MCP SERVER | NO CODE | CLOUD HOSTED

Swan MCP

Execute SEPA transfers and manage European bank assets.

Swan MCP gives your AI client full algorithmic control over European banking operations. You can programmatically establish local branch accounts with FRA or ESP IBAN formats, execute standard SEPA transfers across Europe, and issue custom virtual corporate cards for contractors. It's the connection point for advanced financial orchestration.

A+ Quality Score 100/100

baas | sepa-transfers | virtual-cards | financial-compliance | account-provisioning

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vinkius.com/mcp/swan

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.

Swan MCP

9 tools available
Cloud-hosted on Vinkius

This connector lets you manage complex money movements without touching a dashboard. Need to set up a new operating pool in Germany? You can provision a local account instantly using your agent. When it comes time to pay vendors, simply initiate a SEPA credit transfer with verified external creditor data. For corporate expense management, the system generates virtual Mastercard debit cards assigned only to specific contractors. If you're building an enterprise financial workflow, this MCP provides the full European banking-as-a-service architecture your AI can act upon. Because Vinkius hosts this connection, your agent gets access to a single point of control for all these functions.

Core Capabilities

01 — Provision New Bank Accounts

Creates new European bank accounts instantly and allocates the unique IBAN format (like FRA or ESP) needed for operation.

02 — Manage Corporate Cards

Generates custom virtual Mastercard debit cards for employees and permanently cancels old corporate cards.

03 — Execute European Transfers

Sends exact funds across European networks using a standard SEPA credit transfer command.

04 — View Account Details

Retrieves all connected bank accounts and lists the historical ledger for any specified account.

05 — List Assets and History

Provides a full view of all physical and virtual cards, along with overarching details about your connected project node.

One Click on Vinkius — From Prompt to Execution

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

01 You must first log into your Swan Partner dashboard to get the necessary credentials.

02 Next, generate a Project Access Token within the Developer Settings and securely bind that token into Vinkius for API access.

03 Finally, if you are running simulations or tests, make sure to explicitly set the 'sandbox' environment flag before making any calls.

The bottom line is: You connect once from your AI client and gain programmatic authority over European banking functions.

Built For

This MCP is for the Treasury Analyst who can't wait until end-of-day batch jobs, or the FinOps Engineer tired of manually checking multiple bank portals. It's built for organizations that need to move money and manage assets across borders constantly.

Fintech Developer

Builds features that require real-time, automated account provisioning or transaction execution within a user's application flow.

Corporate Finance Manager

Needs to distribute and manage vendor spending by programmatically issuing and tracking virtual corporate cards for contractors.

Operations Orchestrator

Runs complex, multi-stage payment batches, ensuring funds are correctly routed via SEPA transfers into new or existing operational accounts.

What Changes When You Connect

01 Automate multi-country payments. Instead of manually initiating a wire transfer, your agent uses `swan_create_sepa_transfer` to safely move funds across Europe from within natural language prompts.

02 Eliminate manual card issuance risk. You can tell the MCP to generate new vendor spending tools by calling `swan_add_virtual_card`, immediately giving contractors usable cards without involving a human administrator.

03 Maintain perfect compliance visibility. The toolset allows you to view all connected assets using `swan_list_cards` and confirm project health with `swan_get_project_info` in one query.

04 Rapidly onboard new markets. You can instantly provision local bank operations by invoking `swan_create_account`, getting a unique IBAN ready for use in minutes, not days.

05 Streamline reconciliation. Get the full picture of account activity using `swan_get_transactions` or check balances with `swan_get_accounts`, giving you instant ledger history without logging into multiple bank portals.

Real-World Applications

Setting up a new subsidiary office.

A Finance Ops team needs to start operations in Portugal. Instead of waiting weeks for physical bank paperwork, they ask their agent to 'Provision a local operating account in Portugal.' The agent uses `swan_create_account` and returns the live IBAN immediately.

Managing quarterly contractor expenses.

A Project Manager needs 5 new contractors set up for Q3. They ask their agent to 'Issue five virtual cards for marketing spend.' The agent calls `swan_add_virtual_card` five times, and the cards are ready for use in minutes.

Running end-of-month ledger audits.

A Treasury Analyst needs to check if all outstanding payments were received. They ask their agent to 'Check the last 30 days of activity on Account X.' The agent executes `swan_get_transactions` and provides a clean, summarized report.

Testing payment systems before deployment.

A Fintech developer needs to test their new payment microservice. They tell the agent 'Run a sandbox transfer simulation.' The agent uses `swan_simulate_incoming_transfer` to inject fake money, confirming the pipeline works without touching real funds.

Patterns to Avoid

Using it for general data lookup.

