

MCP SERVER

NO CODE

CLOUD HOSTED

ChargeDesk MCP for AI Agents

Managing multi-gateway billing and transaction records

ChargeDesk provides AI agents full control over billing and payments, letting you manage accounts across multiple gateways—Stripe, PayPal, Braintree, and more—from a single chat interface. You can track charges, process refunds, monitor customer subscriptions, and audit connected payment systems without logging into separate dashboards.

A+ Quality Score 100/100

payment-gateway-integration

refund-management

billing-support

unified-dashboard

customer-billing

transaction-tracking



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.

ChargeDesk MCP

8 tools available

Cloud-hosted on Vinkius

Connect your ChargeDesk account to any AI agent and handle all billing operations through natural conversation. Instead of opening Stripe, then PayPal, then Braintree in different tabs, your agent pulls all this data together. Need to know why a customer was charged \$50 last month? Your agent pulls the charge details immediately. Want to fix an overcharge? You tell it to process a partial refund, and it does it. It also lets you list out every connected payment gateway so you can confirm everything is working right. This centralized view means your support team spends less time hunting down transaction IDs and more time actually helping customers. Because Vinkius hosts this MCP, your agent has access to all these financial tools in one place.

Core Capabilities

01 — View Payment History

List recent charges across all connected payment gateways so you can review spending patterns.

03 — Get Customer Records

Access and monitor detailed customer profiles, including their complete billing history.

05 — Audit Connections

Get a list of all connected payment gateways and confirm their operational status.

02 — Refund Payments

Process full or partial refunds for specific transactions using a simple command.

04 — Manage Subscriptions

List details for both active and inactive customer subscriptions to verify account status.

One Click on Vinkius — From Prompt to Execution

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

- 01 First, subscribe to this MCP and input your ChargeDesk Secret Key into Vinkius.
- 02 Next, connect your preferred AI client (like Claude or Cursor) to the Vinkius catalog.
- 03 Finally, tell your agent what you need—for example, 'Find all charges over \$100 last month'—and it runs the reports for you.

The bottom line is that instead of managing billing through separate websites, you talk to your agent and it handles the complexity across every connected gateway.

Built For

This MCP is built for operations teams drowning in dashboard clicks. If finance managers or customer support specialists spend half their day cross-referencing transaction IDs between Stripe, PayPal, and internal sheets, this tool saves them hours of painful clicking.

Customer Support Specialist

They use the MCP to look up a specific customer's payment history or process an immediate refund using natural conversation.

Finance Manager

They monitor total revenue and transaction health by listing charges across multiple gateways without opening five different dashboards.

Billing Administrator

They verify subscription statuses, list connected gateways, and review customer details all from their chat interface.

What Changes When You Connect

- 01 Process refunds instantly. Instead of navigating to a gateway's dashboard, you simply tell your agent which charge needs a partial refund using the `refund_chargedesk_payment` tool.

-
- 02** Stop context switching. You get unified oversight by listing charges across all gateways with one command, giving you total financial visibility immediately.
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- 03** Better customer support means faster resolutions. Use `get_customer_details` to pull up a full billing history for any user in seconds, without asking them to email receipts.
-
- 04** Stay audit-proof. Quickly verify your entire system health by running `list_connected_gateways`, ensuring every payment processor is active and ready.
-
- 05** Keep subscriptions straight. The `list_chargedesk_subscriptions` tool lets you check if an account is active or lapsed, preventing revenue loss from confusion.
-

Real-World Applications

A customer disputes a charge they didn't recognize.

The support agent uses the MCP to run `get_customer_details` and cross-references the disputed date against recent charges. This quickly reveals if the charge came from an unexpected source, leading to a swift resolution.

System maintenance requires checking payment processors.

The ops engineer runs `list_connected_gateways` before a major deployment. This confirms all expected gateways—Stripe, PayPal, etc.—are online and reporting healthy status, preventing site outages.

A monthly billing cycle needs adjustments.

The finance manager runs `list_chargedesk_subscriptions` to check all renewal dates and then uses the MCP to process necessary refunds or credits directly through the agent's interface, documenting everything automatically.

A bulk refund is needed after a service outage.

The business owner uses the agent to first `list_chargedesk_charges` for the affected period, then iterates through the list, using `refund_chargedesk_payment` for every relevant transaction.

Patterns to Avoid

Assuming a single tool covers everything

X AVOID

Trying to use only ``get_customer_details`` to find out if the customer's subscription is currently active or if they even have recent charges.

✓ INSTEAD

You need multiple tools. First, run ``list_chargedesk_subscriptions`` for status, and then use ``list_chargedesk_charges`` combined with ``get_customer_details`` to build a complete picture of their financial activity.

Manually cross-referencing multiple dashboards

X AVOID

Opening Stripe, logging in; opening PayPal, logging in. Copying transaction IDs from one site and pasting them into another to compare billing dates.

✓ INSTEAD

Let the agent handle it. Start by running ``list_chargedesk_charges`` to get a unified view of all transactions across every gateway without clicking anything.

