MCP SERVER | NO CODE | CLOUD HOSTED

IBAN.com MCP

Validate Banking Codes and Global Payments

IBAN.com helps your AI agent audit international payment data and financial codes instantly. Validate IBANs, check SWIFT/BIC routing numbers, calculate bank account identifiers from local details, and verify credit card formats using industry algorithms.

A+ Quality Score 100/100

iban-validation | swift-codes | account-verification | payment-intelligence | financial-auditing | bank-metadata

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vinkius.com/mcp/ibancom

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.com MCP

6 tools available
Cloud-hosted on Vinkius

Handling global payments means dealing with complex rules for banking codes. This MCP lets you bypass manual lookups entirely. Your agent acts like a real-time financial analyst, instantly checking if an IBAN is valid or retrieving detailed bank metadata, all without opening a single web portal. Need to verify international routing numbers? You can audit SWIFT/BIC codes against global standards right within your chat window. If you're setting up cross-border payments, the agent even calculates necessary IBANs from basic local account details. It’s about getting accurate data and compliance checks done instantly, letting your AI client handle the heavy lifting so you don't have to worry about payment errors or incomplete metadata.

Core Capabilities

01 — Validate International Bank Codes

Check if a provided IBAN is legitimate and fetch associated bank details like branch or city.

02 — Audit Global Routing Numbers

Verify the authenticity of SWIFT/BIC codes to ensure proper global routing.

03 — Calculate IBANs from Local Data

Generate a full, correct IBAN format using only local account numbers and sort codes.

04 — Validate Payment Card Numbers

Run common credit card numbers through the Luhn algorithm to ensure data integrity for records.

05 — Monitor API Usage

Check your remaining quota and usage metrics to manage research volume costs.

One Click on Vinkius — From Prompt to Execution

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

01 First, subscribe to this MCP and provide the required IBAN.com API Key.

02 Next, prompt your AI client with a task—for example, asking it to audit a specific SWIFT code or validate an IBAN.

03 Finally, your agent runs the check against the platform and delivers verified metadata, status confirmation, or calculated codes directly.

The bottom line is that you get instant banking intelligence by letting your AI client speak directly to global financial databases.

Built For

Finance managers and accountants who spend too much time manually cross-referencing payment details or dealing with compliance risks. If your job involves international transactions, this MCP saves hours of tedious searching.

Global Treasury Analyst

Uses the MCP to audit multiple SWIFT/BIC codes simultaneously and validate complex IBAN structures before initiating any wire transfer.

Due Diligence Specialist

Runs rapid, automated checks on payment data and financial routing numbers as part of a client onboarding or compliance review.

Accounts Payable Clerk

Uses the MCP to verify incoming bank details against known standards, ensuring that global invoicing records are accurate before processing payments.

What Changes When You Connect

01 Avoid payment errors by validating codes instantly. The `validate_iban` tool confirms if an international bank account number is valid and fetches all associated metadata.

02 Maintain compliance rigor using the MCP. You can validate credit card numbers with `validate_card_luhn`, ensuring every recorded payment credential meets industry standards.

03 Speed up cross-border payments by automatically generating full details. Use `calculate_iban` to build a correct IBAN when given only local account information.

04 Verify global routing paths quickly. The MCP allows you to run the `validate_swift_bic` tool, confirming if a SWIFT/BIC code is legitimate before sending any funds.

05 Gain deep insight into bank structures. If you know an IBAN, `get_bank_details` pulls out specific information like branch names and city codes for your records.

Real-World Applications

Onboarding a new international vendor

A due diligence specialist needs to confirm if the payment details provided by a new vendor are accurate. They ask their agent to run `validate_iban` on the full bank account number, which immediately tells them if the code is valid and provides the required branch metadata.

Processing payments from raw local data

An accounts payable clerk receives a list of payment requests that only include a sort code and an account number. They ask their agent to use `calculate_iban` so they can build the full, compliant IBAN for every record before running it through `validate_iban`.

Checking wire transfer instructions

A treasury analyst is setting up a payment and needs to confirm the routing code. They ask their agent to use `validate_swift_bic` on the bank's SWIFT/BIC, confirming it exists globally before initiating any funds movement.

Auditing stored customer records

A compliance officer needs to check if a batch of stored credit card numbers are formatted correctly. They ask their agent to run `validate_card_luhn` on the entire list, flagging any number that fails the basic algorithm.

Patterns to Avoid

Assuming data accuracy

✗ AVOID

Manually copying an IBAN or SWIFT code and trusting it without checking its validity. This leads to failed payments, compliance fines, and delays.

