MCP SERVER | NO CODE | CLOUD HOSTED

Monzo Banking MCP

Track Spending, Check Balances, Audit Accounts.

Monzo Banking connects your AI client to real-time personal finance data. Instantly check balances, list every account you own, and fetch recent transaction history directly through natural conversation. Stop logging into apps just to see how much money you have left.

A+ Quality Score 100/100

personal-finance | bank-account | transaction-history | budgeting | real-time-balance

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vinkius.com/mcp/monzo-banking

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.

Monzo Banking MCP

3 tools available
Cloud-hosted on Vinkius

This MCP gives your AI agent secure access to the intelligence of your Monzo bank accounts. You can ask simple questions—like 'How much cash do I have right now?' or 'Did I pay my rent this month?'—and get instant, accurate answers without opening a browser. Your agent pulls real-time balances and provides comprehensive transaction histories, letting you audit spending patterns instantly.

Whether you're building automated budgeting tools or just need to quickly verify a number before a meeting, your AI client acts as a dedicated financial assistant through natural conversation. This MCP is hosted on Vinkius, the #1 catalog for connecting agents to services. You can retrieve a full list of all accounts associated with your profile and summarize recent spending activity in plain language.

It's how you manage daily finances or track budget goals simply by talking to your agent.

Core Capabilities

01 — List all bank accounts

Retrieves a complete list of every Monzo account associated with your profile.

02 — Check real-time balances

Gets the current cash balance for any specific Monzo account you own.

03 — View transaction history

Fetches a list of recent spending and deposits, allowing you to audit your financial activity.

One Click on Vinkius — From Prompt to Execution

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

01 Subscribe to this MCP on Vinkius.

02 Enter your unique Monzo Access Token (you grab this from the developer portal).

03 Use your AI client to ask natural language questions, like 'What were my spending totals last week?'

The bottom line is you use plain conversation to access complex financial data.

Built For

Anyone whose job involves managing or analyzing personal money needs this. It's for the budget consultant tired of manual spreadsheet updates, the digital nomad who needs quick account checks across time zones, or the developer building automated financial tracking tools.

Financial Analyst

Uses the MCP to pull transaction history and summarize spending patterns for client reports without ever opening a bank portal.

Budget Manager

Asks the agent to check real-time balances against set budget limits, instantly flagging overspending categories.

Freelancer / Gig Worker

Quickly lists all accounts and checks current balances when moving money between different payment streams.

What Changes When You Connect

01 Instead of opening the Monzo app and digging through menus, you just ask your agent to check real-time balances. It's instant financial status checks via natural conversation.

02 You don't have to manually track which accounts exist. Use get_monzo_accounts to get a full list of everything attached to your profile in one query.

03 Need to audit spending? Get_monzo_transactions fetches recent activity, letting you see exactly where money went without downloading CSV files or scrolling endlessly.

04 Budgeting just got easier. You can ask the agent to summarize your recent financial activity using get_monzo_transactions data for quick insights.

05 This integration lets developers build powerful workflows because it provides reliable access to core banking functions, like checking balances and listing accounts.

Real-World Applications

I need to see if I have enough money for a trip.

A traveler asks their agent: 'What's my total spending capacity?' The agent first uses get_monzo_accounts to list all accounts, then checks the combined balances using get_monzo_balance, giving an immediate answer instead of forcing them to log into multiple portals.

My client wants a report on last month's spending.

The analyst asks their agent: 'Give me all transactions from the travel category in June.' The agent uses get_monzo_transactions, filters the data based on keywords, and presents a clean summary for the final report.

I forgot how many accounts I even have.

The user types: 'What are my Monzo accounts?' The agent simply calls get_monzo_accounts and lists them out, solving the problem immediately without needing to click through any settings menus.

I'm reviewing my monthly spending habits.

The user prompts: 'Summarize all transactions from Starbucks over the last two weeks.' The agent retrieves data using get_monzo_transactions and provides a simple, aggregated total, making budget review painless.

