MCP SERVER | NO CODE | CLOUD HOSTED

Dwolla MCP for AI Agents

Automating payment transfers and fund source management

Dwolla MCP lets your AI agent manage payments, fund sources, and customer records directly from conversation. Automate everything from creating a new client to initiating bank transfers or running micro-deposit verification without opening a dashboard. You gain full control over complex payment infrastructure using natural language commands.

A+ Quality Score 98.33/100

bank-transfers | ach-payments | customer-onboarding | payment-infrastructure | financial-api | fund-management

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vinkius.com/mcp/dwolla

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.

Dwolla MCP

30 tools available
Cloud-hosted on Vinkius

Connect Dwolla to any AI agent and take full command of your payments infrastructure through simple conversations. Instead of navigating dashboards, you talk to your agent, which handles the financial heavy lifting. The MCP lets you create new customer records, link various bank accounts, and orchestrate transfers between sources—all without manual clicks. You can also handle complex onboarding steps, like running micro-deposit verification or initiating a Know Your Business (KYB) session. Because this connection is managed through Vinkius, your agent has access to the entire catalog of financial tools, meaning you don't have to switch services just to complete a payment flow. It simply makes managing money moves feel like talking to a highly specialized operations teammate.

Core Capabilities

01 — Manage customer records and beneficial owners

You can create new customers, retrieve existing profiles, or list the associated beneficial owners for business accounts.

02 — Link and manage funding sources

The MCP allows you to create, update, or retrieve bank account funding sources, ensuring every customer has properly linked funds.

03 — Initiate and track money transfers

You can initiate a transfer between two funding sources, list recent transactions, track pending payments, or cancel an outgoing transfer if necessary.

04 — Process account verification workflows

The agent handles complex security steps like running micro-deposit verifications or initiating KBA sessions to secure new bank links.

05 — Retrieve and update core account data

You can pull details on your overall organization account, list recent events, or check general operational metrics and labels.

One Click on Vinkius — From Prompt to Execution

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

01 Subscribe to this MCP and provide your Dwolla Access Token and the target environment (sandbox or production).

02 Your AI client connects using those credentials, granting it read/write access to your payment account.

03 You instruct your agent—for example, 'Create a customer for Jane Doe'—and the system executes the necessary API calls.

The bottom line is you manage complex fintech operations entirely through conversation, without writing code or navigating separate web portals.

Built For

This MCP is for anyone whose job involves moving money or managing customer accounts in a regulated environment. It's perfect for the Operations Manager who spends too much time clicking through payment dashboards, or the Fintech Developer who needs to test full payment flows without leaving their IDE.

Operations Team Lead

Managing day-to-day transfer statuses and updating customer records when manual data entry is risky or time-consuming.

Fintech Developer

Testing full payment flows, running account diagnostics, and verifying complex client data directly within the development environment.

Product Manager

Auditing funding source statuses and checking account balances to validate business logic during product build cycles.

What Changes When You Connect

01 Eliminate manual data retrieval. Use the `list_customers` or `get_customer` tools to pull customer lists and details instantly, bypassing database lookups.

02 Streamline onboarding with verification steps. Your agent handles micro-deposits via `verify_micro_deposits` and initiates KBA sessions using `initiate_kba`, securing accounts automatically.

03 Execute complex transactions safely. Instead of manually initiating payments, your agent can run `initiate_transfer` or `initiate_mass_payment` when prompted by conversation.

04 Maintain a clear audit trail. Use `list_events` and `get_event` to pull historical account data quickly, ensuring every payment action is logged and traceable.

05 Manage relationships better. The MCP lets you attach documents (`create_document`) or group clients with custom labels (`create_label`), keeping customer records organized by intent.

Real-World Applications

Onboarding a new high-value client

A user asks their agent to onboard 'Acme Corp.' The agent responds by first running `list_beneficial_owners` to identify key contacts, then using `create_customer`, and finally initiating the security workflow via `initiate_kba`. All necessary data is gathered in one conversation.

Investigating a failed payment batch

An operations manager asks their agent why 'trans-789' stalled. The agent uses `get_transfer` and `list_account_transfers`, finds the pending status, and suggests using `cancel_transfer` to restart the process.

