

OnLine | InStore | OnMobile

The issuer has filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at www.sec.gov. Alternatively, the issuer, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by emailing Syndicate Department at syndicate@aegiscap.com



New York | Atlanta

Symbol: **OLBG**

FORWARD LOOKING STATEMENT



These slides and any accompanying oral presentation contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 and other Federal securities laws. These forward-looking statements are identified by the use of words such as “believe,” “expect,” “prepare,” “anticipate,” “target,” “launch,” and “create,” or similar expressions including statements about commercial operations, technology progress, growth and future financial performance of The OLB Group, Inc. and its subsidiaries (the “Company”). Forward-looking statements in this presentation are subject to certain risks and uncertainties inherent in the Company’s business that could cause actual results to vary, including such risks that the Company’s security applications may be insufficient; the Company’s ability to adapt to rapid technological change; adverse effects on the Company’s relationships with Automated Clearing House, bank sponsors and credit card associations; the Company’s ability to comply with federal or state regulations; the Company’s exposure to credit risks, data breaches, fraud or software failures, and other risks detailed from time to time in the Company’s filings with the Securities and Exchange Commission including its annual report on Form 10-K for the year ended December 31, 2019. One or more of these factors have affected, and in the future could affect, the Company’s businesses and financial results and could cause actual results to differ materially from plans and projections. All forward-looking statements made in this release are based on information presently available to the Company’s management. The Company disclaims any obligation to update these forward-looking statements, except as required by law. This presentation contains statistics and other data that has been obtained from or compiled from information made available by third parties service providers. The Company has not independently verified such statistics or data. The information presented in this presentation is as of May 15 ,2020 unless indicated otherwise.



OFFERING SUMMARY

Issuer:	OLB Group
Current Ticker/ Exchange: Proposed Ticker/ Exchange:	OLBG / OTCMKTS OLB / Nasdaq CM
Gross Offering Proceeds:	\$5,000,000 (excluding over-allotment option)
Over-Allotment:	15%
Securities Issued:	Common Stock
Use of Proceeds:	to invest in or acquire companies or technologies that are synergistic with or complimentary to our business, expand and market our current products, pay 20% of our existing long-term indebtedness obligations and for working capital and other general corporate purposes
Sole Book-Runner:	Aegis Capital Corporation

A person is using a Point-to-Point payment terminal on a wooden table. The terminal is a tablet mounted on a white base. A hand is holding a card over the terminal. The background is a blurred indoor setting with other people and furniture.

\$960,000,000

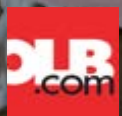
AVERAGE YEARLY GROSS TRANSACTIONS VOLUME

23,500,000

AVERAGE YEARLY TRANSACTIONS

8,500

MERCHANTS NATIONWIDE



2,000+

MERCHANTS ON OUR GATEWAY

130+

INDUSTRY TYPES

50

SELLING IN ALL STATES



CURRENT MISSION

Improve merchant's profitability
and efficiency by adopting
OnLine, InStore, OnMobile &
Contactless solutions.



WHO WE ARE?

A Suite of FinTech Products & Payment Facilitator

Improve merchant's profitability and efficiency by fitting the right tools and services to their verticals



INDUSTRIES WE SERVICE

Snack and Nonalcoholic
Beverage Bars | Amusement
and Recreation Industries |
Automotive Repair | Health and
Personal Care Stores | Specialty
Food Stores | Formal Wear and
Costume Rental | Restaurants
| Bars & Taverns | Ambulatory
Health Care Services
| Offices of Lawyers



CORE BUSINESS

Integrated Products & Services

PRODUCTS

PLATFORM

omnisoft
omnicommerce solutions



Cloud-based business management platform that provides Omni Commerce Solutions

- onLine
- inStore
- onMobile

PAYMENT GATEWAY

Secure Pay
OMNICOMMERCE SOLUTIONS



Payment gateway and virtual terminal with proprietary business management tools

- Certified By Visa/MC
- Level II and
- Level III.

