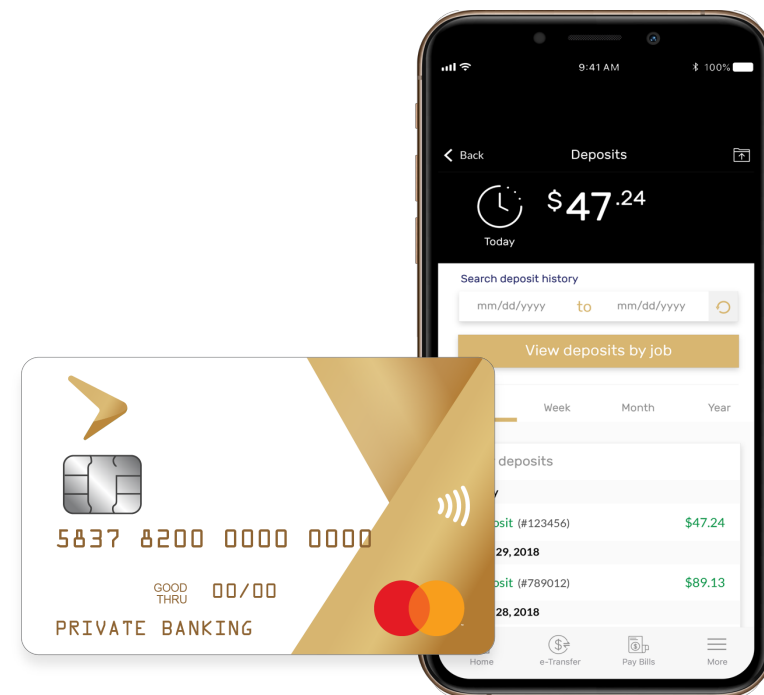
Clients and Verticals Hospitality, Salons & Tips

The Problem:

- Electronic forms of payment have eliminated cash at restaurants, salons, delivery and spas.
- COVID-19 concerns related to the health risk associated to accepting cash, end-of-shift payouts have become a significant challenge.
- Employees are now disincentivized by having to wait for tips in either their weekly paycheck or their employer taking a trip to the bank.

The Solution:

- XTM's Today Card, mobile wallet tips and wage disbursement platform allows businesses to easily disburse their employees' tips and wages instantly at the end of each shift.
- Full POS integration allows for an automated solution with reporting and reconciliation.



Benefit to Employers

- A quick-to-market, free, turn-key solution
- Simplifies distribution of tips and wages to workers
- Time and cost savings
- Track and reconcile employee tip disbursement easily and efficiently
- Increased employee satisfaction and retention

Benefit to Employees

- Instant gratification
- Immediate access to their funds when they need it
- No bank account required
- Better cashflow for everyday & unexpected expenses
- Tips - just like cash

The Free Employee Mobile Bank Account



**Shop
In-store**



**Transfer
Money**



**Pay
Bills**



**Deposit
Money**



**Save & Track
Spending**



**Withdraw
Cash at ATM**

Access

- Online purchases
- Surcharge-free ATM access
- Card to card transfers
- Card to bank transfer
- Global money transfer
- Savings wallet

Support

- Multiple languages
- 24/7 toll-free IVR
- 24/7 live agent support

Security

- EMV chip & PIN
- Zero liability protection
- Emergency lost / stolen card replacement

Value add

- Roadside assistance
- Concierge service
- Budget tracking
- Accidental death insurance
- Loyalty points



The Business Model

Phase 1 – Customer Acquisition

We create customer conversion quickly, efficiently, and economically by working with connected communities already segmented by trade, customer type, geography and or workplace.

Our customers convert their workforce, salesforce or customers to the XTM Platform.

✓ This results in a very low cost of customer acquisition enabling XTM to offer high-margin add-on features such as overdraft, micro-line of credit and other partner lending products.

Revenue Sources:

XTM does NOT charge the business or the end user any setup, activation, monthly or annual fees.

