

MCP SERVER

NO CODE

CLOUD HOSTED

ChargeOver MCP for AI Agents

Manage recurring subscriptions, invoices, and customer payments

ChargeOver connects your AI client directly to your recurring billing platform. Manage subscriptions, track customer payments, and audit transaction history entirely through natural conversation. It lets you list all customers, check invoice statuses, review sales quotes, and monitor every payment detail without ever leaving your chat window.

A+ Quality Score 100/100

recurring-invoicing

accounts-receivable

subscription-billing

automated-payments

customer-billing

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.

ChargeOver MCP

8 tools available

Cloud-hosted on Vinkius

You can manage the whole lifecycle of your recurring revenue—from initial quote to final payment—using natural language commands. Forget logging into dashboards and clicking through multiple tabs just to find a customer's overdue invoice or check their subscription status. This MCP lets your AI agent handle all that financial heavy lifting for you. You talk to it like you're talking to a colleague; the agent does the cross-platform lookups, pulling accurate details on everything from billing transactions to user profiles. It makes auditing revenue and managing customer accounts something you discuss in plain English, not spreadsheet formulas. Getting this connected via Vinkius means your AI client has immediate access to thousands of financial tools, making ChargeOver just one powerful piece of the puzzle for total operational control.

Core Capabilities

01 — List and retrieve all customer details

Gets a complete roster of every customer profile and their associated contact information.

03 — Track active or inactive packages

Provides a full list of all customer subscriptions, regardless of whether they are currently paid up or canceled.

05 — Review revenue pipeline quotes

Lists all outstanding sales quotes, letting you manage and track potential future revenue streams.

02 — Review generated invoice status

Checks the current payment status, due dates, and detailed financial breakdown for any specific invoice.

04 — Audit payment history and transactions

Accesses the complete record of billing activity, showing every transaction and payment attempt made to your account.

One Click on Vinkius — From Prompt to Execution

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

- 01 Subscribe to the ChargeOver MCP on Vinkius.
- 02 Enter your specific Public Key, Private Key, and Subdomain credentials into your AI client.
- 03 Ask your AI agent a question about billing or customers. The agent uses the configured tools to pull and summarize real-time data.

The bottom line is that you talk to your AI client like it's an internal expert, and it handles all the complex data retrieval from ChargeOver automatically.

Built For

Billing Managers who spend too much time reconciling billing discrepancies. Accounts Receivable Teams drowning in invoice backlogs. Sales Ops running revenue reports when they should be selling. If your job involves knowing exactly where a dollar came from or is going, this MCP saves you hours of dashboard clicking.

Billing Manager

Monitors the health of all subscriptions and checks invoice statuses across multiple clients without opening the main billing dashboard.

Accounts Receivable Specialist

Audits transaction history and customer balances instantly, answering 'Where is that payment?' questions on the fly.

Sales Operations Lead

Looks up specific quote details or customer profiles straight from their chat interface during a sales call follow-up.

What Changes When You Connect

- 01 Stop jumping between tabs. You can get a full history of billing transactions by using the `list_billing_transactions` tool directly within your chat interface.

-
- 02** Verify customer accounts instantly. Use `get_customer_details` to pull contact info or check specific account statuses without needing a dashboard login.
-
- 03** Keep sales and finance aligned. Quickly review potential revenue streams by listing quotes with `list_billing_quotes` , turning conversations into actionable data points.
-
- 04** Never miss an overdue payment. The agent can use `list_chargeover_invoices` to filter out exactly which invoices need attention this week.
-
- 05** Get a full picture of your customer base using `list_billing_subscriptions` . You'll know exactly who is on what package and when it expires.
-

Real-World Applications

A client asks about their last payment status

Instead of having to look up the account number manually, you ask your agent for 'the details on John Smith's last bill.' The agent uses `get_invoice_details` and reports back immediately whether it was paid, pending, or overdue.

Checking if a potential deal is ready to bill

Before confirming a sale, your agent runs `list_billing_quotes` . You can instantly verify the quote details and make sure the pricing matches what was discussed with the client.

The team needs to see who is about to renew

You prompt the agent to 'list all subscriptions expiring next month.' It uses `list_billing_subscriptions` and gives you a filtered list of accounts that need sales follow-up.

Auditing total revenue for Q3 reporting

You ask the agent to summarize all transactions in a date range. It uses `list_billing_transactions` to gather the data, allowing you to quickly calculate gross revenue without running complex reports.

Patterns to Avoid

Mixing up customer and billing data

✗ AVOID

Trying to find a payment history by only using ``get_customer_details`` because it's the first tool you see. You get contact info, but nothing about money.

✓ INSTEAD

To track payments, always use ``list_billing_transactions``. If you need both, ask the agent to cross-reference details from ``get_customer_details`` with the transaction history.

Assuming a quote is an active invoice

✗ AVOID

Thinking that simply listing quotes (``list_billing_quotes``) means they are ready for payment. They're just estimates until the billing cycle starts.

✓ INSTEAD

To see what needs to be paid now, always check ``list_chargeover_invoices``. Quotes show future potential; invoices show current reality.

Manual data aggregation from multiple sources

✗ AVOID

Getting a list of customers and then manually checking the subscription status for each one in a separate tab.

✓ INSTEAD

Ask the agent to run ``list_billing_subscriptions`` first. This tool aggregates package details and status into one view, saving you massive copy-paste time.

