

MCP SERVER

NO CODE

CLOUD HOSTED

Checkbook.io MCP for AI Agents

Manage vendor payments and invoices from your chat client

Checkbook.io MCP connects your AI agent to manage all digital and physical payments, invoices, and bank accounts. You can issue checks, track funds disbursed to vendors, or pull detailed account statements using natural conversation—all without logging into a separate portal.

F Quality Score 3.6/100

digital-checks

disbursements

accounts-payable

fintech

automated-payments



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.

Checkbook.io MCP

8 tools available

Cloud-hosted on Vinkius

Managing disbursements shouldn't mean jumping through ten different portals just to send a refund or check the status of an invoice. This MCP lets your AI agent handle that complexity for you, giving you full control over both physical and digital payments through simple chat commands. You can ask it to list all invoices due this month, verify if a specific bank account is active, or even tell it to send a new digital check right away.

When running payroll or dealing with vendor payouts, the ability to pull payment histories instantly changes your day-to-day work. If you're already using Vinkius for other integrations, adding this MCP means all your financial data lives in one place, managed by your AI client. You get a single pane of glass view into everything from recurring subscriptions to individual check details—all through conversation.

Core Capabilities

01 — Track Check Status and Details

You can retrieve detailed information on any specific digital or physical check, helping you track exactly where the money is.

03 — Monitor Linked Bank Accounts

List and verify the status of all bank accounts connected to your Checkbook.io profile, ensuring funds are ready for payment.

02 — Send Payments Digitally or Physically

Issue new checks—either digitally via email/phone or physically by mail—to vendors or employees instantly through your agent.

04 — Manage Invoices and Payments

Access a complete list of invoices and monitor active recurring check payment subscriptions from one place.

One Click on Vinkius — From Prompt to Execution

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

- 01** Subscribe to this MCP using your API Key and Secret, which you get from the Checkbook.io Developer Settings.
- 02** Connect your AI agent (like Claude or Cursor) through Vinkius's compatible client framework.
- 03** Start asking questions in natural language; your agent handles calling the tools needed to pull payment data or initiate a transfer.

The bottom line is, you never have to leave your chat interface to manage any part of your disbursements process.

Built For

This MCP is essential for accounts payable teams and small business owners who spend too much time logging into banking portals just to handle routine vendor payments. If you're a payroll administrator or logistics manager, you need this integration to quickly verify check statuses and payment histories without the hassle of manual data entry.

Accounts Payable Specialist

Automate sending checks to vendors by asking your agent to list invoices due or issue a new digital check for a refund.

Small Business Owner (SBO)

Monitor company balances and send immediate payments without having to open the full banking dashboard.

Payroll Administrator

Quickly verify payment status and check histories for multiple employees directly within their chat interface.

What Changes When You Connect

- 01** Sending money is faster: Instead of logging into the bank portal, you just tell your agent to use `send_digital_check` or `send_physical_check`, getting immediate confirmation.

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- 02** Payment visibility is instant: You can ask the agent to run `list_checkbook_checks` and see every check's status—paid, pending, or rejected—without navigating multiple menus.
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- 03** Better financial oversight: The system lets you list all invoices (`list_checkbook_invoices`) and monitor recurring payments (`list_recurring_payments`) in one conversation flow.
-
- 04** Account confirmation is simple: Use `list_linked_bank_accounts` to verify which accounts are active before initiating any large disbursement.
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- 05** Profile data retrieval: You can pull core user info using `get_checkbook_profile` , keeping all your critical account metadata immediately available when needed.
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Real-World Applications

A vendor needs a refund check immediately

The SBO asks their agent, 'Send Sarah \$150 for the return.' The agent uses `send_digital_check`, and the refund is issued instantly with confirmation ID. No manual wire transfer needed.

Accounts Payable needs to track upcoming bills

The AP Specialist asks the agent to check invoices. It uses `list_checkbook_invoices` and identifies three payments due next week, letting them plan disbursement cycles.

Payroll needs to audit last quarter's payments

The Payroll Admin asks, 'Show me all checks for Acme Inc.' The agent calls `list_checkbook_checks`, providing a filtered list of payment statuses and dates instantly.

Monitoring standing contracts

A Logistics Manager wants to know what recurring payouts are active for a contractor. The agent calls `list_recurring_payments`, providing an immediate list of subscriptions that need attention.

Patterns to Avoid

Manually tracking check payments

X AVOID

Opening the bank portal, then logging into the invoice system, and finally emailing a spreadsheet to your manager. It takes 20 minutes just to get status updates.

✓ INSTEAD

Instead, ask your agent to run ``list_checkbook_checks`` or use ``get_check_details``. You get the full history right in the chat window without opening any tabs.

Guessing which funds are available

X AVOID

Sending a payment only to realize later that the target bank account was closed and the check bounced, causing delays.

✓ INSTEAD

Before sending anything, ask your agent to run ``list_linked_bank_accounts`` first. This ensures you're working with verified, active funds.

