MCP SERVER | NO CODE | CLOUD HOSTED

Open Finance Brasil MCP for AI Agents

Access Brazilian banking data and investment portfolios directly.

Open Finance Brasil MCP connects your AI agent to the Brazilian banking system. It lets you pull account balances, credit card bills, investment portfolios, and loan details directly into your chat or IDE. It's the bridge for anyone needing real-time Brazilian financial data without manual exports.

A+ Quality Score 100/100

MAINTAINED BY VINKIUS CLOUD FOR AI AGENTS · JULY 2026
vinkius.com/mcp/open-finance-brasil

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.

Open Finance Brasil MCP

7 tools available
Cloud-hosted on Vinkius

The Open Finance Brasil MCP connects your AI agent to the Brazilian banking system. Managing finances in Brazil usually means jumping between different banking apps or downloading CSVs just to see the full picture. This MCP changes that by giving your AI agent direct access to the data that matters. You can ask your agent to check your current balances across different banks, look up your credit card limits, or summarize your investment portfolio in one place. It handles the heavy lifting of fetching your personal data and loan contracts so you don't have to copy-paste numbers into a spreadsheet. Since Vinkius hosts this MCP, you can get it running in minutes and start using it with any of your preferred tools. It's about making your financial data actually usable for your projects, whether you're building a personal dashboard or just trying to get a clear view of your monthly spending. You can use it to automate monthly reports, verify customer information for your business, or get a high-level overview of your debt obligations without having to log into multiple portals. Instead of spending your afternoon hunting for statements, you can get a clear answer on your total liquidity or investment growth with a single prompt. By tapping into the Open Finance framework, this connection ensures that your agent sees the most up-to-date information available in the Brazilian market.

Core Capabilities

01 — Pull account balances

Get real-time balances and account types from various payment accounts.

02 — Check credit card limits

View available, used, and total limits for all your credit cards.

03 — Fetch investment portfolios

See your treasury, funds, and CDBs in a single view.

04 — Retrieve loan details

Get a list of your financing contracts for vehicles, real estate, or personal loans.

05 — Access transaction history

View the full list of movements for any specific bank account.

06 — Get customer profiles

Pull basic identity info like name, CPF, and address for account verification.

One Click on Vinkius — From Prompt to Execution

Available at **vinkius.com/mcp/open-finance-brasil** — connect your AI agent in three steps.

01 Connect your Open Finance Brasil credentials to the MCP via the Vinkius interface.

02 Link your preferred AI client to the Vinkius catalog to authorize the connection.

03 Ask your agent to fetch specific data like your investment portfolio or recent transactions.

The bottom line is you get a direct line from your Brazilian bank data to your AI agent without the manual data entry.

Built For

This is for Brazilian fintech developers, personal finance enthusiasts, or anyone who needs to automate the handling of Brazilian banking data.

Fintech Developer

Build automated wealth management tools by pulling real-time investment and account data.

Personal Finance Manager

Track spending and debt across multiple Brazilian banks without switching tabs.

Data Analyst

Aggregate loan and credit card data for better financial modeling and reporting.

What Changes When You Connect

01 Stop manual CSV exports by using get_investments to pull your entire portfolio into your agent instantly.

02 Get a unified view of debt by using get_financing to see all your vehicle and real estate loans at once.

03 Monitor spending better with get_transactions to let your agent analyze your monthly bank movements.

04 Check credit health faster with get_credit_cards to see available limits across all your cards.

05 Automate customer onboarding by using get_customer_data to pull basic identification info for verification.

Real-World Applications

Portfolio Analysis

A user asks their agent to summarize their CDBs and funds. The agent uses get_investments to pull the data and provides a breakdown of their risk exposure.

Debt Tracking

A user wants to know their total debt. The agent uses get_financing to find all vehicle and real estate loans and sums them up.

Quick Balance Check

A user asks 'How much do I have across all my accounts?'. The agent calls get_accounts to list every balance in one table.

Transaction Audit

A user wants to find a specific payment. The agent uses get_transactions to find the history for a specific account and searches for the amount.

Patterns to Avoid

Trying to guess account IDs

✗ AVOID

Trying to hardcode a bank account number into a prompt to see the balance.

✓ INSTEAD

Use get_accounts first to find the correct ID before calling get_transactions.

Mixing up credit cards

✗ AVOID

Assuming you only have one credit card and asking for a single bill.

✓ INSTEAD

Use get_credit_cards to see all your cards and their limits first.

Requesting all data at once

✗ AVOID

Asking the agent to 'get everything' in a single prompt.

✓ INSTEAD

Use get_investments for your portfolio and get_financing for your loans separately.

The Right Fit

Use this MCP if you need to interact with the Brazilian banking ecosystem specifically. It's perfect for anyone building tools for Brazilian users who need to see their Open Finance data, investments, or credit limits. It's the right choice if you want your AI to see real bank balances and loan contracts. Don't use this if you're looking for global banking data or if you need to perform actual transfers. This MCP is for data retrieval, not for moving money between accounts. If you need to execute Pix transfers or pay bills, you'll need a different integration that supports transactional actions.

