

MCP SERVER

NO CODE

CLOUD HOSTED

Car-Share Trip Settlement MCP

Automate cost splitting and debt settlement for vehicle trips.

Car-Share Trip Settlement MCP handles the math behind shared vehicle expenses. Your AI client uses this to aggregate trip costs, distribute those costs to participants based on specific rules, and figure out the fewest number of transfers needed to settle all debts. It also checks your trip data for logical errors before any math happens.

A+ Quality Score 100/100

car-sharing

settlement

cost-splitting

trip-management

logistics



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.

Car-Share Trip Settlement MCP

4 tools available

Cloud-hosted on Vinkius

You can stop manually calculating who owes what after a shared ride. This MCP gives your AI agent the specific tools needed to manage vehicle cost redistribution. Instead of you running numbers in a spreadsheet, your agent uses this MCP to pull raw trip data into a single total, split that total among drivers and riders, and then create a clear plan for settling balances. It handles the heavy lifting of finding the most efficient way to move money between users so you aren't sending ten different small payments when three would do. Before it processes any numbers, it validates your trip metadata to make sure the distance, time, and participant counts actually make sense. It's a direct way to turn messy trip logs into clean, actionable settlement instructions.

Core Capabilities

01 — Cost Aggregation

Your agent sums up all raw trip data into a single total.

02 — Participant Cost Splitting

The AI distributes costs to drivers and riders based on specific rules.

03 — Debt Minimization

The agent identifies the fewest number of transfers needed to settle all balances.

04 — Data Validation

The AI checks trip metadata for logical consistency before calculating totals.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/en/ai-agent-connect/car-share-trip-settlement — connect your AI agent in three steps.

- 01
- Connect your MCP-compatible client to the Vinkius hosted MCP.
- 02
- Provide your trip data to your AI agent.
- 03
- The agent validates the trip metadata for consistency.
- 04
- The agent calculates total costs and distributes them to participants.
- 05
- The agent generates a final settlement plan with specific transfer instructions.

Connect your AI client to Vinkius to start running settlement math.

Built For

This MCP is built for people managing shared vehicle logistics and expense tracking.

Fleet Managers

They hand off trip logs to the AI to automate driver and rider settlements.

Car-Share Operators

They use the agent to calculate and verify trip costs for their users.

Logistics Coordinators

They rely on the AI to generate clean settlement plans from raw trip data.

What Changes When You Connect

- 01
- Reduces the number of individual transfers needed to settle debts.
- 02
- Prevents errors by validating trip data before processing costs.

-
- 03** Automates the math of splitting costs between different types of participants.
-
- 04** Converts raw trip logs into clear payment instructions.
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Real-World Applications

Corporate Car-Pooling

An agent calculates the total fuel and usage costs for employees sharing a vehicle and splits the bill.

Peer-to-Peer Car Sharing

Users settle debts between riders and drivers using the most efficient transfer paths.

Fleet Expense Management

A manager uses the MCP to aggregate multiple trip costs and generate settlement plans for drivers.

Trip Data Auditing

The AI validates trip metadata to ensure distance and time entries are consistent with the costs reported.

Patterns to Avoid

Skipping data verification

❌ AVOID

You feed the agent a trip log where the distance is zero but the cost is \$50 and expect a settlement plan.

✓ INSTEAD

Always run your data through `validate_trip_metadata` first to catch nonsensical entries before you try to split costs.

Manual debt calculation

❌ AVOID

You try to manually figure out who owes whom after a long week of car-pooling to save time.

✓ INSTEAD

Let the agent handle the complexity by using `generate_settlement_plan` to find the fewest number of transfers needed.

Ignoring participant roles

❌ AVOID

You treat every person in the car as having the exact same cost responsibility regardless of who drove.

✓ INSTEAD

Use `allocate_participant_costs` to apply your specific rules for both drivers and riders.

The Right Fit

Connect this MCP if you manage shared vehicle logistics or fleet expenses and need to turn messy trip logs into clear payment instructions. Do not connect it if you only need to track mileage without needing to settle actual debts between people.

Car-Share Trip Settlement 4 Tools

These tools handle the math and logic of turning raw trip logs into clean, actionable payment plans.

#	TOOL	DESCRIPTION
01	allocate_participant_costs	This tool splits the total trip cost among all participants using your defined rules. It handles the math for both drivers and riders.
02	calculate_trip_totals	This tool aggregates raw trip data into one final cost figure. It sums up fuel, fees, and other trip expenses.
03	generate_settlement_plan	This tool identifies the specific transfers required to zero out all participant balances. It finds the most efficient way to settle debts.
04	validate_trip_metadata	This tool checks that your trip details are logically consistent. It prevents processing if the data is nonsensical.

See It in Action

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

U Calculate the total cost for a trip with 50km distance, 20 USD fuel cost, and 10 USD usage fees.



The total cost for the trip is 30 USD.

U Find the minimum transfers for these balances: UserA: -10, UserB: 5, UserC: 5.



UserA should transfer 5 to UserB and 5 to UserC.

U Validate a trip with 10km, 15 minutes, and 2 participants.



The trip metadata is valid.

Frequently Asked Questions

01 How does this MCP handle debt settlement?

It uses the `generate_settlement_plan` tool to find the most efficient way to zero out all participant balances with the fewest transfers.

02 Can I use this with Claude or Cursor?

Yes, you can connect this MCP to any MCP-compatible client like Claude, Cursor, or Windsurf through Vinkius.

03 What happens if my trip data is incorrect?

The `validate_trip_metadata` tool checks for logical consistency in your trip details before any calculations are performed.

04 Does this MCP host the data?

Vinkius hosts and manages the MCP, so you don't need to run it locally or manage the infrastructure yourself.

05 Can it split costs differently for drivers and riders?

Yes, the `allocate_participant_costs` tool distributes the total trip cost among participants based on specific rules.

06 How are trip costs calculated?

Costs are aggregated using the `'calculate_trip_totals'` tool, which sums fuel expenses and usage fees.

07 Can I use custom split rules?

Yes, the `'allocate_participant_costs'` tool supports both equal splits and weighted splits based on user-provided weights.

08 What is a settlement plan?

A settlement plan is a list of the minimum number of transfers required to zero out all participant balances, generated by `'generate_settlement_plan'`.

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>"car-share-trip-settlement": { "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

Car-Share Trip Settlement 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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DOCUMENT INFORMATION

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