

online | in store | on mobile

# Fintech | Digital Assets

cryptocurrency mining | crypto payments



NY | GA | TN

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 16, 2023, unless indicated otherwise.*





# \$1,360,000,000

AVERAGE GROSS TRANSACTIONS VOLUME

# 28,500,000

AVERAGE TRANSACTIONS

# 10,200

MERCHANTS NATIONWIDE





# 3,500+

MERCHANTS ON OUR GATEWAY

# 130+

SERVICING INDUSTRY TYPES

# 50

SELLING IN ALL STATES



## The OLB Group, Inc.

Is a diversified Fintech eCommerce merchant services provider and Bitcoin crypto mining enterprise. The Company's eCommerce platform delivers cloud-based merchant services for a comprehensive digital commerce solution to over 10,200 merchants in all 50 states. The technology platform delivers fully outsourced private label shopping solutions to highly trafficked websites and provides clients with a seamless, end-to-end eCommerce solution including site creation, hosting, transaction processing, order fulfillment, customer service and sales reporting.

**DMint**, a wholly owned subsidiary of OLB Group, is engaged in the mining of Bitcoin at a data center in Selmer, TN with an initial deployment of efficient 1,000 ASIC-based S19j Pro 96T mining computers.



Diversified Industries in Client Base with  
Over 130 MCC codes, in all 50 states.

With over 10,200 merchants.

No concentration in client base.



CURRENT PRICE

**\$0.65**

MARKET CAP

**\$9,892,000**

SHARES OUTSTANDING

**15,344,077**

PUBLIC FLOAT 67%

**10,392,873**

INSIDER OWNERSHIP 33%

**4,951,204**



# INVESTMENT HIGHLIGHTS

- Diversified Revenue from Fintech & Bitcoin Mining
- 2023 Revenue YTD / **\$15m**
- Market valuation is less than \$10 Million (Price to Sales Ratio of 0.3)
- NO DEBT
- Increase in revenues from Organic Growth, Acquisitions,  
New Partnerships
- Mining Revenue from 1,000 ASICS miners projected at \$300,000/monthly  
(Based on Bitcoin price of \$30K)
- Fintech & Bitcoin Mining projected combine run rate **\$30-\$35m**
- **DMint** spin-off dividend to shareholders before end of 2023



# CORE BUSINESS

## Integrated Products & Services

### PRODUCTS

#### PLATFORM



Cloud-based business management platform that provides Omni Commerce Solutions

- online
- in store
- on mobile

#### 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

# STRUCTURE

# NEW FACILITY



Selmer, TN DMint



Facility in  
Selmer, TN

# 15,000 SQFT

on 4.7 acres

Clean Energy  
1/3 of our current cost



Bitcoin cost will be \$8,900  
(post moving to new location)

PHASE 1

# 5MW



ASICS

# 1,000

PHASE 2 (Additional)

# 15MW



ASICS

# 4,000

PHASE 3 (Additional)

# 20MW

ASICS

# 5,000



Facility in  
**Selmer, TN**



Clean  
Energy

**15,000** SQFT

on 4.7 acres

Our cost to producing a  
Bitcoin \$8,900

POWER

**20MW**

ASICS

**5,000**







Facility in  
Selmer, TN



Clean  
Energy

Initial 1,000 Bitcoin Mining Machines owned.  
Up and running 250

Capacity of Facility: 5,000 miners  
Low-Cost Sustainable Power  
(hydroelectric and solar)

Separately traded Nasdaq-listed stock distributed to  
OLB shareholders as a dividend

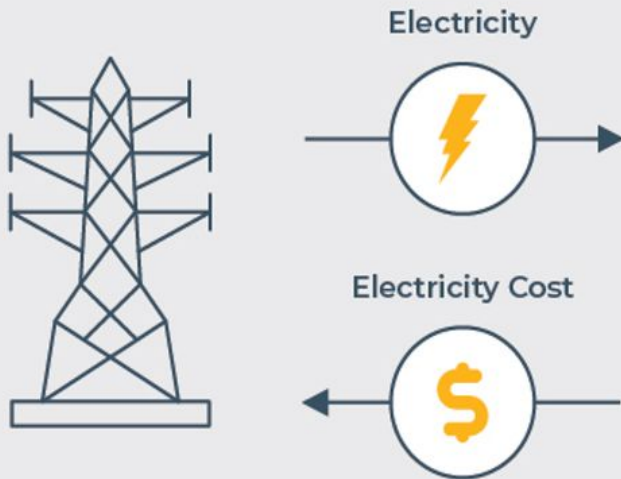
# Value Proposition for OLB Shareholders