Forgetting which payment type was used

X AVOID

Looking at a ledger and not knowing if the money went out via bank transfer or physical mail.

✓ INSTEAD

Use ``list_checkbook_checks``. This tool clearly differentiates between digital sends (``send_digital_check``) and mailed checks (``send_physical_check``), giving you total clarity.

The Right Fit

Use this MCP if your primary bottleneck is coordinating complex disbursements across multiple systems. If you need to send a refund, check status, or view invoices without leaving your chat interface, this is for you. Don't use it if all you need to do is read a static PDF invoice; in that case, a simple document reading tool will suffice. This MCP shines when you need the agent to *act*—for example, using `send_digital_check` or listing multiple items with `list_checkbook_invoices`. If your needs are limited only to checking balances and not initiating payments, check if another account aggregation service works better for you.

Checkbook.io MCP: Streamlining Accounts Payable Disbursements

Today, managing vendor payouts is a mess of clicks. You have to log into the invoice platform to check due dates, then switch to your bank portal to verify funds, and finally use an accounting tool just to initiate a payment. It's copy-pasting data between three or four different dashboards every single week.

With this MCP, you eliminate the dashboard hopping entirely. You simply tell your agent what needs paying out, and it handles all the necessary steps—from listing invoices with `list_checkbook_invoices` to confirming fund availability via `list_linked_bank_accounts`. The result is an immediate action or a clear data summary in one conversation.

Checkbook.io MCP: Verifying Payment Status and Account Data

Before sending any payment, you manually check the status of every item—did the physical check actually get mailed? Was the digital refund processed yesterday or is it still pending?

Now, your agent gives you total visibility. You can ask for a list of all checks (`list_checkbook_checks`) and instantly filter by status. This means zero guesswork about whether money was sent or if it's stuck in 'in process.' It's direct confirmation.

Checkbook.io: 8 Tools for Accounts Payable Disbursements

Use these tools to list checks, send funds digitally or physically, manage linked banks, and track all your invoices through natural conversation.

#	TOOL	DESCRIPTION
01	<code>get_check_details</code>	Retrieves detailed information about a specific check you want to review.
02	<code>get_checkbook_profile</code>	Pulls basic details and core metadata for your user account within Checkbook.io.
03	<code>list_linked_bank_accounts</code>	Shows all bank accounts that are currently connected to your profile.
04	<code>list_checkbook_checks</code>	Lists every digital and physical check you've sent or received through the platform.
05	<code>list_checkbook_invoices</code>	Retrieves a full list of all invoices associated with your account.
06	<code>list_recurring_payments</code>	Provides an overview of all active, scheduled check payment subscriptions.
07	<code>send_digital_check</code>	Sends a new digital check to a recipient using their email address or phone number.
08	<code>send_physical_check</code>	Initiates the process of sending a physical, mailed check to a specific recipient.

See It in Action

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

U List my invoices for Q2, and tell me which ones are past due.



Invoice Summary (Q2)

INVOICE ID	VENDOR	AMOUNT	DUE DATE	STATUS
INV-901	Acme Corp	\$3,500.00	06/28/2024	PAST DUE
INV-902	Beta Services	\$1,200.00	07/15/2024	Pending
INV-903	Global Logistics	\$950.00	06/01/2024	PAST DUE

Action required: Two invoices need immediate attention.

U I need to send a refund check for \$85 to John Smith via email.



✓ Digital Check Issued.

The \$85.00 payment has been successfully sent to john.smith@example.com.

Check ID: `chk_2024-771`

Recipient: John Smith

Memo: Refund - Overpayment

You'll receive confirmation in your inbox shortly.

U What checks did I send last month, and what were the totals?



Checks Sent (May 2024)

- Total Checks: 6
- Total Amount Disbursed: \$18,750.00

Status Breakdown:

- Paid: 4 checks (\$15,000.00)
- In Process: 2 checks (\$3,750.00)

All payments were successfully recorded and are visible in your account.

Frequently Asked Questions

01 How does the Checkbook.io MCP help me with vendor payouts?

The Checkbook.io MCP lets you send digital or physical checks directly from your AI agent, giving you a single point of control over all disbursements without logging into multiple portals.

02 Can I track the status of old payments using this MCP?

Yes. You can ask the agent to list all checks and get detailed records for every payment, showing if a check is paid, pending, or needs follow-up.

03 Is Checkbook.io MCP good for small business owners doing payroll?

It's great for SBOs because you can quickly verify the status of checks and manage payments history straight from your chat interface, eliminating manual data gathering.

04 What if I need to check my current bank account balances?

You can list all linked bank accounts through the MCP. This confirms which funds are active and available before you initiate any major payments or refunds.

05 How do I manage recurring payouts with Checkbook.io via AI agents?







The MCP lets you view and monitor all your scheduled check payment subscriptions in one place. You can track them, ensuring continuous vendor relations without forgetting a cycle.

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>"checkbookio": { "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

Checkbook.io 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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