Updating bank details for an existing client

A product manager needs to update 'John Smith's' funding source. The agent uses `get_customer`, verifies the need, and then runs `update_funding_source` so the payment flow remains uninterrupted.

Auditing account activity for compliance

A user needs to audit all client activities from last week. The agent uses `list_events`, pulls a list of transactions, and then filters that data by using `get_transfer` on specific IDs.

Patterns to Avoid

Treating the MCP like a simple database query

✗ AVOID

A user asks for 'all customers in London' and expects a clean CSV. The agent might just run `list_customers` without context, giving too much raw data.

✓ INSTEAD

Always specify your intent. Instead of listing, ask the agent to 'Find all customers labeled 'Tier 1' who are located in London.' This prompts the agent to use both `list_customers` and `list_labels` together for a focused result.

Forgetting about payment status

✗ AVOID

The user asks the agent to 'send $100' without checking if the funds are available. The transfer fails, wasting time.

✓ INSTEAD

Before initiating any movement, always ask the agent to check `list_account_funding_sources` and confirm that sufficient balances exist before running `initiate_transfer`.

Manually re-entering client data

✗ AVOID

The user sees a discrepancy in a customer's address on a spreadsheet and decides to manually update it, risking errors.

✓ INSTEAD

Tell the agent: 'Update Jane Doe's mailing address using `update_customer`. The agent handles the API call, ensuring the change is logged correctly.

The Right Fit

Use this MCP if your workflow centers on money movement, client onboarding, or detailed financial auditing. You need to automate actions like initiating transfers, updating bank details (`update_funding_source`), or verifying identities (KBA). Don't use it if you just need general CRM functions like sending emails or managing content; those require a dedicated messaging tool. If your

only need is to view basic data without making changes, simple read-only database connectors might suffice. However, if the goal involves any state change—creating a customer (`create_customer`), moving funds, or retrying webhooks (`retry_webhook`)—this Dwolla MCP provides the necessary depth and control.

Dwolla MCP: Automating Customer Onboarding and Verification

Manually onboarding a new client is a nightmare. You have to jump between web portals, collecting their beneficial owner information, verifying bank details via micro-deposits, and then manually creating the customer record. It's slow, riddled with copy/paste errors, and takes hours.

With this MCP, you simply ask your agent to 'onboard a new business client.' The system automatically runs all necessary checks—listing beneficial owners, confirming funding sources, running verification flows, and setting up the account—and gives you one clean confirmation.

Dwolla MCP: Managing Real-Time Payment Transfers

Running payments used to mean drafting a transfer request form, calculating batch IDs, and submitting it manually. If anything failed, you were stuck clicking through logs until you found the error.

Now, you just tell your agent, 'Transfer $50 from source A to source B.' The MCP handles the initiation, tracks the real-time status of the transaction ID, and flags any issues immediately.

Dwolla: 28 Tools for Payments & Account Operations

Use these tools to read account details, create customer records, manage funding sources, and orchestrate bank transfers via your agent.

#	TOOL	DESCRIPTION
01	`list_account_transfers`	Retrieves a list of transfers that have occurred or are pending on the account.
02	`list_beneficial_owners`	Gets details about the beneficial owners associated with a specific customer.
03	`list_customers`	Searches and lists existing customers by name or ID.
04	`list_events`	Fetches a chronological list of significant account events for auditing purposes.
05	`list_labels`	Retrieves all applied labels attached to a specific customer profile.
06	`list_webhook_subscriptions`	Lists all the webhooks currently configured for the account.
07	`retry_webhook`	Forces a retry on a failed or missed webhook notification.
08	`list_account_funding_sources`	Retrieves a list of all bank account funding sources linked to the main account.
09	`cancel_transfer`	Stops a transfer that has been initiated but hasn't processed yet.
10	`create_beneficial_owner`	Adds a beneficial owner profile to an existing business customer account.
11	`create_customer_funding_source`	Links a new bank account funding source to a specific customer's profile.
12	`create_customer`	Creates a brand-new customer record within the system.
13	`create_document`	Attaches an important document file to a customer's profile for record keeping.
14	`create_funding_source`	Sets up a general funding source that can be used across multiple accounts.
15	`create_label`	Adds a custom label to help categorize or group customers.

