

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

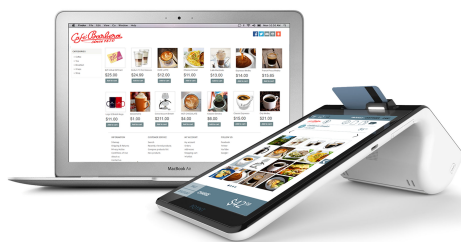
As of Aug 24, 2020

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.

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 for HJ & Associates; previously an ecommerce accountant for Walt Disney's GO.com; and associate for PWC; licensed CPA