

MCP SERVER

NO CODE

CLOUD HOSTED

Adyen MCP for AI Agents

Manage global payment processing, refunds, and transaction auditing

Adyen connects your global payment ecosystem to your agent, letting you manage payments, handle refunds, and audit merchant accounts through natural conversation. Stop logging into multiple dashboards; simply ask your AI client for transaction status updates or account details, and get the answers immediately.

F Quality Score 3.6/100

global-payments

transaction-monitoring

refund-management

merchant-accounts

financial-orchestration

payment-gateway



The infrastructure that powers AI agents in the real world.



Vinkius connects AI to the world's software through secure, enterprise-grade infrastructure — enabling real-world execution at scale, built on the Model Context Protocol (MCP).

Your AI Connections Run Through Vinkius Cloud

The world's largest
managed MCP catalog

Vinkius is the cloud infrastructure where AI agents connect 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.

Adyen MCP

4 tools available

Cloud-hosted on Vinkius

Managing global payments used to mean jumping between several complex portals just to check on a single refund or verify an account setup. This MCP lets your agent handle that whole process using simple chat commands. You can track authorizations, initiate partial refunds, and audit merchant configurations without needing to know API keys or internal codes.

Whether you're an e-commerce manager checking checkout health or finance ops running end-of-day reconciliation, the connection handles it all. It gives your agent the ability to look up payment details for any PSP reference, list active accounts across regions, and verify necessary payment methods on demand. When you connect this MCP via Vinkius, your agent can process payments, manage refunds, and audit merchant account configurations through natural conversation.

Core Capabilities

01 — Check specific transaction status

Retrieve the full technical details for an authorized or captured payment using a 16-digit reference number.

03 — Audit associated merchant accounts

List all active company-linked merchant profiles across different regions (US, EU, etc.).

05 — Verify payment methods by region

Check which payment types are available in a given geographic area or currency pair.

02 — Issue refunds and modify payments

Initiate partial or full refunds, directly managing previously captured funds via conversation with your agent.

04 — Inspect account setup details

Retrieve the technical status and configuration for any specific merchant account you manage.

One Click on Vinkius — From Prompt to Execution

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

- 01 Subscribe to this MCP and provide your Adyen API Key and Merchant Account ID.
- 02 Connect the MCP to your preferred client, like Claude or Cursor.
- 03 Ask your agent a question, such as 'What is the status of payment X?' Your agent uses the connection to retrieve real-time data and gives you a plain language answer.

The bottom line is you get instant access to critical financial operations without ever having to navigate an internal web dashboard.

Built For

This MCP is essential for finance ops, e-commerce managers, and customer support teams who handle payment disputes or reconciliation. If your job involves looking up transaction history, checking merchant compliance, or initiating refunds across multiple systems, this tool saves you hours of manual clicking.

Finance Operations Specialist

You use the agent to process payments and manage refunds automatically when a client disputes a charge or needs partial credits.

E-commerce Manager

You check payment method availability and audit checkout health instantly, ensuring that sales are not lost due to regional payment failures.

Customer Support Lead

When a customer calls about a charge, you retrieve the full transaction history by checking the payment details using only a reference number.

What Changes When You Connect

- 01 Check status details instantly: Use the `get_payment_details` function to retrieve full metadata on any specific payment using its PSP reference.

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- 02 Automate dispute resolution: Instead of navigating refund menus, simply tell your agent to use `refund_payment` for partial or full refunds based on a reference number.

 - 03 Audit accounts quickly: Use `list_merchants` to see all active company profiles across regions. You don't have to manually compile that list in spreadsheets anymore.

 - 04 Verify compliance settings: Check specific account configurations and status using the `get_merchant_details` tool, ensuring every merchant setup is compliant.

 - 05 Resolve payment blockers on the fly: Verify if a required payment method is available for a client based on their geography or currency.
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Real-World Applications

Investigating a failed transaction

A customer support agent receives a call about an unexpected decline. They ask the agent to check the payment details using the PSP reference. The agent confirms the exact capture time and amount, allowing the agent to resolve the billing inquiry quickly.

Processing a disputed chargeback

An e-commerce manager receives confirmation of a large dispute and needs to refund part of the original amount immediately. They ask the agent to initiate a partial refund, providing the necessary reference number in chat.

End-of-month reconciliation

A finance analyst needs to audit all accounts for a new partnership rollout. They ask the agent to list merchants, seeing all active account IDs across regions. This saves hours of manual dashboard checking before running reports.

Setting up international sales channels

A developer is launching services in a new region. Instead of reading technical docs, they ask the agent to verify payment methods for that specific country and currency pair before writing any code.

