

MCP SERVER

NO CODE

CLOUD HOSTED

Celcoin BaaS & Open Finance MCP

Manage Brazilian bank accounts and payments through your AI agent.

Celcoin BaaS & Open Finance MCP gives your AI client direct access to Celcoin's Brazilian open finance infrastructure. You can manage BaaS accounts, check wallet balances, pull movement statements, and handle Pix or TED transfers. It handles the OAuth2 authentication and token refreshing automatically, so your agent can focus on executing financial operations.

A+ Quality Score 96.67/100

celcoin

pix

ted

baas

open-finance

brazil-payments



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.

Celcoin BaaS & Open Finance MCP

9 tools available

Cloud-hosted on Vinkius

You can use this MCP to bridge your AI agent with Celcoin's Brazilian payment ecosystem. It acts as a command center for BaaS partners, allowing you to interact with Pix, TED, and wallet operations through natural language. Instead of manually navigating a dashboard, you tell your AI client to check a balance or initiate a transfer, and it handles the API calls to Celcoin.

The MCP is pre-configured for the Celcoin sandbox environment, making it easy to test payment flows, recharges, and transfers immediately. It manages the OAuth2 client credentials flow internally, minting and refreshing bearer tokens so you don't have to worry about session timeouts. For financial institutions or BaaS operators running on Celcoin, this turns your AI agent into a functional terminal for account reconciliation, real-time status tracking, and transaction initiation.

Core Capabilities

01 — Real-time Balance Checks

Your agent can instantly query available and blocked funds in any BaaS wallet.

02 — Transaction Tracking

The AI can monitor the live status of Pix and TED transfers to confirm settlement.

03 — Automated Payment Initiation

Your agent can execute outgoing Pix and TED transfers using structured payment data.

04 — Account Auditing

The AI can pull paginated movement statements and account lists for reconciliation.

05 — Key Management

Your agent can list registered Pix keys to identify receiving endpoints for customers.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/en/ai-agent-connect/celcoin-baas-open-finance — connect your AI agent in three steps.

- 01
- Connect your preferred MCP-compatible client to Vinkius.
- 02
- Provide your Celcoin OAuth2 credentials to the MCP.
- 03
- The MCP automatically mints a bearer token for authentication.
- 04
- Your AI agent begins calling tools to manage accounts and payments.

Connecting to Celcoin's infrastructure is a streamlined process through Vinkius.

Built For

This MCP is built for entities operating within the Celcoin Brazilian financial ecosystem.

BaaS Operators

They use the agent to automate account management and balance monitoring for their users.

Financial Institutions

They hand off reconciliation tasks and transaction status checks to the AI.

Payment Integrators

They use the agent to trigger Pix and TED transfers through natural language commands.

What Changes When You Connect

- 01
- Automates OAuth2 token management and refreshing internally.
- 02
- Reduces manual dashboard navigation by enabling natural language payment commands.
- 03
- Provides immediate access to sandbox environments for testing payment flows.

- 04 Simplifies complex Brazilian payment logic into direct AI tool calls.
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Real-World Applications

Automated Reconciliation

An agent pulls movement statements to match incoming Pix payments against internal records.

Customer Support Automation

A support agent checks the status of a pending TED or Pix transfer to answer user inquiries.

Wallet Management

An operator monitors account balances and blocked funds across multiple BaaS accounts.

Payment Execution

A user instructs their agent to send a specific amount via Pix to a registered key.

Patterns to Avoid

Manual balance checking

❌ AVOID

You log into the Celcoin dashboard every ten minutes to see if a specific wallet has enough funds for a scheduled payment.

✓ INSTEAD

Let your agent monitor funds automatically using `get\_balance` to trigger alerts or payments when thresholds are met.

Guessing transaction status

❌ AVOID

You assume a Pix transfer went through because the user says they sent it, then you manually search through logs to find the error.

✓ INSTEAD

Use `pix\_payment\_status` to get the real-time settlement status of any transaction using its ID.

Hardcoding Pix keys

❌ AVOID

You keep a static list of customer keys in a spreadsheet to manage incoming payments.

✓ INSTEAD

Query `list\_pix\_keys` through your agent to dynamically identify valid receiving endpoints for your users.

The Right Fit

Connect this MCP if you are a BaaS operator or financial institution already using the Celcoin ecosystem. Do not connect it if you need a general-purpose payment gateway for non-Brazilian markets. The decision depends entirely on whether your core financial operations run on Celcoin's infrastructure.

