

MCP SERVER

NO CODE

CLOUD HOSTED

# ClearBank MCP for AI Agents

## Manage UK Payment Clearing and B2B Fund Transfers

ClearBank MCP provides programmatic control over UK Payment Clearing, enabling AI agents to execute massive digital-signature encrypted transaction structures natively. Your agent can provision accounts, initiate instant Faster Payments (FPS), run high-value CHAPS wires, and check real-time settlement status using a single conversational workflow.

**A+** Quality Score 100/100

clearing-bank

digital-signatures

api-banking

financial-infrastructure

b2b-payments

rsa-encryption



# 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.

# ClearBank MCP

8 tools available

Cloud-hosted on Vinkius

This MCP connects your AI client directly to the UK's core payment rails, letting you manage funds like never before. Forget logging into multiple banking portals just to track a transfer or set up a new vendor account. Instead, your agent handles the complexity. You can programmatically provision multi-layered B2B accounts and initiate instant payments using both Faster Payments and high-value CHAPS transfers—all authenticated with required digital signatures.

The power comes from its ability to check real-time payment status and ledger balances on demand. When you connect this MCP via Vinkius, your agent gains the capability to review complex clearing states and perform necessary account actions, like suspending an account for compliance. You're not just reading data; you're issuing commands that move money securely across European and British payment networks.

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## Core Capabilities

### 01 — Provision New UK Banking Accounts

Automatically set up new B2B accounts on the ClearBank clearing network for immediate use.

### 03 — Run High-Value CHAPS Transfers

Send critical, large-sum wire transfers that require immediate finality through the Bank of England settlement system.

### 05 — Monitor Payment Status

Track whether a previously initiated Faster Payment or CHAPS instruction has successfully settled.

### 02 — Execute Instant Faster Payments (FPS)

Initiate time-sensitive, instant transfers to any external sort code and account number during operational hours.

### 04 — Check Account Balances and Limits

Retrieve live settled and cleared balances for any specific account to verify available funds.

### 06 — Suspend Accounts

Freeze any specific ClearBank account instantly, preventing all movement of funds for compliance reasons.

# One Click on Vinkius — From Prompt to Execution

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

- 01** First, you spawn your API Profile within the ClearBank Institution interface and export a standard RSA private key.
- 02** Vinkius uses that private key to construct Cryptographic Hashes. These hashes generate necessary RSA Digital Signatures every time your agent makes a tool call, ensuring accurate authentication with clearing servers.
- 03** Your AI client then executes payment instructions or reads ledger data using natural language prompts, and the MCP processes the request against the live UK banking infrastructure.

The bottom line is that this MCP handles all the complex security keys and regulatory compliance so your agent can just issue clear commands to move money.

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## Built For

This is for finance operations teams, treasury managers, and software developers building B2B SaaS platforms. If your job involves high-volume reconciliation or managing critical payment workflows in the UK market, this MCP is non-negotiable.

### Treasury Manager

You use it to review complex clearing state and audit accounts by requesting historical transactions or current balances.

### Payments Operations Specialist

You use it to initiate high-priority transfers, like payroll runs, using both instant FPS and scheduled CHAPS payments.

### FinTech Developer

You integrate this MCP into a platform to validate funds instantly or build automated payment initiation logic for client onboarding.

## What Changes When You Connect

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- 01** Instantly confirm liquid funds. Use `clearbank_get_account_balances` to know the exact, settled money available before triggering any payment.

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  - 02** Handle all transfer types from one place. Whether it's an instant FPS via `clearbank_create_faster_payment` or a major CHAPS wire via `clearbank_create_chaps_payment`, you control both.

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  - 03** Maintain compliance easily. If funds are suspicious, use `clearbank_suspend_account` to freeze the account immediately and log the reason for an audit trail.

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  - 04** Build complex ledgers with ease. You can provision brand new accounts using `clearbank_create_account`, making your platform scalable for client onboarding.

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  - 05** Full visibility into history. Never manually track a transfer again; use `clearbank_get_transactions` to pull full, auditable transaction histories on command.
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## Real-World Applications

### Executing Payroll and Vendor Payments

A payroll manager needs to pay 50 contractors instantly. Instead of running batch files, they ask their agent to 'Pay all vendor invoices.' The agent calls ``clearbank_create_faster_payment`` repeatedly for each recipient's sort code and account number.

### Onboarding New Corporate Clients

A platform needs to give a new client access. They instruct their agent: 'Set up an account for Client X.' The agent runs ``clearbank_create_account`` and then confirms the initial balance with ``clearbank_get_account_balances``.

### Handling Large Corporate Fund Transfers

A treasury desk needs to move millions of pounds across borders with guaranteed finality. They prompt the agent: 'Execute a high-value transfer.' The agent uses ``clearbank_create_chaps_payment`` for the required settlement.

### Investigating Failed or Delayed Payments

A client reports a payment that hasn't arrived. They ask their agent to 'Check the status of the transfer.' The agent uses ``clearbank_get_payment_status`` to provide an immediate update on whether the money cleared.

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## Patterns to Avoid

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### Assuming real-time funds are available

#### X AVOID

Trying to initiate a large payment without first checking if the account has enough settled funds, potentially leading to failed transactions and manual reconciliation.

#### ✓ INSTEAD

Always check the liquid state first. Run ``clearbank_get_account_balances`` before calling any transfer function like ``clearbank_create_faster_payment``. This prevents sending money you don't actually have.

### Forgetting compliance checks

#### X AVOID

Leaving a suspicious or compromised corporate account open, allowing unauthorized transfers until an audit is run.

