

MCP SERVER

NO CODE

CLOUD HOSTED

# N26 Banking MCP

## Get Real-Time Balances and Transaction History

N26 Banking connects your AI agent directly to your N26 financial accounts. It lets you check real-time balances for all linked accounts, list recent transactions across the Eurozone, and monitor specific savings goals (Spaces) without opening the mobile app. You get a single source of truth for your personal finances through natural conversation.

**A+** Quality Score 100/100

mobile-banking

sub-accounts

transaction-monitoring

personal-finance

account-management



# 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

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## 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

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## 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

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## 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](https://cloud.vinkius.com) — connect your AI agent in under 60 seconds.

# N26 Banking MCP

3 tools available

Cloud-hosted on Vinkius

Need to know exactly where your money is right now? This MCP gives your AI agent secure access to your N26 accounts. Instead of logging into multiple banking portals, you just ask your agent what you need. It pulls the current balance and IBAN for any account you have. You can feed it recent transaction history to quickly check if that Amazon purchase went through or see exactly where your spending money went last week. Plus, it tracks your N26 Spaces, letting you monitor progress toward a big goal—like a vacation fund—all in one place. Working with Vinkius's catalog means you connect once and gain access to this financial intelligence alongside dozens of other services, making your agent a true personal finance copilot.

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## Core Capabilities

### 01 — Retrieve Account Status

Lists all connected N26 accounts and provides real-time balances and IBANs.

### 02 — Audit Spending History

Pulls recent transaction records, allowing you to track spending patterns across the Eurozone.

### 03 — Monitor Savings Goals

Retrieves details and balances for all your N26 Spaces (sub-accounts).

### 04 — Summarize Financial Activity

Allows the agent to synthesize recent transactions and sub-account status into a readable summary.

# One Click on Vinkius — From Prompt to Execution

Available at [vinkius.com/mcp/n26-banking](https://vinkius.com/mcp/n26-banking) — connect your AI agent in three steps.

- 01 Subscribe to this MCP on Vinkius, then enter your N26 Access Token via the developer portal.
- 02 Your AI client connects using the token, establishing secure read-only access to your financial data.
- 03 You ask your agent a question—like 'What did I spend last week?'—and it executes the necessary tools and returns the answer.

The bottom line is: you talk naturally to your AI client, and it pulls real-time bank data into the conversation.

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## Built For

Anyone whose job involves managing money across multiple platforms. Think digital nomads who need quick financial status checks while traveling, or developers building personal budgeting tools that require live banking feeds.

### Freelance Digital Nomad

Needs to quickly check balances and transaction history for accounts used across different European countries without logging into a browser.

### Personal Finance Enthusiast

Uses the tool to monitor specific savings goals (Spaces) and audit spending patterns by summarizing recent transactions automatically.

### Automation Developer

Builds automated budgeting scripts or personal finance trackers that need reliable, structured access to account lists and transaction records.

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## What Changes When You Connect

- 01 Stop opening the app just to check a balance. Your agent can use `get_n26_accounts` to give you real-time balances and IBANs with a single query.

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- 02** Audit your spending effortlessly. Instead of scrolling through statements, ask for recent transactions using `get_n26_transactions` and get immediate insights into where money went.
- 
- 03** Track savings goals better than ever. The agent uses `get_n26_spaces` to give you an instant overview of every sub-account balance, helping you monitor progress toward a goal.
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- 04** Manage complex finances without deep diving into menus. You can ask your agent to summarize your entire financial status by combining data from multiple accounts and spaces.
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- 05** It works across any client. Connect this MCP through Claude or Cursor, and the banking intelligence is available wherever you're working.
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## Real-World Applications

### Checking Cross-Border Funds

A digital nomad lands in a new country and needs to confirm if their main checking account has enough funds for an immediate transfer. They ask their agent, which uses `get_n26_accounts`, and get the current balance and IBAN immediately.

### Investment Tracking

A user needs to know if they can afford a new car down payment. They ask their agent, which uses `get_n26_spaces`, checking the balances of all designated savings goals, confirming they hit their 'New Car' target.

### Budgeting Review

A user wants to see if they overspent on groceries last month. They prompt their agent, which executes `get_n26_transactions`, filtering by vendors like 'Lidl' and calculating total spending in the desired category.

### Financial Status Check

A busy professional needs a quick snapshot before a meeting. They ask for a summary of finances, and the agent compiles data by calling `get_n26_accounts` and listing all current balances in one response.

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## Patterns to Avoid

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### Trying to manually cross-reference accounts.

#### X AVOID

Opening the mobile app, logging in, navigating through separate tabs for checking, savings, and investments, then copying down three different IBANs and balances.

#### ✓ INSTEAD

Just ask your agent. It uses `get\_n26\_accounts` to pull all current account details (balances and IBANs) instantly without you touching the app.

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### Forgetting about sub-goals.

#### X AVOID

Only checking the main bank balance, which makes it seem like your savings goals aren't accounted for in your total available funds.

