

Market Data

The OLB Group
Nasdaq: **OLB**

Fiscal Year	December
Industry	FinTech
Recent Price	\$8.40
Market Cap	\$51.7M
Shares Out.	6.1M
Avg. Volume (30-day)	440,629
Revenue (mrq)	\$9.7M
Total Assets	\$11.3M
Debt (mrq)	\$7.5M

As of February 15, 2021

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.



All statements from The OLB Group, Inc. in these slides and any accompanying oral presentation that are not based on historical fact are "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995 and the provisions of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. These forward-looking statements include, but are not limited to, statements concerning the impact of COVID-19 on our operations and financial condition or our ability to implement our proprietary merchant boarding and CRM system and to roll out our Omni Commerce applications to our current merchants and the integration of our secure payment gateway with our crowdfunding platform. While the Company's management has based any forward-looking statements contained herein on its current expectations, the information on which such expectations were based may change. These forward-looking statements rely on a number of assumptions concerning future events and are subject to a number of risks, uncertainties, and other factors, many of which are outside of our control, that could cause actual results to materially differ from such statements. Such risks, uncertainties, and other factors include, but are not limited to, uncertainty regarding our ability to integrate the companies that we have recently acquired and to repay outstanding indebtedness and fund our operations. For other factors that may cause our actual results to differ from those that are expected, see the information under the caption "Risk Factors" in the Company's most recent Form 10-K and Form 10-Q filings, and amendments thereto, as well as other public filings with the SEC since such date. The Company operates in a rapidly changing and competitive environment, and new risks may arise. Accordingly, investors should not place any reliance on forward-looking statements as a prediction of actual results. The Company disclaims any intention to, and undertakes no obligation to, update or revise any forward-looking statement.

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