MCP SERVER | NO CODE | CLOUD HOSTED

Fintoc MCP

Automate Bank Accounts & Payment Operations

Fintoc connects your AI agents directly to open banking systems in Chile and Mexico. It lets you automatically fetch real-time bank balances, pull detailed transaction histories for auditing, list active subscriptions, and programmatically initiate fund transfers across multiple financial institutions via the Model Context Protocol (MCP). Stop logging into separate banking portals; let your agent handle all account data retrieval and payment operations.

A+ Quality Score 100/100

open-banking | bank-transfers | financial-data | real-time-payments | account-aggregation | latam-fintech

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vinkius.com/mcp/fintoc

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.

Fintoc MCP

12 tools available
Cloud-hosted on Vinkius

Fintoc gives your AI client the keys to open banking in Latin America. You connect this MCP to access bank accounts, transaction movements, and payments across major financial institutions in Chile and Mexico. Instead of manually checking balances or downloading CSV reports, you simply ask your agent for what you need—like "What was spent on travel last month?" The system then pulls the data directly from your linked banks.

Your agent can list all bank links to ensure continuous access. It fetches account details and tracks every movement history using powerful date filters. Need to send money? Your agent creates a payment intent, automating transfers right through the platform. This capability allows finance teams and developers alike to manage complex financial operations without leaving their preferred AI environment. You manage your open banking data and transfers from any compatible client through Vinkius, turning tedious reconciliation into simple conversation.

Core Capabilities

01 — Retrieve Account Balances

Fetch current account details and available funds for all linked bank accounts.

02 — Audit Transaction History

Pull detailed transaction records (movements) for any specific account, filterable by date range.

03 — Initiate Fund Transfers

Create and monitor payment intents to automatically execute bank transfers through the agent.

04 — Manage Bank Connections

List and manage all active bank links, ensuring your data access remains persistent.

05 — Identify Supported Banks

Discover which banks and financial institutions are supported across various countries in the region.

One Click on Vinkius — From Prompt to Execution

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

01 Subscribe to this MCP via Vinkius and provide your Fintoc Secret Key, which you find in your Fintoc Dashboard.

02 Connect your preferred AI client or agent. The agent uses the credentials to establish communication with the open banking data.

03 Ask your agent to perform an action—like listing linked accounts or fetching movement details—and it executes the transaction using the defined tools.

The bottom line is, you give your AI client one set of keys and get instant access to structured financial data from banks across Chile and Mexico.

Built For

This MCP is for finance professionals who are tired of juggling multiple banking portals or spending hours manually compiling reconciliation reports. It's also for developers building fintech tools that need reliable, real-time access to regional open banking data.

Financial Analyst

Uses the agent to pull transaction history and list accounts to build detailed audit reports quickly.

Fintech Developer

Integrates the MCP into test environments to rapidly validate open banking flows for client applications.

Business Operations Manager

Uses simple commands to get a unified view of total company bank balances and active subscriptions across all linked accounts.

What Changes When You Connect

01 Instantly pull full transaction histories. Instead of manually downloading and matching CSVs, your agent runs the `list_movements` tool to give you filtered data right in the chat.

02 Manage transfers without leaving your workflow. You use `create_payment_intent` to define a transfer request, and the agent handles the monitoring process via `get_payment_intent` until it's complete.

03 Get a full view of your financial footprint. Use `list_subscriptions` to track every recurring payment across all linked accounts in one go.

04 Simplify bank onboarding. Before building anything, use `list_institutions` to check if the target bank is supported, saving time on initial planning.

05 Centralize account data. With `list_accounts`, you can immediately see a summary of balances and access details for every connected bank without logging in anywhere.

Real-World Applications

Auditing Quarterly Expenses

A financial analyst needs to prove all corporate spending in Q1. They ask their agent, "Show me all movements between January and March." The agent uses `list_movements`, pulling every transaction from multiple accounts into a single, readable list.

Paying Vendor Bills Automatically

A business owner needs to pay three vendors immediately. They ask the agent to process payments. The system calls `create_payment_intent` for each vendor and then tracks all statuses using `list_payment_intents` until confirmation.

Onboarding a New Bank Account

A developer needs to test connectivity with a new bank. They first run `list_institutions` to confirm support, then use `get_link` and `list_accounts` to validate the connection details before writing any complex logic.

Reviewing Recurring Costs

The operations manager notices spending is high. They ask the agent which services are costing money monthly, and the system uses `list_subscriptions` to provide a comprehensive summary of all recurring charges.

Patterns to Avoid

Trying to calculate balances manually

✗ AVOID

The user attempts to track multiple balances by copying numbers from different bank websites into one spreadsheet, risking human error and time waste.

✓ INSTEAD

Instead, ask your agent to run `list_accounts` for the link. It gathers all current balances automatically, providing a single source of truth for comparison.

Assuming payments are instant

✗ AVOID

A developer writes code that assumes any payment initiated immediately succeeds and doesn't account for processing delays or failures.

