MCP SERVER | NO CODE | CLOUD HOSTED

Banco do Brasil MCP for AI Agents

Automating account statements, Pix transfers, and bill payments

Banco do Brasil MCP gives your AI client direct access to core banking functions. Use it to check balances, retrieve detailed transaction statements by date range, send instant Pix transfers using any key, or pay utility bills and barcodes automatically. Manage everything from checking accounts to credit card invoices without needing multiple logins.

A+ Quality Score 100/100

account-management | transaction-history | payment-processing | balance-inquiry | pix-payments | financial-data

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vinkius.com/mcp/banco-do-brasil

SCAN TO VIEW

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.

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.

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.

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	Ed25519	24h TTL	V8 Isolate
Encryption at rest	PKI vault signatures	Ephemeral session keys	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.

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.

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.

06 — Honeytoken Trap System

Phantom credentials are injected into isolated environments. If a honeytoken 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.

Agent Activity

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

FinOps

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

Tool Health

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

Firewall & DLP

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

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.

Banco do Brasil MCP

9 tools available
Cloud-hosted on Vinkius

Managing finances usually means juggling several apps: the main bank portal for your balance, a separate app for paying utilities, and another for tracking investments. This MCP changes that. It connects your Banco do Brasil account directly to any AI agent, letting you handle complex financial tasks using natural conversation.

You can ask it to pull up all transactions from last month's statement, or instantly send money via Pix without knowing the recipient's exact details. It handles payments for barcodes (like utility bills) and even fetches your credit card invoices so you always know exactly what you owe. Through Vinkius, you get access to this powerful banking capability, letting your AI client manage everything from checking account balances to scheduling future payments automatically.

Core Capabilities

01 — Check all account details

Retrieve basic bank information, including the agency and full account number.

02 — Determine current funds and limits

Get an immediate snapshot of your available balance and any associated credit limits.

03 — Process instant payments

Send real-time Pix transfers to a recipient using their CPF, email, or phone number as the key.

04 — Pay physical bills and utilities

Settle outstanding debts by paying utility bills or barcodes (Boleto) directly.

05 — Review transaction history

Pull detailed statements, filtering transactions by a specific date range for accounting purposes.

One Click on Vinkius — From Prompt to Execution

Available at **vinkius.com/mcp/banco-do-brasil** — connect your AI agent in three steps.

01 Subscribe to this MCP and enter your OAuth2 Access Token from the BB Developers Portal.

02 Your AI client authenticates using the token, establishing a secure link to your bank account data.

03 You prompt your agent with natural language requests (e.g., 'Pay R$150 to João') and receive confirmation or the requested data.

The bottom line is that you talk to your AI client like you're talking to a human banker, and it executes the required action instantly through the bank's systems.

Built For

This MCP is for anyone who handles money regularly: salaried employees needing automated bill payment reminders, small business owners monitoring cash flow, or developers building internal finance tools. If your job involves looking at transaction history, you need this.

Freelancer/Contractor

You use it to automate tracking client payments and sending invoices immediately via Pix.

Small Business Owner (SMB)

You monitor daily account activity, pay suppliers automatically, and manage cash flow by checking balances and retrieving statements.

Financial Analyst

You use it to pull historical transaction records for quarterly reports or reconcile accounts across different date ranges.

What Changes When You Connect

01 Stop manually logging into the bank's website to check funds. Use this MCP to instantly pull your available balance and credit limits using `get_balance`.

02 Never miss a payment again. You can pay utility bills or barcodes by calling `pay_barcode`, letting your agent handle the details.

03 Tracking money flow is easy. Instead of downloading PDFs, ask for your transaction history with `get_statement` and get clean data right in your chat window.

04 Handling transfers becomes simple. Need to send cash? Just trigger `create_pix` by providing any standard Pix key (email or phone number).

05 Get a full picture of your spending. The `get_pix_history` tool compiles all sent and received transactions, making reconciliation painless.

Real-World Applications

Reconciling monthly income and expenses

A freelancer asks their agent: 'Pull my statement for May and show me the Pix history.' The agent uses `get_statement` and `get_pix_history`, giving the full, cross-referenced data needed for tax filing.

Handling emergency bill payments

A user needs to pay an electric bill immediately. They ask their agent to 'Pay the barcode I just scanned.' The agent uses `pay_barcode` and confirms the transaction right away, eliminating manual web form entry.

Checking cash flow before a large purchase

Before buying new equipment, a business owner asks: 'What's my balance?' The agent calls `get_balance`, providing instant confirmation of available funds and limits so the user can proceed confidently.

Preparing for quarterly reporting

An analyst needs data from Q1. They instruct their agent to 'Get all transactions between Jan 1st and Mar 31st.' The agent uses `get_statement`, providing the exact, formatted ledger required for immediate reporting.

Patterns to Avoid

Assuming an AI client knows your account details

✗ AVOID

Just asking 'Show me my money' and expecting results without proper setup or authentication credentials.

✓ INSTEAD

You must first authenticate by subscribing to the MCP and providing your OAuth2 Access Token. Then, use `get_accounts` before querying any balance data.

Trying to pay a bill without the barcode

✗ AVOID

Asking to 'Pay my water bill' but only having written instructions or text instead of the official payment code.

