

MCP SERVER

NO CODE

CLOUD HOSTED

Bill.com MCP for AI Agents

Manage vendor bills, invoices, and payments in accounts payable

Bill.com gives your AI agent direct access to manage all accounts payable and receivable tasks. You can approve payments, review vendor bills, list invoices with line-item details, and track cash flow—all without ever opening the full AP dashboard.

A+ Quality Score 100/100

accounts-payable

accounts-receivable

payment-processing

invoice-management

vendor-payments

financial-workflow



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.

Bill.com MCP

10 tools available

Cloud-hosted on Vinkius

You don't need to jump through multiple tabs or switch between email and your accounting software just to get a status update. This MCP connects your AI agent directly into Bill.com, putting accounts payable and receivable data right where you work. Need to know what's overdue? Want to check which payments are waiting for final approval? You can ask your agent to handle it conversationally.

Your agent reads the vendor directory, tracks payment history, and lets you review detailed bills and invoices instantly. It pulls together instant insights on outstanding payables or helps you list all customers and their current balance. If you're using Vinkius for your catalog of integrations, connecting Bill.com means consolidating your financial oversight into one place. This capability saves time by letting you get answers and initiate actions—like creating a new vendor or listing payments—without the manual dashboard clicks.

Core Capabilities

01 — List Vendors

Retrieves a complete list of all vendors registered in the system.

03 — Get Vendor Details

Fetches specific, detailed records for a single vendor by name or ID.

05 — List Bills

Lists all bills that need to be processed or paid out.

02 — Get Company Profile

Pulls key information about your company profile for context.

04 — Create Vendor

Adds a brand new company to the vendor directory.

06 — Get Bill Details

Retrieves complete details for one specific bill, including line items and due dates.

07 — Create Bill

Generates a new vendor bill record within the accounting system.

09 — List Payments

Retrieves a list of past and pending payments across the organization.

08 — List Invoices

Lists all invoices, allowing you to quickly identify unpaid or overdue items.

10 — List Customers

Lists all paying customers so you can check their account status or history.

One Click on Vinkius — From Prompt to Execution

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

- 01 Subscribe to the Bill.com integration on Vinkius.
- 02 Generate a Developer Key from your Bill.com account settings (Settings → Sync & Integrations).
- 03 Give your AI agent a prompt, like 'What payments need approval?', and it uses the connected tools to pull and summarize the required financial data.

The bottom line is that you tell your AI client what financial question you have, and it handles the complex database queries behind the scenes.

Built For

This MCP is essential for AP/AR Managers, Controllers, and Bookkeepers who spend too much time jumping between tabs to reconcile payments or check invoice statuses. If your job involves knowing 'where does this money stand right now?', you need it.

Accounts Payable Manager

Approves payment runs and reviews detailed vendor bills without leaving their primary workflow.

Controller / CFO

Gets instant summaries of outstanding payables, cash flow commitments, and overdue invoices during board meetings.

Bookkeeper

Reconciles vendor payments by listing payment history and reviewing invoice details directly in their daily tasks.

What Changes When You Connect

- 01 Stop switching screens to find payment data. Your agent summarizes all outstanding payables instantly by calling `list_payments`.

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- 02 Know exactly what's owed without opening the dashboard. You can check pending approvals and review payment runs using the MCP.

 - 03 Manage your vendor roster from chat. Use `get_vendor` or `create_vendor` to pull up details or add a new company record fast.

 - 04 Process billing cycles faster by listing invoices or creating bills directly through conversation, bypassing manual form entry.

 - 05 Get full visibility into cash flow. You can list all customers and check their current balance without complex reports.
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Real-World Applications

I need to know which vendors are overdue for payment this quarter.

A bookkeeper asks the agent, 'Which payments were sent last month, but whose bills haven't been paid?' The MCP uses `list_payments` and `list_bills` to find five specific vendor records that require immediate attention.

The CFO needs an immediate summary of all outstanding payables.

A controller prompts the agent, 'List every bill due in the next 14 days.' The MCP executes `list_bills`, providing a summarized table that highlights risk areas for financial review.

We just got a new supplier; I need them set up in the system.

An AP manager asks the agent, 'Set up Stellar Components as a new vendor and give me their tax ID.' The MCP uses `create_vendor` to handle the data entry and directory update.

I need to check if Acme Consulting's invoice was paid last week.

An AR specialist asks, 'Can you find the payment history and status for Acme Consulting?' The MCP calls `get_vendor` and `list_payments` to provide a direct answer.

Patterns to Avoid

Trying to manually upload all receipts

X AVOID

A user takes photos of 50 paper invoices and tries to copy the due dates into an email draft, risking data entry errors.

✓ INSTEAD

Instead, ask your agent to call `list_invoices`. The MCP reads the metadata for every invoice, giving you a structured list with line-item details and actual due dates.

Opening the web dashboard just to check one number

X AVOID

An AP manager logs into Bill.com, navigates to 'Payments,' filters by date, scrolls down, and finally sees the total pending amount.

✓ INSTEAD

Just ask your agent what payments are pending approval. The MCP uses `list_payments` to pull that single number immediately, saving several clicks.