XTM generates revenue from Mastercard interchange revenue and transaction fees

- ✓ **Interchange** – Paid to XTM from Mastercard 1.54% of every dollar spent at point of sale or online
- ✓ **Interac e-Transfer/Instant Bank Transfer** – XTM earns ~\$1.00 per transfer.
- ✓ **Off-Network ATM** – XTM provides a surcharge free ATM network however if it is used out of network XTM earns ~\$2.00 per transaction

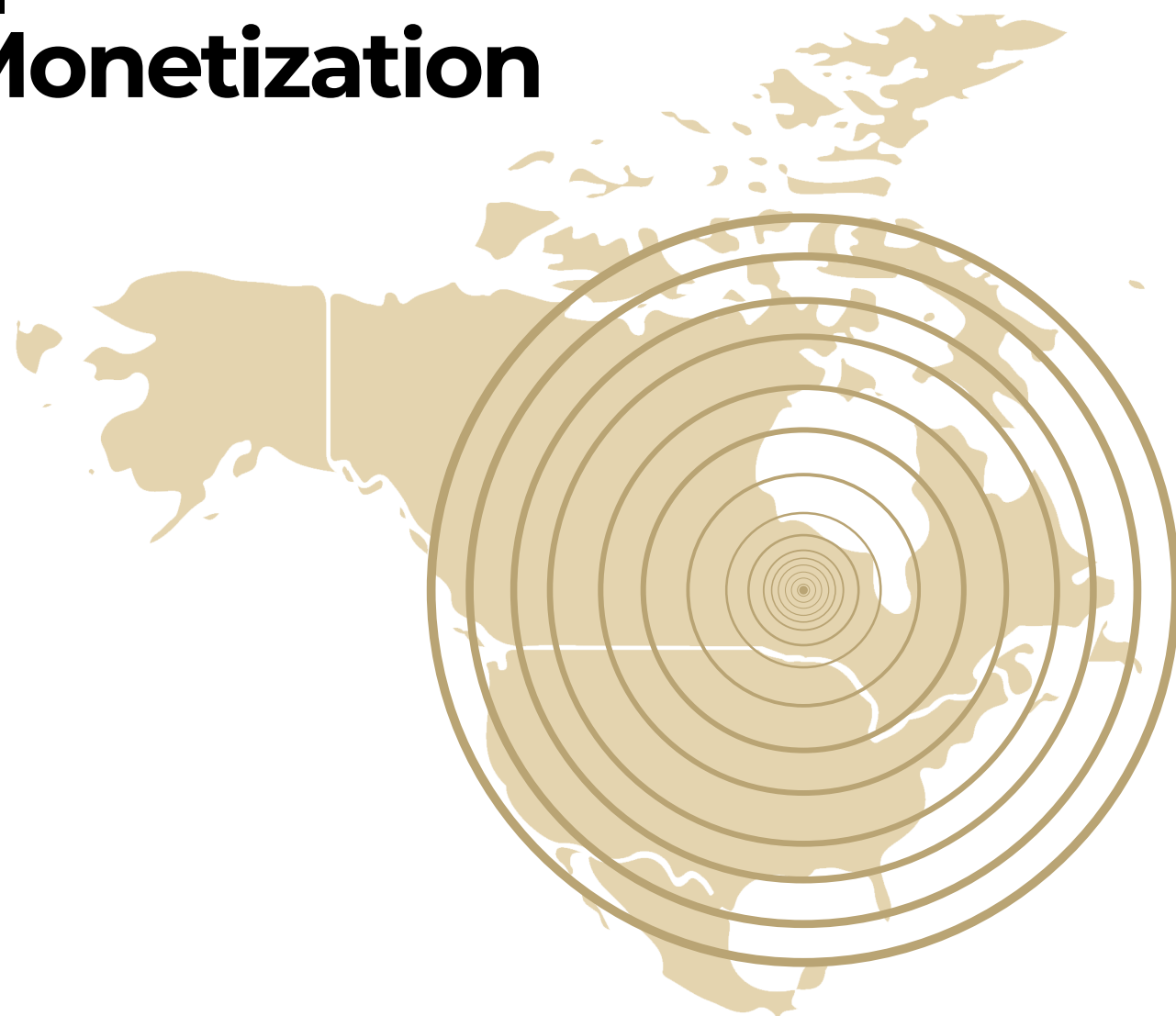


XTM is earning a blended REVENUE number of ~1.2 % of every dollar loaded through XTM platform or Gross Dollar Value loads (GDV).

