MCP SERVER | NO CODE | CLOUD HOSTED

Column MCP for AI Agents

Automating US Banking Operations, Wire Transfers, and Payroll

Column MCP connects your AI agents directly to a nationally chartered US bank's developer APIs. Use it to execute complex financial tasks like automated ACH vendor payments, immediate wire transfers, and even generating physical paper checks—all triggered by natural language commands.

A+ Quality Score 100/100

ach-transfers | banking-api | financial-infrastructure | wire-transfers | developer-first | money-movement

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vinkius.com/mcp/column

SCAN TO VIEW

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.

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.

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.

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	Ed25519	24h TTL	V8 Isolate
Encryption at rest	PKI vault signatures	Ephemeral session keys	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.

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.

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.

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.

Agent Activity

Which AI clients are connecting, how often, and what they're doing — real-time session tracking.

FinOps

Cost tracking per tool, payload compression savings, budget optimization signals, and consumption trends.

Tool Health

Slowest and most error-prone tools, with actionable root-cause insights and performance baselines.

Firewall & DLP

PII redaction activity, sensitive data protection counters, and security event timeline.

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.

Column MCP

12 tools available
Cloud-hosted on Vinkius

Forget logging into separate web portals or relying on limited banking interfaces. This MCP gives your AI client direct access to a robust US bank infrastructure built for developers. You can process heavy capital movements with deterministic actions, whether you need to settle recurring vendor payouts via automated ACH transfers or execute immediate wire payments. Beyond digital transactions, the system lets your agent generate and mail physical checks directly to any US address. Need to set up new corporate clients? Your AI client handles KYC verification and entity creation before generating bank accounts. All this functionality is available through Vinkius, connecting these core banking tools to your favorite AI client.

Core Capabilities

01 — Initiate ACH payments

Send reliable recurring vendor payments directly from a main account balance.

02 — Perform immediate wire transfers

Execute instant, high-value fund movements between accounts.

03 — Create and register corporate entities

Complete compliance screening and establish new business or personal accounts ready for banking use.

04 — Generate physical checks

Print and send real paper checks to any US mailing address, ideal for legacy vendor systems.

05 — Manage bank account details

Set up new Demand Deposit Accounts (DDA) or fetch specific routing numbers needed for transfers.

06 — Audit fund status and history

Check available funds, retrieve full bank statements, or view historical payment records.

One Click on Vinkius — From Prompt to Execution

Available at **vinkius.com/mcp/column** — connect your AI agent in three steps.

01 Sign up on the Column Bank developer web-app to gain access credentials.

02 Obtain your developer API Key token string. This key acts as the necessary basic authentication for all operations.

03 Integrate that specific token into the application parameters within the MCP interface.

The bottom line is, once you provide the API key, your AI client can execute complex financial commands without needing to interact with any graphical user interface.

Built For

This MCP targets teams that deal with high-volume money movement and complex corporate finance workflows. It's for the Treasury Operations Manager who needs instant, programmatic visibility into bank ledgers or the Property Management firm that runs payroll involving manual check distributions.

Corporate Finance Analyst

Using this MCP, they can programmatically audit account balances and retrieve full bank statements to reconcile complex expense reports instantly.

Treasury Operations Manager

They use it to run large batches of ACH transfers or immediate wire payments without manual intervention, ensuring compliance across multiple entities.

Property Management Lead

When running payroll or vendor payouts, they can automate the creation and mailing of physical checks directly from a chat interface.

What Changes When You Connect

01 Instead of manually logging into a web portal to initiate payments, your agent can reliably push vendor payouts using `column_create_ach_transfer` directly from natural language instructions.

02 You eliminate the setup time for new corporate clients. Your AI client can handle full onboarding by running `column_create_entity` and then establishing usable bank accounts with `column_create_bank_account`.

03 For legacy systems, you don't need to adapt your processes; just ask for it. The agent uses `column_create_check` to print and mail physical paper checks instantly.

04 Get real-time visibility into cash flow by checking current balances using `column_get_balance`, eliminating the delay of waiting for end-of-day reports.

05 Your AI client can manage compliance documentation automatically. You retrieve full account histories via `column_get_statement` or audit past movements with `column_list_transfers`.

Real-World Applications

Processing Vendor Payments for Multiple States

A Property Management Lead needs to pay 15 vendors across different states. Instead of running 15 separate manual payments, the agent executes `column_create_ach_transfer` multiple times in one prompt, ensuring every vendor gets paid instantly using natural language.

Onboarding a New Subsidiary

A Corporate Finance Analyst needs to get a new legal entity operational. They ask the agent to run compliance screening (`column_create_entity`) and then immediately set up the necessary bank account using `column_create_bank_account` for immediate funds movement.

Handling Payroll for Non-Digital Vendors

A payroll manager needs to pay a small contractor who only accepts paper checks. They instruct the agent, and it uses `column_create_check` to generate and mail physical payments instantly without accessing any printed forms.

Auditing Quarterly Spending

A Treasury Manager needs to reconcile quarterly spending against bank records. The agent fetches full statements using `column_get_statement` and cross-references them with historical payment logs from `column_list_transfers` for immediate auditing.

Patterns to Avoid

Using the Wrong Payment Method

✗ AVOID

A user tries to send a large, urgent international transfer by only triggering an ACH payment. This fails because ACH is too slow and not designed for immediate cross-border value movement.

✓ INSTEAD

For time-sensitive transfers, always use `column_create_wire_transfer`. For routine vendor payments, stick to the efficiency of `column_create_ach_transfer`.