✓ INSTEAD

Always have your agent run the `validate_iban` tool first. If you need to check a routing number, use `validate_swift_bic`. Never trust financial data at face value.

Mixing up local vs. international formats

✗ AVOID

Trying to manually build an IBAN when all they have is the sort code and account number. This process is tedious, slow, and prone to human error.

✓ INSTEAD

Use the `calculate_iban` tool. It handles the complex formatting rules, generating a compliant IBAN from local details for you.

Not checking API limits

✗ AVOID

Running hundreds of validation checks in one go and running out of credits mid-process without knowing it until failure.

✓ INSTEAD

Check your quota balance using the `get_api_balance` tool before starting a large batch audit. This keeps you in control.

The Right Fit

Use this MCP if your core need is structured verification of financial data, like confirming an IBAN's existence or validating a SWIFT code against global standards. You need to know *if* a number is correct and what metadata belongs to it. Don't use this if you are simply trying to write a report, summarize general market trends, or generate creative text; those tasks require general knowledge retrieval. If your task involves unstructured data—like 'Write an email explaining the payment issue'—you need a general-purpose writing agent. But if that email requires specific details like 'The IBAN is invalid,' this MCP provides the definitive truth.

Dealing with manual international payment verification

Today, confirming global bank data means opening multiple portals: one for SWIFT codes, another for local banking details, and a third just to validate card numbers. You spend time copy-pasting identifiers, cross-referencing them in spreadsheets, and waiting for manual confirmation screens just to ensure the payments will go through.

With this MCP, your agent handles that entire sequence automatically. You simply ask it to audit payment data, and you get instant verification of everything from IBANs to SWIFT codes. The process shrinks from thirty minutes of clicks into a single conversational prompt.

Get verified bank details using the IBAN.com MCP

You no longer need to manually lookup what bank name or city belongs to a given account number; `get_bank_details` pulls that metadata automatically for you, saving dozens of manual searches.

The difference is instant, reliable intelligence. You stop guessing and start knowing.

IBAN.com MCP with 6 Tools

This MCP gives your agent tools to perform specific financial operations, including validating IBANs, checking SWIFT codes, calculating full accounts, and more.

#	TOOL	DESCRIPTION
01	`calculate_iban`	Creates a full IBAN code when provided with local account and sort code information.
02	`get_api_balance`	Checks how many API calls you have remaining for the current billing cycle.
03	`get_bank_details`	Retrieves detailed banking information, such as branch names and city codes, from a given IBAN.
04	`validate_card_luhn`	Confirms if a credit card number follows the correct mathematical structure using the Luhn algorithm.
05	`validate_iban`	Checks if an international bank account number is valid and returns associated metadata.
06	`validate_swift_bic`	Verifies the format and existence of a global SWIFT/BIC banking code.

See It in Action

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

U Validate the IBAN 'DE12345678901234567890' using IBAN.com.

IBAN validated! The code is valid and corresponds to Deutsche Bank in Germany. I've retrieved the branch details and SWIFT code. Would you like to check the BIC status as well?

U Check the SWIFT/BIC code 'CHASUS33'.

I've verified the SWIFT/BIC code. It is valid and identifies J.P. Morgan Chase Bank in the United States. I can provide the associated bank address and city if you'd like.

U Calculate the IBAN for a UK account with number 12345678 and sort code 10-20-30.

Calculation complete! The resulting IBAN for those details is identified. I've also retrieved the bank name associated with that sort code. Would you like the direct validation results?

Frequently Asked Questions

01 **How do I validate a new IBAN using the IBAN.com MCP?**

You use the `validate_iban` tool directly in your prompt, providing the full code you need to check. The agent returns a definitive yes/no answer and related bank metadata.

02 **Can I calculate an IBAN if I only have local details?**

Yes, use the `calculate_iban` tool. It takes your local account number and sort code and generates a fully structured and valid IBAN for you to use.

03 **Is this MCP useful for checking SWIFT codes?**

Absolutely. The `validate_swift_bic` tool is designed specifically for that, confirming the existence and format of global routing numbers.

04 **What does `get_bank_details` provide?**

`get_bank_details` takes a valid IBAN and returns rich information associated with it, such as the bank's city or branch name. It's more than just validation.

05 **Is this MCP suitable for checking credit card numbers?**

Yes. You use the `validate_card_luhn` tool to check if a given sequence of digits passes the standard Luhn algorithm test, confirming data integrity.

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 `"ibancom": { "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.com 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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