

MCP SERVER

NO CODE

CLOUD HOSTED

Nubank Mexico MCP

Manage transfers, bills, and spending from conversation.

Nubank Mexico MCP connects your personal bank account to any AI agent. Check balances, view transactions, and send SPEI transfers instantly through conversation. Manage bill payments for utilities like CFE or Telmex, track spending analytics by category, and get full credit card statements without opening the app.

A+ Quality Score 100/100

digital-banking

personal-finance

spei-transfers

spending-analytics

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

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.

Nubank MX MCP

14 tools available

Cloud-hosted on Vinkius

Take control of your banking life using natural conversation. This MCP lets you manage every aspect of your Nubank Mexico account right from your agent. You can ask your AI client for a real-time balance or check how much your deposits are earning this year. Need to send money? Simply request an SPEI transfer, specifying the recipient's CLABE and concept description, and it gets sent instantly. Beyond simple transfers, you can review full transaction histories, look up credit card limits, or pay bills for utilities like water or internet—all without clicking through menus. This capability is part of Vinkius' #1 MCP Catalog, letting your agent access all your financial tools in one place. You can even analyze spending patterns by category to see where your money went last month.

Core Capabilities

01 — Track available funds

You check your current account balance and view details like your CLABE number or annual deposit yield.

03 — Manage utilities and bills

You pay pending service bills, including CFE or Telmex, directly from your account balance.

05 — Access credit card details

You view your current credit limit, statement history, and minimum payment due dates.

02 — Process instant payments

The agent executes SPEI transfers to any Mexican bank using just the recipient's CLABE number and a concept description.

04 — Review spending habits

The system generates detailed insights on where you spent money last month, identifying top merchants and trends.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/mcp/nubank-mx — connect your AI agent in three steps.

- 01 Subscribe to this MCP on Vinkius.
- 02 Enter your Nubank API Key and Client Secret into the connection settings.
- 03 Your agent can now access all banking tools through natural conversation.

The bottom line is, you don't need to switch between apps or manually input credentials; your AI client handles it for you.

Built For

Anyone who deals with money regularly needs this. It's the person who gets frustrated having to jump between the mobile app, logging in multiple times just to check a balance or pay a bill. If your daily life involves tracking expenses and paying recurring services, you need this.

Freelancer

You use it to quickly track incoming client deposits and outgoing business payments without navigating the mobile app.

Financial Advisor

You query client spending data programmatically, pulling transaction histories or calculating monthly spending trends for reports.

Personal Finance Enthusiast

You check your account details and review investment portfolios to monitor savings patterns and optimize budgets via conversation.

What Changes When You Connect

- 01 You save time by skipping app navigation. Instead of opening the mobile app to check your balance or pay a bill, you just ask your agent for it.

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- 02** Transfers are instant via `create_transfer`. Just give your AI client the recipient's CLABE number and the purpose; the money moves immediately.
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- 03** Get financial clarity with `get_spending_analytics`. You don't have to manually categorize expenses anymore. The system shows you where every peso went last month, compared to previous periods.
-
- 04** Never miss a payment again. Use `list_bills` and then execute payments via `pay_bill`, covering everything from CFE to Telmex without leaving your workflow.
-
- 05** Track everything in one place. From reviewing credit card statements with `get_credit_card_statement` to pulling full transaction lists using `list_transactions`, all data is available through natural language queries.
-

Real-World Applications

Paying the quarterly taxes for a client

A financial advisor asks their agent, 'What bills do I need to pay next?' The agent uses `list_bills` to pull pending service payments. Then, upon confirmation, it executes the necessary payment using `pay_bill`, logging the transaction details.

Reviewing spending for tax purposes

The user asks their agent to 'Show my spending breakdown for Q1.' The system runs `get_spending_analytics`, providing a detailed report on top merchant categories, which saves hours of manual review.

Sending money for rent via SPEI

A freelancer needs to pay rent immediately. They prompt their agent: 'Send \$10,000 MXN via SPEI to CLABE XXXXXX with concept Rent.' The MCP executes `create_transfer` instantly and confirms the new balance.

Checking credit card status before traveling

The user asks their agent about their cards. It uses `get_credit_card_info` to confirm the current limit and then runs `list_transactions` to pull all settled purchases, ensuring they are covered.

Patterns to Avoid

Copying transaction data into a spreadsheet

✗ AVOID

The user has to navigate through the mobile app's 'Transactions' tab, manually selecting date ranges and copying hundreds of individual entries into Excel for analysis.

✓ INSTEAD

Instead, ask your agent to use ``list_transactions`` or specify a timeframe. This pulls the data directly into your workflow, ready for review.

Paying bills by logging into multiple portals

✗ AVOID

A user needs to pay CFE, Telmex, and their water bill. They open three different websites, log in three times, find the payment portal, and manually enter account numbers.

✓ INSTEAD

Use ``list_bills`` first; it consolidates all pending payments from Nubank Mexico. Then, you simply tell your agent which bills to cover using ``pay_bill``.

Forgetting the correct CLABE format

✗ AVOID

The user has a physical check with an old or incorrect account number and struggles to find the proper 18-digit CLABE for SPEI transfers.

✓ INSTEAD

Run ``get_account_info`` first. It instantly provides your active, correct Nubank Mexico CLABE number for reliable transfers.

