

MCP SERVER

NO CODE

CLOUD HOSTED

# Belvo MCP for AI Agents

Querying financial accounts and transaction histories across Latin America

Belvo connects your AI agent to financial data across Latin America. List links, accounts, and transactions directly from any compatible client. This allows you to aggregate banking details, check spending patterns, review income streams, and audit institutional connections in one place.

**A+** Quality Score 100/100

open-banking

financial-data

api-platform

transaction-analysis

account-aggregation

fintech



# 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

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## 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

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## 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

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## 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](https://cloud.vinkius.com) — connect your AI agent in under 60 seconds.

# Belvo MCP

12 tools available  
Cloud-hosted on Vinkius

Connecting Belvo lets you talk to your finances instead of clicking through dozens of bank portals. Instead of manually compiling spreadsheets or running multiple API calls across different institutions, you just ask your AI agent a natural language question. For example, 'What are my recurring bills?' The agent handles the heavy lifting: it checks all linked accounts for utility payments, subscriptions, and loan repayments. You can get full details on specific financial transactions, track current balances, or even look at investment holdings—all from a single chat window. If you're building a system that needs robust financial data flow across Latin America, Vinkius makes this MCP readily available to connect with your existing AI client.

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## Core Capabilities

### 01 — Audit all linked financial connections

Get a comprehensive list of every connected bank and institution, along with the status and refresh rates for each link.

### 03 — Analyze spending patterns and history

Retrieve detailed financial transactions by date range or category to understand where money is going.

### 05 — View investment performance summaries

Pull detailed records of your brokerage holdings and overall wealth management information.

### 02 — Monitor current cash positions

List available and pending balances across all your linked checking, savings, and credit accounts immediately.

### 04 — Determine recurring expenses and income

Identify predictable payments, like subscriptions or rent, and pull insights on typical monthly income sources.

# One Click on Vinkius — From Prompt to Execution

Available at [vinkius.com/mcp/belvo](https://vinkius.com/mcp/belvo) — connect your AI agent in three steps.

- 01 Subscribe to the Belvo MCP and provide your secret ID and password.
- 02 Connect your preferred AI client (like Cursor or Claude) using the Vinkius platform.
- 03 Ask your agent a question, such as 'List all my active accounts' or 'What transactions happened last week?'

The bottom line is you ask one natural language query and get structured financial data back immediately.

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## Built For

Anyone working with complex, multi-source financial data needs this. Fintech Developers audit connections without hitting the dashboard; Financial Analysts model spending patterns instantly; Product Managers verify institutional coverage across Latin America.

### Financial Analyst

Retrieving transaction logs and income insights to build reports or perform risk assessments.

### Fintech Developer

Writing code that needs real-time access to account metadata, like connection status or institution lists, for auditing purposes.

### Product Manager

Verifying which financial institutions and data types are covered by Belvo before designing new product features.

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## What Changes When You Connect

- 01 Audit connections instantly: Use `list_links` to audit every user-to-institution connection without navigating the Belvo dashboard.

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- 02** Track spending patterns accurately: Running `list_transactions` lets you quickly see all debits, credits, and transfers across years of activity.
- 
- 03** Monitor cash flow easily: Calling `list_balances` gives you a real-time view of available money across every linked account type.
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- 04** Understand monthly outflow: Use `list_recurring_expenses` to instantly surface subscriptions and utility payments for budgeting analysis.
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- 05** Check wealth status fast: The `get_investments` tool pulls detailed information on your brokerage holdings so you don't have to log into multiple platforms.
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## Real-World Applications

### Investigating a specific spending category

A user asks their agent, 'Show me all my coffee shop spending last quarter.' The agent uses `list_transactions` and filters the results to provide an exact total and list of transactions.

### Calculating overall liquid assets

The user asks, 'What's my total available cash?' The agent calls `list_balances` across all types of accounts (savings, checking, credit) and provides a single summed figure.

### Auditing connectivity for a new feature

A developer asks, 'List every active link and its status.' The agent runs `list_links`, confirming which institutions are connected and if the connection is healthy enough to use in production code.

### Verifying client identity data

A compliance officer asks the agent to 'Get the owner details for the primary bank account.' The agent executes `list_owners` to pull necessary KYC information directly into their workflow.

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# Patterns to Avoid

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## Only checking one type of data

### ✗ AVOID

A user asks, 'What is my balance?' but only has the agent check the primary checking account. They miss savings or investment funds.

### ✓ INSTEAD

To get a complete picture, ask for all balances using ``list_balances``, or list all accounts first with ``list_accounts`` to verify every source.

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## Ignoring connection status

### ✗ AVOID

A developer assumes an account is working because it was connected last month. They don't check if the link is still active.

### ✓ INSTEAD

Before relying on any data, use ``get_link`` to inspect the current status and refresh rates of the specific financial connection.

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## Confusing transactions with balances

### ✗ AVOID

Asking 'How much money do I have?' and getting a list of recent deposits instead of the actual total amount.

### ✓ INSTEAD

Use ``list_balances`` to get your current cash position, or use ``get_account`` if you need specific details for one named account.

