

MCP SERVER

NO CODE

CLOUD HOSTED

Balance Transfer Evaluator MCP for AI Agents

Compare credit card debt costs and find the best path to zero balance.

Balance Transfer Evaluator lets you see if moving credit card debt to a new card actually saves you money. It compares your current interest rates and fees against new promotional offers to calculate total costs, payoff dates, and savings tiers.

A+ Quality Score 100/100

debt

credit-card

interest-rates

savings

financial-planning



The connectivity layer between AI and the world's software.



Vinkius sits between AI and every application. All communication passes through Vinkius Cloud via the Model Context Protocol (MCP) — with governance, observability, and security at every layer.

Your AI Connections Run Through Vinkius Cloud

The world's largest
managed MCP catalog

Vinkius is the connectivity layer where AI connects to the software your business already runs. We handle the hosting, the security, the credentials, the uptime — you get agents that actually do things.

We operate the world's largest managed MCP catalog. Major SaaS platforms, CRMs, databases, and cloud providers — running, monitored, production-ready. This MCP server is hosted and maintained by the Vinkius Cloud for AI Agents.

The agent doesn't manage credentials, doesn't manage uptime, doesn't manage security. Vinkius does.

— Architecture principle

Four Pillars of the Vinkius Runtime

01 — Security by design

Credentials stay encrypted at rest via AES-256. The AI agent never touches raw keys — they're injected into a sandboxed V8 isolate at runtime. Actions are logged, and connections have an emergency kill switch.

03 — Deterministic observability

Eight immutable metrics per endpoint: request volume, p95 latency, error rate, active connections, cost attribution. A live payload feed logs every tool call with mutation detection.

02 — Built on MCP Fusion

This MCP server was built with **MCP Fusion**, the open-source framework (Apache 2.0) that powers the entire Vinkius catalog. Schema-as-firewall strips undeclared fields, compiled PII redaction runs at zero overhead, and cryptographic lockfiles produce git-diffable audit trails.

04 — Autonomous operations

Servers are deployed, monitored, and patched autonomously. New capabilities and security patches ship weekly. Zero-downtime deployments ensure continuous availability across all managed MCP servers.

AES-256

Encryption at rest

Ed25519

PKI vault signatures

24h TTL

Ephemeral session keys

V8 Isolate

Sandboxed execution

One Token. Instant Access.

Every MCP server on Vinkius is accessed through a **Connection Token**. Tokens are generated in the cloud dashboard and produce a unique MCP endpoint URL. Paste this URL into any MCP-compatible client — no SDK required.

A single token can serve **multiple AI clients simultaneously**, or you can issue separate tokens per client for granular access control. Each token tracks its own request count, last activity timestamp, and can be individually enabled or revoked.

MCP ENDPOINT

`https://edge.vinkius.com/{token}/mcp`

Claude



Cursor



VS Code



Windsurf



Grok



Gemini

Security Is the Architecture

Security in Vinkius is not a feature — it's the foundation of the runtime. The gateway enforces multiple independent protection layers between AI agents and third-party APIs.

01 — Ed25519 PKI Vault

Every workspace has an Ed25519 Master Key. Session keys are generated ephemerally (24h TTL) and signed by the Master Key. Credentials never leave the vault boundary.

02 — V8 Isolate Sandboxing

Tool code runs inside isolated-vm V8 isolates with 64 MB memory caps and per-request timeouts. No filesystem access, no network access except through the SSRF-guarded fetch bridge.

03 — SSRF Guard

All outbound HTTP requests are DNS-resolved and validated before execution. Private IP ranges (10.x, 172.16-31.x, 192.168.x, AWS metadata 169.254.x) are blocked at the network layer.

05 — Cryptographic Audit Trail

Every request is signed into a SHA-256 hash chain with Ed25519 signatures. Events form a tamper-proof, SIEM-exportable forensic record.

04 — DLP & PII Redaction

A ResponseGuard pipeline intercepts every tool response. Configurable redaction patterns strip sensitive fields (emails, SSNs, card numbers) before data reaches the AI agent.

06 — Honeypot Trap System

Phantom credentials are injected into isolated environments. If a honeypot is used outside Vinkius infrastructure, the server is quarantined instantly.

Emergency Kill Switch

EU AI Act Art. 14(1)
Compliant

The kill switch is an **emergency halt** mechanism — not a simple toggle. When triggered, it executes three actions atomically:

01 — Server deactivated

The MCP server is immediately taken offline across the entire cluster.

02 — All tokens revoked

Every connection token is invalidated. Total lockout — reconnection blocked until new tokens are issued.

03 — WebSocket connections killed

Active connections terminated via Redis pubsub broadcast. Propagates to every runtime node in the cluster.

Full Visibility. Zero Guesswork.

The Vinkius cloud dashboard includes a full MCP Governance suite — real-time analytics and security controls for production AI operations.

Control Plane

KPI dashboard with request volume, latency, success rate, token consumption, and AI-generated operational briefings.

FinOps

Cost tracking per tool, payload compression savings, budget optimization signals, and consumption trends.

Firewall & DLP

PII redaction activity, sensitive data protection counters, and security event timeline.

