

MCP SERVER

NO CODE

CLOUD HOSTED

Konfío MCP

Manage SMB Finances, Invoices & Payments

Konfío MCP connects your AI agent directly to Mexico's leading SMB financial suite. Manage everything from making loan payments and tracking amortization schedules to creating legally compliant electronic invoices (CFDI). Handle corporate credit card statements, process B2B SPEI transfers, and monitor business credit lines all in one conversation.

A+ Quality Score 100/100

smb-lending

corporate-credit

electronic-invoicing

cfdi-compliance

b2b-payments

financial-operating-system



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.

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.

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.

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

Encryption at rest

Ed25519

PKI vault signatures

24h TTL

Ephemeral session keys

V8 Isolate

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.

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.

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.

06 — Honeypot Trap System

Phantom credentials are injected into isolated environments. If a honeypot 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.

FinOps

Cost tracking per tool, payload compression savings, budget optimization signals, and consumption trends.

Firewall & DLP

PII redaction activity, sensitive data protection counters, and security event timeline.

Agent Activity

Which AI clients are connecting, how often, and what they're doing — real-time session tracking.

Tool Health

Slowest and most error-prone tools, with actionable root-cause insights and performance baselines.

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.

Konfío MCP

14 tools available
Cloud-hosted on Vinkius

Connecting your Konfío account through this MCP lets you manage complex small business finances using plain natural language. You don't need to open separate portals for loans, cards, or invoicing. Your agent handles the heavy lifting—checking available limits, generating legally required CFDIs, and initiating transfers.

It's about controlling cash flow without juggling multiple banking apps. Need to pay down a loan principal? Done. Ready to bill a client? You can emit the invoice and automatically handle compliance requirements. The entire system is managed through your preferred AI client via Vinkius, letting you keep your focus on running the business, not managing the backend clicks.

Core Capabilities

01 — Managing Loan Obligations

Retrieve details for existing loans and make direct payments toward principal or interest.

02 — Generating Compliant Invoices

Create and issue new electronic invoices (CFDI) for clients, listing both received and emitted records.

03 — Tracking Corporate Spending

Pull detailed monthly statements and list recent transactions from your business credit cards.

04 — Processing B2B Payments

Initiate direct, outgoing wire transfers (SPEI) to suppliers or employees.

05 — Monitoring Business Health

Check your company's current credit score status and apply for new lines of working capital.

One Click on Vinkius — From Prompt to Execution

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

- 01** Subscribe to this MCP on Vinkius and enter your Konfío Business API credentials.
- 02** Your AI client authenticates the connection, giving it read/write access across all linked financial services.
- 03** You prompt your agent with a natural query—like 'Pay \$5k toward my loan' or 'List invoices for Q2'—and the MCP executes the required tool calls.

The bottom line is that you tell your AI what needs to happen, and it handles connecting to Konfío to make it real.

Built For

SMB Owners who are tired of logging into four different portals just to close the books. Accountants needing to pull structured financial data for tax filing. Finance managers who want to automate recurring payments and billing.

Small Business Owner (PYME)

Uses this MCP to monitor overall cash flow, check available credit limits, and initiate urgent SPEI transfers without logging into the banking app.

Accountant

Programmatically pulls specific CFDI invoices and detailed credit card transaction lists for month-end tax reconciliation tasks.

Finance Manager

Automates the creation of vendor payments or runs a check on the business credit status before approving large expenditures.

What Changes When You Connect

- 01** Stop juggling multiple financial portals. With Konfío MCP, you talk to your agent once, and it pulls together loan schedules, credit card spending, and invoice data from the source.

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- 02** Eliminate manual compliance errors. When generating an invoice using `create_invoice`, the MCP handles all necessary SAT-compliant stamping and formatting automatically.
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- 03** Speed up accounting reconciliation. Instead of downloading CSVs for everything, you can ask to `list_cc_transactions` or get a full statement with one prompt.
-
- 04** Control cash flow instantly. You can check your business credit status using `check_credit_status` before making any large purchase decisions.
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- 05** Simplify payments. Need to pay a supplier? Use `create_transfer`; need to pay a loan? The MCP runs `make_loan_payment` and logs the transaction details.
-

Real-World Applications

Quarterly Tax Audit Prep

An accountant needs all Q2 financial records for a client. They ask their agent to execute `'list_invoices'` (both emitted and received) and then run `'get_cc_statement'`. The agent compiles the complete, structured data set in one go.

Loan Payment Overdue

The business owner knows a loan payment is due. They prompt: 'Pay my loan LOAN-123 for \$X.' The MCP uses `'make_loan_payment'`, ensuring the funds are debited and the principal balance is updated.

Emergency Vendor Payment

The marketing team needs to pay a critical vendor immediately. They prompt their agent: 'Send \$15,000 to Acme Corp.' The MCP uses `'create_transfer'` to execute the SPEI payment instantly.

Credit Limit Check

The founder plans a big purchase. They ask their agent to check both the corporate credit card details (`'get_credit_card'`) and the business's overall standing via `'check_credit_status'` before committing.

Patterns to Avoid

Over-relying on spreadsheets

X AVOID

Manually downloading monthly statements, copying transaction data into Excel, and then cross-referencing it with loan amortization schedules is tedious and prone to copy/paste errors.

✓ INSTEAD

Let your agent run ``get_cc_statement`` or use ``list_cc_transactions``. This pulls the clean data directly into your workflow without you touching a spreadsheet.

Forgetting compliance details

X AVOID

Simply writing an invoice manually and forgetting to include the correct SAT-compliant codes, which can delay payments or cause issues with tax authorities.

✓ INSTEAD

Use ``create_invoice``. The MCP handles generating a legally compliant CFDI automatically, ensuring full adherence.

