

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 background image showing a person's hand using a card reader on a tablet at a wooden table. The tablet screen displays a payment interface with a total of \$2.75. A measuring tape is also visible on the table.

\$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



Cloud-based business management platform that provides Omni Commerce Solutions

- onLine
- inStore
- onMobile

PAYMENT GATEWAY



Payment gateway and virtual terminal with proprietary business management tools

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

PLATFORM



Platform to raise capital for Issuers and broker dealers

- Debt
- Equity
- Donations
- Peer 2 Peer lending

MERCHANT SERVICES



- 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

PURCHASE TRANSACTION	MERCHANT SETTLEMENT	REVENUE ALLOCATION				SAMPLE TRANSACTIONAL MARGIN		
Consumer \$ 100.00	Processing Fee (\$ 3.00) Merchant Collects (\$ 97.00)	Processing Fees	\$ 3.00	eVance		PayFac MERCHANTS	RETAIL MERCHANT PORTFOLIO	
		Sponsorship Fee	(\$ 0.01)	Sponsoring Bank		Revenue	\$ 3.00	\$ 0.98
		Transaction Cost	(\$ 0.05)	Data Processor(S)		COGS	\$ 2.02	\$ 0.10
		Card Brand	(\$ 0.12)	Visa / Master Card		Gross Profit	\$ 0.98	\$ 0.88
		Card Issuer(S)	(\$ 1.84)	Issuing Bank				

PAYFAC WE BOOK ALL REVENUES AND THE ADDITIONAL SOFTWARE SERVICES



MARKET SHIFT

To OMNIcommerce

OLD



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

NEW



Contactless Payment plus
order history and analytics on all
devices.

Benefits of OMNIcommerce

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

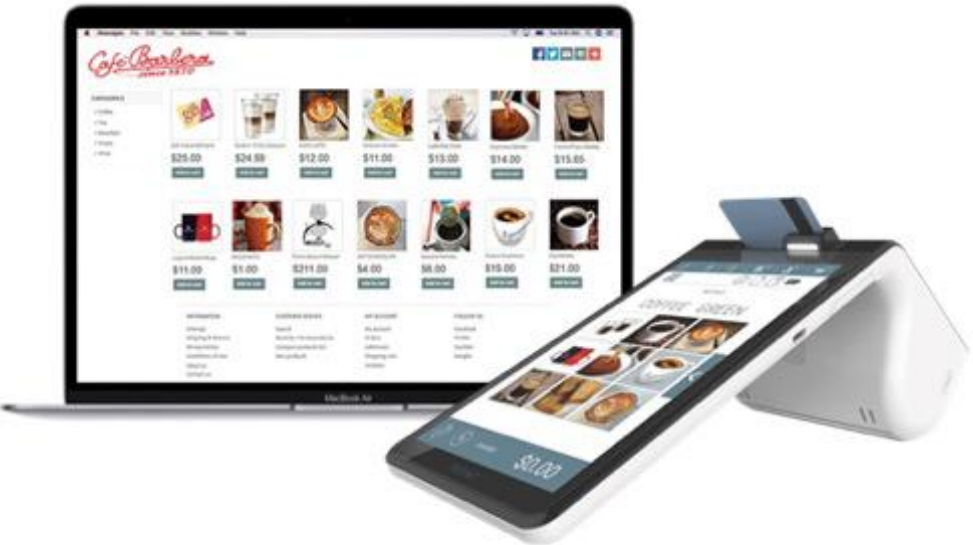
PLATFORM

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
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OLB Bundled Price	\$99.00	-	\$199.00
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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