The Business Model

Phase 2 – Further Monetization

- Add credit offering (overdraft protection and micro lines of credit). With just a 22% take-up can generate a 50% plus increase in ARPU.
- Up-sell benefits, loyalty, cash-back programs.
- Leverage data to provide 3rd party offerings for a fee or commission. Lending Tree model.
- ✓ Implementation of a small monthly maintenance fee for accounts generating < \$3 monthly ARPU. Will increase ARPU by 32%.



ARPU – Average Revenue Per User

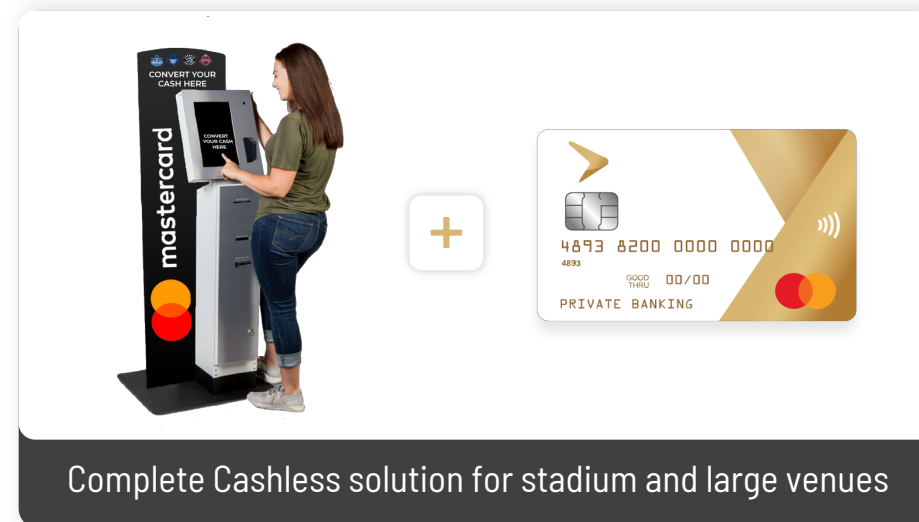
Stadiums & Large Venues Transitioning to Cashless Solutions

The Problem

- Besides COVID 19 concerns with cash stadiums already have significant benefits including faster concession lines, increased sales volumes, elimination of cash leakage, etc.

Our Solution

- XTM has a kiosk that integrates with the XTM Today Mastercard platform delivering an instant cash to Mastercard allowing cash customers to convert cash to digital.
- This facilitates a complete cashless solution on both sides of the equation customer conversion of cash in venue and employee cashless payouts end of shift.
- XTM is partnered with a Global Kiosk Manufacturer who produces the Kiosks at no money down.**



