

MCP SERVER

NO CODE

CLOUD HOSTED

Railz MCP

Audit books and analyze finances in conversation.

Railz MCP connects your AI agent to normalized financial data from every major accounting, banking, and commerce source. You can instantly audit invoices, generate P&L reports, or track cash flow across multiple client accounts without ever opening a dashboard. It turns complex bookkeeping into natural conversation.

A+ Quality Score 100/100

financial-data

accounting-api

banking-integration

data-normalization

financial-reporting

audit-automation



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 — 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.

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.

Railz MCP

12 tools available
Cloud-hosted on Vinkius

Dealing with finance means juggling dashboards for QuickBooks, Xero, Shopify, and your bank feed—it's a nightmare of copy-pasting and tabs. Railz changes that. By connecting this MCP to your agent, you give it access to normalized financial data from various accounting, banking, and commerce platforms. Your agent acts like an expert analyst, allowing you to ask questions instead of navigating menus. You can instantly list all registered businesses or run a full Profit & Loss report without manual exports. Everything is structured and ready for conversation. Through Vinkius, your AI client gets immediate access to this whole suite of financial tools. It's not just data retrieval; it's getting actionable insights from complex systems in plain language.

Core Capabilities

01 — Reviewing business entities

You can list all businesses registered in your account and get detailed metadata for any specific one.

03 — Generating financial statements

You can fetch standard reports, including Balance Sheets, Profit & Loss statements, and Cash Flow data.

05 — Tracking sales activity

You access transaction data and sales orders from connected commerce platforms to see revenue trends.

02 — Checking service connections

The MCP monitors which external services, like QuickBooks or Xero, are currently connected to a business's profile.

04 — Managing accounts payable/receivable

The agent queries and analyzes both outstanding invoices (accounts receivable) and pending bills (accounts payable).

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/mcp/railz — connect your AI agent in three steps.

- 01 First, subscribe to this MCP on Vinkius.
- 02 Next, input your Railz Client ID and Client Secret into your AI client.
- 03 Finally, ask your agent a financial question—the MCP handles the data retrieval from all connected platforms.

The bottom line is you talk to your agent like talking to an accountant who already has access to every piece of your company's books.

Built For

Accountants and bookkeepers who spend hours reconciling client data across different accounting systems. Financial analysts who need rapid, deep-dive health checks on revenue streams. Business owners who just want a single source of truth about their cash flow.

Bookkeeper

Uses the MCP to audit transactions across multiple client accounting systems and reconcile accounts payable using `list_bills`.

Financial Analyst

Requests a `get_cash_flow` or `get_profit_and_loss` report instantly, comparing periods without manual data exports.

Business Owner

Asks the agent to list all registered businesses and check their overall financial health using natural language queries.

What Changes When You Connect

- 01 Stop switching between apps. Instead of manually checking QuickBooks, Xero, and your bank feed separately, you can ask the agent to list all transactions using `list_bank_transactions` and get one unified answer.

-
- 02** Generate full financial reports on demand. Running a `get_balance_sheet` or `get_profit_and_loss` is now a simple command, eliminating hours of data export and spreadsheet manipulation.
-
- 03** Maintain oversight across multiple clients. You can first run `list_businesses` to identify all entities, then drill down into each one to check its active connections using `list_connections`.
-
- 04** Track cash flow automatically. Instead of digging through sales reports, you ask for the `get_cash_flow` statement and get a clear view of money coming in versus going out.
-
- 05** Manage payables and receivables easily. You can instantly query both outstanding bills with `list_bills` and unpaid invoices using `list_invoices`, giving a complete picture of immediate cash needs.
-

Real-World Applications

The Quarterly Client Review

A bookkeeper needs to prepare the quarterly review for three clients. Instead of logging into three different platforms, they ask their agent to list all registered businesses and then request a `get_balance_sheet` report for each one in sequence.

Pre-Audit Preparation

A financial analyst needs a quick overview before an audit. They ask for the `get_profit_and_loss` statement, then use `list_journal_entries` to verify any manual adjustments were made.

Investigating Revenue Drops

A business owner notices revenue dipped last month. They prompt the agent to run `list_commerce_orders`, cross-reference it with the bank feeds via `list_bank_transactions`, and instantly spot where the sales dropped off.

Onboarding New Clients

A bookkeeper needs to assess a potential client. They run `list_businesses` and check the connection status using `list_connections`, confirming which systems are ready for integration before starting work.

Patterns to Avoid

Treating it like a simple database query

✗ AVOID

Asking the agent, 'Show me all money data.' The agent responds with 50 raw API endpoints because it doesn't know *why* you need the data.

✓ INSTEAD

Be specific about the report type. Instead of general queries, ask for a ``get_cash_flow`` or use ``list_invoices``. This focuses the MCP on providing structured financial statements.

Ignoring account details

✗ AVOID

The agent lists transactions but doesn't explain where that money came from. You don't know if it was a sale or a loan.

✓ INSTEAD

Always check the chart of accounts first using ``list_accounts`` to understand the proper categorization, then request the relevant financial reports like ``get_profit_and_loss``.