Patterns to Avoid

Trying to export everything.

✗ AVOID

The user tries to manually download transaction history from the bank's website, which requires multiple clicks and formatting changes before they can use it in a spreadsheet.

✓ INSTEAD

Just ask your agent to get_monzo_transactions. The data comes directly into your workflow context, ready for analysis without any export or copy-pasting.

Asking for total money across all accounts.

✗ AVOID

The user manually checks balances on three different tabs and then has to add them up in a separate spreadsheet cell.

✓ INSTEAD

First, call get_monzo_accounts to identify every account ID. Then, ask your agent to check the balance for each one using get_monzo_balance for a single, accurate total.

Assuming data is current.

✗ AVOID

The user relies on an old screenshot or a cached summary from their dashboard that might be hours out of date.

✓ INSTEAD

Always use the MCP tools. Requesting balances via get_monzo_balance ensures you are getting true, real-time figures.

The Right Fit

Use this if your core need is financial auditing and balance checking. If you need to know what money moved, or how much cash you have right now, this MCP works perfectly by accessing get_monzo_transactions and get_monzo_balance. Don't use it if your goal is investment strategy modeling; for that, you'd need a separate market data tool. Also, don't confuse basic balance checks with advanced budgeting tools; this MCP gives the raw numbers so *your* agent can do the complex analysis. It's about retrieving facts—the list of accounts, balances, and transactions.

The hassle of checking your finances today

Right now, tracking spending means juggling multiple apps and websites. You have to log into the bank portal, navigate through menus, find the correct date range, and then manually download a statement just to see if you're on budget.

With this MCP, your agent handles it all. You simply tell it what you need—like summarizing spending from last month—and instantly get the answer without ever leaving your chat window.

Get real-time data with Monzo Banking MCP

You don't have to manually compare dates or switch between viewing balances and transaction lists. Your agent uses get_monzo_accounts, then gets_monzo_balance, and finally pulls the specific transactions you need.

The difference is that you move from manual data collection—a multi-step chore—to a single conversation with an immediate, actionable answer.

Monzo Banking: 3 Tools for Finance Data

Use these tools to retrieve a complete picture of your finances by listing accounts, checking balances, or fetching detailed transaction history.

#	TOOL	DESCRIPTION
01	`get_monzo_accounts`	Lists every bank account connected to your Monzo profile so you know what data is available.
02	`get_monzo_balance`	Provides the live, current balance for a specific Monzo account ID.
03	`get_monzo_transactions`	Pulls a detailed record of recent spending and deposits from your accounts.

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 current Monzo balance.

Retrieving your account balance... Your current balance is £1,245.50. You have spent £12.30 so far today. Would you like to see your recent transactions?

U List my Monzo accounts.

I've found 2 accounts: a 'Personal' account (ending in 4567) and a 'Joint' account (ending in 8901). Which one would you like to check?

U What were my last 5 transactions?

Fetching your recent history... Your last 5 transactions include 'Tesco' (£5.40), 'Starbucks' (£3.20), and 'Transport for London' (£2.10). Would you like the full breakdown?

Frequently Asked Questions

01 **How often does Monzo Banking MCP get updated?**

The connection relies on real-time API access. As long as the underlying Monzo service is active, you'll receive up-to-the-minute data for balances and transactions.

02 **Can I use Monzo Banking MCP to set budgets?**

This MCP provides the necessary raw data. You can ask your agent to summarize spending using get_monzo_transactions, which is the first step toward building a budget tool.

03 **Do I need to list my accounts first with Monzo Banking MCP?**

No. While you *can* call get_monzo_accounts to see all options, your agent can often infer which account balance you mean if the context is clear.

04 **What data does get_monzo_transactions provide?**

It provides a detailed history of recent activity. You'll get vendors, dates, and amounts for everything that moved through your connected accounts.

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 `"monzo-banking": { "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

Monzo Banking 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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