MCP SERVER | NO CODE | CLOUD HOSTED

GoCardless MCP

Automate direct debit collections & mandate tracking.

GoCardless manages direct debit payments and customer mandates for your business. Connect this MCP to automate recurring billing, track mandate status, initiate collections, and reconcile bank payouts instantly through natural conversation with any AI agent.

A+ Quality Score 100/100

direct-debit | recurring-payments | bank-transfers | mandate-management | fintech | payment-collection

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vinkius.com/mcp/gocardless

SCAN TO VIEW

The infrastructure that powers AI agents in the real world.

Vinkius connects AI to the world's software through secure, enterprise-grade infrastructure — enabling real-world execution at scale, built on the Model Context Protocol (MCP).

Your AI Connections Run Through Vinkius Cloud

The world's largest managed MCP catalog

Vinkius is the cloud infrastructure where AI agents connect 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.

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.

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.

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	Ed25519	24h TTL	V8 Isolate
Encryption at rest	PKI vault signatures	Ephemeral session keys	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.

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.

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.

06 — Honeytoken Trap System

Phantom credentials are injected into isolated environments. If a honeytoken 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.

Agent Activity

Which AI clients are connecting, how often, and what they're doing — real-time session tracking.

FinOps

Cost tracking per tool, payload compression savings, budget optimization signals, and consumption trends.

Tool Health

Slowest and most error-prone tools, with actionable root-cause insights and performance baselines.

Firewall & DLP

PII redaction activity, sensitive data protection counters, and security event timeline.

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.

GoCardless MCP

12 tools available
Cloud-hosted on Vinkius

Need to handle billing cycles without manually checking dashboards? This MCP connects your GoCardless account directly to your preferred AI client, letting you manage all things related to direct debits. You can ask your agent to list every customer on file or check the legal status of a mandate before trying to collect money. It handles everything from listing active recurring plans to tracking which funds are currently en route back to your bank. This deep connection means you get immediate, conversational access to payment history and account details without ever leaving your main workspace. By connecting through Vinkius, you gain one central point of control for all your financial data, letting your agent do the heavy lifting.

Core Capabilities

01 — Check Customer and Account Details

Retrieve specific customer profiles or get detailed metadata about your primary bank account.

02 — Manage Payment Mandates

Confirm the validity of a mandate, ensuring you have legal authorization for any collection attempt.

03 — Initiate and Track Payments

Programmatically start new direct debit collections or view the status (confirmed, failed) of existing payments.

04 — Monitor Financial Flow

List all processed bank payouts, monitor refunds, or see which recurring subscription plans are active.

One Click on Vinkius — From Prompt to Execution

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

01 Subscribe to this MCP through the Vinkius Marketplace.

02 Provide your GoCardless Access Token, usually found in your developer settings.

03 Use your AI client's chat interface to ask questions like, 'List all failed payments from last week,' and receive real-time data.

The bottom line is you talk to your agent about money moves, and it handles the connection and data retrieval for you.

Built For

This MCP is essential for Billing Operations Leads, Revenue Managers, and Finance Analysts. It solves the headache of constantly switching between billing portals, spreadsheet lookups, and internal systems just to verify a single payment status or mandate validity.

Billing Operations Lead

Uses this MCP to automatically retrieve logs of failed payments or check the current status of dozens of customer mandates without clicking through multiple web forms.

Revenue Manager

Asks your agent for a real-time overview of active and inactive recurring subscriptions, giving them an immediate health check on predictable revenue streams.

Financial Analyst

Requests lists of merchant payouts or processed refunds to build quick reconciliation reports that used to take hours of manual data gathering.

What Changes When You Connect

01 Verify mandates instantly: Instead of logging into the portal to check if a customer's legal mandate is still active, just ask your agent using `get_mandate_status`. You get an immediate 'yes' or 'no'.

02 Automated payment initiation: Don't waste time manually creating collections. Use `create_new_payment` to programmatically start debiting a customer against their mandate.

03 Full financial visibility: Need to know where your money is? Run `list_merchant_payouts` and get the last three payouts sent to your bank account without leaving your chat window.

04 Customer data at your fingertips: Stop searching through tabs. Use `list_payment_customers` or `get_customer_details` to pull up a customer's history, mandate status, and contact info instantly.

05 Subscription health check: Get an instant view of predictable revenue by using `list_recurring_subscriptions`, which tells you exactly what plans are active or lapsed.

06 Audit trail complete: When reconciling accounts, simply run `list_payment_refunds` to get a clean list of all reversed payments for your audit file.

Real-World Applications

Processing Failed Payments in Bulk

A billing ops lead notices several collections failed last week. They ask their agent, 'List all direct debit payments that failed and need follow-up.' The MCP uses `list_direct_debit_payments` to pull a clean list of exactly what needs attention, skipping the manual filtering process.

Checking Mandate Validity Before Billing

A sales manager onboarded a new client and needs to know if their billing mandate is ready. They ask the agent to 'Check the status of mandate XYZ.' The MCP uses `get_mandate_status` and confirms in real time that the mandate is active for both one-off and recurring use.

Reconciling Quarterly Payouts

The finance analyst needs to verify if the funds transferred last month are included. They ask their agent to 'Show me the three most recent payouts.' The MCP uses `list_merchant_payouts` and pulls the exact amounts and dates, making reconciliation immediate.

Updating a Customer's Billing Details

An account manager talks to their agent about a client whose bank details changed. They ask the agent to 'Get the customer details for Acme Corp.' The MCP uses `get_customer_details` and provides the latest, verified metadata needed for an update.