Open Finance Brasil MCP for Brazilian Banking Data

Most people in Brazil have to juggle five different apps just to see their total net worth. You open one app for your investments, another for your car loan, and a third to check your daily spending. It's a mess of copy-pasting numbers into a spreadsheet or a notes app just to get a clear picture of your money.

This MCP gives your AI agent a direct line to that data. Instead of clicking through four different banking portals, you just ask your agent to show you your balances. It pulls the info from Open Finance Brasil and presents it to you in seconds.

Open Finance Brasil MCP for Investment Portfolio Tracking

Manually tracking CDBs, treasury bonds, and funds is a chore that most people put off until the

With this MCP, that manual work disappears. Your agent can pull your entire investment portfolio on

end of the month. You have to log in, find the summary, and write it down somewhere.

demand. You get a real-time view of your wealth without ever having to log into a single banking portal yourself.

Open Finance Brasil 7-Tool Brazilian Banking Data

Use these tools to fetch account balances, investment portfolios, loan details, and credit card limits from Brazilian banks.

#	TOOL	DESCRIPTION
01	`get_accounts`	Get a list of payment accounts including their types, agency numbers, and current balances. This helps you see your total liquidity across different banks at a glance.
02	`get_credit_card_bills`	Fetch the current bills for a specific credit card account using its unique ID. Use this to stay on top of your monthly payments without checking each card individually.
03	`get_credit_cards`	See your credit card brands and their total, available, and used limits. It's the fastest way to check your spending power across multiple cards.
04	`get_customer_data`	Pull basic identification details like the customer's name, CPF, and address. This is useful for quickly verifying identity or updating profile information.
05	`get_financing`	Retrieve all active loan contracts, including vehicle and real estate financing. This gives you a complete overview of your long-term debt obligations.
06	`get_investments`	Get a complete view of your investment portfolio including treasury, funds, and CDBs. Use it to see your total assets and growth in one place.
07	`get_transactions`	Pull the full transaction history for a specific bank account using its ID. This lets your agent analyze your spending habits or find specific past payments.

See It in Action

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

U What's the status of my car loan and my current bank balances?

Here's a summary of your current accounts and financing:

ACCOUNT TYPE	BALANCE
Checking	R$ 5,200.00
Savings	R$ 12,400.00

Financing Status:
- Vehicle Loan: R$ 34,000.00 remaining
- Real Estate: R$ 450,000.00 remaining

U Can you show me my investment portfolio?

Your investment portfolio currently includes:

- **Funds:** R$ 15,000.00
- **CDBs:** R$ 25,000.00
- **Treasury:** R$ 10,000.00

Your total invested amount is **R$ 50,000.00**.

U List my credit card limits.

You have 3 credit cards active:

- **Visa Gold:** Limit R$ 10,000 | Available R$ 4,000
- **Mastercard:** Limit R$ 15,000 | Available R$ 12,000
- **Elo:** Limit R$ 5,000 | Available R$ 5,000

Frequently Asked Questions

01 **Can the Open Finance Brasil MCP show my bank balances?**

Yes, it pulls your account types, agency numbers, and current balances across your payment accounts.

02 **Does this MCP work for my investment portfolio?**

Yes, it can retrieve details on your treasury, funds, and CDBs so your agent can summarize your holdings.

03 **Can I see my loan contracts with this?**

Yes, it pulls data for vehicle financing, real estate loans, and other financing contracts.

04 **Does the Open Finance Brasil MCP show my credit card bills?**

Yes, it can fetch the bills for a specific credit card account if you provide the account ID.

05 **Can my AI agent see my personal data?**

It can pull basic identification like your name, CPF, and address to help with account verification or profile management.

06 **How do I see my transaction history?**

Your agent can pull the full history for any specific account to help you find past payments or spending.

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 `"open-finance-brasil": { "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

Open Finance Brasil 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

INDEPENDENT PLATFORM DISCLAIMER

Vinkius is an independent platform and is not affiliated with, endorsed by, sponsored by, verified by, or otherwise authorized by Open Finance Brasil. All third-party trademarks, logos, and brand names are the property of their respective owners. Their use in this document is strictly for informational purposes to identify service compatibility and interoperability.

DOCUMENT INFORMATION

Generated	July 2026
MCP Server	Open Finance Brasil MCP
Server ID	`019d75e7-2c52-7255-90e4-c155e6fc483e`
Platform	Vinkius Cloud for AI Agents
Endpoint	`https://edge.vinkius.com/{token}/mcp`

LICENSE & USAGE

This document is generated automatically by the Vinkius PDF Engine. Content reflects the MCP server configuration at the time of generation and may change as updates are deployed. For the most current information, visit vinkius.com/mcp/open-finance-brasil.

© 2026 Vinkius · vinkius.com · support@vinkius.com