

MCP SERVER

NO CODE

CLOUD HOSTED

Authorize.net MCP for AI Agents

Managing payment transactions and customer billing records

Authorize.net lets your AI client manage every phase of your payment cycle—from initial authorization to final settlement. This MCP handles transactions, refunds, and reporting directly through natural conversation, letting you audit financial records without touching a dashboard.

A+ Quality Score 100/100

payment-gateway

transaction-management

audit-trails

electronic-checks

merchant-account

financial-reporting



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 — 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.

Authorize.net MCP

10 tools available

Cloud-hosted on Vinkius

This MCP connects Authorize.net, allowing your agent to handle all aspects of money movement using just plain language. Instead of logging into the merchant portal and clicking through multiple tabs to find transaction status or run reports, you talk to your AI client. You can process payments, like authorizing a new sale, and immediately track its progress—whether it's in an unsettled queue or settled for good. Need to correct a mistake? You can trigger a refund or void a pending charge with simple instructions. Furthermore, the MCP lets you pull key financial reports, like generating batch statistics or checking out customer profiles. Because Vinkius hosts this connection, your agent gains access to the entire Authorize.net payment ecosystem, making it one of the most complete tools for e-commerce finance management.

It's about getting answers and taking action instantly, eliminating manual data collection and letting you focus on sales, not spreadsheets.

Core Capabilities

01 — Process payments and authorizations

You can create new transactions using a specified type (e.g., `authCaptureTransaction`) and provide all necessary request details.

03 — Manage customer account data

Fetches and updates secure records for individual customer payment profiles using a unique ID.

05 — Get complete transaction history

Pulls all available, detailed information for any specific transaction ID you provide.

02 — Check batch performance metrics

Retrieves key statistical data for any specific payment processing batch you name.

04 — Audit settled transaction periods

Gathers a list of all completed (settled) payment batches within defined date ranges.

06 — List transactions in a batch

Retrieves the full list of individual payments associated with a particular settled batch ID.

07 — View pending payments

Lists the most recent transactions that have not yet been fully settled by the bank.

09 — Issue refunds for sales

Processes and confirms refunds against any completed, settled transaction.

08 — Get all customer IDs

Retrieves a comprehensive list of every existing customer profile ID in your system.

10 — Cancel pending payments

voids transactions that are currently unsettled before the settlement window closes.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/mcp/authorizenet-1 — connect your AI agent in three steps.

- 01 Subscribe to this MCP and input your required Authorize.net API Login ID and Transaction Key.
- 02 Connect the MCP to your preferred AI client (like Cursor or Claude).
- 03 Directly ask your agent to perform a payment action, such as 'Show me all unsettled transactions from yesterday' or 'Refund \$75 for transaction 6012345678'.

The bottom line is: you manage complex financial operations using natural conversation instead of navigating multiple web dashboards.

Built For

This MCP saves time for finance teams, e-commerce managers, and developers who spend too much time clicking through payment gateways just to audit records or process refunds. You're the person who needs real-time visibility into cash flow without needing a dedicated analyst.

E-commerce Manager

Uses this MCP to monitor overall payment health, check if customer billing profiles are up to date, and confirm settlement statuses immediately after a major sale.

Finance Analyst

Routinely checks the unsettled queue for pending items, generates reports on settled batches, and processes refunds based on conversational instructions.

Software Developer

Tests new payment flows in a sandbox environment or audits transaction metadata by running natural language commands against historical data.

What Changes When You Connect

- 01 Audit history instantly: Instead of digging through dashboards, ask your agent to list all settled batches or retrieve the full details for a specific transaction ID.

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- 02** Handle disputes faster: Use the MCP to process refunds and void payments with simple conversational commands, accelerating dispute resolution time.

 - 03** Visibility into cash flow: Quickly check the most recent unsettled transactions or generate batch statistics without manual reporting.

 - 04** Customer data access: Get all necessary customer payment information by listing profiles or retrieving a specific customer profile using their ID.

 - 05** Operational efficiency: The MCP allows you to process payments and manage accounts directly from your workspace, keeping everything centralized.

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Real-World Applications

Disputing an order failure

An e-commerce manager notices a customer was overcharged. They ask their agent to 'Refund \$45 for transaction ID 6022345679.' The MCP processes the refund immediately, confirming the reference ID without manual steps.

Reviewing failed payments

An operations team member needs to know why sales are stalled. They prompt the agent to 'List all unsettled transactions.' This action immediately shows pending items and their current status for follow-up.

End-of-day reconciliation

A finance analyst needs to know how much money cleared today. They ask for a list of settled batches for yesterday's date range. The agent provides the full list, allowing immediate verification against expected revenue.

Checking customer account details

A developer must verify a user's billing setup before deployment. They use the MCP to get a specific customer profile by ID, ensuring all payment data is correct before testing new features.

Patterns to Avoid

Manually checking statuses

X AVOID

Logging into three different financial dashboards (settlement report, unsettled queue, transaction history) just to piece together one payment's journey.

✓ INSTEAD

Ask your agent to get the complete information for a specific transaction ID. This tool gathers all necessary details—status, amount, and batch context—in one go.

Forgetting refunds

X AVOID

Having to manually identify which transactions need reversing or refunding after a customer complaint, leading to slow service.