#### ✓ INSTEAD

If fraud is suspected, immediately use ``clearbank_suspend_account``. This locks the ledger instantly, preventing any movement of funds while you investigate.

### Mistaking payment types

#### X AVOID

Using the standard instant transfer when a massive, guaranteed finality wire is needed, resulting in settlement failures and delays.

#### ✓ INSTEAD

For large-scale transfers requiring maximum certainty, always use ``clearbank_create_chaps_payment``. Use ``clearbank_create_faster_payment`` only for smaller, faster transactions.

## The Right Fit

Use this MCP if your primary need is deep, programmatic control over regulated UK banking transfers and ledger states. You're building a system that needs to manage high-value payments, provision accounts automatically, or perform complex financial reconciliation tasks (checking balances via `clearbank_get_account_balances` or listing history with `clearbank_get_transactions` ). Don't use this if you just need to read general public data or interact with non-financial APIs. If your only requirement is simple messaging or basic CRUD operations outside of banking, stick to a general purpose catalog tool instead.

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## Managing B2B Payments and Clearing with ClearBank

Today, running payment workflows means jumping between portals: logging into the bank's web interface to check balances, downloading transaction history to reconcile invoices, and then manually initiating a wire transfer via another system. It's slow, it's prone to copy-paste errors, and if you miss a step, money gets stuck.

With this MCP, your agent handles the entire sequence. You simply ask for the payment process—say, 'Pay all outstanding invoices.' The MCP calls `clearbank_create_faster_payment` or `clearbank_create_chaps_payment` , manages the digital signature authentication, and reports back success or failure immediately.

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## Verifying Financial Ledger States with ClearBank

Without this MCP, verifying a company's financial health involves requesting multiple data dumps: one for current balances, another for historical activity, and manual checks to ensure the accounts are still active. This takes hours of dedicated accounting work.

Now, your agent can verify anything in seconds. You ask it to 'Show me all assets.' It calls `clearbank_get_accounts` and `clearbank_get_account_balances` , giving you an immediate, consolidated ledger snapshot that's ready for audit.

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## 8 Tools for Managing UK Payments & Account Statuses

These tools let your agent provision accounts, run transfers, monitor status, and retrieve detailed financial history from the ClearBank network.

#	TOOL	DESCRIPTION
01	<code>clearbank_create_account</code>	Sets up and provisions an entirely new UK banking account within the ClearBank clearing network.
02	<code>clearbank_get_account_balances</code>	Retrieves the current, settled balance for a specific ClearBank account ID.
03	<code>clearbank_get_accounts</code>	Lists every single institutional ledger and account available across the entire ClearBank network.
04	<code>clearbank_get_transactions</code>	Pulls a complete history of transactions for any designated ClearBank account ID.
05	<code>clearbank_create_chaps_payment</code>	Initiates a major, high-value wire transfer using the Bank of England system when immediate finality is required.
06	<code>clearbank_create_faster_payment</code>	Sends an instant UK Faster Payment (FPS) to another bank account during regular operating hours.
07	<code>clearbank_get_payment_status</code>	Checks the current settlement status for any previous FPS or CHAPS payment instruction.
08	<code>clearbank_suspend_account</code>	Immediately freezes a ClearBank account, blocking all incoming and outgoing transfers until it is reactivated.

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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 are the available balances across all my UK subsidiary accounts right now?



### ClearBank Account Ledger Snapshot

ACCOUNT ID	CURRENT BALANCE (GBP)	STATUS
ACC-1001	£4,520.88	Settled
ACC-9990	£1,200,000.00	Liquid
ACC-5502	£345.12	Cleared

*All balances reflect funds confirmed by the clearing network.*

**U** I need to send a large payment of 5 million pounds to Acme Corp today.



### Payment Instruction Generated

- ✓ **Action:** CHAPS Transfer Initiated
- 💎 **Amount:** £5,000,000.00
- 📅 **Scheduled Date:** Today (Operational Hours)
- 🔒 **Status:** Signed and queued for Bank of England settlement.

Please check back in an hour using the status tool to confirm final clearing.

**U** Check my account history from last week, specifically looking for payments over £10k.



#### Transaction History (Last 7 Days)

- **Date:** YYYY-MM-DD | **Type:** CHAPS Payment | **Amount:** £15,200.00 | **Status:** Completed |
- **Date:** YYYY-MM-DD | **Type:** FPS Transfer | **Amount:** £8,900.00 | **Status:** Completed |
- **Date:** YYYY-MM-DD | **Type:** Account Provisioning | **Notes:** New account created.

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## Frequently Asked Questions

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### 01 How do I use the ClearBank MCP to transfer money between UK accounts?

You can initiate payments using both instant Faster Payments or scheduled CHAPS wires. Simply tell your agent who, how much, and when it needs to arrive, and this MCP handles the secure connection to the payment rails.

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### 02 Can I check if a transfer I just sent actually went through?

Yes. You can use the built-in status checker with ClearBank MCP to monitor any payment you send, giving you real-time updates on whether the funds have fully settled.

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### 03 What if a client account is compromised? How do I secure it using ClearBank MCP?

If an account needs immediate protection, use the suspension tool. It instantly freezes the entire account ledger, preventing any inbound or outbound transactions until you lift the hold.

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### 04 Does this MCP help me set up new bank accounts for my business partners?

Yes, it can provision brand-new B2B accounts on the ClearBank network. This streamlines your client onboarding process by creating necessary financial structures automatically.

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### 05 Is the data from ClearBank MCP secure enough for high-value transactions?

Absolutely. The entire system is built with cryptographic hashes and RSA digital signatures, ensuring that every command issued through your agent is authenticated directly against the clearing infrastructure.







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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>"clearbank": { "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

# ClearBank 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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