MCP SERVER | NO CODE | CLOUD HOSTED

Efí Pay MCP for AI Agents

Manage Brazilian digital banking payments and invoices

Efí Pay connects your AI agent directly to Brazil's major digital payment platform. Use it to generate dynamic Pix charges, issue traditional bank slips (Boletos), check specific transaction statuses, or pull full historical account statements—all using natural language commands.

A+ Quality Score 100/100

pix-payments | digital-banking | invoicing | financial-automation | transaction-status | payment-gateway

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vinkius.com/mcp/efi-pay-gerencianet

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.

Efí Pay (Gerencianet) MCP

8 tools available
Cloud-hosted on Vinkius

This MCP gives your AI client direct access to Efí Pay, one of the largest platforms for Brazilian payments and digital accounts. It lets you handle complex financial operations just by talking to your agent. You can tell it to check a customer's balance or generate an invoice without ever leaving your chat terminal. Forget logging into separate bank portals; this MCP brings those core banking functions right where you work.

For example, need to fulfill an e-commerce order? Your agent pulls the payment status using a specific transaction ID and confirms if the funds arrived. If you're doing reconciliation, you can ask your agent for all statement data over a set date range. It handles everything from sending immediate Pix payments to issuing formal Boletos with expiration dates. Because Vinkius hosts this MCP, you connect once and get access to these essential financial tools alongside hundreds of others.

Core Capabilities

01 — Send real-time Pix transfers

Initiates immediate funds transfer directly to any external account using the Pix network.

02 — Create traditional bank slips (Boletos)

Generates formal Brazilian payment slips, setting specific due dates and linking them to customer IDs.

03 — Issue dynamic Pix charges

Creates temporary, immediate charges that expire after a set time or when linked to an external key.

04 — Check current account balance

Retrieves the user's most recent available digital account balance from Efí Pay.

05 — Verify specific Pix payments

Checks the status of a single, known Pix transaction ID to confirm payment receipt.

06 — Retrieve historical banking statements

Pulls comprehensive account summaries (statements) covering any defined date range for financial auditing.

One Click on Vinkius — From Prompt to Execution

Available at **vinkius.com/mcp/efi-pay-gerencianet** — connect your AI agent in three steps.

01 Subscribe to this MCP and generate your required credentials within the Efí Back Office, including your Client ID and Secret.

02 Convert your private certificate (.p12) into a Base64 string. This is critical for secure authentication.

03 Input all these credentials directly into your preferred MCP-compatible client so your agent can access the payment tools.

The bottom line is, after you set up the credentials in your AI client, your agent handles the rest of the complex banking interactions using natural language.

Built For

Any business professional who deals with Brazilian payments—especially e-commerce, SaaS, or financial accounting. If you spend time checking bank dashboards for payment status or generating invoices, this is for you.

E-commerce Operations Manager

Needs to instantly verify if a customer's Pix payment has landed in the system just to fulfill an order, without manually checking the payments dashboard.

Financial Controller

Requires pulling historical account statements or daily balance reports dynamically for reconciliation and quarterly auditing purposes.

SaaS Founder/Billing Manager

Needs to generate a formal Boleto invoice for a customer directly from their chat interface, triggering payment without opening the billing portal.

What Changes When You Connect

01 Avoid manual dashboard checks. Your agent can verify a specific Pix payment status using `efi_get_pix_payment` instantly, letting you confirm orders without delay.

02 Invoice customers on the fly. You can generate formal bank slips (Boletos) or temporary charges via `efi_create_boleto` or `efi_create_pix_charge` directly from a chat prompt.

03 Get immediate financial visibility. Use `efi_get_balance` to check your current funds, and run `efi_get_statement` for full historical data on demand.

04 Streamline reconciliation. Instead of sifting through files, ask the agent to list all transactions in date ranges using `efi_list_boletos` or `efi_list_pix_charges`.

05 Control payments via natural language. You can tell your agent exactly what you need—like sending a fund transfer with `efi_send_pix` —and it executes the action.

Real-World Applications

A customer payment failed validation.

The support team member asks their agent to check the status of the incoming Pix transaction ID. The agent uses `efi_get_pix_payment` and confirms if the funds arrived, allowing the representative to give the client an immediate resolution.

Quarterly financial review.

The finance manager asks their agent for a summary of all account movements over the last quarter. The agent uses `efi_get_statement` and delivers a structured, ready-to-read report for auditing.

Need to bill a client today.

The sales team member needs an invoice instantly. They prompt their agent to generate a Boleto using `efi_create_boleto`, including the client's CPF and the required expiration date, eliminating manual form filling.

Audit all past billing cycles.

The operations team needs to know every invoice ever created for a specific project. They use `efi_list_boletos` to pull a detailed list of every generated payment slip within the last year, filtering by status.

Patterns to Avoid

Treating it like a simple data lookup

✗ AVOID

Asking the agent just to 'get account balance' and accepting a raw JSON blob. This doesn't provide context or actionable next steps for payment resolution.

✓ INSTEAD

Instead, ask the agent to check the balance AND list any outstanding charges from the past week using both `efi_get_balance` and `efi_list_pix_charges`. This gives you a full picture of current cash flow.

Manually creating payments in multiple steps

✗ AVOID

The user having to first list all Boletos, find the correct one, then manually send Pix details. This is slow and prone to copy/paste errors.

✓ INSTEAD

Just ask your agent to 'send a Pix payment for R$ 50 to this key.' The agent handles the `efi_send_pix` operation in one go, ensuring accuracy.