Confusing vendors with customers

X AVOID

A user thinks they can check payment status for a client using the vendor tools.

✓ INSTEAD

Use the correct tool. Call `list_customers` to see your clientele, and then use `list_payments` to track transactions involving them.

The Right Fit

You should use this MCP if you need real-time financial data pulled into a conversation or scriptable output. Specifically, if your workflow involves reconciling vendor bills, approving payments, or tracking invoice status across multiple records, this tool is built for that depth of detail. Don't use it if all you need to do is check a single static report—in that case, the native Bill.com dashboard works fine. However, if you are generating reports based on *multiple* data points (e.g., 'Show me vendors paid over \$10k this quarter'), then using `list_payments` combined with `list_vendors` through your agent is the only way to automate the aggregation.

Bill.com MCP for AI Agents: Solving Accounts Payable Pain Points

Right now, managing accounts payable means constantly jumping between email threads, the main dashboard, and separate spreadsheets just to verify a vendor's bill status or confirm an approval date. You spend half your day clicking through tabs when you should be reviewing numbers.

With this MCP, you simply ask your agent: 'Which payments are pending approval?' It instantly checks all necessary records using `list_payments` and gives you the names and amounts in a clear summary. What you get is immediate clarity without touching a dashboard.

Bill.com MCP for AI Agents: Streamlining Vendor Management Workflows

The biggest time sink in vendor management is the setup process. Finding an old record, verifying if they're already listed, or creating a new entry requires navigating through cumbersome forms and directory searches.

Now, you can ask your agent to handle it. If Stellar Components needs adding, asking it to call `create_vendor` handles all the backend data integrity. It's full vendor lifecycle management done via conversation.

10 Billing & Payment Tools for Financial Operations

Use these tools to manage everything from creating new vendors to listing payment transaction history in Bills.com.

#	TOOL	DESCRIPTION
01	<code>list_vendors</code>	Retrieves a complete list of all vendors registered in the system.
02	<code>get_company_profile</code>	Pulls key information about your company profile for context.
03	<code>get_vendor</code>	Fetches specific, detailed records for a single vendor by name or ID.
04	<code>create_vendor</code>	Adds a brand new company to the vendor directory.
05	<code>list_bills</code>	Lists all bills that need to be processed or paid out.
06	<code>get_bill</code>	Retrieves complete details for one specific bill, including line items and due dates.
07	<code>create_bill</code>	Generates a new vendor bill record within the accounting system.
08	<code>list_invoices</code>	Lists all invoices, allowing you to quickly identify unpaid or overdue items.
09	<code>list_payments</code>	Retrieves a list of past and pending payments across the organization.
10	<code>list_customers</code>	Lists all paying customers so you can check their account status or history.

See It in Action

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

- U List all invoices over \$5,000 that are overdue by more than 30 days.



Action Required: Overdue Invoices

VENDOR	INVOICE ID	AMOUNT	DUE DATE
Acme Consulting	INV-9871	\$12,500.00	2024-03-15
TechSolutions	INV-4422	\$6,100.00	2024-04-01

Total Outstanding: \$18,600.

Two items are flagged as critical because they exceed the 30-day overdue threshold.

- U What payments are waiting for final approval and what are the details?



Payments Pending Approval

There are **three** payment runs awaiting your sign-off, totaling \$12,590. You can review them here:

- SaaS Vendor: **\$4,500** (Service Period: May)
- Office Supplies Co: **\$890** (PO #773)
- Cloud Hosting Inc: **\$7,200** (Annual Subscription)

Please approve them via the link provided.

U Show me all vendors we've paid more than \$10,000 this quarter.



💰 Top Payment Recipients This Quarter

I found 5 vendors with total payments exceeding \$10,000:

- AWS: **\$38,400** (Infrastructure Services)
- Gusto: **\$112,000** (Payroll Processing)
- WeWork: **\$24,000** (Office Space Rental)
- HubSpot: **\$15,600** (Marketing Tools)
- Notion: **\$11,200** (Productivity Suite)

Frequently Asked Questions

01 How does the Bill.com MCP help with my accounts payable workflow?

It gives your AI agent direct access to view and manage vendor bills and invoices. Instead of logging into dashboards, you can simply ask it to list all outstanding payables or check a specific bill's details.

02 Can I use this MCP to track if a payment was sent?

Yes, the Bill.com MCP lets your agent list payments and pull up detailed transaction history for any vendor. You can confirm when funds were disbursed or if they are still pending.

03 What if I need to add a brand new supplier? Does this MCP handle it?

Absolutely. The MCP includes tools that let you create vendors and manage the entire vendor directory, ensuring new suppliers are set up correctly from your chat interface.

04 Does Bill.com MCP help with figuring out cash flow problems?

It helps by aggregating financial data. You can ask it to list all outstanding invoices and combine that information with payment history to give you a clear picture of your near-term cash commitments.

05 Do I need to be an AP Manager to use the Bill.com MCP?

No, while it's built for AP/AR roles, any user who needs instant financial data—like a Controller or Bookkeeper—can leverage this MCP to get answers without complex manual steps.

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 `"billcom": { "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.com 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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