PLATFORM

CrowdPay.us
crowdfunding platform



Platform to raise capital for Issuers and broker dealers

- Debt
- Equity
- Donations
- Peer 2 Peer lending

MERCHANT SERVICES

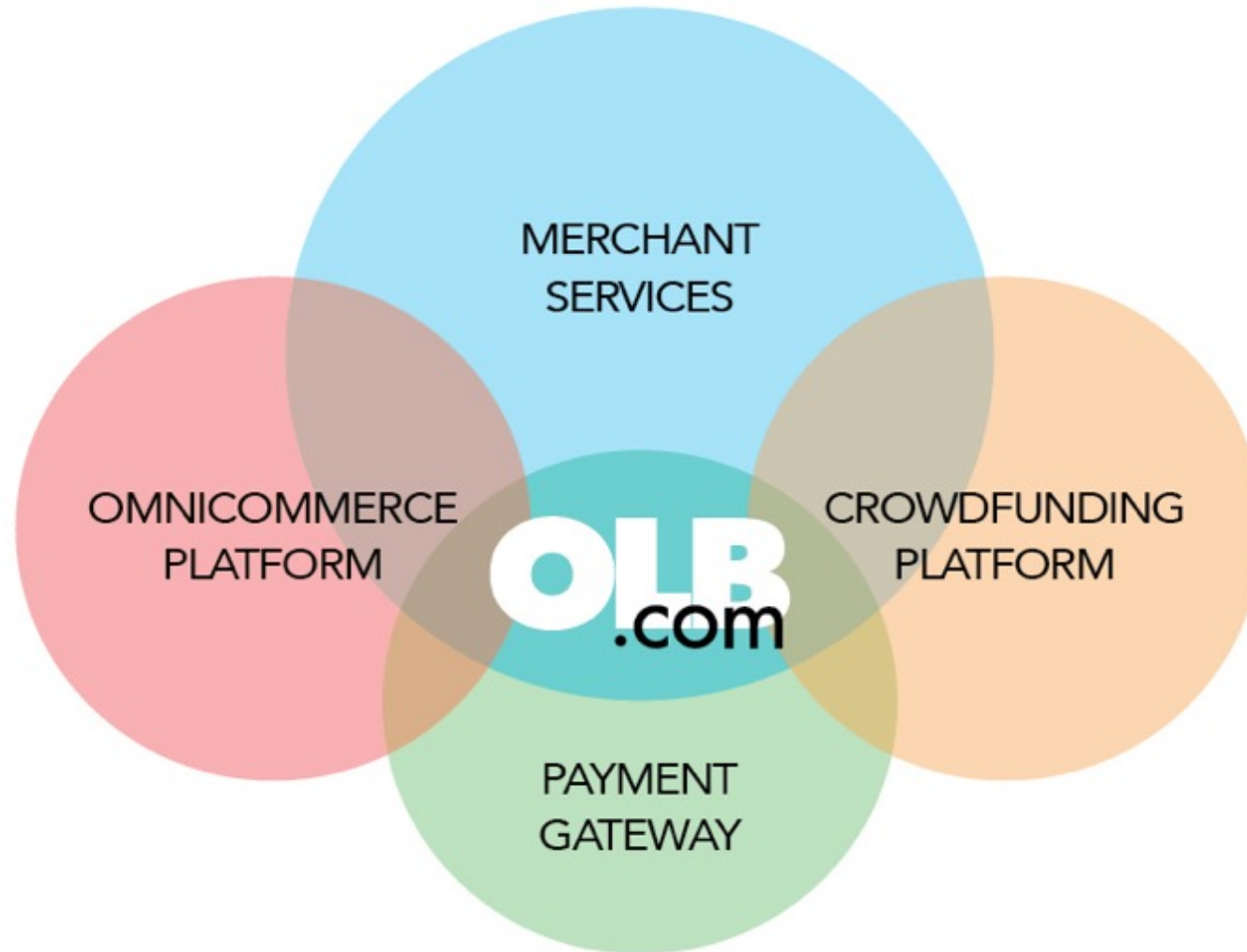
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- Underwriting
- Risk Monitoring
- Customer Support
- Sales Force
- Merchant Boarding
- Residual Payments

PRODUCTS & SERVICES

Synergies



PAYMENT FACILITATOR

PayFac

Business model

PayFac is short for Payment Facilitator or Payment Aggregator. The term refers to an individual or entity that accepts payments on behalf of other businesses. These businesses are commonly known as sub-merchants.



