



Rob Frohwein

Entrepreneur · Inventor · IP Strategist · Advisor

OVERVIEW KABBAGE IP & PATENTS VENTURES ADVISORY
RECOGNITION MEDIA CONTACT

OVERVIEW

Rob Frohwein is an entrepreneur, inventor, and intellectual property strategist. He co-founded Kabbage, a financial technology company that provided automated working capital solutions to small businesses. Kabbage was acquired by American Express in 2020, where Frohwein subsequently served as Senior Vice President.

Frohwein is the listed inventor on 25 United States patents and the co-author of three books on intellectual property published by Penguin/Putnam. He founded LAVA Group, one of the world's first intellectual property investment banks, which facilitated over \$100 million in IP transactions and provided strategic IP advisory services to hundreds of clients. He has been recognized four times by Intellectual Asset Magazine as one of the top IP strategists globally.

Earlier in his career, Frohwein established and led several businesses, including U.S. Micro Corporation (acquired by Arrow Electronics, NYSE: ARW) and

Surgical Biologics (merged with MiMedX Group, NASDAQ: MDXG). He served in business development and legal roles at Security First Network Bank, the world's first internet bank, and at ZapMedia. He began his career at Andersen Consulting (now Accenture) and practiced corporate and intellectual property law at Troutman Sanders LLP.

Robert Frohwein holds a J.D. from Villanova University Charles Widger School of Law, where he graduated Magna Cum Laude, served as Associate Editor of the Villanova Law Review, and was inducted into the Order of the Coif. He holds a B.A. in Economics from Dickinson College, Cum Laude.

KABBAGE

In 2008, Frohwein recognized that companies like eBay were offering automated access to small business transaction data via APIs. He co-founded Kabbage in Atlanta, Georgia, along with Kathryn Petralia and Marc Gorlin, to leverage real-time data automation for small business lending.

Kabbage developed a fully automated, data-driven platform that handled origination, underwriting, and business monitoring. The company served approximately 500,000 small businesses and originated over \$16 billion in working capital. Kabbage raised over \$400 million in equity from investors including SoftBank, Thomvest Ventures, and Reverence Capital Partners, reaching a \$1.2 billion valuation in 2017.

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. Frohwein served as Co-Founder, CEO, and Board Chair from 2008 through 2021, and as Senior Vice President at American Express during the post-acquisition integration.

INTELLECTUAL PROPERTY & PATENTS

Frohwein is the listed inventor on 25 U.S. patents spanning automated lending, data-driven underwriting, dynamic payment systems, machine learning classification, optical recognition for transaction verification, and conferencing technology. Selected issued 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

System to Automatically Categorize

US 11,900,475 · Feb 2024

Enabling an Instantaneous Instrument

US 11,861,592 · Jan 2024

Distributed system to enable dynamic, on-demand sales force

US 11,574,330 · Feb 2023

System to Automatically Categorize

[US 11,250,517](#) · Feb 2022

Optical recognition to detect transaction inconsistency

US 10,769,637 · Sep 2020

Operate different widgets from a single widget controller

US 10,712,894 · Jul 2020

Liquid funds in the online auction and marketplace environment

US 10,592,975 · Mar 2020

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)

Operate different widgets from a single widget controller

US 9,720,554 · Aug 2017

Customizing participant information in an online conference

US 9,485,284 · Nov 2016

Location-aware conferencing with graphical representations

US 9,419,810 · Aug 2016

Selectively reviewing a recorded conference

US 9,112,980 · Aug 2015

Record and playback in a conference

US 9,106,794 · Aug 2015

Liquid funds in the online auction and marketplace environment

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

Full portfolio: [Justia Patents](#) · [Google Scholar](#)

PUBLICATIONS

The Pocket Idiot's Guide to Patents

Penguin/Putnam · October 2004

The Pocket Idiot's Guide to Trademarks

Penguin/Putnam · October 2004

The Pocket Idiot's Guide to Copyrights

Penguin/Putnam · October 2004

VENTURES & CAREER

Following the Kabbage acquisition, Frohwein co-founded [Keep Financial Technologies](#), a compensation platform enabling employers to leverage Vesting Cash Plans for recruiting and retention. Keep was backed by Andreessen Horowitz, Thomvest Ventures, and others, and was sold to Apprenta (Washington, DC) in 2025.

Frohwein founded LAVA Group, Inc. (2001–2011), one of the world's first intellectual property investment banks. LAVA Group assisted companies in buying, selling, and licensing intellectual property and provided strategic IP advisory services, facilitating over \$100 million in IP transactions.

Earlier ventures include Surgical Biologics LLC (founding board member; merged with MiMedX Group, which grew from a \$70 million market value to

over \$1 billion), TransMend I2, Inc. (Chairman; SaaS company focused on internet intelligence, sold in 2008), U.S. Micro Corporation (acquired by Arrow Electronics, NYSE: ARW), and The Vera Company (board member; sold in 2013).

Frohwein also founded Smith Risley Tempel Santos LLC (formerly Sentry Law Group), a firm focused on IP prosecution, litigation, and technology transactions. He began his career as a Staff Consultant at Andersen Consulting (now Accenture), practiced corporate and intellectual property law at Troutman Sanders LLP, and served as VP of Business Development and General Counsel at Security First Network Bank, the world's first internet bank.