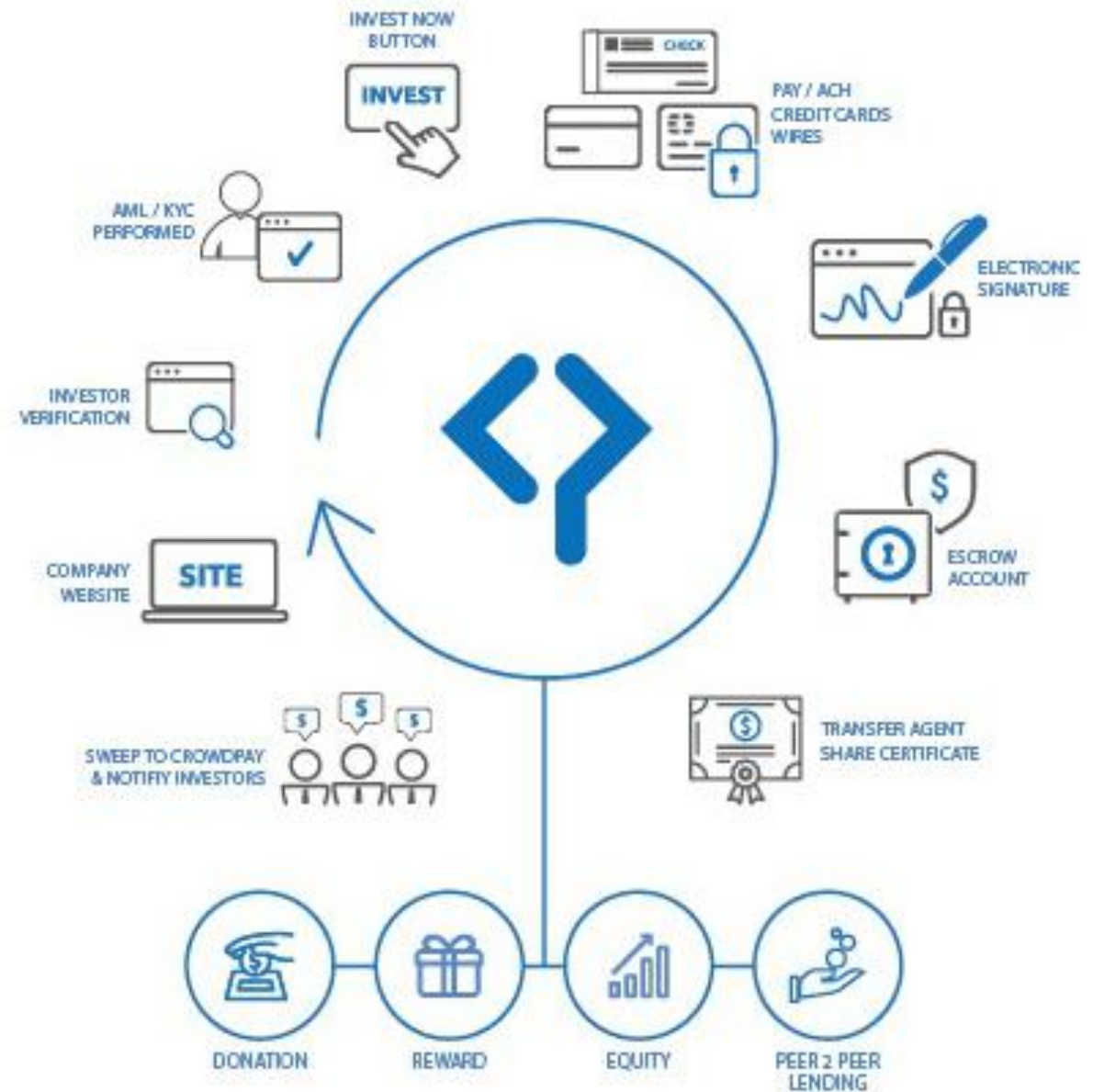
- \$1MM - \$50MM

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 December 31,		For the Full Year Ended December 31,	
	2020	2019	2020	2019
Total revenue	2,844,556	2,641,258	9,766,621	10,291,524
Total operating expenses	2,732,780	2,556,813	10,501,326	10,560,387
Profit (-Loss) from operations	111,776	84,445	-734,705	-268,863
Total other expense	-178,529	-146,215	-1,042,022	-1,074,549
Net Loss	-66,753	-61,770	-1,776,727	-1,343,412
Amortization and depreciation	227,610	227,610	844,423	812,857
Interest expense	178,536	320,011	1,043,933	1,249,154
EBITDA	339,393	485,851	111,629	718,599
Stock based compensation	116,594	132,525	502,106	265,050
Adjusted EBITDA	455,987	618,376	613,735	983,649

INDUSTRY COMPS

Symbol	Company Name	Last Price	Price/Sales	Market Cap	EBITDA
OLB	The OLB Group, Inc.	5.07	3.69	36.123M	126,564
SHOP	Shopify Inc.	1,209.49	50.76	148.559B	234.655M
LSPD	Lightspeed POS Inc.	67.35	49.32	8.637B	-72.246M
BIGC	BigCommerce Holdings, Inc.	59.60	28.58	4.36B	-35.613M
SQ	Square, Inc.	257.18	12.35	117.257B	45.597M
FOUR	Shift4 Payments, Inc.	98.90	10.38	7.968B	-8M
PAYA	Paya Holdings Inc.	11.42	6.99	1.442B	43.994M

04/16/2021

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