✓ INSTEAD

Use the MCP to issue a refund transaction. You only need to tell your agent **what** was refunded and **why**; it handles the API call.

Assuming data existence

X AVOID

Trying to process payments or refunds without knowing if the customer profile ID is valid, leading to failed transactions.

✓ INSTEAD

First, use 'list_customer_profiles' to get all available IDs. Then, retrieve the specific customer payment information using 'get_customer_profile'.

The Right Fit

Use this MCP if your core job involves tracking, verifying, or modifying financial transactions—think e-commerce finance, accounting reconciliation, or payments engineering. It's built for actionable insights: you need to know *what* happened (get transaction details), *when* it settled (get settled batch list), or *if* an action needs reversal (refund_transaction). Don't use this if you simply need to write a detailed report on sales trends over five years; that requires external analytics tools. If your goal is just logging transactions, the MCP provides too much depth and complexity for basic usage.

Authorize.net: Streamlining Payment Transaction Management

Today, processing a simple refund or checking an unsettled payment often means jumping between your main e-commerce dashboard, the settlement portal, and the transaction audit page. You're copy-pasting IDs, clicking 'Next,' and waiting for pages to load—a process that eats up hours each week.

With this MCP, you simply ask your agent: 'Refund \$50 for payment ID 12345.' The agent executes the necessary steps through Authorize.net in the background, confirms success, and gives you a reference ID right there. You get instant action without leaving your workflow.

Authorize.net: Improving Customer Billing Profile Auditing

Manually auditing customer billing data is tedious. You have to search through lists of profiles, check payment methods one by one, and verify if the stored account information matches recent transactions.

Now, you can tell your agent to 'Get the customer profile for ID 987.' The MCP pulls that secure data instantly, giving you a clean view of billing history. Your entire team gets accurate financial oversight without ever leaving their primary workspace.

Authorize.net: 10 Tools for Payment & Financial Reporting

Use these tools to process payments, check transaction details, list customer profiles, and generate financial reports through natural conversation.

#	TOOL	DESCRIPTION
01	<code>create_transaction</code>	Creates and processes a brand new payment transaction when you define the type and required request body.
02	<code>get_batch_statistics</code>	Retrieves summary performance metrics for an entire batch of transactions.
03	<code>get_customer_profile</code>	Fetches specific payment and account data belonging to a single customer profile ID.
04	<code>get_settled_batch_list</code>	Gathers a list of all completed batches that settled within a specified date range.
05	<code>get_transaction_details</code>	Retrieves full, comprehensive data for any single transaction ID you provide.
06	<code>get_transaction_list</code>	Lists every individual payment that belongs to a specific settled batch.
07	<code>get_unsettled_transaction_list</code>	Provides a list of all transactions currently waiting for final settlement.
08	<code>list_customer_profiles</code>	Generates an exhaustive list of every customer profile ID available in the system.
09	<code>refund_transaction</code>	Initiates and confirms a refund payment against any transaction that has already settled successfully.
10	<code>void_transaction</code>	Cancels the authorization for an unsettled transaction, reversing the hold placed on funds.

See It in Action

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

U What were the stats for last week's payments?



Payment Batch Statistics (ID: 12345)

METRIC	COUNT	TOTAL VALUE
Transactions Processed	45	\$5,240.50
Voids Issued	2	N/A
Refunds Completed	1	-\$75.00

The batch cleared successfully with a net total of **\$5,165.50** settled.

U I need to cancel an authorization for ID 60321987.



Processing cancellation... Success! The transaction '60321987' has been successfully voided. No funds were transferred, and the original hold on your card is released. This action was completed at 10:45 AM EST.

U Show me all payment details for customer ID XYT-90.



Customer Profile: XYT-90

- **Primary Payment Method:** Visa ending in 4242 (Verified)
- **Account Status:** Active, good standing.
- **Recent Activity:** Last transaction was a \$15.00 authCapture on June 1st. The profile is ready for new payments.

Frequently Asked Questions

01 How do I use Authorize.net with AI agents to check my payment status?

You simply ask your agent, 'What's the status of transaction 12345?' The MCP pulls all the details—whether it needs a refund or if it settled successfully—and reports back instantly, saving you from manual dashboard checks.

02 Can Authorize.net MCP help me process refunds?

Yes. You can tell your agent to 'Refund \$50 for transaction XYZ.' The MCP handles the entire refund process, confirming the action and providing a reference ID so you have an official audit trail.

03 What if I need to see all my customer payment data?

The Authorize.net MCP lets you first list every available customer profile ID, then retrieve specific profiles one by one. This gives you a comprehensive overview of who has paid and what their account standing is.

04 Is this better than using the official payment gateway portal?

It's faster. Instead of clicking through multiple pages, your agent does it all in one chat thread. You get actionable results immediately without needing to navigate complex UI menus.

05 How do I check financial reports using Authorize.net MCP?

You can ask the MCP to generate batch statistics or list settled batches for a specific time frame. This gives you key metrics like total processed value and count without running manual report queries.

06 Does Authorize.net MCP handle payments waiting to clear?







Absolutely. You can ask the agent to list all unsettled transactions, so you always know which funds are currently held or pending settlement for follow-up action.

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>"authorizenet-1": { "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

Authorize.net 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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