Ignoring Compliance Steps

✗ AVOID

A developer tries to create a bank account without first checking if the business entity is registered. This results in an immediate failure because KYC/KYB requirements are missing.

✓ INSTEAD

Always run `column_create_entity` first. This ensures the client passes compliance screening before attempting any account creation with `column_create_bank_account`.

Assuming Universal Access

✗ AVOID

A user expects to pull a full ledger history using simple chat commands, but doesn't know which historical records are available.

✓ INSTEAD

For general transaction tracking, use `column_list_transfers`. To get the official paperwork for auditing, request the generated bank statement artifact via `column_get_statement`.

The Right Fit

Use this MCP if your workflow requires deep integration with core US banking functions. Specifically, if you need to automate ACH payments, initiate wire transfers, or generate paper checks programmatically, this is the tool for you. Don't use it if you only need simple record reading; retrieving a basic balance via `column_get_balance` is fine, but if you also need full statements or

entity creation, this MCP handles that complexity. If your needs are purely related to international currency exchange rates without any physical transfer component, look for a dedicated FX rate service instead.

Column MCP: Automating US Bank Transfers and Corporate Finance Operations

Today, managing corporate funds is a nightmare of clicking through portals. You're logging into the bank portal to check balances, then switching to payroll software to initiate transfers. If you need to pay a vendor who only accepts paper checks, you have to manually enter their address and file the payment request—a slow, error-prone process.

With this MCP, your AI agent takes over that entire flow. You simply tell it: 'Pay $1500 to Green Construction LLC and mail the check to Chicago.' The agent handles checking compliance, generating the necessary internal documents, and confirming the payment ledger payload automatically.

Column MCP: Managing Bank Account Setup and Compliance for US Businesses

Setting up a new operational cluster used to require multiple departmental handoffs. You'd first need legal verification, then compliance screening, and finally the actual account number generation—each step was a separate ticket and delay.

Now, your agent manages this entire lifecycle in one sequence. By calling `column_create_entity`, you get instant KYC validation, followed by generating the necessary operational accounts with `column_create_bank_account`. It's immediate, deterministic setup.

Column: 12 Tools for Financial Account Management

Use these tools to manage everything from setting up new corporate entities to executing immediate fund movements across US banks.

#	TOOL	DESCRIPTION
01	`column_create_ach_transfer`	Sends an automated ACH payment to any external routing or account number.
02	`column_create_bank_account`	Establishes a new Demand Deposit Account (DDA) for corporate use.
03	`column_create_check`	Generates and sends physical paper checks, useful for older vendor systems.
04	`column_create_entity`	Registers a new business or individual and runs compliance screening against KYC standards.
05	`column_create_wire_transfer`	Executes an immediate, high-value wire transfer between accounts.
06	`column_get_balance`	Checks the currently settled and available funds within a specific bank account.
07	`column_get_bank_account`	Fetches detailed routing information for a designated Demand Deposit Account.
08	`column_get_statement`	Retrieves full, generated bank statement artifacts for accounting records.
09	`column_list_entities`	Displays a list of all active KYC profiles under the chartered institution.
10	`column_list_transfers`	Retrieves a history log of past ACH payment operations for auditing purposes.
11	`column_list_webhooks`	Shows all webhooks that are currently registered and listening for events.
12	`column_simulate_ach`	Triggers a sandbox simulation of an incoming ACH payment movement to test workflows.

See It in Action

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

U What is my current available cash balance in the main operating account?

Account Balance Audit

The root sub-account ledger shows:

- **Available Limit:** $483,101.40 USD
- **Reserved Funds (Pending):** $12,500.00 USD
- **Last Audit Time:** Today at 9:15 AM UTC

The funds are liquid and ready for immediate dispatch.

U Send a wire transfer of $75,000 to Global Supply Chain Inc. today.

Wire Transfer Confirmation

✅ **Status:** Processing
💰 **Amount:** $75,000 USD
➡️ **Recipient:** Global Supply Chain Inc.
⏳ **Expected Completion:** Within 1-2 business hours via standard wire network. The funds are successfully locked and transferred.

U I need to pay three vendors: 'A Corp' (ACH), 'B LLC' (Check), and 'C Ltd.' (Wire). What do I do?

Here's the best approach for mixed payment types:

1. **ACH:** Use `column_create_ach_transfer` for A Corp.
2. **Paper Check:** Use `column_create_check` for B LLC and provide their mailing address.
3. **Wire:** Initiate `column_create_wire_transfer` for C Ltd. This ensures all payments hit the ledger using the method best suited for each recipient.

Frequently Asked Questions

01 **How can I use Column MCP to send money to multiple vendors?**

You can automate batch payouts by having your agent run multiple payment types in sequence. For example, you can combine `column_create_ach_transfer` for regular payments and `column_create_check` for physical mailings all in one request.

02 **Does Column MCP help me set up a new corporate account?**

Yes. You can initiate the entire setup process with your agent. It handles compliance checks using `column_create_entity` and then creates the functional bank account for you, getting it ready to receive funds.

03 **What if I need a paper check printed out right now?**

The MCP allows your agent to generate physical checks. You just provide the recipient's details and amount, and the system handles printing and mailing the document automatically for you.

04 **Is Column MCP better than using a simple accounting software API?**

This MCP connects directly to chartered US bank APIs, giving you raw banking infrastructure access. It's deeper than standard accounting tools because it handles the actual fund movement and compliance lifecycle.

05 **Can I audit my transactions history using Column MCP?**

Absolutely. You can use your agent to retrieve detailed records of past ACH operations via `column_list_transfers` or pull official bank statement artifacts with `column_get_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 `"column": { "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

Column 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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