MCP SERVER | NO CODE | CLOUD HOSTED

Monnify MCP

Manage Nigerian Payments & Virtual Accounts

Monnify MCP connects your Nigerian payment gateway to your AI agent, letting you manage complex financial operations through natural conversation. You can create customer virtual bank accounts, check real-time transaction statuses, and track payouts and settlements without manually logging into a dashboard or calling support.

A+ Quality Score 100/100

payment-gateway | virtual-accounts | transaction-monitoring | nigeria-fintech | financial-services

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vinkius.com/mcp/monnify

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.

Monnify MCP

10 tools available
Cloud-hosted on Vinkius

Need to handle payments in Nigeria? This MCP lets you connect directly to Monnify's merchant account using your AI agent. Instead of juggling dashboards and API calls, you just talk to your agent about what you need done. You can list all transactions, check the status of a payment reference, or create dedicated virtual accounts for new customers on demand. It's built specifically for managing Nigerian payments, giving you real-time visibility into everything from initial card payments to final bank settlements.

When you use your agent through Vinkius, it handles the connection and execution flow, making complex financial tasks feel like simple chat commands. You can monitor daily collections by checking outgoing transfers or pull digital invoices instantly. It's all about taking away the friction of traditional payment management.

Core Capabilities

01 — Check Payment History

Retrieve a comprehensive list of recent payments, including their status and unique references.

02 — Manage Virtual Accounts

Create dedicated virtual bank accounts for customers or get full details on existing reserved accounts.

03 — Process Payments On Demand

Start new payment processes and generate the necessary checkout URLs for card or transfer payments.

04 — Track Funds Movement

List and track outgoing bank transfers (disbursements) and monitor final settlement payouts to your main corporate account.

05 — Reference Financial Records

Access digital invoices, list supported Nigerian banks, or get the details for any specific transaction reference.

One Click on Vinkius — From Prompt to Execution

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

01 First, subscribe to this MCP and provide your Monnify API Key and Secret Key credentials.

02 Next, authorize your AI agent client (like Cursor or Claude) through the Vinkius marketplace.

03 Finally, simply tell your agent what you need—for example, 'List all transactions from yesterday,' and it executes the call using the stored keys.

The bottom line is that once connected, your AI agent handles all the necessary calls to Monnify so you don't have to write a single line of code.

Built For

Fintech startups and e-commerce operations managers need this. If manual reconciliation or checking customer payment statuses is slowing down your day, this MCP gives you instant access to all financial data in Nigeria without needing a developer.

Operations Manager

Uses the MCP to monitor daily collections and check transaction references when a customer calls about a payment issue.

Financial Analyst

Runs reports on outgoing bank transfers, lists all settlements received, or pulls detailed invoice records for quarterly audits.

Startup Founder

Quickly reserves virtual accounts for new beta users or initiates test payments to validate the entire payment flow.

What Changes When You Connect

01 Stop manually checking statuses. Use get_transaction or list_transactions to instantly confirm if a payment is successful, pending, or failed.

02 Speed up onboarding. With reserve_account and list_reserved_accounts, you can provision unique virtual accounts for new users in seconds via your agent's command.

03 Simplify reconciliation. Monitor outgoing funds with list_disbursements and track final payouts using list_settlements, all from one conversation.

04 Reduce friction at checkout. The init_payment tool generates payment links instantly, allowing you to guide customers through payments without complex setups.

05 Full visibility into records. Use list_monnify_invoices or list_transactions to pull every necessary record for auditing and customer support.

Real-World Applications

The Customer Service Inquiry

A customer calls asking about a payment from three days ago. Instead of having the agent ask for an account number, you simply tell it to get_transaction using the reference ID they provide, giving them instant status confirmation.

New User Onboarding

A startup needs to onboard 50 new beta users quickly. You use reserve_account repeatedly and then list_reserved_accounts to confirm all accounts are live before starting testing payments using init_payment.

End-of-Week Reconciliation

It's time to close books. Your agent automatically runs list_settlements, lists_disbursements, and pulls list_monnify_invoices to compile a complete financial picture for the accounting team.

Troubleshooting Failed Payments

A merchant notices payments are failing. They use list_banks first to confirm supported banks, then check list_transactions to identify which bank codes might be causing issues.

Patterns to Avoid

Treating it like a basic ledger

✗ AVOID

Trying to calculate complex tax liability or project future revenue based on historical data using only list_transactions.

✓ INSTEAD

This MCP is for operational reporting, not deep financial modeling. For advanced calculations, pull the raw data (e.g., via list_settlements) and feed it into a dedicated BI tool.

Manually checking every account

✗ AVOID

When onboarding 10 new clients, manually visiting the dashboard to ensure each one has a virtual account created.