Patterns to Avoid

Confusing Payouts with Collections

✗ AVOID

A user thinks they need to run 'list_direct_debit_payments' when they actually want to see how much money has been paid out from GoCardless.

✓ INSTEAD

To see the funds being sent *to* your bank account, you must use `list_merchant_payouts`. Use `list_direct_debit_payments` only if you are checking individual collection statuses.

Manually Listing All Mandates

✗ AVOID

A user tries to manually export and sort every mandate into a spreadsheet just to verify status for compliance.

✓ INSTEAD

Use `list_payment_mandates` to get the full list, then ask your agent to filter that data by date or status. This is faster than any manual download.

Assuming Payment Data Availability

✗ AVOID

The user assumes all payment history is available and tries to retrieve a payment from months ago without specifying the collection details.

✓ INSTEAD

Always use `get_payment_details` after asking your agent for specific identifiers. This ensures you pull the correct, granular data point.

The Right Fit

Use this MCP if your primary pain point is managing high-volume, recurring revenue collections via bank mandates. You need to know if a mandate is active, initiate payments programmatically, or reconcile payouts against customer records. Don't use it if you are handling payment methods like credit card transactions (you'll need a different type of gateway MCP). Also, don't use it just for general accounting ledger views; this tool focuses specifically on the bank-to-bank mandate workflow. If your goal is simply to list customers,

while `list_payment_customers` works, you might also consider other CRMs that offer broader contact data beyond financial metadata.

The Manual Chore of Billing Reconciliation

Every month, your finance team has to jump through hoops. They open the GoCardless portal, download a list of all collections, then they switch tabs to check mandate status, and finally, they go back again to compare that against the bank payout reports. It's copy-pasting data from one screen into another just to confirm what was collected versus what was paid out.

With this MCP connected via Vinkius, you simply ask your agent: 'Show me all payments made last week and verify their mandates.' The agent handles the cross-referencing of customer records, mandate validity, and payment status in a single conversational reply. You get answers, not spreadsheets.

GoCardless MCP: Direct Debit Payments

Before this, checking if a specific mandate was still valid required navigating complex menu structures and searching by ID. Verifying every payment status—from pending to confirmed—meant clicking through dozens of individual transaction records.

Now, you tell your agent what you need done with the `get_mandate_status` tool or `list_direct_debit_payments`. The whole manual process collapses into a single prompt and an immediate answer. It's that simple.

GoCardless: 12 Tools for Payment Operations

These tools allow your agent to perform every key operation related to direct debit payments, from listing customers to initiating collections.

#	TOOL	DESCRIPTION
01	`verify_api_connection`	Checks the connection between your AI client and GoCardless.
02	`create_new_payment`	Starts a direct debit collection against an active mandate.
03	`get_account_details`	Retrieves metadata about your GoCardless merchant account identity.
04	`get_customer_details`	Fetches detailed profile and bank account information for a specific customer.
05	`get_mandate_status`	Checks the current status of an existing customer payment mandate.
06	`get_payment_details`	Gets detailed information regarding a specific transaction or payment record.
07	`list_payment_customers`	Lists all customers currently registered in your system.
08	`list_payment_mandates`	Retrieves a list of active payment mandates for auditing purposes.
09	`list_direct_debit_payments`	Lists all direct debit collections, including their status and amount.
10	`list_merchant_payouts`	Shows a complete list of funds being sent from GoCardless to your bank account.
11	`list_payment_refunds`	Lists all reversed payments or processed refunds for audit tracking.
12	`list_recurring_subscriptions`	Retrieves a list of active and inactive recurring payment plans.

See It in Action

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

U List all my payments that are currently 'pending_submission'.

Retrieving payments... I found 5 payments pending submission, including a $50.00 collection for customer 'Acme Corp'. Would you like the full list?

U Check the status of mandate 'MD12345'.

Fetching mandate... Mandate MD12345 is 'Active'. It was authorized by John Doe on October 1st and is valid for both one-off and recurring payments.

U Show me the last 3 payouts sent to my bank account.

Retrieving payouts... I found 3 recent payouts: $1,250.00 (Oct 5th), $850.00 (Oct 2nd), and $2,100.00 (Sept 28th). All have been 'Paid' successfully.

Frequently Asked Questions

01 **How do I check if a customer mandate is active using the GoCardless MCP?**

You use `get_mandate_status`. Simply ask your agent to 'Check the status of mandate XYZ.' The system retrieves and confirms whether the mandate is currently valid for collections.

02 **What is the difference between listing payments and listing payouts with GoCardless MCP?**

Listing direct debit payments (`list_direct_debit_payments`) shows individual transactions that *occurred*. Listing merchant payouts (`list_merchant_payouts`) shows funds leaving GoCardless and going to your bank account.

03 **Can I use the GoCardless MCP to initiate a new payment?**

Yes. You can use `create_new_payment` with your agent by providing the necessary mandate details. The agent handles triggering the collection request for you.

04 **How does the GoCardless MCP help with recurring revenue plans?**

You use `list_recurring_subscriptions` to get a full breakdown of all payment plans, showing both active and inactive subscriptions at a glance.

05 **Does the GoCardless MCP handle refunds or just payments?**

No, it handles both. You can use `list_payment_refunds` to pull a complete record of all reversed payments for your financial audit trail.

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 `"gocardless": { "url": "…" }`
Windsurf	MCP Settings → `mcp_settings.json` → 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

GoCardless 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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