✓ INSTEAD

Always check the status using `list_payment_intents` after calling `create_payment_intent`. This confirms if the transfer is pending, succeeded, or failed.

Overlooking existing connections

✗ AVOID

A team member forgets they already linked a secondary bank and only checks one main account when auditing funds.

✓ INSTEAD

First run `list_links` to see every established connection. Then, use `list_accounts` on that link to ensure all available balances are included in the report.

The Right Fit

Use this MCP if your core need is aggregating structured financial data from multiple, disparate bank sources—checking balances, reviewing transaction history, or executing payments. If you're doing reconciliation across Chilean and Mexican banks, this is it.

Don't use this if you simply need to schedule a reminder (use a calendar tool) or manage customer contacts (use a CRM tool). Also, don't use it for analyzing general market trends; it only deals with

your specific account movements. If your task involves anything outside of direct bank-to-agent communication, look at specialized tools instead.

The Pain Point: The Spreadsheet Reconciliation Nightmare

Today, getting a unified view of company money is an absolute slog. You have to log into the corporate account portal, download a statement for last month. Then you switch tabs to the petty cash card site and download another CSV. You repeat this process for every single bank link, then spend hours copy-pasting figures into Excel just to see if everything adds up.

With this MCP, that manual work vanishes. Your agent handles it. You simply ask your client —"What was total spending last quarter?" The system uses `list_movements` and pulls the raw data from all linked accounts automatically. You get the answer instantly, without touching a single spreadsheet.

Fintoc MCP: Payment Intent Automation

The biggest time sink is tracking payments. When you need to pay someone, you don't just send an email; you have to check if the payment actually cleared, which involves logging back into a portal and finding that specific transaction ID.

Now, you tell your agent to process the transfer using `create_payment_intent`. The MCP handles the whole lifecycle. You can monitor its progress with `get_payment_intent` right in your chat window—no more guessing if the money actually left the account.

Fintoc: 12 Tools for Financial Operations

Use these tools to orchestrate every aspect of your financial workflow—from listing supported banks to executing complex payment transfers.

#	TOOL	DESCRIPTION
01	`create_payment_intent`	Creates the necessary details for an upcoming payment transfer.
02	`get_account`	Retrieves specific, detailed information about a single linked bank account.
03	`get_link`	Fetches the full details of a specific bank link connection.
04	`get_movement`	Gets detailed information for one particular transaction movement.
05	`get_payment_intent`	Retrieves the current status and details of a created payment transfer intent.
06	`get_subscription`	Fetches specific information about an active recurring subscription.
07	`list_accounts`	Retrieves a list of all bank accounts associated with a given bank link.
08	`list_institutions`	Shows a supported list of banks and financial institutions in the region.
09	`list_links`	Retrieves a complete list of all bank connections you have established.
10	`list_movements`	Lists multiple transaction records for an entire account, allowing filtering by date.
11	`list_payment_intents`	Retrieves a list of payment transfer requests that have been initiated but might not be finalized yet.
12	`list_subscriptions`	Lists all active recurring payments and subscriptions linked to your accounts.

See It in Action

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

U List all my bank accounts linked to Fintoc.

Fetching accounts... I found 2 accounts linked to your Fintoc profile: 'Checking Account (...1234)' with a balance of 500,000 CLP and 'Savings Account (...5678)' with 1,200,000 CLP.

U Show me the last 5 transactions for account 'acc_9876'.

Retrieving movements... Here are the 5 most recent transactions for account acc_9876, including 'Starbucks' (-4,500 CLP) and 'Amazon Prime' (-12,000 CLP).

U Which banks are supported in Chile (cl)?

Checking institutions... In Chile, Fintoc supports major banks including Banco de Chile, Banco Santander, Banco Estado, BCI, and Scotiabank. Would you like the full list?

Frequently Asked Questions

01 **How many countries does Fintoc support?**

Fintoc is focused on providing open banking integration for Latin America, specifically covering Chile and Mexico. You can use `list_institutions` to see the full list of supported banks.

02 **Can I view my bank balance with Fintoc MCP?**

Yes. The agent uses tools like `list_accounts` to fetch real-time details, giving you the current available balances for all linked accounts instantly.

03 **What is the difference between list_movements and get_movement using Fintoc MCP?**

`list_movements` retrieves a filtered batch of multiple transactions (like all movements in May). `get_movement` pulls deep details for one specific transaction, useful if you need to audit a single item.

04 **Does Fintoc support real-time money transfers?**

Yes. You initiate payments using `create_payment_intent`, and the agent manages the subsequent status checks via `list_payment_intents` until the transfer is complete.

05 **How do I check which banks Fintoc can connect to?**

Run the `list_institutions` tool. This command provides a comprehensive list of all supported financial institutions in Chile and Mexico, so you know exactly where your data will come from.

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 `"fintoc": { "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

Fintoc 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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