Patterns to Avoid

Manual account listing

X AVOID

Having to log into multiple portals (US dashboard, EU portal) and manually copy/paste every single active merchant ID just to build a list for review.

✓ INSTEAD

Use the `list_merchants` tool. Your agent retrieves all active merchant accounts associated with your company profile in one command, giving you a comprehensive overview immediately.

Guessing refund amounts

X AVOID

Trying to remember or calculate if a partial refund should be \$25.00 instead of \$30.00 because the original charge was complex and split across multiple services.

✓ INSTEAD

When using `refund_payment`, always provide the specific, confirmed amount for the refund request so your agent processes it accurately.

The Right Fit

Use this MCP if your payment operations require querying transaction status, managing refunds, or auditing merchant setup across different geographical regions. It's perfect for finance teams that need a single source of truth for payments.

Don't use it if you only need to write simple reports based on data already available in another system (like sending an email). If your goal is just general payment monitoring without the ability to initiate actions, other reporting tools might suffice. You must have specific API keys and IDs ready because this MCP connects directly to your live Adyen accounts for real-time action.

Adyen MCP: Streamlining Payment Reconciliation and Auditing

Today, auditing payments is a manual nightmare. You spend time juggling multiple dashboards—one

With this MCP connection, you simply ask your agent to list all active merchants or retrieve

for US transactions, one for EU refunds, another just to check the merchant's technical setup. Every payment status check requires logging in, finding the right ID, and copy-pasting data into a spreadsheet.

specific account configurations. The system handles the cross-portal retrieval of details, giving you a unified, accurate report immediately.

Adyen MCP: Automating Global Refund and Payment Management

Processing refunds used to be a high-friction process. If a customer dispute required a partial refund, you had to locate the original transaction details, verify the amount limit, and then execute the refund request within the payment gateway's UI.

Now, it's just conversation. You tell your agent to initiate the refund using `refund_payment`. The system manages the complex authorization flow in the background; you only get confirmation of success.

Adyen: 4 Tools for Global Payment Management

Use these tools to check payment status, refund funds, list merchants, and inspect account configurations via your AI client.

#	TOOL	DESCRIPTION
01	<code>get_payment_details</code>	Retrieves all technical authorization and capture data for an Adyen payment based on its 16-digit PSP reference.
02	<code>refund_payment</code>	Initiates a full or partial refund request for any previously captured payment in your Adyen account.
03	<code>list_merchants</code>	Lists all active merchant accounts associated with your company profile across different regions (like US and EU).
04	<code>get_merchant_details</code>	Retrieves the technical setup details and current status for a specific Adyen merchant account ID.

See It in Action

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

U What happened with payment reference 8816123456789012?



Payment Status Report

The transaction associated with `8816123456789012` was successfully **Captured** on March 30th for \$50.00. It shows a high authorization rate and settled correctly.

- **Status:** Captured
- **Date:** 2024-03-30
- **Amount:** \$50.00

Would you like me to check the settlement details for this payment?

U I need to refund \$15.00 for merchant ID EcomStore_US.



Refund Request Initiated

Partial refund of **\$15.00** has been requested for the specified merchant account. The request status is currently 'Received' by Adyen.

Please note: You will receive a webhook notification when this transaction processes fully.

U List all my active merchant accounts in both US and EU.



Active Merchant Accounts Found

You have 3 operational accounts:

- EcomStore_US (Status: Active)
- EcomStore_EU (Status: Active)
- RetailPOS_UK (Status: Suspended - Needs Review)

The RetailPOS_UK account is suspended. We should check its technical configuration details first.

Frequently Asked Questions

01 How does the Adyen MCP help me track failed payments?

It allows your agent to retrieve detailed metadata for any payment using a reference number. You get clear information on why it was refused or authorized, which is critical for customer support.

02 Can I use the Adyen MCP to process refunds without logging in?

Yes. By linking your account credentials, you can instruct your agent to initiate partial or full refunds directly through chat conversation. The system handles the necessary API calls for you.

03 What kind of merchant accounts can I list with Adyen MCP?

You can view all active company-linked merchant profiles across various regions (like US and EU). This gives you a single, consolidated view of your entire operational footprint.

04 Do I need to worry about API keys when using the Adyen MCP?

Yes, setting up this connection requires providing your specific Adyen API Key and Merchant Account ID. This ensures your agent is connected securely to your live payment environment.

05 Does the Adyen MCP support different currencies for refunds?







The tool supports managing payments across multiple global regions and currencies, allowing you to process accurate refunds regardless of where the original transaction occurred.

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>"adyen": { "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

Adyen 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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