

# OnLine | InStore | OnMobile



New York | Atlanta

Nasdaq CM: **OLB**

# 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 houses, 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 Registration Statement on Form S-1 (file No.333-23268) initially filed with the Securities and Exchange Commission on June 26, 2019, as amended. One or more of these factors may 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 as of the date of this presentation and speaks only as of the date on which it is made. 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 November 16 ,2020 unless indicated otherwise.*





A person is using a Point-to-Point payment terminal on a wooden table. The terminal is a white device with a tablet screen displaying a payment interface. A hand is holding a card over the terminal. The background shows a blurred indoor setting, possibly a cafe or restaurant, with a person in a patterned shirt and a potted plant visible.

# \$965,000,000

YEARLY GROSS TRANSACTIONS VOLUME\*

# 23,500,000

YEARLY TRANSACTIONS\*

# 8,500+

MERCHANTS NATIONWIDE



\*APPROXIMATE AVERAGES BASED ON CALCULATION OF 2018 AND 2019 FIGURES.



# 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

*seek to 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

**eVANCE**

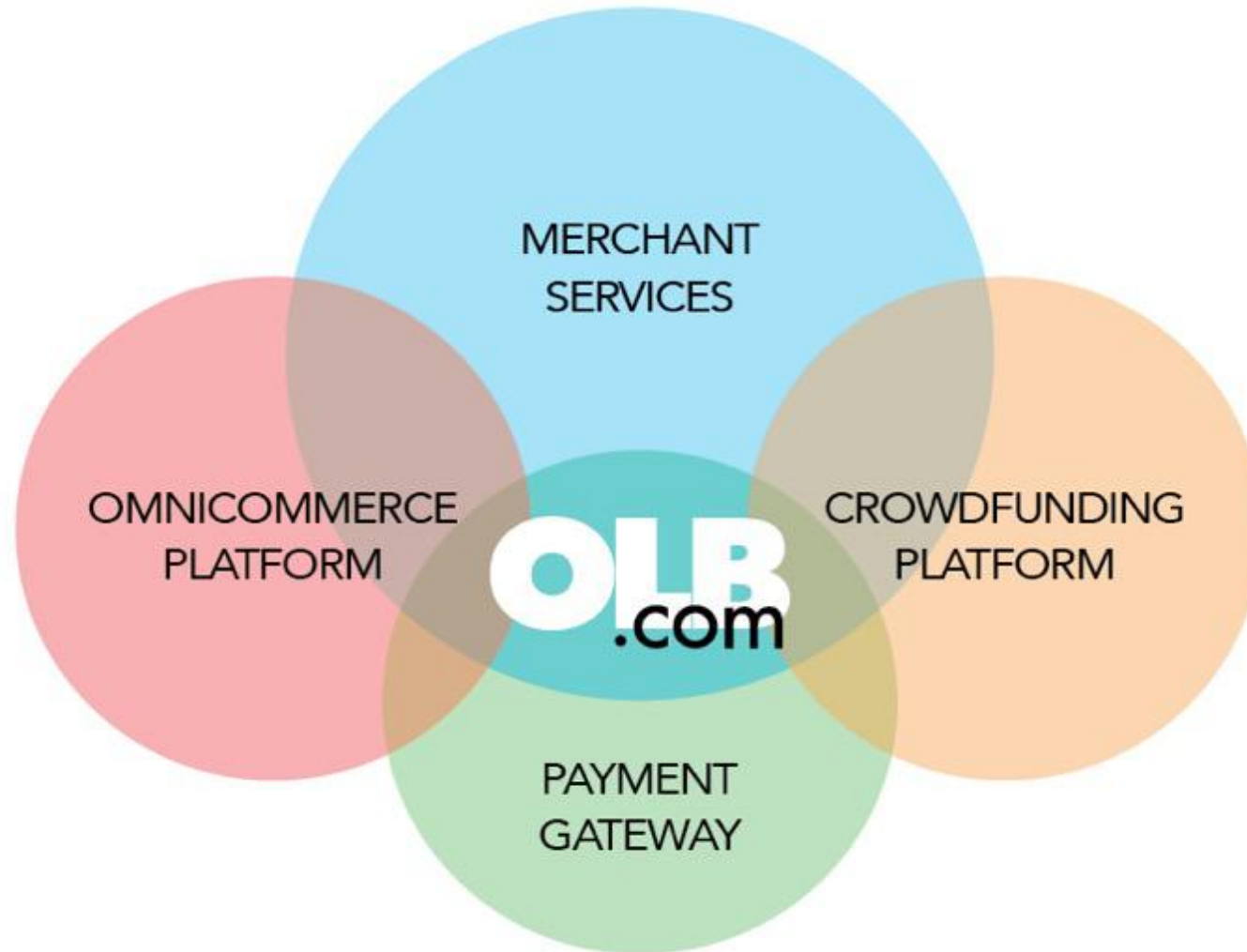


- Underwriting
- Risk Monitoring
- Customer Support
- Sales Force
- Merchant Boarding
- Residual Payments



