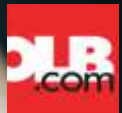


OnLine | InStore | OnMobile



New York | Atlanta

Nasdaq **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 August 12, 2021, unless indicated otherwise.



A person is using a card reader on a tablet in a shop. The card reader is a white device with a black card slot, and the tablet is displaying a payment interface. The person's hand is holding a card over the reader. The background shows a shop interior with clothing racks and a wooden table.

\$965,000,000

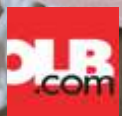
YEARLY GROSS TRANSACTIONS VOLUME*

23,500,000

YEARLY TRANSACTIONS*

8,500+

MERCHANTS NATIONWIDE



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

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



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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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**

STRUCTURE

Synergies

2 new wholly owned subsidiaries under OLB Group



NEW PRODUCTS

BIT license -

OLBit.com



D | Mint

Digital Assets

*Cryptocurrency
mining company*



Power fees
waived



Included into pools



Direct
purchase



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 Three Months Ended		For Six Months Ended	
	June 30,		June 30,	
	2021	2020	2021	2020
Total revenue	2,833,572	2,000,035	5,059,976	4,614,028
Total operating expenses	3,499,719	2,195,905	6,709,257	5,035,087
Loss from operations	(666,147)	(195,870)	(1,649,281)	(421,059)
Total other expense	11	-314,539	-116,712	-631,557
Net Loss	(666,136)	(510,409)	(1,765,993)	(1,052,616)
Amortization and Depreciation exper	215,903	203,215	431,807	406,429
Interest expense	-	314,745	116,736	632,186
EBITDA	-450,233	7,551	-1,217,450	-14,001
Stock Based Compensation expense	79,477	74,596	153,488	149,192
One Time Accruals		244,000		244,000
Adjusted EBITDA	(370,756)	326,147	(1,063,962)	379,191

INDUSTRY COMPS

2021

08/12/2021

<input type="checkbox"/> Symbol	Company Name	Last Price	Price/Sales	Market Cap	EBITDA
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PAYMENTS

<input type="checkbox"/> OLB	The OLB Group, Inc.	5.82	4.41	41.408M	-685,687
<input type="checkbox"/> SHOP	Shopify Inc.	1,500.88	48.56	187.125B	531.63M
<input type="checkbox"/> LSPD	Lightspeed Commerce Inc.	94.70	42.07	12.68B	-95.377M
<input type="checkbox"/> BIGC	BigCommerce Holdings, Inc.	61.98	24.98	4.46B	-40.722M
<input type="checkbox"/> SQ	Square, Inc.	269.42	7.78	123.924B	433.271M
<input type="checkbox"/> FOUR	Shift4 Payments, Inc.	85.33	6.97	7.079B	47.7M
<input type="checkbox"/> IIIV	i3 Verticals, Inc.	29.15	4.90	938.708M	21.695M
<input type="checkbox"/> PAYA	Paya Holdings Inc.	10.04	5.68	1.279B	48.705M
<input type="checkbox"/> GBOX	GreenBox POS	8.76	28.92	378.445M	-13.326M
<input type="checkbox"/> NEWT	Newtek Business Services Corp.	26.85	5.97	602.81M	52.695M

CRYPTO MINING

<input type="checkbox"/> RIOT	Riot Blockchain, Inc.	36.39	105.99	3.486B	8.536M
<input type="checkbox"/> MARA	Marathon Digital Holdings, Inc.	33.32	256.45	3.313B	-51.652M
<input type="checkbox"/> BITF	Bitfarms Ltd.	6.39	17.19	926.673M	22.561M

KEY MANAGEMENT



Ronny Yakov
*Chairman
Chief Executive Officer*



Patrick Smith
VP Finance and Operations



Rachel Boulds
Chief Financial Officer



OmnicomGroup

