MCP SERVER | NO CODE | CLOUD HOSTED

Modulr MCP

Control UK/EU Payments & Ledgers From Your Agent

Modulr MCP gives your AI client control over live European and British payment rails. You can programmatically manage complex B2B accounts, initiate automated payroll runs using direct clearing paths, and audit real-time transaction histories. It's designed for applications needing deep financial infrastructure access.

A+ Quality Score 100/100

embedded-finance | api-payments | hmac-security | b2b-payments | ledger-management | financial-infrastructure

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vinkius.com/mcp/modulr

SCAN TO VIEW

The connectivity layer between AI and the world's software.

Vinkius sits between AI and every application. All communication passes through Vinkius Cloud via the Model Context Protocol (MCP) — with governance, observability, and security at every layer.

Your AI Connections Run Through Vinkius Cloud

The world's largest managed MCP catalog

Vinkius is the connectivity layer where AI connects 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.

Modulr MCP

7 tools available
Cloud-hosted on Vinkius

This connector lets you run payments in the UK and EU directly from your AI agent. Instead of manually navigating multiple banking dashboards or writing complex Python scripts to manage transfers, your agent handles it all securely. You can build out entire payment workflows—from setting up a new corporate account structure to running automated payroll for contractors across different jurisdictions. The system uses highly secure cryptographic hashing so that every action is authenticated correctly with European servers. When you connect this MCP through Vinkius, your agent gets the capability to read live ledger data and check payment statuses in real time. This means whether you're a lending startup validating funds or running routine financial reconciliations, the information comes straight into your workflow for immediate review.

Core Capabilities

01 — Manage corporate accounts

Automatically provision new UK and EU bank accounts under specific customer structures.

02 — Execute outgoing payments

Trigger fast transfers, like SEPA or Faster Payments, to pay contractors or run payroll.

03 — Audit payment streams

Check the status of large arrays of transactions to see if they settled or failed.

04 — View customer structures

List all underlying legal entities and customers within your Modulr setup.

05 — Review transaction history

Get a detailed audit of payments associated with any specific account.

One Click on Vinkius — From Prompt to Execution

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

01 First, generate your API Key Profile and underlying API Secret Hash within the Modulr Finance administrative interface.

02 Second, Vinkius handles the authentication process. It applies a cryptographic hash, generating Nonces and Date Timestamps for every call to secure the connection with European servers.

03 Third, your AI agent executes the required tool, sending clear instructions that result in live data—like current accounts or payment statuses.

The bottom line is you get programmatic access to complex financial infrastructure without needing to manage API keys or encryption protocols yourself.

Built For

This MCP is for the FinTech developer, the Reconciliation Specialist, and the Startup Founder who manages multi-jurisdictional payments. If your job involves money moving between different countries or checking corporate ledger health, you need this.

Financial Operations Manager

They use it to automate payroll runs across multiple EU/UK accounts and confirm that all contractor payouts cleared correctly.

Embedded Finance Developer

They implement payment validation into a client application, using the MCP to provision new bank accounts for their users on demand.

Compliance Analyst

They audit transaction histories and customer records to ensure regulatory compliance across different legal entities.

What Changes When You Connect

01 Automate B2B payments. Instead of manually initiating transfers, your agent can use modulr_create_payment to run complex payroll or contractor payouts instantly.

02 Manage corporate structure easily. Use modulr_get_customers and modulr_create_account to onboard new clients and provision their necessary bank accounts programmatically.

03 Real-time financial visibility. Running modulr_list_payments allows you to check the status of large payment batches, verifying settlement or identifying failures immediately.

04 Deep ledger auditing. Need proof of funds? The agent can run modulr_get_transactions against any account to provide a full historical audit trail for compliance.

05 Map external recipients accurately. Use modulr_create_beneficiary to register new payees using their standard financial identifiers, ensuring your transfers hit the right target.

Real-World Applications

Running multi-country payroll

A founder needs to pay contractors in both the UK and Germany. The agent first calls modulr_get_accounts to verify available funds, then uses modulr_create_payment multiple times to execute all transfers simultaneously.

Client onboarding and account setup

A lending startup needs to integrate a new corporate client. The agent calls modulr_get_customers to verify the legal entity, then uses modulr_create_account to provision their specific working capital ledger.

Reconciling complex transactions

A compliance analyst needs to review a month's worth of payments. The agent calls modulr_get_transactions and combines the data with modulr_list_payments results for a single, auditable report.

Verifying transfer success

A payment gateway needs to know if a massive batch of payouts succeeded. The agent uses modulr_list_payments to check the status array and reports which transfers are settled vs. pending.

Patterns to Avoid

Treating payments like simple data reads

✗ AVOID

A user thinks they can just read a payment's existence without checking its actual status, leading to failed payouts and incorrect reconciliation reports.

