MCP SERVER | NO CODE | CLOUD HOSTED

Finmo MCP

Manage Global Pay-Ins and Wallets Instantly

Finmo connects your global treasury operations directly into your AI client. Manage multi-currency pay-ins, execute cross-border payouts, track real-time liquidity across organization wallets, and manage local virtual accounts—all through natural conversation.

A+ Quality Score 100/100

treasury-management | cross-border-payments | multi-currency | liquidity | global-payouts | wallets

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vinkius.com/mcp/finmo

SCAN TO VIEW

The infrastructure that powers AI agents in the real world.

Vinkius connects AI to the world's software through secure, enterprise-grade infrastructure — enabling real-world execution at scale, built on the Model Context Protocol (MCP).

Your AI Connections Run Through Vinkius Cloud

The world's largest managed MCP catalog

Vinkius is the cloud infrastructure where AI agents connect 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.

Finmo MCP

12 tools available
Cloud-hosted on Vinkius

This MCP gives you control over complex international payment flows without switching between banking portals or running repetitive reports. You can ask your agent to list available methods for collecting funds in a specific country, then initiate the actual pay-in process. Need to send money? The tool lets you manage disbursements globally by listing and initiating payouts to verified beneficiaries while simultaneously fetching live foreign exchange rates so you know exactly what the final cost is. Beyond transactions, you can maintain accurate records by creating customers or vetting new payout recipients using dedicated tools. Since Vinkius hosts this MCP, all your global payment data—from wallet balances to virtual account management—is accessible via simple conversation with any compatible agent.

Core Capabilities

01 — Manage Global Liquidity

View real-time balances across every organization wallet and track historical refunds.

02 — Execute Cross-Border Payments

Initiate global payouts to verified beneficiaries or set up new pay-ins using local collection methods.

03 — Maintain Financial Data Records

Create and list customer profiles, manage payout recipients, and oversee virtual accounts for reconciliation.

04 — Calculate Currency Exchange Rates

Fetch live foreign exchange quotes to accurately plan cross-currency transfers.

One Click on Vinkius — From Prompt to Execution

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

01 Subscribe to this MCP via the Vinkius Marketplace and provide your Finmo Access Key and Secret Key.

02 Your AI client connects using these credentials, giving it permission to read and write payment data on your behalf.

03 Start a conversation with your agent. You can then ask simple questions—like 'What's my current balance in EUR?' or 'Pay out $500 to beneficiary X.'—and the MCP executes the transaction.

The bottom line is, you get immediate access to complex global payment data and action capabilities without ever touching a dashboard or running an API script.

Built For

This connector is for finance teams who manage global liquidity. If you're the operations manager sick of manually checking multiple banking portals to verify a payout, this MCP gives you your time back.

Treasury Manager

Uses this to monitor global liquidity and transaction statuses, instantly seeing if funds are available in various currencies.

Operations Manager

Initiates local or cross-border payouts quickly. They verify beneficiary details and process payments without needing specialized coding knowledge.

Platform Administrator

Manages virtual accounts and customer profiles, which is critical for maintaining accurate fund flows within a marketplace environment.

What Changes When You Connect

01 Instantly check global liquidity by calling list_wallets. You get an immediate, accurate overview of your organization's balances across every currency without manual reconciliation.

02 Streamline disbursements using create_payout after confirming the recipient via list_beneficiaries and checking real-time rates with get_fx_rate. This prevents costly errors.

03 Accelerate funding by listing payin methods (list_payin_methods). You can tell your agent, 'What are the payment options for SG?' and it answers immediately.

04 Keep your compliance clean by maintaining structured records using create_customer or list_customers. It centralizes who your users are in one place.

05 Track cash flow accuracy by checking both list_payins and list_refunds. You see every penny that came in and every refund issued, keeping your books tight.

Real-World Applications

Verifying cross-border payment readiness

A treasury manager needs to send funds from USD to a beneficiary in Vietnam. Instead of checking multiple rate sheets and databases, they ask their agent for the get_fx_rate. The system provides the live quote instantly, allowing them to execute a precise create_payout.

Auditing historical fund movements

An ops engineer needs to reconcile last month's activity. They ask their agent for list_payouts and list_refunds. The system pulls the full transaction history, allowing them to easily track every payment status.

Setting up a new local collection channel

A marketplace admin needs to accept payments from a new region. They use the agent to call list_payin_methods and discover all available local collection options, speeding up onboarding dramatically.

Checking current operational funds

The finance team lead needs an immediate liquidity check before running payroll. They prompt for list_wallets, instantly seeing the total balance across all currencies (USD, EUR, etc.) and confirming enough cash is available.

Patterns to Avoid

Assuming payment methods are universal

✗ AVOID

Manually assuming a pay-in method works in a new country because it worked last quarter. This leads to failed deposits and manual follow-up.

✓ INSTEAD

Always use list_payin_methods first. You can ask the agent, 'What's available for Brazil?' to get an accurate list of local collection options before trying to create a pay-in.