Agent Activity

Which AI clients are connecting, how often, and what they're doing — real-time session tracking.

Tool Health

Slowest and most error-prone tools, with actionable root-cause insights and performance baselines.

Incident Log

Error trends, failure rates, status-code breakdowns, and forensic audit trail access.

Get started at cloud.vinkius.com — connect your AI agent in under 60 seconds.

Balance Transfer Evaluator MCP

4 tools available

Cloud-hosted on Vinkius

Imagine you're staring at a mountain of credit card debt and trying to figure out if that 0% APR offer is a lifesaver or just another fee. It's hard to do the math in your head because you have to account for upfront costs, the transition to high interest rates after the promo ends, and how much you can actually afford to pay each month. This MCP takes those variables and runs the numbers for you. You can see a side-by-side comparison of your current path versus a potential new offer to see the real bottom line. It handles the heavy lifting of projecting your debt-free date and showing how even a small bump in your monthly payment can shave months off your timeline. It's a way to stop guessing and start making decisions based on actual math. You can find this in the Vinkius catalog to get it running in your AI client quickly.

Core Capabilities

01 — Compare current debt costs with new offers

See a side-by-side comparison of your current card's interest against a new promotional offer.

02 — Calculate total interest and fees

Get the exact dollar amount you'll pay in fees and interest over the life of a transfer.

03 — Predict exact debt-free dates

Find out the specific month and year you'll hit a zero balance based on your payment plan.

04 — Test payment sensitivity

See how much your total costs drop if you increase your monthly payment by a specific amount.

05 — Categorize savings tiers

Identify if a move is a high-impact win or just a minor marginal gain.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/mcp/balance-transfer-evaluator — connect your AI agent in three steps.

- 01 Input your current card balance, interest rate, and minimum payment.
- 02 Provide the details of the new promotional offer you're considering.
- 03 Get a detailed breakdown of total costs, savings, and payoff dates.

The bottom line is you get a clear, data-backed comparison of your debt options without doing any manual math.

Built For

This is for anyone drowning in high-interest credit card debt who needs to know if a balance transfer is a smart move or just another fee.

Personal Finance Planner

Uses it to build accurate debt repayment models and ROI projections for clients.

Debt Consolidation Specialist

Quickly runs scenarios to show clients the literal dollar difference between switching cards.

Budget-Conscious Consumer

Uses it to verify if a new credit card offer actually helps their monthly budget before they sign up.

What Changes When You Connect

- 01 Stop guessing about interest: Use `calculate_transfer_economics` to see the exact total cost of staying put versus moving your debt.
- 02 See your debt-free date: Get a concrete timeline for your debt payoff using `estimate_payoff_timeline` so you can stay motivated.

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- 03 Test your budget limits: Use `evaluate_payment_sensitivity` to see how an extra \$20 or \$50 a month changes your long-term savings.

 - 04 Know your savings tier: Use `classify_savings_tier` to quickly see if a new offer is a big win or just a small marginal gain.

 - 05 Avoid hidden fees: The tool automatically factors in transfer fees so you don't get surprised by the upfront costs.

Real-World Applications

Comparing a 0% APR offer

A user has \$10k at 24% interest and sees a 0% offer with a 3% fee. They ask the agent to compare the two paths to see the total savings over 12 months.

Verifying a move's value

Someone is unsure if a new card is worth the hassle of moving balances. They ask the agent to classify the savings tier to see if it's a High Impact move.

Testing payment increases

A user wants to know if paying \$300 instead of \$250 a month makes a difference. They use `evaluate_payment_sensitivity` to see the total interest saved.

Projecting a payoff date

A planner needs to tell a client when they will be done with debt. They use `estimate_payoff_timeline` to give the client a specific month and year.

Patterns to Avoid

Guessing total costs

✗ AVOID

Asking the agent: Will I save money if I move my debt?

✓ INSTEAD

Use `calculate_transfer_economics` to get the exact dollar amount for both the current and new paths.

Ignoring payment changes

X AVOID

Asking the agent: How much will I save per month?

✓ INSTEAD

Use `evaluate_payment_sensitivity` to see how different payment amounts impact the total interest over the life of the debt.

Missing payoff dates

X AVOID

Asking the agent: When will I be done?

✓ INSTEAD

Use `estimate_payoff_timeline` to get a specific date based on the promo period and standard rates.

The Right Fit

Use this if you are currently managing high-interest credit card debt and are considering a balance transfer offer. It's perfect for running what if scenarios to see if the fees and new interest rates actually lead to a lower total cost. Don't use this if you just want to check your current credit score or if you aren't looking to move debt between cards. If you need to manage a complex business loan or a mortgage, you'd be better off with a dedicated mortgage or commercial lending tool.

Balance Transfer Evaluator Credit Card Debt Comparison

Most people try to do this math in a spreadsheet or, worse, by just guessing. You have to track your current interest rate, the balance, the new card's promo period, the transfer fee, and the gotcha rate that kicks in once the promo ends. It's a lot of moving parts that are easy to mess up.