# PRODUCTS & SERVICES

## Synergies



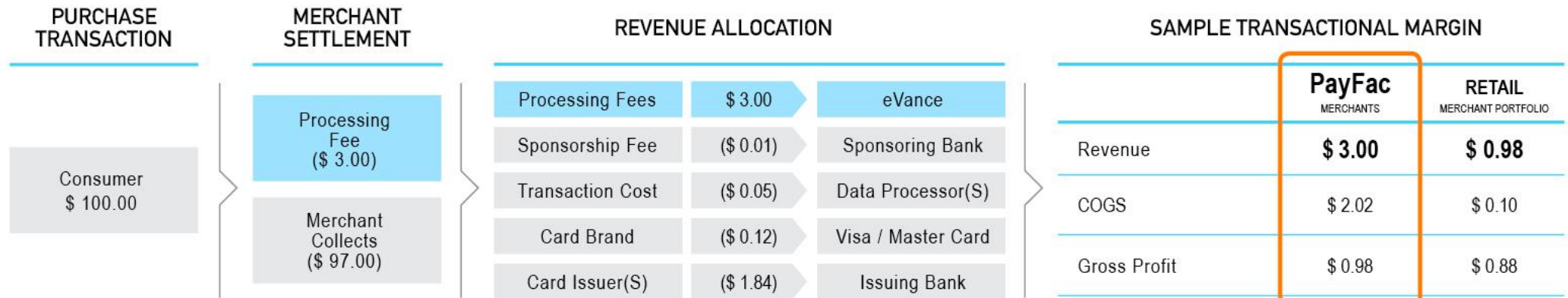
# PAYMENT FACILITATOR

PayFac

## Business Flow



## GROSS vs NET Revenue recognition demonstration



PAYFAC WE BOOK 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



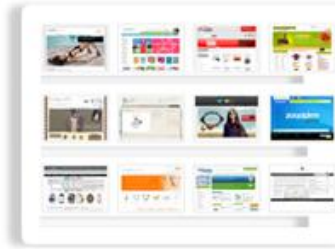
## COMPLIANCE

EMV Integration	PCI Compliance
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# MARKET PRICE

Cloud-Based products



SaaS Products	Average Market 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
All Products Combined	\$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. UNDERWRITING **department**
3. RISK MANAGEMENT **team**
4. CUSTOMER SUPPORT **team**
5. SALES AGENTS **support system**
6. RESIDUAL PAYMENTS **accounting team**