## Dmint Spinoff in September.



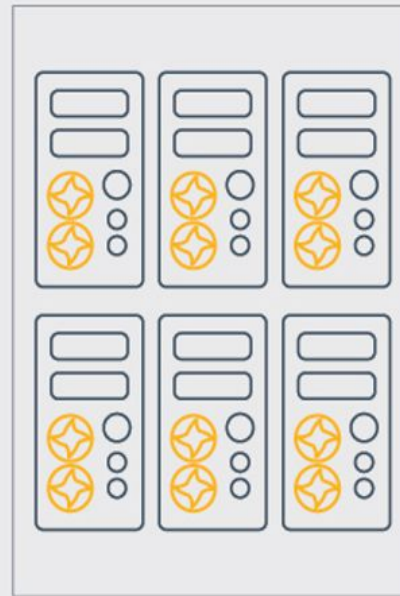
## FILE SPIN OFF – BY END OF Q-2

### POWER SOURCE



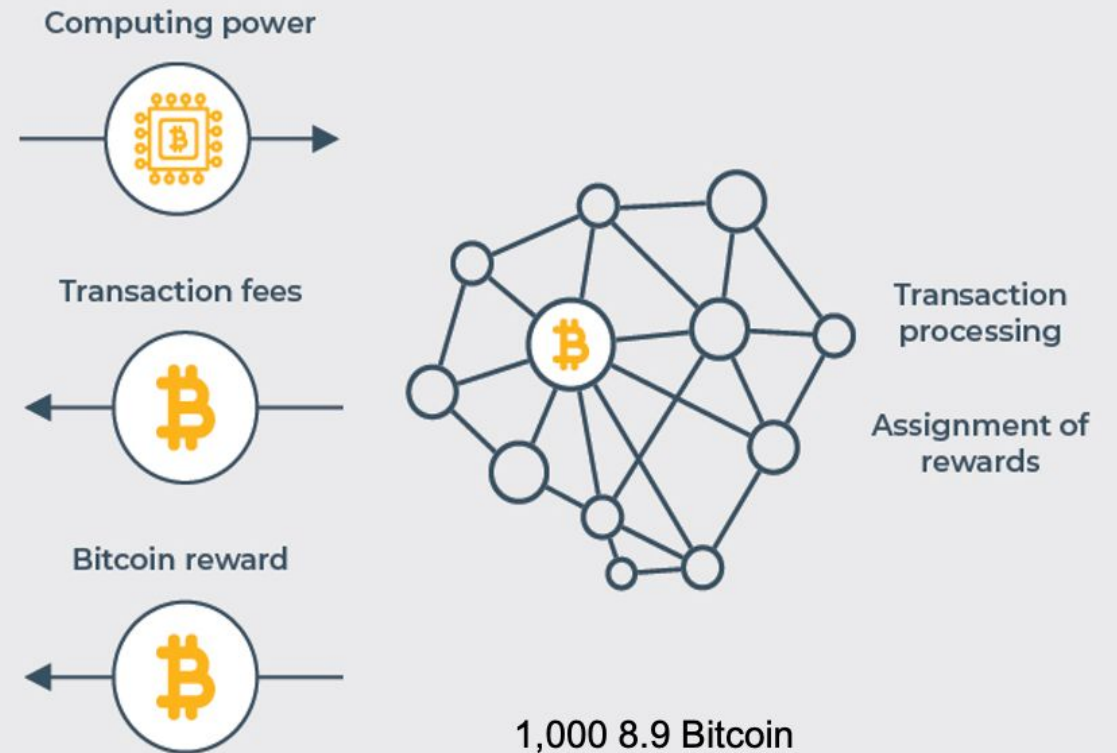
\$0.0489 MW/H

### MINING EQUIPMENT



**Phase 1**  
**1,000 Machines**  
**Phase 2**  
**5,000 Machines**

### BITCOIN NETWORK



1,000 8.9 Bitcoin  
42 Bitcoin / Monthly  
(5,000 MACHINES)



## **DMINT SPIN-OFF UPDATE**

- Completed the year end stand alone audit for 2021/2022 and Q-1 and Q-2 of 2023.
- Ready to file the S-1 (this month).
- Dividend to Shareholders date will be announced once it get close to clearing comments from the SEC and Nasdaq.
- Shareholder of OLB will receive pro-rata shares at Dmint



# Black011

Powered by The OLB Group, Inc.

## NEW Acquisition



### The Services Offered to the Bodegas:

- Point of Sale
- Prepaid Gift Cards
- Credit Cards
- Mobile SIM cards
- Video Games
- Money Transfer
- Merchant Services
- Crypto Payments
- Mobile Money Transfer
- Micro Lending Cash Advance

Estimated yearly run rate of \$8-10mm

### BODEGAS & CONVENIENCE STORES POTENTIAL

# 32K

### OLB MERCHANTS

# 10K



# OMNIBODEGA



## The Services

- Point of Sale
- Merchant Services
- Prepaid Gift Cards
- Mobile SIM cards
- Video Games
- Money Transfer
- Crypto Payments
- Reloadable cash to prepaid cards
- Micro Lending Cash Advance

Estimated yearly run rate of \$8-10mm





# OMNIBODEGA

## THE SERVICES

Supports Swipe /reload from cash into prepaid Debit cards

Downloadable into wallets

Primarily new revenues from our Merchant Services





**Distribution to the stores  
and activation**

Now seniors can tap with  
**OMNY!**

Switch your reduced fares from  
MetroCard to OMNY at [omny.info](https://omny.info).

**Start tapping today.**





# ACHIEVEMENTS

Q2 2023

Financials

REVENUE Q-2 / 2023

**\$8,344,012**

NET INCOME(LOSS)

**(\$618,788)**

Due to depreciation &  
amortization expense

ADJUSTED EBITDA

**\$1,211,682**

CASH FLOW

**+POSITIVE**

## RECAP

Q-2 / 2023

### REVENUE RUN-RATE

**\$33mm**

Revenue from Fintech products and services only - Not including Bitcoin Mining

### TOTAL ASSETS

**\$37,252,672**

### DEBT

**0 Debt**

Unsecured Debt

## INVESTMENT HIGHLIGHTS

- Current market valuation - 0.3  
Price to Sales Ratio
- DMint Stock Dividend–
- New Initiative for revenue growth and expansion  
of OLB's footprint into Physical locations
- Building inhouse Sales force and telemarketing
- Insiders Adding to positions

# KEY MANAGEMENT



**Ronny Yakov**

*Chairman  
Chief Executive Officer*



**Patrick Smith**

*VP Finance and Operations*



**Rachel Boulds**

*Chief Financial Officer*



OmnicomGroup



**Thank You**



**Please contact us for additional info:**

**OLB Group, Investor Relations**

**Rick Lutz**

**[IR@OLB.com](mailto:IR@OLB.com)**

**(212) 278-0900 Ext. 333**