

MCP SERVER

NO CODE

CLOUD HOSTED

# Bloom Credit MCP for AI Agents

Manage comprehensive consumer credit reports and financial history data

Bloom Credit gives your AI agent unified access to consumer credit data and full reporting capabilities. It lets you manage individual consumer profiles, order standardized reports from all major bureaus, and deep-dive into payment histories—all through natural conversation.

**A+** Quality Score 100/100

credit-reporting

consumer-data

credit-scores

financial-data

bureau-integration

risk-assessment



# 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.

# Bloom Credit MCP

10 tools available

Cloud-hosted on Vinkius

Connecting Bloom Credit allows your AI client to run complex credit workflows without needing a dedicated frontend application. You talk to your agent, and it handles the data retrieval. Need to check if a consumer profile exists? Just ask. Want to order a full report from Equifax or Experian? Your agent initiates that pull and tracks the result until you get the final scores and detailed tradelines.

This is critical for lending operations and compliance teams who need reliable, up-to-date financial data instantly. You can check consumer statuses, list all associated organizations, or monitor specific reporting furnishment accounts to confirm accuracy. Because this connectivity lives in the Vinkius catalog, you don't worry about complex API keys or integrations; you simply connect your preferred AI agent and start managing credit operations through natural conversation.

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## Core Capabilities

### 01 — Create and manage consumer profiles

The system can generate new individual consumer records or retrieve existing ones for analysis.

### 03 — Retrieve detailed report data

Your agent pulls deep insights into payment histories and individual tradelines associated with an order.

### 05 — Manage organizational metadata

It accesses and organizes information across multiple affiliated organizations for comprehensive account views.

### 02 — Request standardized credit reports

It orders complete, official credit data packages from all major reporting bureaus.

### 04 — List and monitor furnishment accounts

The system provides a clear list of credit reporting records to ensure accurate data submission.

# One Click on Vinkius — From Prompt to Execution

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

- 01 First, subscribe to the Bloom Credit MCP in Vinkius.
- 02 Next, enter your required Client ID, Secret key, and environment details into your AI client.
- 03 Finally, start giving instructions—whether checking a profile or requesting reports—through your preferred natural language interface.

The bottom line is: you use your agent to talk about the data; Bloom Credit does the rest of the heavy lifting and retrieval for you.

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## Built For

If you're a lending operations manager who spends time compiling consumer risk reports from multiple sources, this is for you. It helps compliance teams audit specific data points and fintech founders building MVP tools without writing boilerplate API wrappers.

### Lending Operations Manager

Retrieving detailed credit scores and full report histories directly into the workflow tool, eliminating manual database lookups.

### Compliance Analyst

Monitoring specific furnishment accounts or organization structures to ensure adherence to reporting standards.

### Fintech Product Founder

Quickly checking consumer statuses and ordering reports for testing or early client previews without building a full UI.

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## What Changes When You Connect

- 01 Get detailed report data immediately. Instead of manually pulling scores from separate PDF documents, your agent uses `get_report_data` to deliver the full content directly into your chat window.

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- 02 Consolidate consumer views. You can use `list_organizations` and `list_consumers` together to see all related profiles and accounts in one conversation thread.

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  - 03 Simplify order tracking. The system tracks every request; you just need to check the status with `get_order` instead of calling a separate internal dashboard.

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  - 04 Maintain data accuracy. When compliance needs confirmation, simply running `list_furnishments` lets your agent audit specific accounts for accurate reporting.

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  - 05 Start fast development. Fintech founders can use this MCP to test core consumer logic and order reports with `create_order` without building any backend endpoints.
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## Real-World Applications

### Auditing a client's data history

A compliance analyst needs to verify all reporting accounts. They ask their agent to use `list_furnishments`, which quickly generates the required list, saving hours of manual database querying.

### Checking all related entities

A founder needs an overview of a corporate client's financial footprint. They prompt their agent to first run `list_organizations`, then use that list to check specific profiles with `get_consumer`.

### Vetting an unknown consumer risk

A loan officer enters a customer ID and asks their agent to run a full report. The agent triggers `create_order` and then uses `get_report_data` once the results are ready, getting FICO scores instantly.

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# Patterns to Avoid

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## Treating it like a simple database lookup

### ✗ AVOID

A user asks the agent, 'What is John Doe's score?' and expects a single number. The system can't pull scores without an active order ID or specific request.

### ✓ INSTEAD

Always structure your requests: first, use ``create_order`` for the consumer; then, wait for confirmation and retrieve the full data using ``get_report_data``. This guarantees you get the official report details.

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## Confusing consumers with organizations

### ✗ AVOID

A user asks to list all accounts but doesn't know if they should be querying individuals or corporate entities. The scope is too broad.

### ✓ INSTEAD

Separate your queries. Use ``list_consumers`` for people and ``list_organizations`` when you need the metadata about associated companies.

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## Assuming data freshness

### ✗ AVOID

A user assumes that simply listing a consumer with ``get_consumer`` means they have the latest score. The listed data might be outdated.

### ✓ INSTEAD

To get current scores, you must always trigger an official pull using ``create_order``, then use ``get_report_data`` to confirm the results.

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# The Right Fit

Use this MCP if your primary need is structured, verifiable credit data and consumer risk reporting. Specifically, if you need to audit tradelines, track multiple accounts across different organizations, or pull standardized reports from major bureaus, this connector works for you.