The Right Fit

Use this MCP if you need real-time financial control and task execution over data reading. This is for day-to-day money management: paying bills (`pay_bill`), checking balances (`get_account_balance`), or moving funds (`create_transfer`). Don't use it if your goal is complex, external analysis like generating a full year of tax documents that requires linking to accounting software; for that, you need an integration tool designed for ERP systems. You should also avoid relying on this MCP for investment advice—it only reports data via `get_investments` , but it doesn't tell you what stocks to buy.

The Manual Hassle of Daily Banking

Right now, managing your money means constant context switching. You have to open the banking app for a balance check; switch to the utility website to pay the electric bill; and then jump back to a spreadsheet just to categorize last month's spending. It's clicking through menus, hunting for account numbers, and copying data across five different tabs.

With this MCP, you talk to your agent instead. You simply ask, 'What do I need to pay?' or 'How much money do I have left?' Your agent handles the complex sequence of checks—from listing bills via `list_bills` to confirming balances via `get_account_balance`. It's immediate, conversational control.

Getting Financial Clarity with Nubank Mexico MCP

The manual process of tracking spending involves downloading statements and manually going through every transaction to categorize it. You lose hours doing this work just to understand where your money is actually going.

Now, you ask for `get_spending_analytics`. The agent runs the calculation and gives you a clear breakdown: what percentage went to dining versus transportation. It's instant intelligence without opening an Excel sheet.

Nubank Mexico: 14 Tools for Finance Management

These tools give your AI client direct access to every banking function—from checking balances to executing payments—allowing you to manage money entirely through conversation.

#	TOOL	DESCRIPTION
01	<code>create_transfer</code>	Sends an instant SPEI transfer between Mexican bank accounts.
02	<code>get_account_info</code>	Retrieves key details about your Nubank Mexico account profile, like your CLABE number.
03	<code>get_spending_analytics</code>	Calculates and retrieves spending insights showing monthly trends and top merchants for a specific period.
04	<code>get_account_balance</code>	Checks your current available account balance in real time.
05	<code>get_credit_card_info</code>	Retrieves details about your Nubank credit card, including limits and current balances.
06	<code>get_investments</code>	Displays the current value of your Cajitas investment portfolio.
07	<code>get_credit_card_statement</code>	Retrieves a full statement for your credit card, defaulting to the most recent period if no month is specified.
08	<code>get_transaction</code>	Gets detailed information on one specific transaction using its unique identifier.
09	<code>list_bills</code>	Shows a list of pending bills and service payments you need to make.
10	<code>list_credit_card_transactions</code>	Lists your recent, settled transactions from the credit card account.
11	<code>list_rewards</code>	Shows a list of your current Nubank reward points and benefits.
12	<code>list_transactions</code>	Retrieves paginated lists of your recent general account transactions, useful for deep history checks.
13	<code>list_transfers</code>	Lists all outgoing transfers you've made recently.
14	<code>pay_bill</code>	Pays a specified service bill or utility payment, supporting partial amounts if eligible.

See It in Action

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

U How much do I have in my Nubank account right now?



Your Nubank Cuenta balance is \$47,832.50 MXN. You have \$2,150 MXN in pending transactions. Your available balance is \$45,682.50 MXN. Your deposits are currently earning 15.0% annual yield (rendimiento). Your CLABE for receiving transfers is: 638180000012345678.

U Send \$5,000 MXN via SPEI to CLABE 012180001234567890 with concept 'Renta abril'.



SPEI transfer sent successfully! \$5,000.00 MXN transferred to CLABE 012180001234567890 (BBVA Mexico). Concept: 'Renta abril'. Tracking number (clave de rastreo): 2026041000000012345678. Your new available balance is \$40,682.50 MXN.

U Show me my spending breakdown for last month.



Your spending last month totaled \$28,450 MXN across 67 transactions. Top categories: 🍔 Food & Dining: \$8,200 (29%) — top merchant: Uber Eats. 🚗 Transportation: \$4,500 (16%) — top: Uber rides. 🏠 Housing: \$5,000 (18%) — rent payment. 🛒 Shopping: \$3,850 (14%). 🎮 Entertainment: \$2,100 (7%). Compared to the previous month, you spent 12% more on dining. Would you like detailed insights on any category?

Frequently Asked Questions

01 How do I check my current balance using Nubank Mexico MCP?

You ask your agent to run `get_account_balance`. It returns your current available funds, along with details like the annual yield on your deposits.

02 Can I send money internationally? (Nubank Mexico MCP)

This MCP handles local SPEI transfers. You must provide a CLABE number for recipients within Mexican banks using ``create_transfer``.

03 How do I pay my internet bill with this MCP?

First, run ``list_bills`` to see the pending service payments. Then, tell your agent which services you want to cover and use the ``pay_bill`` tool.

04 What is the best way to view my past spending? (Nubank Mexico MCP)

Use ``get_spending_analytics``. This provides a categorized summary of your spending for specific timeframes, which is much faster than manually reviewing every transaction.

05 Do I need to list all my transactions for tax purposes? (Nubank Mexico MCP)







You can pull full histories using ``list_transactions``. For a targeted view of only settled purchases, use ``list_credit_card_transactions`` instead.

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>"nubank-mx": { "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

Nubank MX 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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