# CROWD FUNDING PLATFORM

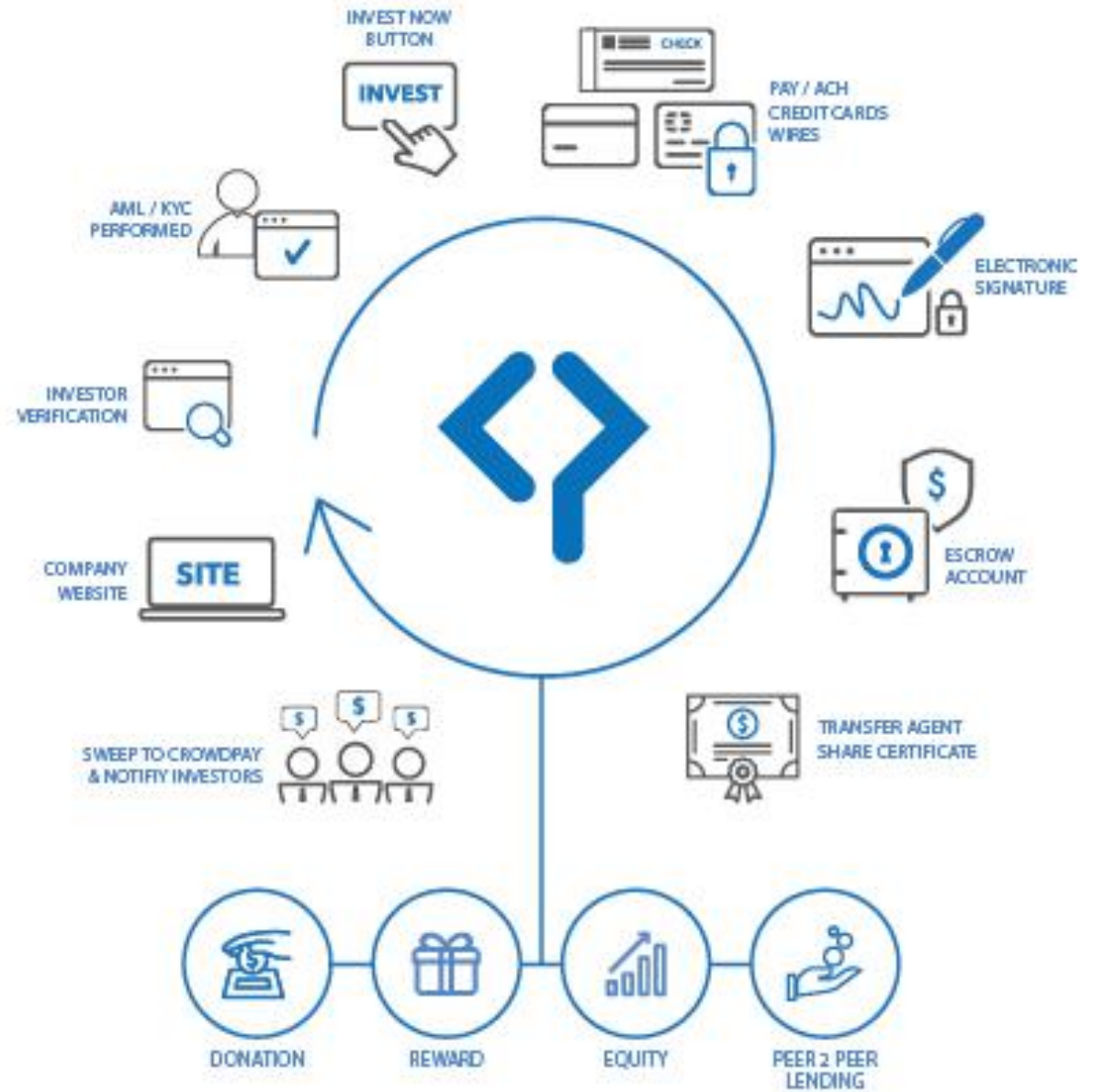
For capital raise  
• \$1MM - \$50MM

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



eVANCE

**EXPECTED  
INCREASE IN  
REVENUE &  
PROFIT**

To OLB Group,

# INTEGRATED PARTNERS





# ACQUISITION STRATEGY

Purchase merchants' base companies for under \$10,000 merchants not on the radar screen of the big processors.

Acquire portfolios of merchants which produce average revenue of \$150 monthly from SMB's.

Integrate OLB's cloud-based applications and services to increase the revenue and improve profitability of each merchant.

Based on past conversion rates, OLB anticipates the conversion of 25% of acquired merchants into cloud-based merchants

Company strategy to acquire low-tech merchants at average price of \$3,000-\$5,000/per merchant and enhance their enterprise value by incorporating OLB's technologies.

# 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.

	For The Three Months Ended		For the Nine Months Ended	
	September 30,		September 30,	
	2020	2019	2020	2019
Total revenue	2,308,037	2,477,432	6,922,065	7,650,266
Total operating expenses	2,733,459	2,562,562	7,768,546	8,003,574
Loss from operations	-425,422	-85,130	-846,481	-353,308
Total other expense	-231,936	-316,729	-863,493	-928,334
Net Loss	-657,358	-401,859	-1,709,974	-1,281,642
Amortization and depreciation	200,808	210,150	616,813	632,652
Interest expense	233,211	316,389	865,397	929,143
EBITDA	-424,147	124,680	-227,764	280,153
Stock based compensation	236,320	66,262	385,512	132,525
Adjusted EBITDA	-187,827	190,942	157,748	412,678

# INDUSTRY COMPS & NEWS

## IPO's IN 2020

01/15/2021

Symbol	Company Name	Last Price	Price/Sales	EBITDA	Market Cap
<b>OLB</b>	The OLB Group, Inc.	<b>5.30</b>	3.41	64,274	32.648M
<b>SHOP</b>	Shopify Inc.	<b>1,177.64</b>	58.76	59.229M	144.361B
<b>BIGC</b>	BigCommerce Holdings, Inc.	<b>60.60</b>	29.30	-31.455M	4.109B
<b>LSPD</b>	Lightspeed POS Inc.	<b>67.19</b>	52.71	-50.006M	7.921B
<b>SQ</b>	Square, Inc.	<b>225.50</b>	13.29	14.91M	101.686B
<b>FOUR</b>	Shift4 Payments, Inc.	<b>72.43</b>	7.65	-12.2M	5.797B
<b>PAYA</b>	Paya Holdings Inc.	<b>13.49</b>	7.71	33.929M	1.568B
<b>BILL</b>	Bill.com Holdings, Inc.	<b>133.27</b>	64.15	-37.499M	10.817B
<b>PHR</b>	Phreesia, Inc.	<b>57.60</b>	18.21	-12.39M	2.544B

# INVESTMENT HIGHLIGHTS

Established operational foundation that generated \$9.7 million in trailing 12-month revenue.

Recently up-listed to NASDAQ with initial research analyst reports anticipated

Acquisition of DoubleBeam in May, 2020  
added 12 Million in annual transaction volume

Capital Raise of \$6.45 Million provides capital for acquisition strategy

Pandemic has accelerated growth in eCommerce

Increase in number of bricks and mortar merchants emphasizing  
Commerce component of business plans



# 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 Operations*

- 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