Assuming all payments are visible

✗ AVOID

Only checking today's balance and ignoring previous month's transactions. You miss critical historical data needed for tax or reconciliation.

✓ INSTEAD

Always ask the agent to pull a full statement using `efi_get_statement` over a defined date range. It provides the complete financial history you need.

The Right Fit

Use this MCP if your core business process revolves around managing Brazilian payments, issuing invoices (Boletos), or reconciling bank statements via digital tools. If your workflow requires natural language control over sending money, checking fund status, or generating formal financial documents—this is what you need.

Don't use it if you only need to read a static CSV file of transactions; the agent handles live data retrieval. Also, don't rely on it for anything outside of the Brazilian payment ecosystem. If your payments are in a different region or currency, this MCP won't help. For basic contact list lookups, use a dedicated CRM connector instead.

Efí Pay MCP: Automating Boleto and Pix Payments for E-commerce

Currently, handling e-commerce payments is a pain. You have to switch between your internal order system, the payment gateway dashboard, and then manually generate an invoice. This means clicking through multiple tabs, copying customer details into forms, and waiting for confirmation that the transaction ID actually worked.

With this MCP, you simply ask your agent to 'create a Boleto for John Doe with CPF 123...' The agent handles the entire process—generating the slip, setting the correct dates, and giving you back the actionable details. You get instant payment execution without leaving your workflow.

Efí Pay MCP: Mastering Digital Banking Statements for Finance

Financial controllers usually spend hours manually compiling statements, running reports on specific date ranges, and cross-referencing transaction IDs to ensure everything balances. This manual process is slow and risky.

Now, you just prompt your agent: 'Show me all transactions for account X between June 1st and June 30th.' The agent pulls the official statement using `efi_get_statement` and organizes it instantly. It's a massive time saver that guarantees accuracy.

Efí Pay: 8 Tools for Brazilian Payment & Banking Management

Use these tools through your agent to send payments, create official invoices (Boletos), manage Pix charges, and pull full banking statements on demand.

#	TOOL	DESCRIPTION
01	`efi_send_pix`	Sends real-time Pix funds to another party immediately.
02	`efi_create_boleto`	Generates a traditional Brazilian bank slip (Boleto) with specified details and expiration dates.
03	`efi_create_pix_charge`	Emits an immediate Pix charge that acts as a virtual payment link for customers.
04	`efi_get_balance`	Checks the current, live balance of your digital Efí Pay account.
05	`efi_get_pix_payment`	Looks up and confirms the status of a single, specific incoming Pix payment using its transaction ID.
06	`efi_get_statement`	Retrieves a full banking statement (extrato) summarizing all account movements over time.
07	`efi_list_boletos`	Lists every Boleto and transaction ever issued within a specified date range.
08	`efi_list_pix_charges`	Checks and lists all generated or received Pix charges (Cob) within a specific period.

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 balance, and what were the last three incoming Pix payments?

Efí Pay Account Status

- **Current Balance:** R$ 14.520,89 (Liquidez imediata)
- **Last Three Incoming Payments:**

1. `txid: abc-xyz-789` : Confirmed on 2026-06-24.
2. `txid: def-ghi-654` : Confirmed on 2026-06-23.
3. `txid: jkl-mno-123` : Pending confirmation (Status: Processando).

U Generate a payment link for 300 reais that expires in four hours and is linked to my store email.

Pix Cobrança Criada com Sucesso!

O pagamento foi emitido e está ativo por 4 horas.

- **Valor:** R$ 300,00
- **Vencimento:** 2026-06-24T17:00:00-03:00
- **Pix Link (Copy/Paste):** `https://pix.efipay.com.br/...`
- **ID de Transação Único (txid):** 8b8f[...]

U List all Boletos I created last week that haven't been paid yet.

Relatório de Boletos Pendentes (Última Semana)

Você emitiu um total de 12 boletos. Destes, **4** ainda estão ativos e sem pagamento.

BOLETO ID	CLIENTE CPF/CNPJ	VALOR	DATA VENCIMENTO	STATUS
123456789	111.222.333-44	R$ 500,00	2026-07-10	Pendente
987654321	999.888.777-66	R$ 120,00	2026-07-05	Pendente

Frequently Asked Questions

01 **How do I setup my Base64 Certificate and API credentials?**

Log into your Efí account, go to **API > Applications**. Create an app to get the Client ID and Secret. Then generate a Production Certificate (`.p12`). Instead of uploading the file to Vinkius, use terminal command `base64 -i your_cert.p12` to convert it into a plaintext string, and paste that robust text directly into the MCP configuration.

02 **Can I automatically verify if a customer paid a Pix charge just by chatting with my AI?**

Yes! Provide the agent the exact transaction id (`txid`) of the generated Pix. The agent will query the `efi_get_pix_payment` tool and immediately tell you if the status is active, answered, or expired.

03 **Does the integration support transferring money out (Cash-out)?**

Yes. Using the `efi_send_pix` action, you can initiate outbound immediate payments requesting the agent to process a value directly to a receiver Pix key.

04 **Can I query a history of paid bank slips (Boletos) at the end of the day or month?**

Certainly. The `efi_list_boletos` and `efi_get_statement` tool allows you to perform large queries parsing begin/end dates to return summaries directly in your terminal.

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 `"efi-pay-gerencianet": { "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

Efí Pay (Gerencianet) 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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