Over-relying on single sources

✗ AVOID

Using only ``list_invoices`` means you see what's owed, but you don't know if it was paid via a bank transfer or a direct wire.

✓ INSTEAD

Always combine invoice data with banking records by asking the agent to cross-reference ``list_invoices`` against ``list_bank_transactions``.

The Right Fit

Use this MCP if your job requires aggregating financial truth from multiple, disparate systems—banking feeds, accounting software (QuickBooks, Xero), and sales platforms (Shopify). If you need to run a comprehensive audit, generate quarterly statements, or reconcile accounts across different entities, Railz is what you use. Don't use it if you simply need to write a memo or draft an email; those tasks are for general-purpose agents. Also, don't use it if your sole goal is data entry—this MCP reads and analyzes existing records. You must have established connections first, otherwise, the tools won't pull any live data.

The sheer volume of financial dashboards you deal with every week.

Today, getting a full picture of company health means hopping between screens. You log into your bank portal for the cash flow check. Then you switch to QuickBooks to pull the balance sheet data, only to realize you're missing sales orders from Shopify, which requires logging into a third dashboard. Finally, you open Excel and spend an hour copying everything over just to get a preliminary P&L.

With this MCP, the process is conversational. You tell your agent what you need—say, 'Show me last month's total revenue.' It handles calling `list_commerce_orders`, running calculations against bank data via `list_bank_transactions`, and presenting the final number in one clean response. No tabs needed.

Railz MCP gives you instant, normalized financial statements.

You eliminate manual report generation entirely. You don't have to run `get_balance_sheet` on a schedule; you just ask for it when the data is needed. Likewise, listing all accounts via `list_accounts` becomes an instant lookup instead of navigating complex menu trees.

What changes is that your agent doesn't need explicit instructions on *how* to pull the numbers—it knows how to talk across every connected financial system and give you a single, accurate answer.

Railz: 12 Tools for Financial Data Management

These tools allow your AI agent to interact with every core function of finance, from listing basic business details to generating complex financial statements.

#	TOOL	DESCRIPTION
01	<code>get_balance_sheet</code>	Retrieves a structured balance sheet report for a specific business period.
02	<code>list_bank_transactions</code>	Pulls and lists recent bank transactions associated with a connected account.
03	<code>get_cash_flow</code>	Generates a detailed cash flow statement report for financial review.
04	<code>list_commerce_orders</code>	Lists sales orders and transaction data pulled from connected e-commerce platforms like Shopify or BigCommerce.
05	<code>get_business</code>	Gathers specific details, including metadata, for a named business entity within the system.
06	<code>list_journal_entries</code>	Retrieves a list of recorded manual journal entries used for complex accounting adjustments.
07	<code>list_accounts</code>	Provides the complete chart of accounts, listing every possible financial category.
08	<code>list_bills</code>	Lists all outstanding bills (accounts payable) for a specific business to track what's owed out.
09	<code>list_businesses</code>	Generates a comprehensive list of every registered business account managed by Railz.
10	<code>list_connections</code>	Shows all active external service connections (like QuickBooks or Xero) for a given business profile.
11	<code>list_invoices</code>	Retrieves and lists outstanding invoices (accounts receivable) for a specific business account.
12	<code>get_profit_and_loss</code>	Generates the Profit & Loss statement, detailing revenue versus operating expenses over time.

See It in Action

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

U List all businesses registered in my Railz account.



I've retrieved your business directory. You currently have 3 registered entities: 'Acme Corp', 'Global Logistics', and 'Retail Ventures'. Which one would you like to inspect?

U Show active connections for business 'biz_123'.



Business 'biz_123' has 2 active connections: 'QuickBooks Online' (conn_456) and 'Shopify' (conn_789). I can now pull reports or transaction data from either source.

U Get the Profit and Loss report for connection 'conn_456'.



Fetching normalized P&L data... For the current period, your total revenue is \$50,000 with operating expenses of \$30,000, resulting in a net income of \$20,000.

Frequently Asked Questions

01 How do I check if my client has active connections using Railz?

Run `list_connections` for the specific business ID. This tool shows exactly which services like Xero or QuickBooks are connected and ready to provide data.

02 Can I get a full profit and loss statement with Railz MCP?

Yes, you use the `get_profit_and_loss` tool. It compiles revenue and expenses from multiple sources into one normalized report for analysis.

03 Does Railz help me track invoices and bills?

You can manage both accounts receivable (unpaid invoices) using ``list_invoices``, and accounts payable (bills owed out) using ``list_bills`` to get a full picture of cash flow.

04 What is the difference between listing bank transactions and getting cash flow with Railz?

The ``list_bank_transactions`` tool gives you a raw list of every movement. The ``get_cash_flow`` tool takes that data, normalizes it, and presents it as a calculated statement.

05 How do I see all the businesses managed by Railz?

Use the ``list_businesses`` tool. This provides a master list of every single registered entity in your account that you can then inspect individually using ``get_business``.

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 `"railz": { "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

Railz 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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