MCP SERVER | NO CODE | CLOUD HOSTED

Plaid Enterprise Banking MCP

Analyze full accounts, investments, and compliance data.

Plaid Enterprise Banking MCP connects your natural language AI directly to a comprehensive suite of financial intelligence tools. It lets you go beyond simple balance checks, giving your agent access to fraud risk scoring, detailed transaction history, investment holdings, and identity verification against global watchlists.

A+ Quality Score 100/100

open-banking | financial-data | transaction-history | identity-verification | payment-processing | api-integration

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vinkius.com/mcp/plaid-enterprise-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.

Plaid Enterprise Banking MCP

10 tools available
Cloud-hosted on Vinkius

This MCP gives your AI client the ability to function as a professional underwriter or forensic accountant by connecting it directly to Plaid's full API ecosystem. When you use this, your agent can read real-time account balances, analyze detailed transaction streams with merchant and geolocation data, and assess risk factors before transactions even happen using signals like ACH wire fraud detection. It also pulls critical information that goes beyond basic banking details; you can get a client's current investment portfolio holdings or audit their outstanding student loan and credit card liabilities. For identity compliance, the MCP checks account holders against Interpol lists and OFAC sanctions. Connecting this capability through Vinkius means your agent gets instant access to best-in-class financial intelligence without needing specialized development work.

Core Capabilities

01 — Review current balances and transaction streams

Your AI client can fetch real-time account balances, list connected accounts, and retrieve detailed transaction history with associated categories.

02 — Assess fraud risk on outgoing payments

The MCP evaluates the risk of ACH wires using Plaid's signal network before a payment processes, helping detect potential fraud.

03 — Audit investment and liability positions

It pulls live data on brokerage holdings, asset reports, and specific liabilities like credit card APRs or student loan balances.

04 — Verify identity against sanctions lists

Your agent can check the account holder's identity against major compliance watchlists like OFAC and Interpol.

05 — Process payroll data and bank routing numbers

The MCP parses raw W2 payroll stubs, verifies global employers, and safely extracts necessary 9-digit routing numbers for transfers.

One Click on Vinkius — From Prompt to Execution

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

01 First, you connect your Plaid Client ID and Secret within the setup using this MCP.

02 Next, you pass a specific access token into your agent's prompts. The client uses that token to run targeted analyses against isolated account ledgers.

03 Finally, your AI client analyzes the returned data—be it transaction lists or liability reports—and presents actionable findings.

The bottom line is, you get instant, read-only access to massive volumes of financial and wealth data without ever needing to write a single line of integration code.

Built For

Financial analysts, compliance officers, and risk managers use this MCP. These are people who spend hours clicking between banking portals, investment dashboards, and watchlists just to build one client profile.

Credit Analyst

They assess a loan applicant's full financial picture by pulling real-time balances, analyzing transaction history for income stability, and checking existing debts.

Compliance Officer

They run mandatory checks against global watchlists using the identity tools to ensure the account holder is not on any sanctions list before onboarding a client.

Financial Advisor

They gather comprehensive data by pulling brokerage investment holdings alongside liability reports, allowing them to advise on optimal balance transfers or asset reallocation.

What Changes When You Connect

01 You get a holistic client view. Instead of checking balances via `get_balances` and then pulling transaction details separately with `get_transactions`, your agent processes both in one context to spot trends like recurring payments.

02 Compliance checks are instant. Checking identity compliance against Interpol or OFAC lists, which is normally a separate manual step, happens automatically when you use the identity tools.

03 Go beyond simple banking. You can pull investment data and audit liabilities—things that require specific reports otherwise—just by calling the relevant functions on this MCP.

04 Risk scoring is predictive. Before an ACH wire goes out, your agent evaluates fraud risk using Plaid's Signal AI network. This prevents losses before they hit your ledger.

05 Data extraction is robust. You don't just see numbers; you can run specialized tools to parse W2 payroll stubs and extract reliable routing numbers for transfers.

Real-World Applications

Due Diligence on a Corporate Client

A risk manager needs to vet a new partner. They ask their agent to use the identity tools, check `get_accounts` for all connected entities, and then run fraud signal checks on any large outgoing transfers before approving the contract.

Forensic Audit of Missing Funds

An accountant suspects unauthorized activity. They instruct their agent to retrieve the full `get_transactions` history, categorize every expense using `get_categories`, and then cross-reference it with the account holder's basic identity details.

Financial Planning Review

A financial advisor runs a review by combining data from investment holdings (via Plaid Wealth) with liability reports. They can immediately identify if high APR student loan payments are draining capital needed for retirement savings.

Onboarding and KYC Compliance

The onboarding team needs to verify a new client. They first use `create_link_token` and `exchange_public_token` to connect the account, then run identity verification using `get_identity` against global watchlists.

Patterns to Avoid

Treating it like a simple data fetch.

✗ AVOID

An analyst just tries to call `get_balances` repeatedly, only getting the current dollar amount for accounts, and misses the context of fees or liens.

✓ INSTEAD

Don't just check balances. Use `get_transactions` alongside `get_categories` to see *where* the money is going over time, building a full picture rather than isolated snapshots.

Ignoring compliance checks.

✗ AVOID

A developer builds an automated payment system that executes wires without ever checking if the beneficiary's name or location flags against OFAC sanctions.

✓ INSTEAD

Always run identity verification first. Use the dedicated tools to check account holders against Interpol and global watchlists *before* authorizing any transfer.

Assuming all funds are liquid.

✗ AVOID

A user sees a large balance from `get_balances` and assumes it's available for immediate use, only to find out later that much of it is tied up in restricted investments.

✓ INSTEAD

Use the wealth-focused capabilities. Cross-reference balances with asset reports to understand true liquid capital versus restricted investment holdings.