A few important pointers about PayFac

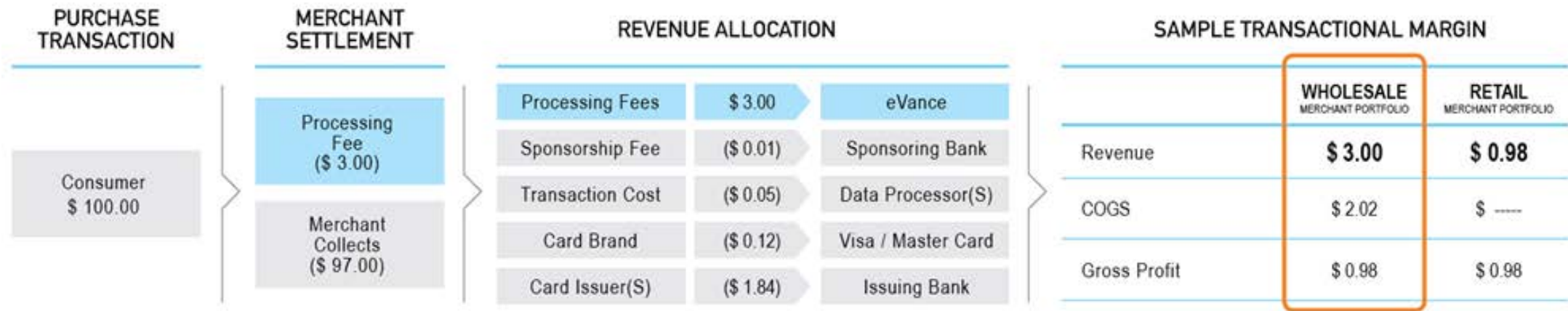
- PayFac assumes the responsibility for Chargebacks, Fraud, KYC (Know Your Customer) and AML (Anti Money Laundering)
- We can underwrite new merchants very quickly (sometimes instantly)
- We are responsible for PCI compliance
- We are registered with acquiring banks
- We have set up reserves to assume risk
- We have software already built into SecurePay to handle all requirements

PAYMENT FACILITATOR

PayFac

GROSS vs NET

Revenue recognition demonstration



PAYFAC WE BOOK THE ALL REVENUES AND THE ADDITIONAL SOFTWARE SERVICES

MARKET SHIFT

To OMNIcommerce

Benefits of OMNIcommerce

- 1) Affordable price
- 2) Robust marketing tools
- 3) Full customization
- 4) High-end Security

OLD

NEW



Providing just payment with no history or any data analytics and no access through any other device.



*Contactless Payment plus
order history and analytics on all devices.*

PLATFORM OMNIcommerce



APP FEATURES

PayFac-Split Pay	Cloud Billing
eCommerce	Retail
Omni Commerce	Restaurants
Appointment Setup	FaceBook eCommerce
Buy Button Social Media	School Project Funding
	Seed-to-Sale

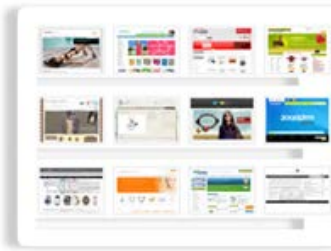


COMPLIANCE

EMV Integration	PCI Compliance
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MARKET PRICE

Cloud-Based products



Cloud-Based Products	Price Range/Monthly		
Web-Site Builder	\$19.00	>	\$250.00
Marketing Tools	\$49.00	>	\$149.00
POS System	\$49.00	>	\$250.00
Gift & Loyalty Cards	\$35.00	>	\$70.00
Payment Gateway	\$15.00	>	\$50.00
Total	\$167.00	>	\$769.00
OLB Bundled Price	\$99.00	>	\$199.00

Affordable Price

PAYMENT GATEWAY

Proprietary solution

Enables merchants to reduce transaction costs by removing the need for a third-party payment gateway.