This MCP handles all those variables at once. You just tell your agent the numbers, and it gives you a clear comparison of your current path versus the new offer. You get a definitive answer on whether the move is worth the effort.

Balance Transfer Evaluator Interest Rate Savings

Manually calculating how a \$50 increase in your monthly payment affects your total interest over three years is tedious. You have to recalculate the entire remaining balance every time you change a variable.

The tool automates this instantly. It shows you exactly how much faster you'll pay off your debt and how much interest you'll dodge by adjusting your budget.

Balance Transfer Evaluator 4 Tools for Debt Analysis

Compare interest rates, predict payoff dates, and see your total savings with these 4 financial tools.

#	TOOL	DESCRIPTION
01	<code>calculate_transfer_economics</code>	Compares the total cost of your current card against a new transfer offer. It shows you the exact dollar difference between the two paths.
02	<code>evaluate_payment_sensitivity</code>	Shows how much your total costs drop if you increase your monthly payment. It helps you find the sweet spot for your budget.
03	<code>estimate_payoff_timeline</code>	Predicts the exact month you'll hit a zero balance under a specific plan. It gives you a concrete goal for your debt-free date.
04	<code>classify_savings_tier</code>	Groups your total savings into different categories like High Impact or Minor Savings. It helps you see if a move is worth the effort.

See It in Action

Real prompts you can use once this MCP is connected to your AI agent through Vinkius Cloud.

- U** I have \$5,000 at 24% APR. If I move it to a 0% card for 12 months with a 3% fee, how much do I save if I pay \$300 a month?



Debt Transfer Comparison

PATH	TOTAL COST	NET SAVINGS
Current Card	\$1,482.15	--
New Transfer	\$654.20	\$827.95

Key Takeaways:

- Moving the debt saves you **\$827.95** in total interest and fees.
- The 3% upfront fee is quickly offset by the 0% promotional period.
- You will reach a zero balance significantly faster.

- U** How long will it take to pay off \$3,000 if I pay \$150 a month on a new card with a 3% fee and a 12-month 0% promo?



Payoff Timeline Projection

Based on your payment of **\$150/month**, here is your projected timeline:

- **Promo Period:** 12 months at 0% APR.
- **Post-Promo Rate:** 20% APR.
- **Estimated Payoff Date:** 24 months.
- **Final Payment:** ~\$138.45.

Note: This assumes no new charges are added to the balance.

- U** If I pay \$250 instead of \$200 on my \$4,000 debt transfer, how much does that actually change my total cost?



Payment Sensitivity Analysis

Increasing your monthly payment from \$200 to \$250 has a significant impact:

- **Total Interest Saved:** \$142.30
- **Time Saved:** You will shave several months off your repayment period.

By paying that extra \$50, you reduce the amount of interest that can accrue, leading to a lower total cost over the life of the debt.

Frequently Asked Questions

01 Can the Balance Transfer Evaluator help me see if a 0% offer is actually a good deal?

Yes, it compares the fee and the post-promo rate against your current card to show you the real bottom line.

02 How does the Balance Transfer Evaluator calculate my savings?

It compares the total interest and fees of your current card against the new offer's costs to give you a clear dollar amount.

03 Can I use the Balance Transfer Evaluator to see my debt-free date?

Yes, it provides a specific timeline based on your payment amount and the promo terms.

04 Does the Balance Transfer Evaluator account for transfer fees?

It does. It factors those upfront costs into the total economics of the move so you aren't surprised.

05 Can I see how changing my monthly payment affects my debt?

Yes, you can test different payment amounts to see how they impact your total interest and payoff speed.

06 Is the Balance Transfer Evaluator good for comparing different credit cards?







It's perfect for comparing your current card against a specific new offer you're considering.

Go Live in 60 Seconds

Get your connection token from cloud.vinkius.com, then paste the endpoint URL into any MCP-compatible client.

YOUR MCP ENDPOINT

```
https://edge.vinkius.com/[TOKEN]/mcp
```

CLIENT	WHERE TO CONFIGURE
 Claude AI	Profile → Customize → Connectors → "+" → Add custom connector → Paste endpoint
 Cursor	Settings → Features → MCP Servers → "+ Add New MCP Server" → Type: SSE → Paste endpoint
 VS Code	Ctrl/Cmd+Shift+P → "MCP: Add Server" → add <code>"balance-transfer-evaluator": { "url": "..." }</code>
 Windsurf	MCP Settings → <code>mcp_settings.json</code> → Add endpoint URL
 ChatGPT	Settings → Tools & plugins → Add MCP server → Paste endpoint
 Gemini	Extensions → Add MCP Server → Paste endpoint URL

ASK AN AI ABOUT THIS

Let your preferred AI explain this MCP server

-  **Ask ChatGPT** 
-  **Ask Claude** 
-  **Ask Perplexity** 
-  **Ask Gemini** 
-  **Ask Grok** 

READY TO CONNECT

Balance Transfer Evaluator is live on Vinkius Cloud.

Get your connection token, paste it into your AI agent, and
start building. No SDK. No deployment. Just results.

[Start at cloud.vinkius.com](https://cloud.vinkius.com) →

vinkius.com · support@vinkius.com

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