MCP SERVER | NO CODE | CLOUD HOSTED

# IBAN Validator MCP

## Stop Guessing. Start Transacting with Accuracy.

The IBAN Bank Validator MCP instantly verifies international bank account numbers using strict Modulus 97 checksum math and country format rules. Stop relying on AI models that guess; this tool guarantees structural and mathematical accuracy, preventing failed cross-border payments.

F Quality Score 3.6/100

iban | validation | checksum | payment-processing | banking | data-verification

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vinkius.com/mcp/iban-bank-validator

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.

# IBAN Bank Validator MCP

1 tools available
Cloud-hosted on Vinkius

Processing international transfers demands absolute precision. Standard large language models can't perform the complex arithmetic needed to validate an IBAN—they often guess the validity, causing expensive payment failures when dealing with platforms like Stripe or Wise. This MCP fixes that gap by bringing rigorous banking validation right to your agent's workflow.

It first checks if the account number matches the country's required length and pattern. Then, it runs exact Modulus 97 checksum calculations locally. When you connect this MCP via Vinkius, your AI client doesn't just read text; it executes definitive math to tell you if an IBAN is structurally sound and mathematically correct for a transfer. You get the certainty needed before hitting 'send'.

## Core Capabilities

**01 — Check mathematical validity**

Runs precise Modulus 97 calculations across the full account number to confirm its checksum integrity.

**02 — Verify international format rules**

Checks if the provided IBAN meets the specific country-defined lengths and alphanumeric patterns.

**03 — Validate payment readiness**

Determines if an account is ready for a cross-border transaction based on combined mathematical and structural rules.

## One Click on Vinkius — From Prompt to Execution

Available at **vinkius.com/mcp/iban-bank-validator** — connect your AI agent in three steps.

01 You give the MCP your full IBAN string, whether it's messy user input or clean data.

02 The MCP performs two checks: first, verifying the country code and overall format; second, running the definitive Modulus 97 checksum calculation.

03 Your agent receives a clear status: either passed (it's correct) or failed (tell me which part is wrong).

The bottom line is that you get an authoritative pass/fail result on any international bank account number, backed by precise math.

## Built For

This MCP is for anyone who handles money or data transfer protocols. Think payment operations managers, compliance officers, and fintech developers. If your job involves moving funds between countries, you need this level of validation.

**Payment Operations Manager**

Needs to ensure that incoming transaction requests have mathematically validated IBANs before they enter the payment rail.

**Fintech Developer**

Must integrate reliable, high-precision validation into an application layer without writing complex arithmetic code themselves.

**Compliance Analyst**

Requires a definitive check to confirm that all submitted account data adheres strictly to global banking standards.

## What Changes When You Connect

01 Avoid failed payments: Instead of relying on vague suggestions, the `validate_iban` tool runs precise Modulus 97 math to ensure the checksum is mathematically correct for international transfers.

02 Guaranteed structure check: This MCP doesn't just guess. It first validates the country-specific length and alphanumeric pattern before doing any calculation, catching obvious data entry mistakes instantly.

03 Universal compatibility: Connect this validator through Vinkius to your existing workflow—whether you use Claude for drafting or Cursor inside your IDE—and get reliable math results every time.

04 Speed over guesswork: You eliminate the delay caused by having to manually cross-reference country standards and perform complex arithmetic calculations across multiple spreadsheets.

05 Clean data input: The MCP ensures that even if a user inputs messy, spaced-out text, it can still determine the correct format and validity.

## Real-World Applications

**Onboarding new corporate clients**

A B2B onboarding agent receives 50 client payment details. Instead of copying them into a spreadsheet for manual checking, it uses the MCP to run `validate_iban` on every single entry, instantly flagging all accounts that fail either the structural or mathematical rules.

**Processing large batches of payments**

A payment system needs to route money globally. Before batch execution, it passes a list of IBANs through this MCP. The agent returns a segmented list: 'Ready for Send,' and 'Needs Correction (Math Failure/Format Error),' saving hours of manual reconciliation.

**Cleaning messy user input**

A customer support agent receives an account number that looks like this: `FR 14 2004...`. Instead of asking the user to re-enter it, they pass it through the MCP, which sanitizes it and confirms its validity status.

**Building a compliance pipeline**

A financial service builds an agent workflow that must confirm data integrity. The flow uses this MCP early on to guarantee that all account numbers meet both country format requirements and the necessary checksum calculations before any transaction logic runs.