The Right Fit

Use this MCP if your billing process relies on complex data relationships—specifically tracking quotes that become invoices, or linking a customer profile to a detailed payment history. If you need to audit why a balance is off, the combination of `get_invoice_details` and `list_billing_transactions` is key. Don't use this if your only requirement is simple expense tracking; for that, a basic accounting tool might suffice. You should avoid using it if you are trying to manage physical inventory or CRM leads outside of their payment cycle. Always rely on the specific tools, like checking `list_billing_quotes` before assuming revenue is locked in.

ChargeOver MCP for AI Agents: Automating Subscription Billing Operations

Right now, managing subscription billing means switching between the main dashboard, the customer tab, and the transaction report. You spend minutes clicking through pages just to confirm a payment status or verify if an invoice is actually overdue versus just pending.

With this MCP, you simply ask your agent. Instead of navigating a web UI, you get a concise answer that summarizes everything. The AI client uses tools like `list_chargeover_invoices` and pulls the exact, current data point you need—paid, failed, or overdue.

ChargeOver MCP for AI Agents: Streamlining Accounts Receivable Workflows

The biggest time sink in AR is reconciling different types of records. You might pull a customer's profile, then check their active packages, and finally look at the payment history—all three steps are usually separate screens.

This MCP ties it all together. By using `get_customer_details` alongside transaction tools, you get a unified view in plain conversation. The result is immediate financial clarity, allowing your team to focus on collections instead of data retrieval.

8 Tools for ChargeOver: Billing & Invoice Operations

Use these tools to pull specific customer data, list invoices, track subscriptions, or audit all billing transactions directly via natural language prompts.

#	TOOL	DESCRIPTION
01	<code>get_chargeover_account</code>	Retrieves core account and user information for the billing system.
02	<code>get_customer_details</code>	Fetches detailed contact and profile information for a single customer.
03	<code>get_invoice_details</code>	Retrieves the full financial breakdown and status of one specific invoice.
04	<code>list_chargeover_customers</code>	Gets a complete list of every customer currently managed in the system.
05	<code>list_chargeover_invoices</code>	Lists all invoices, allowing you to see which ones are paid or overdue.
06	<code>list_billing_quotes</code>	Provides a list of sales quotes that have been generated but haven't become active billing records yet.
07	<code>list_billing_subscriptions</code>	Lists all current and past customer subscription packages and their details.
08	<code>list_billing_transactions</code>	Provides a comprehensive list of every recorded billing transaction and payment attempt.

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 total transactions for 'Acme Corp' this month?



Customer Billing Summary: Acme Corp

- **Total Transactions (May):** 4
- **Successful Payments:** \$5,890.00 (3)
- **Failed Attempts:** \$29.99 (1)
- **Key Dates:** May 1st (Initial payment), May 15th (Subscription renewal).

We found the full record using `get_customer_details` and cross-referencing payment logs.

U Show me all quotes that are over \$5,000.



High-Value Quotes Review

The following sales quotes exceed the \$5,000 threshold:

QUOTE ID	CLIENT NAME	DATE GENERATED	AMOUNT
Q4321	Global Industries	2026-06-01	\$8,120.00
Q5590	Beta Solutions	2026-05-15	\$6,500.00

Please let me know if you want to review the full details for either of these.

U Are there any overdue invoices right now?



🔔 Overdue Invoice Alert 🔔

I found **2** invoices that are currently past their due date:

- **Invoice ID:** INV-901 (Client: Widgets Co.) - Due Date: May 30. Amount: \$450.
- **Invoice ID:** INV-882 (Client: TechCorp) - Due Date: June 1. Amount: \$1,200.

You should follow up with these two accounts immediately.

Frequently Asked Questions

01 How can I use ChargeOver MCP to check customer payment status?

You simply ask your agent about a specific invoice or client. It checks the real-time data and tells you if the balance is 'Paid', 'Pending', or 'Overdue'. This saves you from having to manually look up account numbers.

02 Does ChargeOver MCP help me see my entire billing history?

Yes. It gives you comprehensive access to all records, including every transaction and payment attempt over time. You can audit your full revenue cycle without leaving the chat window.

03 I need to know which subscriptions are about to expire; can ChargeOver MCP help?

Absolutely. The agent can pull a list of all active and inactive packages, letting you see exactly who is on what plan and when their billing cycle ends.

04 How do I find out which sales quotes are ready to be billed?

You tell the agent to review your quote pipeline. It lists all potential revenue streams, letting you quickly see which deals can move from a 'quote' status into an actual 'invoice' needing payment.

05 What kind of accounts and user data can ChargeOver MCP access?







It pulls core account information for the company, as well as detailed profiles for individual customers. This means you get everything from contact emails to billing IDs in one place.

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>"chargeover": { "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

ChargeOver 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

INDEPENDENT PLATFORM DISCLAIMER

Vinkius is an independent platform and is not affiliated with, endorsed by, sponsored by, verified by, or otherwise authorized by ChargeOver. All third-party trademarks, logos, and brand names are the property of their respective owners. Their use in this document is strictly for informational purposes to identify service compatibility and interoperability.

DOCUMENT INFORMATION

Generated	June 2026
MCP Server	ChargeOver MCP
Server ID	019d756c-f698-71a0-af03-c1437e19c9bc
Platform	Vinkius Cloud for AI Agents
Endpoint	https://edge.vinkius.com/{token}/mcp

LICENSE & USAGE

This document is generated automatically by the Vinkius PDF Engine. Content reflects the MCP server configuration at the time of generation and may change as updates are deployed. For the most current information, visit vinkius.com/mcp/chargeover.