

M C P S E R V E R

N O C O D E

C L O U D H O S T E D

Contractor Payment Milestone Plan MCP

Automate your construction contract math and payment tracking.

Contractor Payment Milestone Plan MCP handles the heavy lifting for service contract financials. It calculates milestone schedules, tracks retainage, and manages contract balances. Your AI client uses this to ensure every payment matches work progress, accounting for deposits and change orders without manual spreadsheet errors.

A+ Quality Score 100/100

payments

milestones

contract

retainage

accounting



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.

Contractor Payment Milestone Plan MCP

4 tools available

Cloud-hosted on Vinkius

Managing construction or service contracts involves a lot of moving parts that are easy to mess up. This MCP tracks the entire financial lifecycle of your agreements. Instead of manually calculating how much is owed after a change order or a specific percentage of work is finished, you let your AI agent handle the math. It accounts for deposits, retainage rates, and change orders to keep your contract balances accurate. You can use it to verify that a proposed payment plan actually makes sense mathematically or to get a quick snapshot of a contract's current standing. It's built to keep your project accounting consistent from the first deposit to the final payment.

Core Capabilities

01 — Milestone Scheduling

Your agent generates detailed payment breakdowns based on work completion percentages.

02 — Retainage Calculation

The MCP automatically calculates held retainage amounts for every payment.

03 — Contract Balance Tracking

Your AI client tracks total contract value including deposits and change orders.

04 — Payment Validation

The tool checks if proposed payment amounts are mathematically consistent with contract terms.

05 — Progress-Based Payouts

Your agent determines exact net amounts owed at specific completion stages.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/en/ai-agent-connect/contractor-payment-milestone-plan — connect your AI agent in three steps.

- 01 Connect your preferred MCP-compatible client to Vinkius.
- 02 Provide your contract details like total value, deposits, and retainage rates.
- 03 Ask your AI agent to calculate schedules or check balances.
- 04 Receive precise, mathematically verified financial data immediately.

You connect the MCP to your AI client and start asking questions about your contracts.

Built For

This MCP is designed for professionals managing service-based or construction contracts who need precise financial tracking.

Project Managers

They hand off progress updates to the AI to get instant payment calculations.

Construction Accountants

They use the tool to verify that milestone payments and retainage are correct.

Contract Administrators

They rely on the MCP to track change orders and updated contract totals.

What Changes When You Connect

- 01 Eliminates manual math errors in milestone and retainage calculations.
- 02 Maintains a real time view of contract balances and remaining funds.

-
- 03 Provides instant verification of payment plan logic.
-
- 04 Accounts for complex variables like deposits and change orders automatically.
-

Real-World Applications

Progress Billing

Calculate exactly what a contractor is owed once they hit a specific percentage of work completion.

Change Order Management

Update the total contract value and remaining balance after approving new work orders.

Audit Preparation

Use the milestone schedule to verify that all past and future payments align with contract terms.

Budget Oversight

Get a high level summary of contract standing to ensure projects stay within financial limits.

Patterns to Avoid

Manual Math Guesswork

❌ AVOID

You try to estimate a contractor's payout by looking at a spreadsheet and guessing the retainage amount.

✓ INSTEAD

Let the MCP handle the math. Use ``get_payment_due_at_date`` to find the exact net amount owed based on actual progress.

Ignoring Change Orders

❌ AVOID

You approve a new work order but forget to update the total contract value in your tracking system.

✓ INSTEAD

Keep your contract totals accurate by using ``get_contract_summary`` to see the current financial standing after any changes.

Unverified Payment Plans

❌ AVOID

You draft a new milestone schedule and send it to the contractor without checking if the math matches the original contract.

✓ INSTEAD

Run your proposed plan through ``validate_milestone_logic`` to ensure every amount aligns with the contract terms.

The Right Fit

Connect this MCP if you manage construction or service contracts where change orders and retainage make manual math risky. Do not use it if you only handle simple, fixed-fee services with no progress-based payouts. The decision comes down to whether your contract math involves multiple moving parts like deposits and percentage-based milestones.



4 Tools for Contractor Payment and Milestone Management

These tools handle the math for contract balances, milestone schedules, and payment validation.

#	TOOL	DESCRIPTION
01	get_milestone_schedule	This tool provides a full breakdown of all scheduled payments and their current status based on how much work is done.
02	get_payment_due_at_date	Use this to find the exact net amount a contractor should receive on a specific date based on their progress.
03	validate_milestone_logic	This tool checks if your proposed milestones and payment amounts align with the actual contract terms.
04	get_contract_summary	This tool gives you a high level financial overview of the contract's current standing.

See It in Action

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

- U** Show me the full payment schedule for a \$50,000 contract with a \$5,000 deposit, 10% retainage, and progress at 25%, 50%, and 75%.



Milestone 1 (25%): \$10,000.00 due, \$1,000.00 retainage held, \$9,000.00 net payment. Cumulative paid: \$14,000.00. Remaining balance: \$36,000.00.

- U** What is the current contract value and remaining balance for a \$100,000 contract with a \$10,000 deposit and \$5,000 in approved change orders, where \$20,000 has been paid so far?



The current contract value is \$105,000.00 and the remaining contract balance is \$85,000.00.

- U** How much should be paid at 60% completion for a \$200,000 contract with a \$20,000 deposit and 5% retainage?



The net payment due at 60% completion is \$95,000.00.

Frequently Asked Questions

01 How does this MCP handle retainage?

The MCP calculates retainage based on the rates you define and applies it to each milestone payment automatically.

02 Can I use this with Claude or Cursor?

Yes, you can connect this MCP to any MCP-compatible client including Claude, Cursor, and Windsurf.

03 Does it account for change orders?

Yes, the tool can update the total contract value and remaining balance when change orders are added.

04 What happens if I have a deposit?

The MCP includes deposits in its calculations to ensure the remaining contract balance and milestone payments are accurate.

05 How do I know the payment math is correct?

You can use the `validate_milestone_logic` tool to check if your proposed payments match the contract terms.

06 How does the tool handle change orders?

Change orders are treated as adjustments to the original contract total. The tools incorporate these values to recalculate the adjusted contract value and all subsequent milestone payments.

07 What is retainage in these calculations?

Retainage is the percentage of each milestone payment held back by the client. The `'get_milestone_schedule'` tool calculates both the amount held and the net payment released to the contractor.

08 Can I verify if my payment plan is correct?

Yes, you can use the `'validate_milestone_logic'` tool to check if a proposed set of milestones and payments is mathematically consistent with your contract terms.

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>"contractor-payment-milestone-plan": { "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

Contractor Payment Milestone Plan 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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