8 Tools for Celcoin BaaS and Pix Operations

This MCP provides direct access to the Celcoin ecosystem, covering everything from balance inquiries to executing Pix and TED transfers.

#	TOOL	DESCRIPTION
01	check_credentials	Verifies your Celcoin connection by minting a fresh bearer token. Use this to check the current base URL, token lifetime, and decoded claims when setting up the MCP or troubleshooting auth errors.
02	pix_payment_status	Tracks the live status of an outgoing Pix transaction. You can identify the specific payment using the transaction ID, client code, or end-to-end ID.
03	list_accounts	Retrieves a paginated list of BaaS accounts created within a specific date range. Each record provides the account number, document number, and a balance snapshot.
04	get_balance	Fetches the current balance for a specific BaaS wallet. It returns available, blocked, and total amounts for a given account or document number.
05	get_statement	Provides a paginated history of wallet movements over a selected date range. Each entry includes the description, amount, date, and status of the movement.
06	list_pix_keys	Lists all Pix keys registered to a specific BaaS account. This helps you find receiving keys or verify customer registrations.
07	pix_payment	Initiates an outgoing Pix transfer from a BaaS account. You provide the amount, client code, and details for the sender and receiver to move money via Pix.
08	ted_transfer	Triggers an interbank TED transfer for same-day settlement. It requires a BACEN finality code and details for both the debit and credit parties.
09	ted_transfer_status	Checks the current status of a previously initiated TED transfer using the transaction ID or client code.

See It in Action

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

U What's the available balance on account 3214?



Available R\$ 1,240.50, blocked R\$ 0.00, and total R\$ 1,240.50. Do you want to see the movement history for this wallet or check its registered Pix keys?

U What went in and out of account 3214 last week?



Here is the movement history for account 3214 from 2026-09-14 to 2026-09-20: 09-15, Pix received R\$ 350.00, settled; 09-16, TED sent R\$ 100.00, settled; 09-18, Bill payment R\$ 45.90, settled. Should I pull the next page of history?

U Send a Pix of R\$ 25.50 from account 3214 to the Pix key joao@email.com, memo "lunch".



I need to confirm the details before moving R\$ 25.50: from BaaS account 3214, to Pix key joao@email.com, via immediate transfer, with the memo "lunch". Shall I proceed? I can track the status once it is sent.

Frequently Asked Questions

01 How does the MCP handle authentication?

The MCP uses OAuth2 client credentials to mint a bearer token. It manages the 40-minute token lifetime and automatically refreshes it if a request fails.

02 Can I use this in a production environment?

The MCP defaults to the Celcoin sandbox. Production use requires an mTLS certificate and a source-IP allowlist, which is intended for self-hosted or edge callers.

03 Does this move real money?

Yes, the `pix_payment` and `ted_transfer` tools initiate actual financial movements. Always confirm the amount, recipient, and client code before authorizing the agent.

04 How do I check if a Pix payment was successful?

You can use the `pix_payment_status` tool by providing the transaction ID, client code, or end-to-end ID returned during initiation.

05 What is the difference between Pix and TED in this MCP?

Pix is used for immediate or dated transfers via keys or accounts, while TED is used for interbank same-day transfers requiring a BACEN finality code.

06 Where do I get the Celcoin Client ID and Secret?

The Celcoin integration team issues them during your homologation. For testing, the Celcoin docs publish a public sandbox test pair for the bill payment, recharge or transfer products — point the base URL at the sandbox and use that pair right away.

07 Sandbox or production — which base URL do I set?

Leave the base URL empty (or set the sandbox URL) to call the sandbox, which needs no extra setup. Per Celcoin's docs, the production base URL additionally requires an mTLS certificate issued by Celcoin plus a source-IP allowlist — a hosted runner cannot provide either, so production is intended for self-hosted or edge callers that hold the certificate.

08 Do `pix_payment` and `ted_transfer` actually move money?

Yes — both initiate real BRL transfers in the connected environment (in the sandbox, against sandbox balances). The tools tell the agent to confirm the amount, parties and purpose with you before calling. Track each one afterwards with `pix_payment_status` or `ted_transfer_status`.

09 What is `client_finality` in a TED?

It is the BACEN finality code describing the purpose of the interbank transfer — a 6-digit code such as 010101. "999999" means no specific finality (other), in which case the free-text description becomes required and is what the receiver sees on their statement.

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>"celcoin-baas-open-finance": { "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

Celcoin BaaS & Open Finance 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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Platform	Vinkius Cloud for AI Agents
Endpoint	<code>https://edge.vinkius.com/{token}/mcp</code>

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