- Customizable payment gateway
- Virtual terminal with proprietary business management tools
- Integrated with all our applications
- Certified for Level II and Level III
- Listed on Visa and MasterCard sites.



MERCHANT SERVICES

Features



Sales channels

- Independent Sales Organizations (ISOs),
- Direct sales
- Independent Software Vendors ("ISVs")
- Agent banks/Credit Unions

FEATURES

1. MERCHANT BOARDING *online system*
2. UNDEWRITING *department*
3. RISK MANAGEMENT *team*
4. CUSTOMER SUPPORT *team*
5. SALES AGENTS *support system*
6. RESIDUAL PAYMENTS *accounting team*

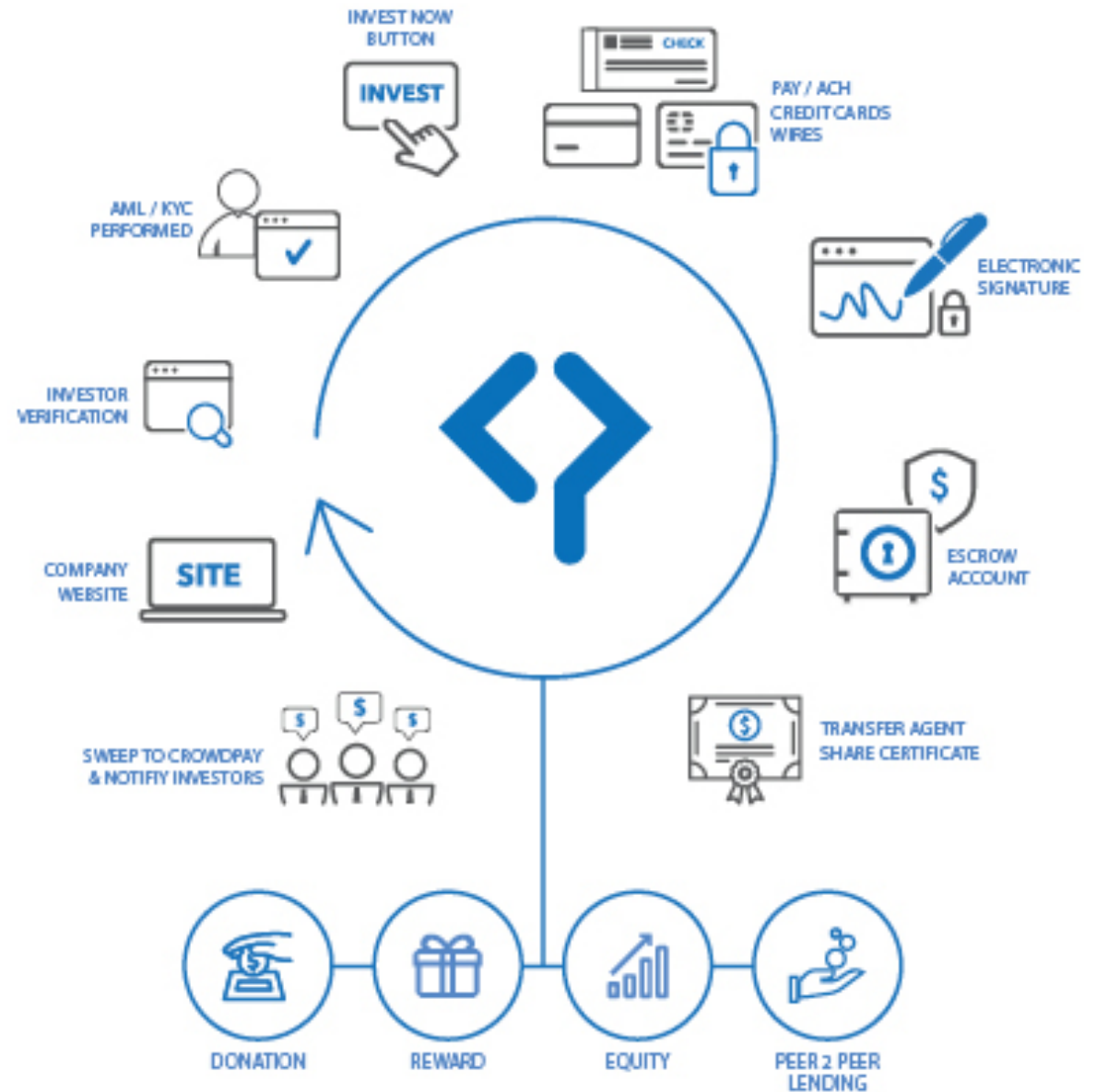
CROWD FUNDING PLATFORM

For capital raise
 • \$1MM - \$50MM

Including securities
 • 506c,
 • Reg CF,
 • Reg A+
 • S-1



CROWD FUNDING



INTEGRATED PRODUCTS

- eCommerce
- Retail
- Restaurants
- Cloud Billing
- OmniCommerce
- PayFac
- Facebook Commerce
- EMV Integration
- PCI Compliance
- Buy Button Social Media
- School Project Funding
- Appointment Setting



omnisoft
omnicommerce solutions

8,500

MERCHANTS
NATIONWIDE

23,500,000

TRANSACTIONS

+

=

25%

*INCREASE IN REVENUE & PROFIT
To OLB Group,

eVANCE

* OLB estimate. We have no assurance that we will be able to achieve the following growth

INTEGRATED PARTNERS



HOW ARE WE DIFFERENT?

OLB provides more features at a better price than the competition

			 <small>A First Data Company</small>	
Smart Phone Payment App	✓	✓	✓	✓
Register POS Stations	✓	✓	✓	✓
Marketing Suite	✓	✓	✓	✓
Sales Tax Manager	✓	✓	✓	✓