Don't use it if you are only tracking basic contact information (use a CRM integration instead). Also, don't rely on it for general financial advice; the tool provides raw data points, not interpretations. If your goal is simply to manage internal records without needing external bureau scores, this MCP is overkill.

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## Bloom Credit: Managing Consumer Profiles and Reporting Data

Lending teams currently rely on a manual process: pulling consumer data from one source for the profile, then emailing another team to get the credit score report, and finally compiling all the tradelines into a spreadsheet. This is time-consuming, error-prone copy-pasting that introduces risk every single day.

With Bloom Credit, your agent handles this entire sequence conversationally. You ask it to check a profile, and it coordinates retrieving the basic details and the full credit report data in one go. It hands you the structured answer without any spreadsheet work.

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## Bloom Credit: Auditing Financial Furnishment Records

Compliance officers today spend hours navigating multiple internal databases just to list every single reporting account attached to a consumer. This process involves running separate queries for each type of data source, making true oversight nearly impossible.

Bloom Credit streamlines this into one simple check. You ask your agent to monitor the furnishment accounts, and it delivers an accurate list immediately. It gives you the confidence that every required record is accounted for.

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# Bloom Credit: 10 Tools for Financial Data Management

Use these tools to manage everything from creating individual consumer profiles to pulling detailed reports from major credit bureaus.

#	TOOL	DESCRIPTION
01	<code>create_consumer</code>	Generates a new, unique profile record for an individual consumer in the system.
02	<code>create_order</code>	Initiates a credit data request or score pull for a specified consumer ID.
03	<code>get_account_info</code>	Retrieves the authenticated profile information associated with your current client account.
04	<code>get_consumer</code>	Pulls all specific details and metadata for a single consumer ID.
05	<code>get_order</code>	Checks the status and details of any previously placed credit data order.
06	<code>get_report_data</code>	Retrieves the complete, detailed report content for a specific, completed order ID.
07	<code>list_consumers</code>	Lists all consumer profiles that currently exist within your system account.
08	<code>list_furnishments</code>	Provides a list of specific credit reporting accounts attached to the consumer data.
09	<code>list_orders</code>	Lists all credit data orders you have placed over time, along with their statuses.
10	<code>list_organizations</code>	Retrieves a list of all affiliated organizations linked to your primary account.

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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** List all consumers I have on file right now.



## Consumer Profiles Found:

- **John Doe** (ID: con\_1): Active. Last update: 2024-11-15.
- **Jane Smith** (ID: con\_2): Needs review. Status flagged for data verification.
- **Acme Corp** (ID: org\_3): Organization profile linked to multiple consumers.

**U** I need a full credit report for John Doe, please.



Processing request for con\_1. 🔒 Order ID 'ord\_99283' has been created and is being processed by the bureaus.

*Estimated completion: 5 minutes.*

Once complete, use `get_report_data` to pull everything you need. I can also list all associated organizations for context.

**U** What are the current tradelines listed for Jane Smith?



## Tradeline Summary (con\_2):

- Bank A: Mortgage, Balance \$350k. Status: Current.
- Credit Card B: Revolving, Limit \$10k. Status: Paid as agreed.
- Utility C: Account type, Last payment: 2024-09-01.

The full details are available via the report data once ordered.

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# Frequently Asked Questions

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**01 How do I get a current credit score using Bloom Credit with AI agents?**

You start by instructing your agent to create an order for the consumer's report. Once that request is processed, you use the dedicated tool to retrieve the final scores and detailed data points.

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**02 Can I see all consumers associated with my company?**

Yes. You can first list your affiliated organizations using Bloom Credit's tools, then iterate through those results to pull specific consumer profiles for every entity.

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**03 What if I need report data from multiple bureaus?**

Bloom Credit handles this by ordering standardized reports that aggregate the necessary information from major credit reporting agencies into one cohesive record for you.

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**04 Does Bloom Credit help me monitor compliance requirements?**

It helps significantly. You can use the tools to list and verify all reported furnishment accounts, giving your agent the data needed to confirm regulatory accuracy.

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**05 Is Bloom Credit better than using a spreadsheet for consumer tracking?**

Absolutely. Instead of maintaining brittle spreadsheets, you let your AI client talk directly to the source of truth via this MCP, meaning the data is always fresh and structured.






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# 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
 <b>Claude AI</b>	Profile → Customize → Connectors → "+" → Add custom connector → Paste endpoint
 <b>Cursor</b>	Settings → Features → MCP Servers → "+ Add New MCP Server" → Type: SSE → Paste endpoint
 <b>VS Code</b>	Ctrl/Cmd+Shift+P → "MCP: Add Server" → add <code>"bloom-credit": { "url": "..."</code>
 <b>Windsurf</b>	MCP Settings → <code>mcp_settings.json</code> → Add endpoint URL
 <b>ChatGPT</b>	Settings → Tools & plugins → Add MCP server → Paste endpoint
 <b>Gemini</b>	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

# Bloom Credit 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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### DOCUMENT INFORMATION

Generated	June 2026
MCP Server	Bloom Credit MCP
Server ID	019d755e-cf62-71a9-bb0c-eb7ddaee6ed3
Platform	Vinkius Cloud for AI Agents
Endpoint	<a href="https://edge.vinkius.com/{token}/mcp">https://edge.vinkius.com/{token}/mcp</a>

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