

MCP SERVER

NO CODE

CLOUD HOSTED

Cash Flow Forecaster MCP for AI Agents

Predict future bank balances and avoid liquidity gaps.

Cash Flow Forecaster helps you see where your money is going before it's gone. It maps out your upcoming income and bills to find liquidity gaps 30 to 90 days out. Stop guessing if you'll have enough for rent or a big purchase. It identifies specific dates where your balance might dip below your safety limit and offers ways to move flexible payments around to keep things smooth.

A+ Quality Score 100/100

budgeting

forecasting

cash-flow

personal-finance

liquidity



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 — 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.

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.

Cash Flow Forecaster MCP

4 tools available

Cloud-hosted on Vinkius

The Cash Flow Forecaster is a personal finance projection engine that changes how you look at your bank account. Most people manage their money by looking backward, checking what they spent yesterday. This tool flips the script by looking forward. It treats your bank account like a weather forecast, showing you where the storms of high expenses are coming from weeks or months before they hit. Instead of reacting to a low balance when it happens, you can see it coming a month in advance. You can ask your agent to map out your weekly balances or find the exact day your account might hit a red zone. It doesn't just tell you that you're low on cash; it gives you a plan. It can suggest moving a non-essential bill to a different week or tell you exactly how much extra cash you need to keep on hand to handle your specific spending habits. Because Vinkius hosts this tool, you can quickly connect it to your favorite agent and start getting these insights without manual spreadsheet updates. It turns the anxiety of 'I hope I have enough' into the confidence of 'I know I have enough.' You get a clear map of your future liquidity so you can stop worrying about unexpected shortages and start making decisions based on actual data.

Core Capabilities

01 — Map weekly bank balances

View a week-by-week breakdown of your projected bank balance.

03 — Get payment delay suggestions

Get advice on which flexible payments you can move to avoid liquidity gaps.

05 — Forecast 90-day trends

See how your income and expenses balance out over the next three months.

02 — Spot upcoming cash shortfalls

Identify specific dates when your balance might drop below your safety limit.

04 — Calculate your safety buffer

Determine the exact amount of extra cash you need based on your risk tolerance.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/mcp/cash-flow-forecaster — connect your AI agent in three steps.

- 01 Connect your account data or upload your upcoming bills and income schedule.
- 02 Tell your agent to run a projection for a specific timeframe like the next 60 days.
- 03 Get a breakdown of weekly balances and a list of dates where your cash might run low.

The bottom line is you get a clear map of your future liquidity so you can stop worrying about unexpected shortages.

Built For

This is for anyone who feels like they are constantly playing catch-up with their bills. It's built for people who need to see the big picture of their money months in advance.

Freelancer

They use this to manage irregular income cycles and ensure they can cover overhead during slow months.

Small Business Owner

They use it to plan for large inventory purchases or seasonal tax hits without risking an overdraft.

Homeowner

They use it to coordinate large annual expenses like property taxes or home repairs with their monthly paychecks.

What Changes When You Connect

- 01 Stop guessing about your balance by using `get_weekly_projections` to see exactly what's coming each week.
- 02 Avoid overdraft fees by letting `detect_shortfall_risks` find those danger dates before they actually happen.

-
- 03 Move your money more effectively with `suggest_payment_optimization` to rearrange flexible bills on your terms.

 - 04 Know your personal safety net with `calculate_required_cushion` to see how much extra cash you really need.

 - 05 Plan for big purchases months in advance instead of reacting to a low balance when it's too late to change anything.

Real-World Applications

The Tax Season Squeeze

A freelancer sees a huge tax bill coming in 60 days and asks the agent to find a way to move other bills to avoid a shortfall.

The New Job Transition

Someone starting a new job with a different pay cycle uses it to bridge the gap until their first full paycheck hits.

The Home Renovation

A homeowner wants to know if they can afford a \$5,000 repair in October without dipping into their emergency fund.

The Large Purchase

A user wants to know the exact week they will have enough saved for a vacation deposit.

Patterns to Avoid

Asking for general advice

✗ AVOID

Asking the agent to tell you how to save money in general.

✓ INSTEAD

Use `detect_shortfall_risks` to see where your balance dips first, then ask for specific optimization steps.

Manual Spreadsheet Entry

✗ AVOID

Spending hours updating a sheet every day to see what's coming next.

✓ INSTEAD

Use `get_weekly_projections` to automate the look-ahead and see your timeline instantly.