Electronic Coupons	✓	✓	✓	✓
Gift Cards and Loyalty	✓	✓	✓	✓
User Friendly Import / Export Catalog	✓	✓	✓	✓
Live Chat Support	✓	✓	✓	✓
Online Merchant Application	✓	✓	-	✓
Shipping Vendor Plugins	✓	✓	-	✓
Shopping Cart	✓	✓	-	✓
Full Web Hosting	✓	✓	-	-
Quick Books Plug IN	✓	-	✓	-
Mail Chimp Plugin	✓	-	✓	-
Payment Gateway	✓	-	✓	-
Appointment / Reservation Scheduler	✓	-	-	✓
Electronic Invoicing	✓	-	-	✓
Interchange Optimization	✓	-	-	-
Cash Discount Programs	✓	-	-	-
Handheld Wireless Terminals	✓	-	-	-
Integrated Scales	✓	-	-	-
Live Customer Support	✓	-	✓	-

ACQUISITION STRATEGY

Purchase merchants' base companies under 10,000 merchants that are not on the radar screen of the big processors

Purchase portfolios of merchants that make on average from SMB's \$150/monthly.

Integrate our cloud-based applications and services that will increase the revenue and profitability of each merchant by additional \$100/Monthly.

We believe that we can turn at least 25% of all purchased merchants into cloud-based merchant.

We plan to buy a merchant at average price of \$3,000- \$5,000/per merchant

Market Acquisition Data:

In last 18 months, acquisitions of merchants that are similar to ours have been sold at average price of \$10,000 /per merchant

ORGANIC GROWTH STRATEGY

In-house sales and marketing acquisition cost estimated at \$500-\$750 /per merchant.

Sales Reps – Paid on commissions and residuals.

Agent Banks- Small Banks to send referrals and receive as a split of the merchant revenues.