Featured Clients

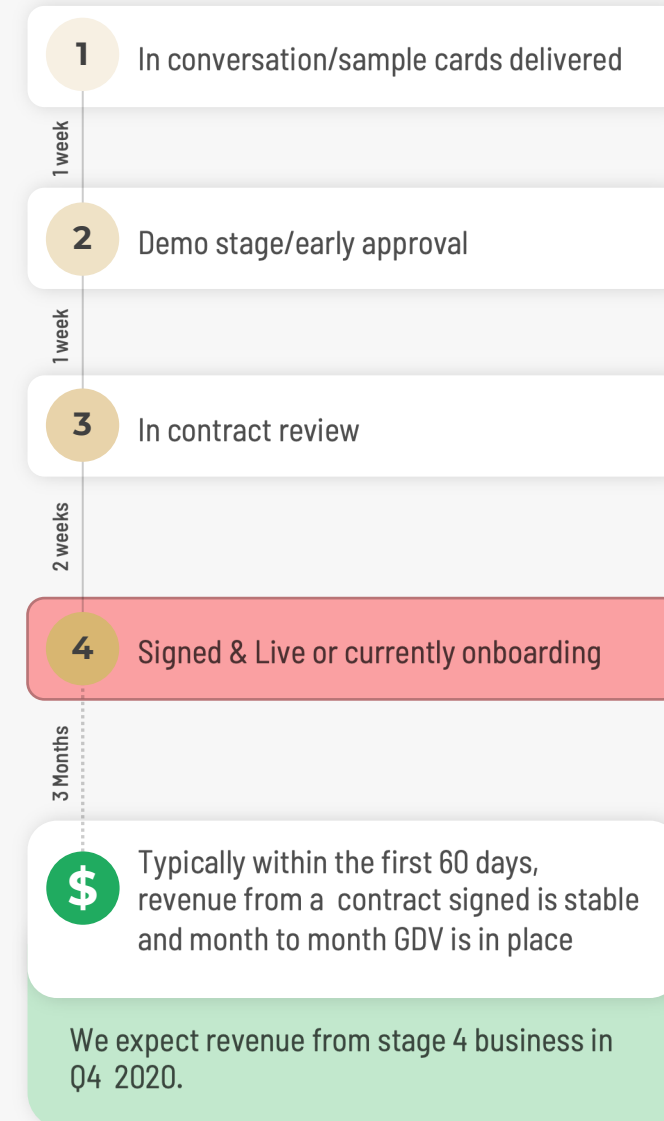
- XTM is working with Maple Leaf Sports and Entertainment (MLSE) 4 venues including Scotiabank Arena, BMO Field, Coca-Cola Coliseum and Ford Performance Centre as well as 2 high-volume out of stadium restaurants.



XTM's Canadian Sales Pipeline – Hospitality

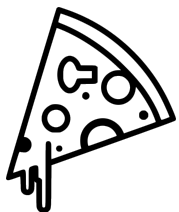
RESTAURANT	# OF LOCATIONS	USERS	EST. ANNUAL SALES	EST GDV\$ YEARLY TOTAL	EST. XTM GROSS REVENUE	STAGE
	348	40000	\$1,100,000,000	\$132,000,000	\$1,584,000	4
	68	10000	\$375,000,000	\$56,250,000	\$675,000	4
	90	7000	\$270,000,000	\$40,500,000	\$486,000	4
	32	8000	\$256,000,000	\$38,400,000	\$460,800	4
	10	3000	\$125,000,000	\$12,000,000	\$144,000	4
	45	2500	\$140,000,000	\$23,800,000	\$285,600	4
	1221	85000	\$3,800,000,000	\$551,000,000	\$6,612,000	2
	134	10000	\$308,000,000	\$40,040,000	\$480,480	2
	28	5000	\$224,000,000	\$33,600,000	\$403,200	2
	80	8000	\$240,000,000	\$24,000,000	\$288,000	2
	67	8000	\$234,000,000	\$35,100,000	\$421,200	1
	67	6000	\$220,000,000	\$33,000,000	\$396,000	1
	38	4000	\$180,000,000	\$21,600,000	\$259,200	1
Total	3,332	196500	\$7,472,000,000	\$1,041,290,000	\$12,495,480	

Our sales cycle has 4 stages:



XTM's U.S. Expansion

In addition to the large stadium and venue solution XTM has immediate opportunities with the following:



With the success of the program in the Canadian market Domino's is asking for a solution to roll out in the US market - **6,000 plus** locations.



Regis Salons in Canada are talking about the solution to their US counterparts. We have several meetings booked with large franchise owners in the US representing - **780 locations of the 6750 locations** in the United States.



XTM has signed an LOI, collected initial development payment and signed a \$25M/yr client for closed loop card and mobile wallet using the Today technology.

