MCP SERVER | NO CODE | CLOUD HOSTED

Bill Payment Analyzer MCP

Get instant clarity on your outstanding financial obligations.

Bill Payment Analyzer lets your AI agent process collections of bill records to find exactly what you owe. It handles the math for counting paid versus unpaid bills, calculating total outstanding debt, and determining your payment completion rate. Instead of manually scanning spreadsheets, you can just ask your AI client for a summary of your current liabilities.

A+ Quality Score 100/100

bills | payments | accounting | finance | analytics

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vinkius.com/en/ai-agent-connect/bill-payment-analyzer

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.

Bill Payment Analyzer MCP

4 tools available
Cloud-hosted on Vinkius

You can stop manually tallying up unpaid invoices and outstanding balances. This MCP gives your AI agent the ability to parse through bill records and pull out the specific financial data you need. If you have a list of transactions, your agent can immediately tell you how many bills are still sitting unpaid or what the total dollar amount of your remaining debt is.

You can use it to isolate specific records by status, making it easy to focus only on what still needs attention. It also calculates your payment completion rate, which gives you a quick look at your financial progress. Whether you are managing small business expenses or personal accounts, this tool turns raw bill data into actionable numbers without you having to touch a calculator.

Core Capabilities

01 — Status Counting

Your agent counts the volume of paid versus unpaid records.

02 — Liability Calculation

The AI calculates the total sum of all unpaid bills.

03 — Progress Tracking

Your agent determines the percentage of completed payments.

04 — Record Filtering

The tool isolates specific bills based on whether they are paid or unpaid.

One Click on Vinkius — From Prompt to Execution

Available at **vinkius.com/en/ai-agent-connect/bill-payment-analyzer** — connect your AI agent in three steps.

01 Connect your preferred MCP-compatible client to Vinkius.

02 Provide a list of bill records to your AI agent.

03 Ask the agent to perform a specific calculation or filter.

04 The agent uses the MCP tools to process the data and give you the answer.

Connect your client to Vinkius and start sending bill data to your agent.

Built For

This is for anyone managing multiple financial records who needs to extract quick summaries using an AI agent.

Bookkeepers

They hand off raw transaction lists to the AI to get quick totals on unpaid invoices.

Small Business Owners

They use the agent to check their current debt levels and payment progress.

Personal Finance Managers

They use the tool to track how many monthly bills are still outstanding.

What Changes When You Connect

01 Eliminates manual math for outstanding totals.

02 Provides instant status counts for large bill lists.

03 Turns raw bill data into percentage-based progress metrics.

Real-World Applications

Debt Assessment

Ask your agent for the total unpaid amount to see exactly how much cash you need to cover your bills.

Payment Progress

Check your completion rate to see how much of your monthly obligations are finished.

Unpaid Bill Audits

Filter your list to see only the unpaid records so you can focus on what to pay next.

Volume Analysis

Get a quick count of paid versus unpaid items to understand your current billing cycle status.

Patterns to Avoid

Manual Data Entry

AVOID

You copy every single unpaid invoice into a spreadsheet to add them up yourself.

✓ INSTEAD

Give your raw transaction list to your agent and use `get_unpaid_bill_total` to get the sum instantly.

Vague Status Requests

AVOID

You ask your agent to tell you how things are going with your bills without providing a list.

✓ INSTEAD

Provide the data and use `count_bill_statuses` to get a specific breakdown of paid versus unpaid records.

Ignoring Completion Rates

AVOID

You look at a pile of bills and guess how much of your monthly work is done.

✓ INSTEAD

Run `get_payment_completion_rate` to see the exact percentage of bills you have already cleared.

The Right Fit

Connect this MCP if you manage high volumes of transaction records and need instant totals. Do not connect it if you only handle one or two bills a month. The decision comes down to whether manual math is slowing down your financial oversight.

Bill Payment Analyzer: 4 Specialized Financial Tools

These tools let your agent scan transaction lists to calculate debt, count statuses, and track payment progress.

#	TOOL	DESCRIPTION
01	`count_bill_statuses`	This tool counts how many bills in your list are marked as paid and how many are unpaid.
02	`filter_bills_by_status`	Use this to pull out only the specific bill records that are either paid or unpaid.
03	`get_payment_completion_rate`	This tool calculates the percentage of your total bills that have already been paid.
04	`get_unpaid_bill_total`	This tool sums up the total dollar amount of all bills currently marked as unpaid.

See It in Action

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

U How many bills have been paid in this list: [{"amountDue": 100, "amountPaid": 100}, {"amountDue": 50, "amountPaid": 0}]?

There is 1 paid bill and 1 unpaid bill.

U What is the total outstanding amount for these bills: [{"amountDue": 200, "amountPaid": 50}, {"amountDue": 100, "amountPaid": 100}]?

The total outstanding amount is 150.

U What is the payment completion rate for [{"amountDue": 10, "amountPaid": 10}, {"amountDue": 10, "amountPaid": 10}, {"amountDue": 10, "amountPaid": 0}]?

The payment completion rate is 0.6666666666666666.

Frequently Asked Questions

01 **What can this MCP do with my bill data?**

It allows your AI agent to count bill statuses, calculate unpaid totals, find payment completion rates, and filter bills by status.

02 **Do I need to host this myself?**

No, Vinkius hosts and manages the MCP for you. You just connect your client and it is ready to use.

03 **Which AI clients can use this?**

You can use this with any MCP-compatible client like Claude, Cursor, Windsurf, or VS Code.

04 **Can it calculate how much I still owe?**

Yes, the get_unpaid_bill_total tool calculates the total outstanding amount for all unpaid bills in your list.

05 **Is there a way to see only unpaid bills?**

Yes, you can use the filter_bills_by_status tool to isolate only the unpaid records.

06 **How is a bill considered 'paid'?**

A bill is classified as paid if the total amount paid is equal to or greater than the amount due.

07 **Can I see only the bills that are still owed?**

Yes, you can use the `filter_bills_by_status` tool with the status set to 'unpaid' to retrieve those specific records.

08 **What information do I need to provide?**

You need to provide a JSON-stringified array of bill objects, where each object contains the amount due and the amount paid.

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 `"bill-payment-analyzer": { "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

Bill Payment Analyzer 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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Platform	Vinkius Cloud for AI Agents
Endpoint	`https://edge.vinkius.com/{token}/mcp`

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