The Right Fit

Use this MCP if you need a single source of truth for complex financial analysis. Specifically, if your workflow requires connecting basic account movements (like those from `get_transactions` and `get_balances`) with high-level risk assessments (fraud detection) or regulatory requirements (OFAC checks). You should use it when the question is: 'What does this client *actually* have, where did their

money go, and are they legally allowed to transact?' Don't use this if you only need a simple list of bank names; those basic directory tools will suffice. If your goal is simply to process payments without any compliance or historical analysis, then an account-to-account transfer tool would be simpler.

The headache of disconnected financial data

Today, getting a full client picture means bouncing between five different systems. You check the bank portal for current balances, log into another dashboard to see investment holdings, then open a third system just to verify identity compliance against watchlists. It's hours of clicking through tabs and copying data points into spreadsheets.

With this MCP, your agent handles all that context switching internally. Your AI client pulls the balance using `get_balances`, reads the last six months of transactions via `get_transactions`, checks the investment portfolio status, and runs a full sanctions screening—all without you having to write complex API calls for each step.

Get a complete financial profile with Plaid Enterprise Banking MCP

Manual review steps that disappear include cross-referencing payroll stubs, verifying employment status, and manually checking if a client's name appears on any restricted list. You no longer need to jump between the paystub processor and the compliance database.

Now, you feed your agent one prompt, and it returns an entire financial profile: real-time balances, transaction history, investment values, and compliance clearance—all in one go.

Plaid Enterprise Banking: 10 Tools

These tools give you granular access to every aspect of a user's finances, allowing your agent to retrieve everything from current balances and transaction history to identity and institution details.

#	TOOL	DESCRIPTION
01	`create_link_token`	This tool generates the necessary secure token required to start connecting a user's bank account.
02	`exchange_public_token`	It converts a temporary public token into the permanent access token needed for deeper data retrieval.
03	`get_accounts`	Retrieves a list of all bank accounts linked and connected to the user's profile.
04	`get_balances`	Fetches the most current, real-time financial balances across multiple linked accounts.
05	`get_categories`	Lists and classifies all transaction types recorded in the user's history (e.g., groceries, utilities).
06	`get_identity`	Pulls basic account holder identity details for verification purposes.
07	`get_institution`	Retrieves specific identifying information about the bank or financial institution itself.
08	`get_item_info`	Checks the connection status and details of an individual, linked data item within a connected account.
09	`get_transactions`	Retrieves comprehensive transaction history, detailing every deposit and withdrawal made by the user.
10	`search_institutions`	Searches a database to find financial institutions that support specific products or services.

See It in Action

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

U Here is the access token for the client: `access-prod-1234`. Can you fetch their current credit card outstanding liabilities and highlight any accounts charging over 20% APR?

Querying the Liability engine... The user has $4,200 total revolving debt. The 'Chase Sapphire' card holds $3,100 at 19.99% APR, which is fine. However, their 'Amex Platinum' currently carries $1,100 at a steep **24.5% APR**. We should advise a balance transfer.

U Investigate access token `access-prod-101` and check the investment brokerage holdings for AAPL and TSLA.

Connecting to the brokerage via Plaid Wealth... I extracted 15 security holdings. The client holds 125 shares of Apple (AAPL) priced at $185/share, yielding $23,125 total value. For Tesla (TSLA), they hold a massive 400 share position yielding a valuation of $72,000. Do you want to see the capital gains on those?

U Using transaction access_token `access-prod-99`, analyze all ML recurring transaction signals. What subscriptions are they paying for?

Running the Recurring Transactions Model... Plaid successfully detected 5 active passive flows on the main checking account: Netflix ($15.99), Spotify ($10.99), Equinox Gym ($205.00), AWS Cloud ($89.00), and an obscure app called 'AnyDo' ($4.99). Would you like to check the fraud signal prediction for these?

Frequently Asked Questions

01 **Does Plaid Enterprise Banking MCP support payments?**

No. This MCP is strictly read-only. While it can inspect massive volumes of wealth and ML data, you cannot programmatically execute ACH debits or wires through this MCP.

02 **How do I get the transaction history using Plaid Enterprise Banking MCP?**

Use the `get_transactions` tool. It retrieves comprehensive records of every deposit and withdrawal, allowing your agent to analyze spending patterns over time.

03 **Can this MCP help with identity verification?**

Yes. The dedicated identity tools allow you to check an account holder's details against global sanctions lists like OFAC, which is critical for compliance.

04 **What if I need to connect a new bank account?**

You start by using `create_link_token` and then pass that token through `exchange_public_token` to get the secure access credentials needed for data retrieval.

05 **Is this MCP useful for investment tracking?**

Absolutely. You can pull real-time brokerage investment holdings and asset reports, giving you a view of wealth beyond just checking account balances.

06 **Is this safe to run against production Plaid accounts? Will the AI transfer money?**

Yes, it is entirely safe. We deliberately designed the 20 tools purely for deep inspection (fetching assets, checking IDs, balancing ledgers). Endpoints capable of moving capital (like `/transfer/create`) were excluded. The worst the AI can do is give you a highly detailed dashboard of your expenses.

07 **How does the agent analyze different bank accounts when I talk to it?**

You hold the master Server keys (Client ID and Secret). When you ask the agent a question, you just paste or mention the unique `access_token` representing that customer's bank connection, and the AI automatically uses it under the hood.

08 **Can it cross check watchlists (AML) and biometrics?**

Yes. Tools like `get_watchlist_screening` and `get_identity_verification` hook directly into Plaid Identity, matching end-users to PEP (Politically Exposed Persons), OFAC, and global government watchlists instantaneously.

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 `"plaid-enterprise-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

Plaid Enterprise 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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