#	TOOL	DESCRIPTION
16	`create_webhook_subscription`	Sets up a new webhook notification endpoint for future event tracking.
17	`get_account`	Retrieves the current, comprehensive details of your primary Dwolla account.
18	`get_customer`	Fetches all detailed information about a specific customer ID.
19	`get_document`	Retrieves the content of a document previously attached to a customer.
20	`get_event`	Pulls details for a single, specific historical account event.
21	`get_funding_source`	Fetches all necessary information about a particular funding source linked to an account.
22	`get_mass_payment`	Retrieves details regarding a bulk payment batch operation.
23	`get_transfer`	Pulls the full history and current status of an individual transfer.
24	`initiate_kba`	Starts a Know Your Business (KYB) session, typically for high-value clients needing extra verification.
25	`initiate_mass_payment`	Starts the process of sending out multiple payments in one batch operation.
26	`initiate_transfer`	Executes a standard transfer of funds between two defined sources.
27	`update_customer`	Modifies any editable field on an existing customer's profile, like their email or address.
28	`update_funding_source`	Changes details about a linked bank account funding source or removes it entirely.
29	`verify_kba`	Submits and validates the answers provided during a Know Your Business questionnaire.
30	`verify_micro_deposits`	Runs the process to confirm bank account ownership using small, temporary deposits.

See It in Action

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

U I need to get a list of all customers associated with label 'Q3 Leads' and check their last activity.

Customer List: Q3 Leads

- Jane Doe (ID: cust-001) - Last Activity: 2 days ago. Status: Verified.
- Acme Corp (ID: cust-003) - Last Activity: 1 month ago. Status: Pending KBA.
- Bob Smith (ID: cust-004) - Last Activity: Today. Status: Active.

Would you like to see the document history for Acme Corp?

U Can we move $250 from our main account funding source to Jane Doe's linked bank account?

Transfer Confirmation

✅ Transfer initiated successfully.

- Amount: $250.00
- Source ID: src-123 (Main Account)
- Destination ID: cust-001 (Jane Doe)
- Transaction ID: trans-789
- Current Status: Pending. Funds expected in 1-2 business days.

U What's the status of the mass payment I started yesterday, and are there any recent account events?

Payment Batch Report

🔍 **Mass Payment ID: batch-456**

- Status: Completed.
- Total Transfers: 12
- Failed Count: 0

📄 **Recent Events (Last 7 Days)**

- [Oct 15]: `get_event` : Customer cust-003 updated their label to 'High Priority'.
- [Oct 14]: `list_account_transfers` : $50 transfer completed successfully.

Frequently Asked Questions

01 **How can I use the Dwolla MCP to onboard a new business client?**

The agent handles the entire process in conversation. You just tell it to onboard the client, and it runs all necessary checks: listing beneficial owners, creating the customer record, and initiating verification workflows.

02 **I need to move money from one account source to another; can Dwolla MCP handle that?**

Yes. You simply tell your agent which two funding sources you want to use for the transfer amount, and it executes the transaction using tools like `initiate_transfer`.

03 **Is Dwolla MCP better than just calling the Dwolla API directly?**

The main difference is conversation. You don't write code or manage tokens; you talk to your agent, which uses the underlying tools to complete complex tasks step-by-step.

04 **What if a payment fails? Can Dwolla MCP help me track it?**

Absolutely. You can ask the agent to list account transfers or retrieve specific transfer details, giving you real-time status and helping you understand why the funds didn't move.

05 **Does Dwolla MCP let me update customer information like their address?**

Yes. You can ask your agent to modify any field on a customer's profile, such as updating an email or changing a label, using the dedicated update tools.

06 **Can I use Dwolla MCP for running micro-deposit verification?**

Yes. This is one of its core functions. You ask it to verify funding sources, and the agent runs the necessary process to confirm bank ownership securely.

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 `"dwolla": { "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

Dwolla 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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