Mixing up payment types

X AVOID

Trying to use the general transfer tool for something that should be tracked as an invoice or loan payment, leading to incorrect accounting entries.

✓ INSTEAD

Use specific tools. For payments, run ``make_loan_payment``. For vendor disbursements, use ``create_transfer``.

The Right Fit

You need this MCP if your pain point is data silo separation—meaning you have to jump between a banking site, an invoicing portal, and a loan dashboard just to get a full picture of the business's financial health. This tool excels when you need structured action: 'Pay this,' or 'Generate that.' Don't use it if all you need is simple data visualization (like charting spending patterns); for that, a dedicated BI tool works better. However, if your goal involves *taking* action—creating payments, generating legally binding invoices, or checking eligibility—this MCP is the right choice. It handles the complexity of Mexican financial compliance and multiple account types in one place.

The administrative drag of running a modern SMB

Think about closing out your books every month. You're stuck opening five different tabs: the bank portal, the credit card statement page, the loan servicing site, and the invoicing system. Then you copy numbers into Excel to check against the required CFDI format, praying you don't miss a fee or miscalculate an amortization schedule.

Now imagine telling your agent exactly what you need—'I need all Q2 spending data.' Your agent runs `list_cc_transactions` and pulls everything together. You get a single, structured output that is ready for review, cutting hours of manual downloading and cross-referencing.

Konfio MCP: Financial action in natural conversation

The biggest time sink goes away when you no longer have to manually initiate payments or verify credit lines. Instead of navigating payment forms and clicking 'submit,' you simply tell your agent, 'Pay the vendor.' The MCP handles the complex `create_transfer` workflow behind the scenes.

What changes now is that finance is conversational. You don't operate the system; the system responds to your natural language commands, making payments or checking status instantly.

Konfio MCP with 14 Tools

Use these tools in natural conversation to perform specific financial operations like creating invoices, sending transfers, or checking credit status.

#	TOOL	DESCRIPTION
01	<code>check_credit_status</code>	Checks your current business rating and eligibility for working capital loans.
02	<code>create_invoice</code>	Generates and issues a new, legally compliant electronic invoice (CFDI) to a client.
03	<code>create_transfer</code>	Sends money via B2B wire transfer (SPEI) to a supplier or employee.
04	<code>get_business_profile</code>	Retrieves general profile information about your connected Konfio business account.
05	<code>get_cc_statement</code>	Fetches a complete monthly statement for your corporate credit card account.
06	<code>get_credit_card</code>	Retrieves core details and current spending limits for the business credit card.
07	<code>get_loan_details</code>	Pulls specific information about a particular active or past loan agreement.
08	<code>get_payment_schedule</code>	Retrieves the full amortization schedule, showing when and how much you owe over time.
09	<code>list_cc_transactions</code>	Lists all recent transactions associated with your business credit card.
10	<code>list_invoices</code>	Provides a list of both invoices you have emitted and those received by your company (CFDIs).
11	<code>list_loans</code>	Lists all active and historical business loans connected to the account.
12	<code>list_transfers</code>	Displays a log of your previous outgoing B2B wire transfers (SPEI).
13	<code>make_loan_payment</code>	Initiates a direct payment from your bank account toward a specific business loan.
14	<code>request_credit_line</code>	Submits an official request to increase or establish new working capital credit lines.

See It in Action

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

U Show me my latest business credit card transactions.



Here are your 3 most recent Konfio corporate card charges: 1. Amazon Web Services — \$2,150.00 MXN (Cloud Hosting). 2. Home Depot — \$4,300.00 MXN (Office supplies). 3. Uber — \$350.00 MXN (Travel). Your current available credit is \$145,000 MXN.

U List the last 5 invoices we emitted to clients.



Your 5 most recent emitted CFDIs: 1. CFDI-8821: To 'TechCorp SA' for \$11,600 MXN (Active). 2. CFDI-8820: To 'Logistics MX' for \$5,800 MXN (Active). 3. CFDI-8819: To 'Juan Perez' for \$1,160 MXN (Paid). Total emitted this period is \$18,560 MXN.

U Make a loan payment of \$12,000 for loan LOAN-442.



Payment initiated! A direct debit of \$12,000.00 MXN is being pulled from your primary connected bank account to pay towards LOAN-442. This covers your minimum installment of \$10,500 with \$1,500 going directly to the principal balance.

Frequently Asked Questions

01 How does Konfio MCP handle invoice compliance?

The `create_invoice` tool ensures that every electronic invoice (CFDI) is generated with automatic stamping and full adherence to current SAT regulations. You don't have to worry about the legal formatting.

02 Can I use Konfio MCP to pay a loan?

Yes, you can run ``make_loan_payment`` to initiate payments directly from your connected accounts toward any specified business loan. The system tracks how much goes to principal versus interest.

03 What kind of transactions does the MCP track?

It covers all major SMB financial movements, including B2B transfers via ``create_transfer``, credit card usage via ``list_cc_transactions``, and official invoicing through ``list_invoices``.

04 Is this suitable for large enterprises?

Konfio is designed specifically for SMBs (PYMEs). This MCP provides the tools necessary to manage the unique financial structure and compliance needs of smaller businesses.

05 Does Konfio MCP help with credit card spending?







Absolutely. You can use ``get_cc_statement`` to pull detailed monthly statements, or ``list_cc_transactions`` for a quick view of recent charges.

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 <code>"konfio": { "url": "..." }</code>
 Windsurf	MCP Settings → <code>mcp_settings.json</code> → 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

Konfío 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](https://cloud.vinkius.com) →

vinkius.com · support@vinkius.com

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