✓ INSTEAD

Always use modulr_list_payments or modulr_get_transactions. Don't assume a transfer is complete; you must run these tools to confirm the settlement status.

Ignoring corporate structure

✗ AVOID

Attempting to send funds using a general account ID without first knowing which legal entity owns it, causing payment failure or compliance issues.

✓ INSTEAD

Before any transfer, run modulr_get_customers to list all available entities. Then use modulr_create_account with the correct customer context.

Writing hardcoded API calls

✗ AVOID

A developer writes specific code for only one country's payment system, which breaks when expanding to a second EU nation.

✓ INSTEAD

Use this MCP. It handles the complex cryptographic hashing required by multiple European servers automatically, making your workflow universal.

The Right Fit

You should use Modulr if your core business function involves moving money or managing corporate ledgers across the UK and

EU. This is not a general-purpose database connector; it’s specialized for financial infrastructure. Don't use this MCP if you just need to send internal messages, manage contacts, or store simple records. For those tasks, look for messaging or CRM connectors instead. If you only need to read public data that doesn't involve live money movement (like market rates), this is overkill. You must be able to execute an action—create a payment, provision an account, or audit transactions—to justify using it.

Manual bank transfers and ledger management are painful today.

Right now, running payroll for contractors across different countries means logging into multiple bank portals. You copy a Sort Code from one sheet, log in to another system to verify the recipient's IBAN, manually initiate the transfer, and then wait hours or days just to check if it actually settled. This process is slow, prone to human error, and impossible to audit quickly.

With this MCP, your agent takes over the entire cycle. You simply tell your client: 'Pay contractors X and Y.' The tool handles checking accounts, formatting the payments for SEPA or Faster Payments rails, running the transfer through secure channels, and giving you back an immediate status report.

Modulr MCP gives you programmatic control over your money moves.

The manual steps that disappear are logging into various banking dashboards; cross-referencing spreadsheets to build payment batches; and spending time on basic error checking. The system handles the secure, cryptographically complex authentication required by European financial networks.

What's different now is speed and reliability. You move from hours of manual clicking and potential human failure to verifiable, automated execution that respects global banking standards.

Modulr MCP with 7 Tools

These tools allow your agent to perform core functions like creating payments, setting up corporate accounts, and auditing transaction histories across multiple jurisdictions.

#	TOOL	DESCRIPTION
01	`modulr_create_account`	Creates a new UK or EU bank account for a specific customer entity.
02	`modulr_create_beneficiary`	Maps an external recipient using their Sort Code, Account Number, or IBAN.
03	`modulr_create_payment`	Initiates a direct outgoing payment through Faster Payment or SEPA rails.
04	`modulr_get_accounts`	Retrieves a list of all live accounts and associated liquid funds.
05	`modulr_get_customers`	Lists the underlying legal customer or corporate entities registered in Modulr.
06	`modulr_get_transactions`	Pulls a complete audit of historical transactions for one specific account ID.
07	`modulr_list_payments`	Checks the current status and history of large batches of payments.

See It in Action

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

U Check our main UK sub-account. View the history array mapped onto it to find pending activity.

Ledger analysis received intact from the Modulr engine. Validating Account details, your latest block exposes 2 internal pending transfers reflecting cleared Faster Payments routes to standard banks without error.

U Initialize a payment stream. Register a Beneficiary named 'DevTeam' pointing to target Sort Code 123456 Acct 98765432. Send £5,000 from Account 'A110' natively.

Payment routed through Faster Payment nodes seamlessly via API keys validating successful HMAC verification! Target beneficiary successfully populated inside your dashboard bounds resulting natively into £5000 liquid push.

U Scan our Modulr operational Customers and list the active instances returning metadata boundaries.

Operation verified. Modulr confirmed your primary Customer instance identified as: C11XXXX. Available limits are active.

Frequently Asked Questions

01 **How do I use modulr_create_payment with the right currency?**

You must specify the payment amount along with its currency (GBP or EUR) in the request parameters. The MCP validates that the target accounts support the requested currency before initiating the transfer.

02 **Can I use modulr_get_transactions for all my clients?**

No, you must run modulr_get_transactions against a specific Account ID. The tool requires a precise account identifier to pull history and avoid data clutter.

03 **What is the difference between modulr_list_payments and modulr_get_transactions?**

modulr_get_transactions shows the detailed, historical audit trail for one specific account. modulr_list_payments checks the status of large groups or batches of payments you've initiated.

04 **Is this MCP only for UK and EU transfers?**

The tool is explicitly designed for European and British payment rails (SEPA, Faster Payments). It handles the required standards for those regions.

05 **What do I need before running modulr_create_account?**

You must first identify the customer entity using modulr_get_customers to ensure you are provisioning the account under the correct legal structure.

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 `"modulr": { "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

Modulr 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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