Not verifying system connections first

X AVOID

Attempting to process a payment refund when one or more primary gateways have gone offline, leading to failed actions and manual investigation.

✓ INSTEAD

Always check the connection health first. Run ``list_connected_gateways`` at the start of any billing session to ensure all necessary systems are reporting green.

The Right Fit

Use this MCP if your core problem is viewing, managing, or correcting financial actions across multiple payment processors. If you need to know a customer's full history (charges + subscriptions) and then take action (refunds), this tool is perfect. Don't use it if your only goal is just sending out email invoices; those are handled by dedicated invoicing tools. Also, don't use it if you need advanced accounting ledger entries or payroll management—that requires a specialized ERP system. Stick to what you know: payments and billing data.

ChargeDesk MCP for AI Agents: Consolidating Multi-Gateway Billing Oversight

Right now, managing customer accounts means jumping between dozens of dashboards. You're in Stripe to check the last payment, then switch to PayPal just to verify a refund status, and finally open Braintree to see if an old subscription lapsed. It's constant context switching, and it's exhausting.

With this MCP, you talk to your agent once. You ask for all recent charges, and it pulls the unified list from every gateway connected. The result is instant financial oversight without opening a single separate browser tab.

ChargeDesk MCP for AI Agents: Handling Customer Refund Management

When an overcharge happens, the manual process involves emailing the customer to get confirmation, then logging into the correct gateway's portal, finding the exact charge ID, and submitting a form just to initiate a partial refund.

Now, you simply tell your agent, 'Refund \$15.00 for that billing error.' The MCP handles the secure communication with the original payment processor, initiating the refund instantly through `refund_chargedesk_payment`.

8 Tools for Unified Payment Gateway Transaction Tracking

These tools let your agent read customer profiles, list all transactions, check subscriptions, and initiate refunds without you lifting a finger.

#	TOOL	DESCRIPTION
01	<code>get_charge_details</code>	Pulls detailed information for a single, specific charge ID.
02	<code>get_customer_details</code>	Retrieves the complete profile and billing history for a specified customer.
03	<code>list_chargedesk_charges</code>	Generates a list of recent charges from every connected payment gateway.
04	<code>list_chargedesk_customers</code>	Lists all existing customers in your ChargeDesk account.
05	<code>list_connected_gateways</code>	Shows a list of every payment gateway currently linked to the account.
06	<code>list_chargedesk_subscriptions</code>	Retrieves details for both active and inactive customer subscriptions.
07	<code>list_chargedesk_webhooks</code>	Shows a list of all configured webhooks and account alerts.
08	<code>refund_chargedesk_payment</code>	Initiates a full or partial refund for a specific charge ID.

See It in Action

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

U What were all my total charges last month across Stripe and PayPal?



Monthly Charge Summary

- **Total Period:** May 1 - May 31
- **Overall Spend:** \$12,850.00
- **Gateway Breakdown:**
 - * Stripe: \$9,100.00 (45 charges)
 - * PayPal: \$3,750.00 (22 charges)
 - * Braintree: \$0.00

Do you need details on any specific transaction ID?

U I need to refund the charge for Customer X because they cancelled.



Refund Action Taken

- ✓ **Success:** Partial refund of \$25.00 initiated for Charge ID `ch_987xyz` .
- **Original Gateway:** Stripe (Live)
- **New Status in System:** Partially Refunded.
- **Confirmation:** The original payment processor has been notified, and the status will update shortly.

U Show me all my active subscriptions and if they are paid up.



Subscription Overview (Current)

The following 5 customers have active billing cycles:

CUSTOMER ID	PLAN LEVEL	NEXT BILLING DATE	STATUS
cust_101	Premium	2026-07-15	Active
cust_109	Basic	2026-08-01	Active
cust_344	Trial	N/A	Inactive

All active accounts are reporting payment health.

Frequently Asked Questions

01 How does ChargeDesk MCP help me view payments from multiple gateways?

It gives you a single, unified dashboard for all your transactions. You don't need to log into Stripe or PayPal separately; the agent pulls the details from every linked gateway in one place.

02 Can I use ChargeDesk MCP to process refunds?

Yes. It lets you initiate full or partial refunds for any charge ID right through your chat interface, saving you the step of logging into each payment processor's portal.

03 What information can I get about a specific customer using this MCP?

You get much more than just their name. The system pulls up their complete billing history, current subscription status, and all associated charges from every gateway you use.

04 Is ChargeDesk MCP only for checking transactions?

No, it's fully operational. You can check records, but you also have the ability to take action, like listing gateways or initiating refunds.

05 Do I need technical knowledge to use ChargeDesk MCP?

Absolutely not. This is designed for natural conversation. You just tell your agent what you want—like 'Show me all failed payments'—and it handles the complex API calls.

06 Can I audit my payment connections with ChargeDesk MCP?







Yes, you can list every gateway connected to your account. This is great for verifying that all processors are still active and reporting correctly.

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>"chargedesk": { "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

ChargeDesk 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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