STRATEGIC ADVISORY & INVESTMENT

Since 2011, Frohwein has served as a strategic advisor and investor to technology companies including [Oscilar](#), [SentiLink](#), [GroundNews](#), [PayStand](#), [Giotto.ai](#), [SOLO](#), [PayStandards](#), [SoBanHang](#), and [StimLabs](#).

RECOGNITION

Personal

- Glassdoor Top 50 CEO (2019)
- IAM Top 250/300 IP Strategists in the World (2009, 2010, 2011, 2012)
- 100 Most Influential Fintech Leaders (Hot Topics, 2016)
- OWI Identity Innovators (2018)
- Atlanta Business Chronicle 40 Under 40 (2004)
- Catalyst Magazine Catalyst of the Week (2003)
- Lifetime Donor Pass, National Baseball Hall of Fame, Cooperstown, NY

Company Awards (Kabbage, as CEO)

- CNBC Disruptor 50 (2016 #35, 2019 #14, 2020 #24)
- Forbes Fintech 50 (2016, 2018, 2019); Forbes Top 100 Most Promising Companies (2015, two-time winner)
- KPMG FinTech 100 Leading Global Innovators (2016, 2017, 2018 #30)

- CB Insights FinTech 250 (2017, 2018)
- Deloitte Technology Fast500 (2017 #121, 2018 #209)
- Inc. 500/5000 Fastest Growing Companies (2015 #36, 2016 #183, 2017 #449)
- Fortune 100 Best Medium Workplaces #21 (2018)
- Inc. Best Places to Work (2018, 2019); Inc. Private Titans (2018)
- Entrepreneur Magazine Top Company Cultures #11 (2018); Entrepreneur 360 List (2017)
- Glassdoor Best Places to Work (2017)
- Fast Company Top 10 Most Innovative Finance Company (2013)
- Frost & Sullivan Best Lending Platform (2019); Visionary Innovation Leadership Award (2017)
- Juniper Research Best Lending Platform (2018)
- Atlanta Magazine Groundbreakers Award (2018)
- PYMNTS.com Best B2B Innovation (2013); Most Innovative Company in Finance (2012)
- Red Herring Top 100 Private Company in North America (2012)
- Bank Technology News Top Ten Innovator of the Year (2012)
- VentureBeat Cloudbeat Showdown Winner (2012)
- ACG Georgia Fast 40 Award (2014 #1, 2015 #8, 2016 #2)
- Technology Association of Georgia SSA Impact Award (2016)

MEDIA & INTERVIEWS

Broadcast

Kabbage CEO: SoftBank wants to support our vision	CNBC
How this AI-powered money lender is changing small business	CNBC Television · 2019
Why SoftBank Is Investing \$250 Million in Kabbage	Bloomberg News · 2017
CNN Newsroom	CNN

Conference Talks

The Future of Lending?	Web Summit · 2015
In Conversation with Rob Frohwein	FinovateSpring · 2022

Kabbage Demo	FinovateSpring · 2015
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Alternative Lending is Dead, Long Live Data	LendIt / Fintech Nexus · 2017
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How to Cultivate Your Fintech Culture	Shift Money · 2019
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Crafting a Partnership That Works	Venture Conf · 2018
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The Kabbage Story: Big Bets, Big Outcomes	Fintech South / TAG · 2021
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AI: Behind the Scenes	Web Summit · 2018
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Acquisition Coverage

American Express acquiring small business lender Kabbage	CNBC
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Amex acquires SoftBank-backed Kabbage	TechCrunch
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American Express to Acquire Kabbage	BusinessWire
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Deal of the Year: AmEx buys Kabbage	Banking Dive
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Rob Frohwein — Executive Profile	Bloomberg
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Interviews & Podcasts

This Week in Startups, Episode 911 (Jason Calacanis)	TWIST
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On Selling His Last Company For \$850 Million	The DealMakers Show
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Small Business Lending	Alliance for Innovative Regulation
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The Tao of Rob Frohwein	11:FS
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Securing a Small Business Line of Credit	Inspired Insider
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Q&A: Kabbage CEO, Originating \$2B in Loans	Crowdfund Insider
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Fireside Chat: Kabbage & Fintech Innovation	eChai Ventures
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Business & Culture

Culture Is Not About Providing a Company Keg	Inc. Magazine
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CEO Exclusive Interview	Business RadioX
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Speaker Profile

Harvard Business School Club of Atlanta

PROFILES

[LinkedIn](#)

linkedin.com/in/frohwein

[Crunchbase](#)

crunchbase.com

[Bloomberg](#)

bloomberg.com

[Patent Portfolio \(Justia\)](#)

patents.justia.com

[Articles by Rob Frohwein](#)

Entrepreneur.com

[X \(Twitter\)](#)

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[eChai Ventures Speaker Profile](#)

echai.ventures

[Robert Frohwein Biography](#)

[Banco Santander](#)

[Medium](#)

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[Substack](#)

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CONTACT

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