#### ✓ INSTEAD

Use `get\_n26\_spaces` to list every specific savings goal and its current balance. This shows your true financial picture.

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### Asking vague questions about spending.

#### X AVOID

Telling the agent, 'Tell me what I spent.' The agent needs context to give a useful answer.

#### ✓ INSTEAD

Be specific. Ask for transactions from a date range or by a vendor using `get\_n26\_transactions` to get precise data.

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## The Right Fit

Use this MCP if your primary need is real-time access and summarization of personal bank account data, specifically N26. If you are tracking balances, listing transactions, or monitoring dedicated savings spaces, this tool works perfectly. Don't use it if you need to perform actions like initiating transfers (that requires different credentials/tools). Also, don't rely on it for credit card statements; focus only on the bank account data it retrieves. If your goal is general budgeting across multiple banks that aren't N26, look into a multi-bank aggregation tool instead.

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## Tracking your money used to be an exercise in copy/paste and clicking through endless dashboards.

Today, checking your finances means opening the banking app. You might check your main account balance, then navigate to the separate 'Spaces' tab for savings goals, and finally pull up a statement history just to find out where you spent that last weekend. It takes five minutes of clicking through three different sections, often leading to stale or incomplete data.

With this MCP, the whole process shrinks down to asking your agent one simple question. The agent handles the complex retrieval logic behind the scenes, pulling real-time balances and summarizing spending patterns using `get_n26_accounts` and `get_n26_transactions`. You get a full financial picture instantly.

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## N26 Banking MCP: Get an Immediate Financial Snapshot

You no longer have to juggle multiple views or wait for the bank's daily statement cycle. The agent can pull all relevant data points—checking balances, space totals, and transaction details—in a single query.

It's about conversational certainty. You get immediate, accurate financial status updates from one place, allowing you to make decisions based on up-to-the-minute facts, not old screenshots.

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## N26 Banking: 3 Tools for Financial Data

Use these three tools to retrieve all necessary financial data from your N26 account, giving your agent comprehensive access to balances, accounts, and transactions.

#	TOOL	DESCRIPTION
01	<code>get_n26_accounts</code>	Lists every N26 account you hold, giving the current balance and IBAN for each one.
02	<code>get_n26_spaces</code>	Retrieves the balances and details for all your dedicated savings spaces (sub-accounts).
03	<code>get_n26_transactions</code>	Fetches a list of recent banking activity, letting you audit your spending over time.

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## See It in Action

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

### Show me my N26 account balance.



Retrieving your account details... Your current balance is €2,150.40. I've also identified your IBAN if you need it for a transfer. Would you like to see your recent transactions?

### What are my last 3 transactions on N26?



Fetching your history... Your last 3 transactions were: 'Lidl' (€15.20), 'Amazon.de' (€45.00), and 'Shell' (€60.00). Would you like to see more details for any of these?

### List all my N26 Spaces and their balances.



Retrieving your Spaces... You have 3 active spaces: 'Vacation' (€1,200), 'New Car' (€5,000), and 'Emergency Fund' (€2,500). Your total savings across all spaces is €8,700.

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## Frequently Asked Questions

### 01 How does the N26 Banking MCP work with my bank data?

The MCP securely connects your AI agent to your N26 account using a token. It reads balance and transaction data in real time, but it never allows the agent to make changes or send money.

### 02 Can I see all my sub-accounts with the N26 Banking MCP?

Yes. You can use ``get_n26_spaces`` to retrieve details and balances for every dedicated savings space you have set up in N26.

**03 Does this help me track my spending over time using `get_n26_transactions`?**

Absolutely. Running `get_n26_transactions` pulls your recent history, letting you audit specific vendors or date ranges to see exactly where your money went.

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**04 Is the N26 Banking MCP safe for sensitive data?**

Yes. The connection is read-only and secure, ensuring that only balance information and transaction history are accessed by your agent client.

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**05 Do I need to use a specific AI client with the N26 Banking MCP?**

No. Because this MCP adheres to open standards, you can connect it through any compatible client, including Claude, Cursor, and Windsurf.







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# Go Live in 60 Seconds

Get your connection token from [cloud.vinkius.com](https://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
 <b>Claude AI</b>	Profile → Customize → Connectors → "+" → Add custom connector → Paste endpoint
 <b>Cursor</b>	Settings → Features → MCP Servers → "+ Add New MCP Server" → Type: SSE → Paste endpoint
 <b>VS Code</b>	Ctrl/Cmd+Shift+P → "MCP: Add Server" → add <code>"n26-banking": { "url": "..."</code>
 <b>Windsurf</b>	MCP Settings → <code>mcp_settings.json</code> → Add endpoint URL
 <b>ChatGPT</b>	Settings → Tools & plugins → Add MCP server → Paste endpoint
 <b>Gemini</b>	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

# N26 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](https://cloud.vinkius.com) →

[vinkius.com](https://vinkius.com) · [support@vinkius.com](mailto:support@vinkius.com)

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### DOCUMENT INFORMATION

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