FINANCIALS

The OLB Group, Inc. and Subsidiaries Consolidated Statements of Operations

About Non-GAAP Measures The Company reports its financial results in compliance with U.S. generally accepted accounting principles ("GAAP"), but also provides additional non-GAAP measures of its operating results. The Company defines EBITDA as operating income (loss), before interest, taxes, depreciation and amortization. The Company defines adjusted EBITDA as EBITDA, as defined above, plus non-cash stock option expenses and certain non-recurring items, such as costs incurred with completing acquisitions. These measures may not be comparable to similarly titled measures reported by other companies. Management believes the use of EBITDA and adjusted EBITDA is appropriate to enhance the understanding by the Company's investors of its historical performance through use of a metric that seeks to normalize earnings.

	1st Quarter		Year End	
	Q1 2020	Q1 2019	2019	2018
Total revenue	2,613,993	2,590,894	10,291,524	9,019,876
Total operating expenses	2,839,182	2,694,429	10,560,387	9,552,942
Loss from operations	(225,189)	(103,535)	(268,863)	(533,066)
Total other expense	(317,018)	(303,410)	(1,074,549)	(860,478)
Net Loss	(542,207)	(406,945)	(1,343,412)	(1,393,544)
Amortization and Depreciation expense	\$208,731	\$236,517	842,149	541,904
Interest expense	317,018	303,410	1,249,155	883,316
EBITDA	(21,975)	124,112	747,892	31,676
Stock Based Compensation expenses	74,596	66,262	265,050	198,788
One Time Accruals	244,000	-	-	-
Adjusted EBITDA	296,621	190,374	1,012,942	230,464

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

Market Insider
Rebecca Ungarino
Jun. 5, 2019, 01:39 PM

Nuvei To Acquire SafeCharge For \$889M

By PYMNTS
Posted on May 22, 2019

Recent deal highlights, including:

- REPAY's \$653 million Merger with Thunder Bridge
- GoCardless' \$75.5 million Series E Financing
- Signicat's Sale to Nordic Capital
- Crown Agents Bank's Acquisition of Segovia
- Stone's \$1.4 billion IPO and \$100 million Private Placement with Ant Financial
- Poynt's \$100 million Series C Financing
- JetPay's Sale to NCR for \$184 million

M&A

- CardConnect Sells to First Data for ~\$750 million
- ING Acquires 75% Stake in Payvision, Valuing the Company at ~\$447 million
- Planet Payment Sells to Fintrax for ~\$250 million
- FIS Acquires Worldpay for an Implied Enterprise Value of \$43 billion
- Fiserv Acquires First Data for an Implied Enterprise Value of ~\$41 billion
- Global Payments Acquires TSYS for an Implied Enterprise Value of \$25 billion
- Nuvei Acquires SafeCharge for Approximately \$889 million

KEY MANAGEMENT



Ronny Yakov

*Chairman
Chief Executive Officer*

- 25 plus years of ecommerce software and development experience
- Developed eCommerce solutions for Fortune 500 and 1000 companies
- Established ecommerce platform for AT&T employees wholesale shopping. This platform included 180,000 AT&T employees
- Developed and maintained extranet/intranet infrastructure that provided advertising services to 50 of the top financial institutions for Doremus, an Omnicom Communication subsidiary



Patrick Smith

VP Finance and operation

- 20 plus years of finance, accounting, operational and business development experience in the merchant services industry
- Experience working with large sales organizations in payments industry such as Cynergy Data, an ISO with over 75,000 merchants
- Worked with Pay by Touch, a biometric payments start up. Part of finance team that raised over \$300m in capital funding
- Concord EFS, responsibilities included internal audit, financial analyst and VP/ Controller. Worked with diligence team on several large acquisitions including the Star and EPS debit networks. Acquired by First Data in April 2004



Rachel Boulds

Chief Financial officer

- 20 plus years of accounting experience working with public companies, including GAAP and SEC requirements
- Public filing and SEC experience
- Audit Senior for HJ & Associates, LLC
- Employed by Walt Disney's GO.com as an ecommerce accountant
- Worked as an ABAS associate for PWC
- Licensed CPA



OmnicomGroup