✗ AVOID

Asking the MCP to 'Tell me about European economic trends in 2024.' The tool only handles banking operations and cannot provide market analysis or commentary.

✓ INSTEAD

Trying to batch process payments manually.

✗ AVOID

The user tries to copy-paste a list of IBANs into the agent prompt, hoping it processes them one by one. The agent needs explicit instructions to call `swan_create_sepa_transfer` for each payment.

✓ INSTEAD

Assuming card functionality covers all payments.

✗ AVOID

The user asks the MCP to 'Pay a vendor $50.' If they mean via SEPA, they must use `swan_create_sepa_transfer`. Calling only `swan_add_virtual_card` just creates an expense tool, it doesn't execute payment.

✓ INSTEAD

The Right Fit

Use this MCP if your core business process involves managing money flows across multiple European countries. If you need to provision accounts, issue corporate debit cards, or automate SEPA payments, this is the right fit. Don't use it if you only need to read

general account balances; while `swan_get_accounts` helps, for full history and auditing, you must rely on `swan_get_transactions`. If your goal is simply to manage internal company contacts (like a CRM), this MCP won't help because its focus is purely on regulated banking actions. Use it only when the task requires deep integration with European financial infrastructure.

The old way of doing international payments involves too many handoffs.

Before this MCP, coordinating a payment across borders meant logging into multiple bank portals. You'd start by getting the beneficiary's IBAN, then manually generating an invoice, confirming the correct SEPA format, and finally initiating the wire transfer through a web form—a process prone to copy-paste errors.

Now, you simply tell your agent: 'Pay Vendor X 500 Euros.' The MCP handles everything. It checks the necessary accounts using `swan_get_accounts`, validates the funds, and executes the payment via `swan_create_sepa_transfer`. You get confirmation of a completed movement without ever leaving your chat interface.

Swan MCP: Full Control Over European Banking Operations

Gone are the days of calling separate APIs for different tasks. There's no need to switch between a card management system and a core banking ledger; this single connector unifies them all.

With Swan MCP, you manage everything from provisioning new operational accounts using `swan_create_account` to issuing temporary spending tools with `swan_add_virtual_card`. It gives your agent one authoritative source for European finance.

Swan: Account & Transfer Ops (9 tools)

These nine tools give your agent the ability to perform every core banking function, from setting up new accounts to running detailed transaction audits.

#	TOOL	DESCRIPTION
01	`swan_add_virtual_card`	Creates a robust Mastercard Virtual Debit card for expense tracking.
02	`swan_cancel_card`	Permanently removes and deactivates a specific corporate card number.
03	`swan_create_account`	Dynamically provisions a new European bank account under your existing ledger structure.
04	`swan_create_sepa_transfer`	Initiates a standard, traceable SEPA Credit Transfer across the European banking network.
05	`swan_get_accounts`	Lists all operational Swan Bank Accounts and their associated IBANs held by the project.
06	`swan_get_project_info`	Retrieves high-level details about your entire connected Swan Project Node for reference.
07	`swan_get_transactions`	Fetches the complete ledger history and transaction list for a specific account ID.
08	`swan_list_cards`	Lists both physical and virtual cards currently associated with your project.
09	`swan_simulate_incoming_transfer`	Allows you to inject dummy money into an account for testing purposes only.

See It in Action

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

U Retrieve my core project identifier and map the legal entity ID.

Connected natively to Swan's core GraphQL pipeline. I can confirm your Project ID is 12345ABC and operates under active mode validating your main institution.

U Launch a brand new sub-account in France. Bind it to the root entity targeting EUR processing.

Root creation successful. Your account 'Operating Pool FRA' is successfully allocated instantly yielding its unique string representation alongside new IBAN limits routed locally.

U Sweep the ledger of Account X123 and list the latest 5 transactions.

Log fetched. Examining the exact nodes, the account handled a deposit of 200 EUR and a 50 EUR withdrawal, both marked as settled on the API tier.

Frequently Asked Questions

01 **Does swan_get_accounts show my current available balance?**

Yes, it lists all operational accounts and their associated IBANs. For a detailed history of deposits and withdrawals, you should also run `swan_get_transactions`.

02 **Can I use swan_create_sepa_transfer with dummy data?**

You can test the flow using `swan_simulate_incoming_transfer`, which is designed for sandbox testing. This tool does not move real money.

03 **What if I need to cancel a corporate card immediately?**

Use the `swan_cancel_card` function. It permanently deactivates the specified card, ensuring no further transactions can occur against it.

04 **How do I check which cards are associated with my project?**

You run `swan_list_cards`. This single tool returns a comprehensive list of both physical and virtual cards assigned to your connected project node.

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 `"swan": { "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

Swan 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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