Mixing up customer and beneficiary data

✗ AVOID

Using general customer records when initiating a payout. This often fails because the payment system requires specific, vetted beneficiary details.

✓ INSTEAD

Always confirm recipient identity by calling list_beneficiaries before attempting to create_payout for any outgoing funds.

Ignoring currency conversion requirements

✗ AVOID

Calculating payouts based on yesterday's exchange rate. The transaction fails or costs extra because the market moved overnight.

✓ INSTEAD

Before creating_payout, always call get_fx_rate to confirm the live quote and ensure your agent uses the most accurate real-time data.

The Right Fit

Use this MCP if your primary pain point is coordinating global financial actions: initiating payments, checking balances across multiple currencies, or managing cross-border liquidity. You need actionable, transactional tools like create_payout and get_fx_rate.

Don't use it if you just need to read a list of names (use a simple database lookup). Also, don't use it if the payment rules are purely internal and never touch a global bank system. For pure reporting or data visualization without initiating transactions, another specialized analytics tool might be better. But for *actioning* money—the entire lifecycle from pay-in to payout—this is what you need.

The Headache of Global Reconciliation

Today, managing global funds means juggling multiple dashboards: one for local bank balances, another for treasury reports, and a third just for tracking virtual accounts. You spend hours copying figures, cross-checking rates, and manually verifying if the correct beneficiary details were used before you can even initiate a single payout.

With this MCP, your agent handles that entire process conversationally. Ask it to list_wallets; it gives you all balances instantly. Then, tell it to create_payout after getting the latest rates via get_fx_rate. You just talk to it and walk away.

Finmo MCP: Global Payments at Your Fingertips

The tedious steps that disappear include checking which pay-in methods are available for a specific country, verifying if the customer record exists, and ensuring you have both the correct wallet balance and the current FX rate before executing any transfer.

Now, everything is routed through one conversational layer. You're not limited by UIs or API calls; you just state what needs to happen, and your agent makes it happen.

Finmo: 12 Payment & Wallet Operations Tools

These twelve tools let you manage the full cycle of money movement—from listing available pay-in methods to executing complex multi-currency payouts.

#	TOOL	DESCRIPTION
01	`create_customer`	Creates an entirely new customer record in the system.
02	`create_payin`	Sets up a new pay-in transaction to bring funds into your organization's accounts.
03	`create_payout`	Executes and initiates a payment payout to a verified recipient.
04	`get_fx_rate`	Retrieves the current, live foreign exchange rate for any two currencies.
05	`list_beneficiaries`	Shows you a list of existing payout beneficiaries to confirm details before sending money.
06	`list_customers`	Retrieves an overview of all customers currently stored in your system.
07	`list_payin_methods`	Checks and displays the accepted local collection methods for a given country, like FAST or PayNow.
08	`list_payins`	Retrieves records of all past and pending pay-in transactions.
09	`list_payouts`	Shows the status and history of all initiated or completed payouts.
10	`list_refunds`	Lists records of historical payments that were reversed or refunded.
11	`list_virtual_accounts`	Retrieves a list and details for all virtual accounts you manage.
12	`list_wallets`	Shows a real-time balance overview for every organization wallet you maintain.

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 pay-in methods for Singapore (SG) in SGD?

Checking methods... For Singapore (SG), Finmo supports several pay-in methods including FAST, PayNow, and local bank transfers in SGD. Would you like the specific details for any of these?

U Show me the current balance of all my organization wallets.

Retrieving balances... You have 3 active wallets: USD ($12,450.00), EUR (€8,200.00), and SGD (S$15,000.00). Your total liquidity is being tracked across these accounts.

U Get a live exchange rate to sell 1000 USD for EUR.

Fetching live quote... The current exchange rate for 1000 USD is approximately 920.50 EUR. This quote is valid for the next 60 seconds if you wish to proceed with the conversion.

Frequently Asked Questions

01 **How do I find out if a country supports pay-ins using the Finmo MCP?**

You use list_payin_methods. Just ask your agent to check for methods in a specific country (e.g., 'list available methods for Kenya'). It will return all local collection options you can accept.

02 **Can I see my current liquidity across different currencies with Finmo MCP?**

Yes, call list_wallets. This tool provides a real-time view of your organization's total balance for every currency in the system, letting you know exactly how much cash you have to work with.

03 **What is the difference between create_customer and list_customers using Finmo MCP?**

list_customers shows you all existing records. You use create_customer when you need to add a brand new user profile into your system for the first time.

04 **Does Finmo MCP handle calculating foreign exchange rates?**

Yes, you call get_fx_rate. This tool pulls live quotes so that any payout or conversion you plan is based on accurate, up-to-the-minute market data.

05 **If I run a large payout, do I need to use create_payout?**

Yes. You must use the create_payout tool to initiate any transfer of funds. It handles all the necessary steps, including verifying beneficiary details first.

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 `"finmo": { "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

Finmo 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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