

John Wingate

Founder, Chairman & CEO — BankSocial (Fivancial Inc.)
Technologist · #1 Bestselling Author · Keynote Speaker



John Wingate is a technologist, #1 bestselling author, and the founder and CEO of **BankSocial**. He has spoken multiple times at the **World Economic Forum in Davos** and on agentic AI at **Google Next**, and his work centers on bringing AI, open banking, and Web3 infrastructure to credit unions and community banks.



WORLD ECONOMIC FORUM · DAVOS



CONSENSUS · WITH NCUA CHAIR



MONEY20/20



HEDERA COUNCIL

BANKSOCIAL

A brand of **Fivancial Inc.**, BankSocial provides cloud-native AI, open banking, and Web3 infrastructure for **credit unions and community banks**: payments orchestration (Remint), wealth and digital-asset experiences (Prospera), AI fraud resilience (Secura), digital identity (Verified), and an AI operating system (Substrate).

FAST FACTS

- Based in **Dallas, Texas**
- Founder, Chairman & CEO, **BankSocial** (Fivancial Inc.)
- **#1 bestselling author** — two books
- Speaker: Davos (WEF), Google Next, Money20/20, Consensus
- Focus: agentic AI · open banking · Web3 · cooperative finance

BIO

Wingate founded BankSocial to bring the infrastructure of modern finance — real-time payments, digital assets, AI, and open banking — to the institutions that serve communities rather than Wall Street. He has advised global organizations including the **World Bank** and previously served as a strategic advisor to **Phantom Space**, and he builds and advises on agentic platforms across fintech and AI. He writes and speaks on **cooperative capitalism** — value that accrues to the many, not the few — and on what changes when leaders stop doing the work and start directing intelligent systems.

AS FEATURED IN

Bloomberg

AMERICAN BANKER

Forbes

FINTECH^{TV}

TheStreet Roundtable

USA TODAY

BENZINGA

TradingView

DISRUPTION BANKING

THE DIGITAL BANKER

CUtoday.info

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BOOKS



Quantularity: A Quantum Framework for the Human Experience

#1 BESTSELLER · LITERARY TITAN GOLD AWARD
quantularity.org



Going Agentic: The Blueprint for Multiplying Everything You Do with AI

#1 BESTSELLER
goingagentic.io

SPEAKING

World Economic Forum (Davos) · Google
Next · Money20/20 · Consensus · StableCon · Hedera Council · NACUSO