Ignoring the buffer

X AVOID

Not knowing how much extra cash you need to handle volatility.

✓ INSTEAD

Use `calculate_required_cushion` to get a data-backed safety number for your specific spending habits.

The Right Fit

Use this if you need to see your money timeline in the future. It's for people who have recurring bills and want to avoid no-money surprises. Don't use it if you just want to categorize past spending; that's for a budgeting tool. Don't use it if you need to track every single cent in real-time; this is for forecasting, not a live ledger. If you need to automate actual bank transfers, this isn't the right tool as it only provides projections and advice. It's best for those who want to move from reactive spending to proactive planning.

Cash Flow Forecaster: Stop Guessing About Your Future Liquidity

Most people check their bank app and feel a spike of stress when they see a low balance. They then spend hours scrolling through past transactions, trying to figure out where the money went and if they can afford next week's rent. It's a reactive cycle of hope for the best and manual math.

This MCP changes that by giving you a forward-looking view. Instead of looking at what you spent, you see what's coming. You get a clear timeline of your bank balance, allowing you to spot a shortage a month away and fix it today.

Cash Flow Forecaster: Master Your Personal Finance Forecasts

Manually calculating safe to spend amounts usually involves some messy mental math. You have to subtract your upcoming rent, your car payment, and that subscription you forgot about,

With this tool, the math is done for you. You get specific dates for risks and clear suggestions on how to shift your payments. You move from guessing to knowing.

all while trying to guess how much you'll spend on groceries.

Cash Flow Forecaster: 4 Tools for Liquidity Planning

Use these tools to map weekly balances, spot risks, get payment advice, and calculate your safety buffer.

#	TOOL	DESCRIPTION
01	<code>calculate_required_cushion</code>	Tells you exactly how much extra cash you need to stay safe based on your spending habits.
02	<code>suggest_payment_optimization</code>	Shows you which bills you can move to a different date to avoid a low balance.
03	<code>detect_shortfall_risks</code>	Finds the specific dates where your bank balance is likely to drop below your limit.
04	<code>get_weekly_projections</code>	Gives you a week-by-week look at what your bank balance will be.

See It in Action

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

U Look at my bills for next month and tell me if I'll have any issues.



Based on your current schedule, here is your liquidity forecast for next month:

WEEK	PROJECTED BALANCE	STATUS
Week 1	\$2,400	✓ Healthy
Week 2	\$1,800	✓ Healthy
Week 3	\$450	⚠ Risk Alert
Week 4	\$1,200	✓ Healthy

Risk Detected: Your balance is expected to drop below your \$500 safety threshold on November 12th due to your property tax payment.

U How much extra should I keep in my account?



Based on your spending history over the last 90 days and your current risk tolerance, here is your recommended cushion:

- **Recommended Buffer:** \$650
- **Reasoning:** Your spending volatility in the 'Dining Out' and 'Shopping' categories averages \$150 per week. Keeping \$650 ensures you can handle a high-spend week without hitting your safety limit.

U Can I afford a \$1,000 trip in 3 weeks?



Let's look at your 3-week projection:

- **Current Balance:** \$1,500
- **Projected Balance in 21 Days:** \$1,850
- **Net Gain:** +\$350

Verdict: You will have enough to cover the \$1,000 cost, but your remaining balance will drop to \$850. You'll be within your safety limits, but it will be a tight week.

Frequently Asked Questions

01 How does Cash Flow Forecaster help with my budget?

It helps by showing you your future balance instead of just your past spending. You can see how your upcoming bills will impact your available cash weeks in advance.

02 Can Cash Flow Forecaster find my upcoming bills?

Yes, it maps out your scheduled income and expenses to create a timeline. This allows you to see exactly when large payments will hit your account.

03 How do I know if I'll run out of money?

The tool identifies specific dates where your balance is expected to drop below your safety limit. It flags these risks so you can take action before they happen.

04 Can it suggest ways to save money?

It suggests payment optimizations. It can identify flexible bills that you could move to a different week to keep your balance steady.

05 Is this for business or personal use?

It works for both. Whether you're managing a household budget or a small business's cash flow, the tool helps you visualize liquidity and avoid gaps.

06 How far in advance can I see?







You can project your bank balances and identify liquidity risks 30, 60, or 90 days into the future.

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>"cash-flow-forecaster": { "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

Cash Flow Forecaster 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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