

Market Data

The OLB Group NASDAQ: OLB

Fiscal Year	December
Industry	FinTech
Recent Price	\$5.50
Market Cap	\$33.5M
Shares Out.	6.1M
Avg. Volume (30-day)	8,050
Revenue (mrq)	\$9.7M
Total Assets	\$11.3M
Debt (mrq)	\$8.4M
As of Aug 24, 2020	

Company Website www.OLB.com

Company Overview

The OLB Group is a FinTech company offering a suite of product solutions in the merchant services and payment facilitator verticals, including a cloud-based omni-channel commerce platform for SMBs, electronic payment processing, and crowd funding services for issuers and broker/dealers.



Value Proposition



The OLB Group is led by a team of seasoned industry executives with extensive experience in payments, ecommerce, and mobile commerce. The Company has built and operates a suite of integrated fintech and payment facilitation products and services that is a blend of Shopify (NASDAQ: SHOP) and Square (NYSE: SQ) with added features and benefits. These solutions are used by customers in more than 130 industries across all 50 states in the US. With an established operational foundation that generated \$9.7 million in trailing 12-month revenue, the Company is actively executing on an inorganic and organic growth strategy focused on the multi-billion-dollar opportunity in the SMB market and is expected to generate double-digit growth moving forward. Trading at 3x sales, upside could be significant in an industry where peer comps trade as high as 39x sales.

RedChip Companies, Inc. research reports, company profiles and other investor relations materials, publications or presentations, including web content, are based on data obtained from sources we believe to be reliable but are not guaranteed as to accuracy and are not purported to be complete. As such, the information should not be construed as advice designed to meet the particular investment needs of any investor. Any opinions expressed in RedChip profiles, or other investor relations materials and presentations are subject to change. RedChip Companies and its affiliates may buy and sell shares of securities or options of the issuers mentioned on this website at any time. The information contained herein is not a representation are varanty and is not an offer or solicitation of an offer to buy or sell any security. To the fullest extent of the law, RedChip Companies, Inc., our specialists, advisors, and partners will not be liable to any person or entity (including but not limited) loss of opportunities, trading losses and damages that may result from any inaccuracy or incompleteness of this information, Stock market investing is inherently risky. RedChip Companies is not responsible for any gains or losses that result from the opinions expressed on this website, and result herein in the opinions expressed on this website, beginning any investment tectsion. For more information on stock market investing, visit the Securities and Exchange Commission ("SEC") at <u>many research</u>. The OLB Group (OLB) is a client of RedChip Companies, Inc. OLBG agreed to pay RedChip Companies, Inc. as \$7,500 monthly cash fee, beginning in August 2020, on a month-to-month basis, for RedChip meetance services and consulting services. Investor awareness services and consulting there avertes.







Investment Highlights

- Established operational footprint in U.S. with \$9.7M trailing 12-month revenue
 - Integrated products and services suite, a blend of Shopify (NASDAQ: SHOP) and Square (NYSE: SQ), with added features and benefits
 - Solutions used in 130+ industries across all 50 states
 - 23.5M transactions processed in 2018 with a value of nearly \$1B
 - 8,500+ merchants use OLB Group's services nationwide

• Executing inorganic and organic growth strategy

- Building a portfolio of merchants targeting SMBs; focusing on area of market not on the radar screen of large payment processors
- Post-acquisition integration of cloud-based applications and services to increase revenue and profitability of each merchant
- Organic growth strategy includes in-house sales and marketing in combination with referrals from small-bank partnerships

Network of integrated blue-chip partnerships

 Secured industry-leading relationships with blue-chip partners in all facets of operations; current partnerships include: Visa/Mastercard, American Express, PayPal, Wells Fargo, Chase Paymentech, Elavon, US Bank, Fiserv First Data, Jack Henry & Associates, Vantiv Worldpay, iOS, Android, Microsoft, ControlScan, and more

• Experienced management in payments, eCommerce and mobile commerce

- Ronny Yakov Chairman & CEO 25+ years of ecommerce software and development experience; established ecommerce platform for AT&T employees wholesale shopping covering 180,000 employees; developed ecommerce solutions for *Fortune* 500 and 1000 companies
- Patrick Smith VP Finance & Operations 20+ years of finance, accounting, operational, and business development experience in the merchant services industry; experience working with large sales organizations in payments industry, including Cynergy Data; raised over \$300M capital funding as part of finance team at Pay by Touch; former VP/Controller at Concord EFS, acquired by First Data in 2004
- Rachel Boulds CFO 20+ years accounting experience working with public companies, including GAAP and SEC requirements; senior auditor f or HJ & Associates; previously an ecommerce accountant for Walt Disney's GO.com; and associate for PWC; licensed CPA

RedChip Companies, Inc. research reports, company profiles and other investor relations materials, publications or presentations, including web content, are based on data obtained from sources we believe to be reliable but are not guaranteed as to accuracy and are not purported to be complete. As such, the information should not be construed as advice designed to meet the particular investment needs of any investor. Any opinions expressed in RedChip reports, company profiles or other investor relations materials and presentations are subject to change. RedChip Companies and its affiliates may buy and sell shares of securities or options of the issuers mentioned on this website at any time. The information contained herein is not a rofter or solicitation of an offer to buy or sell any security. To the fullest extent of the law, RedChip Companies, Inc., our specialists, advisors, and partners will not be liable to any person or entity (including but not immediate), specialistics, reliability or timeliness of the sinformation provided to any person or entity (including but not immediate) soft operations expressed in RedChip companies, Inc., our specialists, RedChip Companies, and therein is not a rofter or solicitation and damages that may result from any inaccuracy or incompleteness of this information). Stock market investing is inherently risky, RedChip Companies in company profiles or in their investor relations that it publishes electronically or in print. We strongly encourage all investors to conduct their own research teports, company profiles or in other investor relations that it publishes electronically or in print. We strongly encourage all investors to conduct their own research teports, company profiles, for. RedChip Companies is not the public companies and the public of the public conduct set of the company profiles or in other investor relations materials or presentation on your profiles or in other investor relations materials or presentation or your presentation orelated as the public diston