✓ INSTEAD

Use reserve_account for each client and then run list_reserved_accounts to verify all accounts were provisioned successfully with minimal effort.

Ignoring payment flow stages

✗ AVOID

Assuming that because a payment was initiated, it means the money is already in the bank account.

✓ INSTEAD

Always check list_transactions for status and then cross-reference using get_transaction to understand if the funds are still pending settlement or disbursement.

The Right Fit

Use this MCP when your primary need is operational visibility into payments happening *right now* in Nigeria. If you're a merchant operations manager, use it. You need real-time access to transactions (list_transactions), virtual accounts (reserve_account), and fund movements (list_settlements). Don't use it if you are building a general accounting ledger or managing payroll across different countries; for that, you need an ERP system. If your goal is merely document storage, list_monnify_invoices works, but don't expect it to calculate tax liability—that requires dedicated software.

Reconciling Payments Used To Be a Nightmare

Right now, tracking payments means logging into multiple dashboards. You pull transaction reports, you copy specific reference IDs from one tab to another, and then you manually compare those against bank statement screenshots. It's slow, it’s prone to human error, and by the time you finish, you've lost half your day.

With this MCP, all that effort vanishes. You tell your agent what payment activity you need—for example, 'Show me all transactions from last week.' The agent pulls everything together into a single, coherent list using list_transactions. You get instant operational clarity.

Monnify MCP Gives Instant Payment Status

The biggest time sinks today are cross-referencing account numbers and payment statuses. If a client says, 'I paid last Tuesday,' you have to manually search logs to find the details.

Now, your agent handles it. You simply ask for the transaction detail using get_transaction with the reference number. The answer comes back immediately, telling you the exact status and history of that money flow.

Monnify: 10 Tools for Payment Operations

These tools let you programmatically perform every core function of payment management, from initiating payments to tracking final bank settlements.

#	TOOL	DESCRIPTION
01	`get_account_details`	Retrieves the specific details of a reserved customer bank account.
02	`list_settlements`	Gathers a list detailing all payouts and merchant settlements received into your main account.
03	`get_transaction`	Pulls the full details for one specific payment transaction based on its reference number.
04	`init_payment`	Starts a new payment process and generates the necessary checkout link or URL for card payments.
05	`list_reserved_accounts`	Provides an overview of all virtual accounts you have reserved for customers.
06	`list_banks`	Retrieves a list of every supported Nigerian bank that Monnify works with.
07	`list_monnify_invoices`	Lists all digital invoices generated and stored on the Monnify platform for your business.
08	`list_transactions`	Provides a summary view of all payment transactions that have occurred through Monnify.
09	`list_disbursements`	Lists and tracks outgoing bank transfers or payouts initiated from your account.
10	`reserve_account`	Creates a new, dedicated virtual bank account for a customer immediately.

See It in Action

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

U List my most recent transactions on Monnify.

I've fetched your recent transactions. You have 8 transactions today, totaling ₦45,000. Most are 'SUCCESSFUL', but one with reference 'REF-123' is 'PENDING'. Would you like the details for the pending one?

U Reserve a virtual account for a new customer named 'Ayo Balogun'.

Initializing account reservation... I've successfully reserved a virtual account for Ayo Balogun. The Account Number is 1234567890 (Wema Bank) and the Account Name is 'YOUR_COMPANY Ayo Balogun'. Shall I provide the payment reference?

U List all Nigerian banks supported by Monnify.

Retrieving supported banks... Monnify supports 25+ banks including Access Bank, GTBank, Zenith Bank, First Bank, and United Bank for Africa (UBA). Would you like to see the full list with their bank codes?

Frequently Asked Questions

01 **How do I check my recent transactions using Monnify MCP?**

You use list_transactions to get a summary view. This tool provides a quick overview of all payments, letting you see the status and references for immediate checks.

02 **What is the difference between list_settlements and list_disbursements in Monnify MCP?**

list_settlements tracks money coming *into* your corporate bank account from Monnify. list_disbursements track money going *out* of your account, like payouts or transfers.

03 **Can I create a new virtual account with the Monnify MCP?**

Yes, you use reserve_account to instantly generate and provision a unique virtual bank account for any customer. You can then list_reserved_accounts to see all active accounts.

04 **What if I need details on one specific payment? Monnify MCP?**

Use get_transaction, feeding it the relevant reference ID. This pulls the complete history and status for that single transaction, eliminating guesswork.

05 **Does Monnify MCP help me list supported banks?**

Yes, the list_banks tool provides a current and comprehensive list of all Nigerian banks that Monnify supports for transactions and payouts.

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 `"monnify": { "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

Monnify 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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