Milestones

Q3 & Q4 2020

- Complete OTC dual listing - late Q3
- Launch Today program with US banking partner and start boarding US clients - early Q4
- Launch cashless community currency closed loop card with online retailers including legal marijuana - mid Q4
- Beta new overdraft credit offerings - late Q4
- Finalize Lightspeed API integration expanding full automation of Today program to 24K restaurants - late Q4

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
- Launch industry discounts to all Today cardholders across all verticals

Share Metrics

Capital Structure

Canadian Stock Exchange (CSE – Primary)	PAID
Listing Date	March 10, 2020
Share Price	C\$0.165
52-Week Price Range	Low C\$0.09- Hi \$0.25
Market Cap	XS ~C\$14.5M
Shares Outstanding (Basic)	88,014,218
Warrants*	29,454,118
Options*	5,905,000
Fully Diluted Shares	123,373,336
Management & Insider Ownership	44%

*All data as of August 17, 2020

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

4-Month Price Chart



Note: All information as of August 7th, 2020

Key Takeaways

- XTM's Today Program had a 1,500% increase through March-July 2020
- User base projected to triple before end of Q3
- With restaurants re-opened GDV expected to see a 300-500% spike in GDV

Contact Us!

X T M I N C .

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Recent Valuations Digital/Neo Banks



V: \$7.75B
C: 8.0M



V: \$1.70B
C: 1.5M



V: \$120M
C: 65K



V: \$4.8B
C: 4.5M



V: \$1.4B
C: 1.3M



V: \$7.4B
C: 6M

Other Fintech



V: \$2.5B



V: \$48.5B



V: \$3.5B



V: \$3.4B

LEGEND

V - Estimate valuation (\$CDN)

C - Estimate customers

* For discussion purposes only. All figures are estimates based on industry publications, websites and recent news releases.

Recent Transactions & News

MARKETS


Venmo has 40 million users, PayPal reveals for first time

PUBLISHED WED, APR 24 2019 • 4:25 PM EDT | UPDATED WED, APR 24 2019 • 6:05 PM EDT

Mar 18, 2019, 10:23am | Views: 9,339

FIS Buys Worldpay For \$35 Billion As Payment Consolidation Heats Up



Donna Fuscaldo Contributor 
Fintech

I write about the fintech, cryptocurrency and investing markets.

FINTECH JANUARY 29, 2019 / 12:39 AM / 5 MONTHS AGO

Fintech companies raised a record \$39.6 billion in 2018: research

39 FinTech Unicorns Valued at \$147.37 billion

2018 was a phenomenal year for FinTech. Over a course of 12 months, Venture Capital-backed FinTech deals and funding set an annual record: in 2018, VC-backed FinTech companies raised **\$39.57 billion** across 1,707 deals globally.

Deals

Naspers Makes Its Biggest Takeover in Digital Payments

By [Alastair Marsh](#)

June 11, 2019, 6:00 AM EDT Updated on June 11, 2019, 9:51 AM EDT

MARKETS

Fiserv to Acquire First Data in \$22 Billion All-Stock Deal

Transaction combines two companies that focus on payments and financial-services technology

Global Payments Acquires Total System Services: Everything Investors Need to Know

The \$21.5 billion blockbuster deal makes it the third-largest in fintech history. Three of the four largest such deals have taken place this year. What's going on?

Matthew Cochrane (TMFCochrane)
Jun 8, 2019 at 10:01AM

MARKETSINSIDER

WATCHLIST  search

MARKETS STOCKS INDICES COMMODITIES CRYPTOCURRENCIES CURRENCIES ETFS NEWS

A record \$117 billion in fintech deals have been done this year as cashless payments soar in popularity

Rebecca Ungarino

 SHARE

Fintech startup Plaid raises \$250M at a \$2.65B valuation

Zelle transaction volume soars to \$39B in first quarter

April 24, 2019

PARTNERSHIPS / ACQUISITIONS

Global Payments, TSYS Ink \$21.5B Deal To Merge

By PYMNTS  