

Kathryn Petralia

Entrepreneur · Fintech Leader · Board Director · Investor

OVERVIEW

KABBAGE

BOARDS

PATENTS

RECOGNITION

MEDIA

CONTACT

OVERVIEW

Kathryn Petralia is an entrepreneur, fintech leader, and board director with more than 25 years of experience across credit, payments, and lending. She co-founded Kabbage, a financial technology company that provided automated working capital solutions to small businesses. Kabbage was acquired by American Express in 2020.

In 2017, Forbes named Petralia the 98th Most Powerful Woman in the World. TechCrunch recognized her as one of 42 successful women in technology that same year. She currently serves on the boards of PadSplit, Cloverly, Castle Creek Capital, and the Woodruff Arts Center.

Earlier in her career, Petralia co-founded WorthKnowing.com, which gave consumers access to their credit scores before credit bureaus were required to do so, and which was sold to CompuCredit and TransUnion. She spent seven years in corporate development at Atlanticus (formerly CompuCredit) and served as Vice President of Strategy at Revolution Money (acquired by American Express).

Petralia holds a B.A. in English Literature from Furman University. She is currently Scaling Outcomes at QMD Scientific.

In 2008, Petralia co-founded Kabbage in Atlanta, Georgia, along with Rob Frohwein and Marc Gorlin. The company leveraged real-time data and API access to automate small business lending, transforming a process that traditionally took weeks into one that delivered funding in minutes.

As Co-Founder and President, Petralia helped scale the platform to serve approximately 500,000 small businesses, originating over \$16 billion in working capital. Kabbage raised over \$2.5 billion in equity and debt financing from investors including SoftBank, Thomvest Ventures, and Reverence Capital Partners, reaching a \$1.2 billion valuation in 2017. The company extended its platform to major global banks including Santander and ING.

During the COVID-19 pandemic, Kabbage became the second-largest Paycheck Protection Program lender, approving approximately 300,000 PPP applications totaling more than \$7 billion. American Express acquired Kabbage's team, technology, and intellectual property in October 2020.

BOARD ROLES & CURRENT WORK

Petralia currently serves as:

- Scaling Outcomes, QMD Scientific (Sep 2025 – present)
- Board Member, [PadSplit](#) (Apr 2019 – present)
- Board Member, [Cloverly](#) (Mar 2024 – present)
- Advisory Board Member, Castle Creek Capital (Oct 2021 – present)
- Board of Trustees, [Woodruff Arts Center](#) (Oct 2018 – present)

Previous board and leadership roles include:

- Co-Founder, [Keep Financial Technologies](#) (2022–2025; sold to Apprenta)
- Board Member, CoreCard Corporation (2022–2025)
- Board Member, CARE (2018–2025)
- Board Member, Atlanta Chamber Music Festival (2015–2024)

- Board Member, Near / Azira (2023–2024)
- Member, Digital Advisory Council, Fannie Mae (2019–2022)
- Board Member, Rented (2017–2020)

CAREER

Prior to Kabbage, Petralia served as Vice President of Strategy at Revolution Money, an internet-based credit card startup later acquired by American Express. She spent seven years as Director of Corporate Development at Atlanticus (formerly CompuCredit Corporation), directing efforts to enter new markets and develop financial products.

Petralia co-founded WorthKnowing.com (1999–2000), which gave consumers access to their credit scores and pre-approved financial products before credit bureaus were required to provide this access. WorthKnowing was sold to CompuCredit and TransUnion.

Earlier roles include Strategy Consultant at US Web (1996–1999) and Co-Founder of Specialty Shops (1995–1996).

PATENTS

Petralia is a co-inventor on multiple U.S. patents covering automated lending, real-time data-driven underwriting, dynamic payment systems, and financial technology infrastructure. Selected patents:

Apparatus to Provide Funds in the Online Auction Environment
US 12,106,362 · Oct 2024

Dynamic payments in an open network
US 12,100,043 · Sep 2024

Apparatus to Provide Liquid Funds in the Online Auction Environment
US 11,983,767 · May 2024

Enabling an Instantaneous Instrument
US 11,861,592 · Jan 2024

Evaluate and provide funds in online environments

US 10,540,713 (Jan 2020) · US 10,430,873 (Oct 2019) · US 10,255,632 (Apr 2019)

Liquid funds in the online auction and marketplace environment

US 10,592,975 (Mar 2020) · US 8,073,744 (Dec 2011) · [US 7,983,951](#) (Jul 2011)

Financial instruments to customers of a service provider

US 7,600,675 · Oct 2009

Combined debt consolidation and settlement program

US App. 20070265958 · Filed 2006

Unsecured to secured home equity credit conversion

US App. 20070150409 · Filed 2007

Full patent portfolio: [Justia Patents](#)

RECOGNITION

Personal

- Forbes 100 Most Powerful Women in the World (#98, 2017)
- TechCrunch 42 Successful Women in Technology (2017)
- Founders Pledge Member

Company Awards (Kabbage, as Co-Founder & President)

- CNBC Disruptor 50 (2016 #35, 2019 #14, 2020 #24)
- Forbes Fintech 50 (2016, 2018, 2019); Forbes Top 100 Most Promising Companies (two-time winner)
- KPMG FinTech 100 Leading Global Innovators (multiple years)
- Inc. 500/5000 Fastest Growing Companies (multiple years)
- Fortune 100 Best Medium Workplaces (2018)
- Fast Company Top 10 Most Innovative Finance Company (2013)
- Banking Dive Deal of the Year (2020)

MEDIA & INTERVIEWS

Acquisition Coverage

American Express acquiring small business lender Kabbage	CNBC
--	------

Amex acquires SoftBank-backed Kabbage	TechCrunch
---	------------

Deal of the Year: AmEx buys Kabbage	Banking Dive
---	--------------

Interviews & Podcasts

From Humble Roots to Raising Over \$2.5B	Altar.io / Startup Journey
--	----------------------------

Small Business Lending	Alliance for Innovative Regulation
--	------------------------------------

Interview at LendIt 2019	SME Finance Forum
--	-------------------

Money Tips for Financial Grownups	Bobbi Rebell CFP
---	------------------

Business & Leadership

Articles by Kathryn Petralia	Inc. Magazine
--	---------------

Kathryn Petralia	Wikipedia
----------------------------------	-----------

Founders Pledge Member Profile	Founders Pledge
--	-----------------

Speaker Profile	London Tech Week 2026
---------------------------------	-----------------------

PROFILES

LinkedIn	linkedin.com/in/kathrynpetralia
--------------------------	---------------------------------

Crunchbase	crunchbase.com
----------------------------	----------------

Bloomberg	bloomberg.com
---------------------------	---------------

Patent Portfolio (Justia)	patents.justia.com
---	--------------------

Wikipedia	wikipedia.org
---------------------------	---------------

X (Twitter)	@Kabbitch
-----------------------------	-----------

CONTACT

For inquiries, connect via [LinkedIn](#).