# Patterns to Avoid

### Relying solely on LLM context

✗ AVOID

Asking your AI client, 'Is this IBAN valid?' because it seems like a simple data check.

✓ INSTEAD

Never trust general AI models for banking math. Use the dedicated `validate_iban` tool via Vinkius to force precise Modulus 97 calculations and structural checks.

### Using generic validation tools

✗ AVOID

Using a simple regex or basic online validator that only checks length, but ignores checksum math.

✓ INSTEAD

This MCP goes deeper. It requires the Modulus 97 calculation to confirm mathematical integrity, which is what actually prevents failed cross-border payouts.

### Copying and pasting data in bulk

✗ AVOID

Having to manually copy a list of hundreds of account numbers into an external spreadsheet program just to check validity.

✓ INSTEAD

Pass the entire batch through your agent connected via Vinkius, invoking `validate_iban` for all entries at once. It gives you immediate status reports.

## The Right Fit

Use this MCP if your primary concern is financial transaction reliability; specifically, if failure to validate an account number due to complex checksum math or country format rules results in lost money. You absolutely need it when dealing with international payments (SEPA, SWIFT, etc.). Don't use it if you only need to confirm the existence of a basic alphanumeric string—any simple form validation will suffice. If your goal is just data extraction and formatting without worrying about banking math, then an NLP tool might work better. But for true payment readiness confirmation, this MCP is non-negotiable.

## Dealing with international payments means dealing with complex rules.

Right now, if you're processing client data or managing transfers, you know the drill. You get a list of IBANs that look right to the naked eye. But since LLMs are trained on general text patterns, they often guess at validation, leading to 'checksum failure' errors later down the line when the actual bank rejects the payment. This means time spent troubleshooting and, worse, lost funds.

With this MCP connected through Vinkius, your agent doesn't guess. It runs a definitive math calculation every single time an IBAN is passed into `validate_iban`. You get immediate confirmation that the number isn't just random text; it has successfully passed both mathematical and structural checks.

## The validate_iban tool gives you absolute certainty on account numbers.

You stop having to manually verify country codes, check specific character lengths, or run complex Modulus 97 arithmetic in a separate terminal. Everything is contained and executed by the agent's internal tools.

It shifts your focus from data validation errors to actual business logic. You trust the output because it’s based on precise mathematical standards, not statistical language prediction.

# IBAN Bank Validator with 1 Tool

Use this single tool to run precise mathematical and structural validation on any International Bank Account Number (IBAN) in your workflows.

| # | TOOL | DESCRIPTION |
|---|---|---|
| 01 | `validate_iban` | Passes the full IBAN string, and the engine performs the Modulus 97 checksum calculation to verify its structural and mathematical validity. |

# See It in Action

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

**U** Run the Modulus 97 math to verify if this European IBAN `GB82WEST12345698765432` is valid before we initiate the transfer.

✅ **Validation Passed:** The IBAN checksum is mathematically correct and matches the GB length requirements.

**U** Extract the country code and sanitize this messy user input: ` FR 14 2004 1010 0505 0001 3M02 606 `.

✅ **Sanitized:** `FR1420041010050500013M02606`
- **Country:** `FR` (France)
- **Validity:** True

**U** Ensure this IBAN `DE89370400440532013000` is structurally perfect.

✅ **Status:** Valid.

# Frequently Asked Questions

01 **Does IBAN Bank Validator help with SWIFT codes?**

No, this MCP focuses specifically on validating the International Bank Account Number (IBAN). While it verifies account structure, you'll need a separate tool for full SWIFT/BIC code validation.

02 **What is Modulus 97 math?**

Modulus 97 is a precise mathematical checksum algorithm used globally to verify that an IBAN is structurally and mathematically sound. This MCP executes this calculation accurately for you.

03 **Can I use the validate_iban tool in my custom Python script?**

Yes, by connecting your environment via Vinkius, your agent can execute `validate_iban` directly within your code workflow, treating it like a native function call.

04 **What happens if the IBAN is valid but for a different country?**

The MCP performs both format checking and checksum validation. If the structure or math doesn't match what's expected for that specific region, it will fail the check.

05 **Is this validator faster than manual checks?**

Significantly. Instead of manually referencing country rules and performing calculations, the MCP runs both structural and mathematical checks in a single, instantaneous operation.

# 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 `"iban-bank-validator": { "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

# IBAN Bank Validator 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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