✓ INSTEAD

The `pay_barcode` tool requires the physical barcode (Boleto). You must use this specific tool with the correct input format.

Mixing up transaction types

✗ AVOID

Asking for 'My recent money movements' and getting only a partial view of just sent funds.

✓ INSTEAD

Use `get_pix_history` to get a comprehensive log that includes both your outgoing Pix transfers and all the incoming ones.

The Right Fit

You should use this MCP if you need direct, actionable control over Brazilian banking processes—specifically checking balances (`get_balance`), paying bills (`pay_barcode`), or moving money via Pix (`create_pix`). This is your single source of truth for account data. Don't use this if you are trying to manage investment portfolios (you'll need a dedicated investment tracking tool) or if you only need general banking advice; the MCP executes actions, it doesn't give financial counsel. If your goal is simply reading public rate sheets, a simple web scraping tool might suffice, but for live data and payments, this MCP is mandatory.

Banco do Brasil MCP: Managing Daily Accounts & Transaction History

Right now, managing your money means opening the bank's app, logging in with credentials, navigating to statements, and then copying data into a separate spreadsheet. If you need to pay a utility bill or check if enough funds are available for a large purchase, it’s a multi-step process involving multiple tabs and manual checks.

With this MCP, the process collapses into one simple conversation with your AI agent. You simply ask: 'What's my balance?' or 'Pay this barcode.' The agent handles all the authentication and data retrieval using tools like `get_balance` or `pay_barcode`, giving you a definitive answer instantly.

Banco do Brasil MCP: Automating Payments & Pix Transfers

The biggest pain point is the constant need to manually remember transfer details, whether it's logging into the bank for a payment or remembering which key (CPF, email) to send funds to. Tracking who paid you and when requires cross-referencing different transaction records.

Now, your agent executes payments directly through `create_pix` using just a natural language request. You don't need to copy keys; the system handles it. It’s immediate, verifiable, and totally hands-free.

9 Tools for Banking Operations and Financial Transactions

These tools let you query balances, retrieve detailed transaction statements, initiate Pix payments, and process physical bill payments using natural language prompts.

#	TOOL	DESCRIPTION
01	`get_statement`	Generates a detailed list of all transactions for your account within a specific date range (YYYY-MM-DD).
02	`get_accounts`	Retrieves a list of your active checking bank accounts.
03	`get_balance`	Pulls the current available funds and associated credit limits for your account.
04	`create_pix`	Sends instant money transfers (Pix) to any recipient key, like an email or phone number.
05	`get_credit_card_invoices`	Fetches the latest details and total amounts for your credit card bills.
06	`pay_barcode`	Processes payments for physical barcodes, typically used for utility or service bills (Boleto).
07	`pay_utility_bill`	Pay a utility bill via barcode
08	`get_pix_history`	Retrieves a full history of both money you sent and the money you received via Pix.
09	`get_scheduled_payments`	Checks which payments are set to go out automatically in the future.

See It in Action

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

U Show me my current balance.

Available Balance: R$ 2,500.00 | Credit Limit: R$ 500.00

U Send a Pix of R$50 to joao@email.com.

Pix sent successfully! End-to-End ID: E12345678901234567890123456789O1.

U Show me the transactions from last week.

Found 5 transactions: 1. R$ -50.00 (Pix Sent). 2. R$ 2,000.00 (Salary Received).

Frequently Asked Questions

01 **How do I use Banco do Brasil MCP to pay a utility bill?**

You simply ask your AI agent to pay the bill. You must provide the physical barcode (Boleto) for the payment, and the MCP uses that code to process the settlement immediately through `pay_barcode`.

02 **Can I check my bank balance with Banco do Brasil MCP?**

Yes. You can ask your agent to get an instant snapshot of your available funds and credit limits using `get_balance`. This is much faster than logging into the online portal.

03 **What kind of transactions does Banco do Brasil MCP track?**

It tracks all major movements, including Pix transfers (both sent and received) through its detailed history log. You can also retrieve full statements for any specific date range using `get_statement`.

04 **How does Banco do Brasil MCP handle money transfers?**

You just tell your agent who you're sending the money to and how much. It uses Pix keys (like an email or phone number) to send funds instantly via `create_pix`.

05 **Is Banco do Brasil MCP better than using a banking website?**

It's different because it's conversational. Instead of clicking through menus, you talk to your agent and it executes complex tasks like paying bills or generating statements directly from the chat interface.

06 **How do I get an Access Token for Banco do Brasil?**

You must create a Developer account on [**BB Developers Portal**](https://developers.bb.com.br), create an App, and use your Certificate (mTLS) and Client ID/Secret to generate the Access Token via OAuth2.

07 **Can I pay bills and Pix?**

Yes! Use the `pay_barcode` or `create_pix` actions. You will need a valid token with payment permissions.

08 **Does it work for companies (CNPJ)?**

Yes, the BB APIs support both Individual (CPF) and Business (CNPJ) accounts, provided your token has the correct scope.

09 **Are the API connections secure?**

Absolutely. Banco do Brasil requires mTLS certificates and secure environments for their API connections to ensure financial-grade safety.

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 `"banco-do-brasil": { "url": "…" }`
Windsurf	MCP Settings → `mcp_settings.json` → 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

Banco do Brasil 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 →

vinkius.com · support@vinkius.com

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