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## The Right Fit

Use this MCP if your workflow requires aggregating financial data from multiple sources across Latin America. If the core task is compiling a report that needs transaction history, current balances, and metadata about connections (like which banks are involved), this is essential. Don't use it if you simply need to manage internal CRM records or process simple text documents; for those tasks, an internal data storage tool is better. Conversely, don't rely on Belvo just for basic accounting—while it tracks transactions (`list_transactions`), you still need dedicated general ledger software for complex tax filing. This MCP is best positioned as the universal data gateway that feeds structured financial facts into your existing intelligence workflow.

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## Belvo MCP for AI Agents: Analyzing Financial Data in Latin America

Before Belvo, getting a full picture of finances was a nightmare. You'd have to log into bank A's portal, download the CSV; then switch over to your credit card company and repeat it. If you needed to know how much money you had available in total, you were cross-referencing multiple dashboards and manually compiling spreadsheets just to build one report.

Now, with this MCP, that process vanishes. You ask your agent a simple question—like 'List all my financial links'—and it pulls the data from every connected institution into a structured format for you. You get actionable facts without ever leaving your chat interface.

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## Using Belvo MCP for AI Agents: Auditing Bank Accounts and Links

When onboarding new clients, compliance teams used to manually audit every connection by logging into the client's financial system. This was slow, prone to human error, and didn't give a clear view of data availability or link status.

Now, you can ask the agent to 'Get detailed metadata for all connections.' It uses `get_link` to provide an immediate audit report on every connection's status and credentials. This cuts auditing time from hours to seconds.

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# Belvo: 12 Tools for Account & Transaction Analysis

Use these functions to retrieve specific details about your linked accounts, investments, and transaction history.

#	TOOL	DESCRIPTION
01	<code>get_account</code>	Retrieves full details for a single specified financial account.
02	<code>get_investments</code>	Lists investment portfolios and holdings across linked brokerage accounts for wealth management analysis.
03	<code>get_link</code>	Gets detailed status, access mode, and metadata for a specific Belvo connection link.
04	<code>get_transaction</code>	Retrieves complete details for one particular financial transaction.
05	<code>list_accounts</code>	Lists all linked financial accounts—including checking, savings, and loans—with balance, currency, and type.
06	<code>list_balances</code>	Shows the current and available cash balances for every linked account to monitor liquid assets.
07	<code>list_incomes</code>	Generates income insights from transaction analysis, useful for affordability checks or credit scoring.
08	<code>list_institutions</code>	Lists all banks and financial institutions supported by Belvo across Latin America.
09	<code>list_links</code>	Retrieves a list of all active connections, representing user-to-institution links within the system.
10	<code>list_owners</code>	Lists identity information for the people behind linked accounts, useful for KYC verification.
11	<code>list_recurring_expenses</code>	Detects and lists patterns of predictable payments like subscriptions or utility bills from transaction history.
12	<code>list_transactions</code>	Provides a paginated list of all financial transactions, including debits, credits, and transfers, for auditing.

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# See It in Action

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

## U What were my main expenses last month?



### 💎 Spending Report: May 2024

I found four major spending categories:

- **Rent/Utilities:** R\$ 3,500.00 (Recurring)
- **Groceries:** R\$ 1,250.00 (From checking account)
- **Subscriptions:** R\$ 99.90 (Identified recurring expense)
- **Travel:** R\$ 650.00 (Includes flights and hotel).

You can find the full breakdown by running `list_transactions` for that period.

## U Show me my total available money across all accounts.



### 💰 Total Liquidity Snapshot

As of today, your combined liquid assets are: **R\$ 9,120.55**.

- Checking (Nubank): R\$ 3,100.00
- Savings (Itau): R\$ 4,500.00
- Credit Card Limit Available: R\$ 1,520.55

Please note that these balances update in real-time.

## U What are my investment holdings?



### Portfolio Summary

Your linked brokerage accounts show the following holdings:

- **AAPL:** 45 shares (Current Value: \$7,200)
- **MSFT:** 30 shares (Current Value: \$11,000)
- **BND ETF:** 150 units (Current Value: \$9,500)

Total portfolio value across linked accounts is **\$27,700.00**. Want to see performance over the last quarter?

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## Frequently Asked Questions

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### 01 How does Belvo help me track spending in different countries?

Belvo aggregates financial data across multiple Latin American institutions, allowing you to view all transactions regardless of their source bank or country. You just ask your agent for the report, and it compiles everything into one place.

### 02 Can Belvo show me my recurring bills?

Yes. Using Belvo MCP, you can list recurring expenses like subscriptions and utility payments by analyzing transaction history. This makes budgeting much easier because all the patterns are automatically detected for you.

### 03 What kind of accounts can I get data for with Belvo?

Belvo provides access to a wide range of account types, including checking, savings, credit card limits, and loan details. You can use the MCP to list balances across all these sources instantly.

### 04 Is Belvo only for developers or can I use it myself?

You don't need to code. By connecting this MCP through Vinkius, you can simply ask your AI agent questions about your finances using natural language, just like talking to a colleague.

### 05 Does Belvo track investment performance?

Yes, it retrieves detailed information on linked investment portfolios and holdings. You get summaries of different assets and the overall value across all connected brokerage accounts.

# Go Live in 60 Seconds

Get your connection token from [cloud.vinkius.com](https://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 `"belvo": { "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

## Belvo 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](https://vinkius.com) · [support@vinkius.com](mailto:support@vinkius.com)

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