

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

Household Member Share MCP

Split house bills and manage shared costs with your AI.

Household Member Share MCP handles the math for shared living expenses. Your AI client uses this MCP to figure out exactly what each person owes, checks if a bill qualifies for splitting based on your house rules, and summarizes how new costs affect your total budget.

A+ Quality Score 100/100

budget

expenses

sharing

household

math



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.

Household Member Share MCP

4 tools available

Cloud-hosted on Vinkius

Managing a shared household shouldn't feel like a math exam. This MCP gives your AI client the specific tools needed to handle group expenses without the manual headache. You can hand off a grocery receipt or a utility bill to your agent, and it will immediately determine the individual split for every person in the house. It doesn't just do the division; it checks if a specific expense actually meets your household's splitting criteria before you commit to a number. If you're worried about how a large one-time purchase will hit your monthly budget, your agent can pull a distribution summary to show the impact. It even acts as a double check, verifying that any manual math you've done matches the system's logic. It's a practical way to keep everyone on the same page regarding what's owed and what's been paid.

Core Capabilities

01 — Individual Cost Splitting

The AI calculates specific amounts owed per person for any given expense.

02 — Rule-Based Validation

Your agent checks if an expense meets your specific household requirements for splitting.

03 — Budget Impact Analysis

The AI generates summaries showing how new costs affect the total household budget.

04 — Calculation Verification

Your agent compares manual math against system calculations to ensure accuracy.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/en/ai-agent-connect/household-member-share — connect your AI agent in three steps.

- 01 Connect your preferred AI client to the Vinkius-hosted MCP.
- 02 Provide the expense amount and number of members to your agent.
- 03 The agent uses the tools to calculate or validate the cost.
- 04 Receive the exact split or budget summary directly in your chat interface.

Connect the MCP to your AI client and start delegating math and budget tasks.

Built For

This is for anyone managing shared living spaces or group finances through an AI client.

Roommates

Hand off grocery and utility totals to your agent to settle debts quickly.

Household Managers

Use the AI to track how individual spending affects the total household budget.

Co-living Coordinators

Delegate the validation of expense eligibility to your agent based on house rules.

What Changes When You Connect

- 01 Removes manual math errors from shared bill splitting.
- 02 Automates the check for expense eligibility based on house rules.
- 03 Provides instant budget impact summaries for new costs.

- 04 Verifies manual calculations to ensure everyone pays the correct amount.
-

Real-World Applications

Grocery Bill Splitting

Tell your agent the total grocery cost and the number of people to get an instant per-person breakdown.

Rule Enforcement

Ask your agent if a specific bill can be split to ensure it follows your established household rules.

Rent and Utility Management

Use the AI to summarize how monthly rent or electricity bills impact the household budget.

Math Double-Checking

Verify that your own manual split calculations are correct by running them through the MCP.

Patterns to Avoid

Manual math guessing

❌ AVOID

You try to divide a \$143.57 grocery bill by four people in your head and hope you didn't miss a cent.

✓ INSTEAD

Let your agent handle the division using `calculate_individual_share` to get the exact amount each person owes.

Ignoring house rules

❌ AVOID

You split a large utility bill even though your roommates agreed that certain fees aren't shared.

✓ INSTEAD

Run the expense through `validate_expense_eligibility` first to see if it actually meets your household's splitting criteria.

Blindly trusting manual splits

❌ AVOID

You write down a split on a piece of paper and assume it's correct without checking the math.

✓ INSTEAD

Use `verify_split_accuracy` to confirm your manual numbers match the system's logic before anyone pays.

The Right Fit

Connect this MCP if you live with others and want to automate expense splitting. Do not connect it if you live alone or manage all finances solo. The decision depends entirely on whether you have shared household costs that require rule-based validation.



Household Member Share MCP Tools

These tools handle the math, rule enforcement, and budget tracking for shared living expenses.

#	TOOL	DESCRIPTION
01	calculate_individual_share	This tool determines the exact amount each person owes for a specific bill or expense.
02	get_cost_distribution_summary	Your agent uses this to see how a new cost changes the overall household budget distribution.
03	validate_expense_eligibility	This tool checks if a cost is actually eligible to be split according to your house rules.
04	verify_split_accuracy	Use this to confirm that a manual calculation matches the official split calculated by the MCP.

See It in Action

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

U How much does each person owe if the total grocery bill is \$150.50 and there are 3 members?



Each person owes \$50.17.

U Is a \$50 utility bill eligible to be split if we only have 1 member?



No, the expense is not eligible for splitting because the member count does not meet the minimum threshold.

U Give me a summary for a \$200 rent payment split among 4 people.



The total expense is \$200.00 and the per-person impact is \$50.00.

Frequently Asked Questions

01 How do I use this MCP with my AI?

You connect your AI client, such as Claude or Cursor, to Vinkius. Once connected, your agent can immediately use the tools provided by this MCP.

02 Can the AI check if a bill is eligible to be split?

Yes, the `validate_expense_eligibility` tool allows your agent to check if a cost meets your specific household rules for splitting.

03 Does this MCP handle the actual money transfers?

No, this MCP is for calculating, validating, and summarizing costs. It does not move money between bank accounts.

04 Can I verify my own math?

Yes, you can use the `verify_split_accuracy` tool to make sure your manual calculations match the system's results.

05 What happens if I only have one person in the house?

The tool will use the `validate_expense_eligibility` function to determine if the expense can be split, which may result in the expense being ineligible if your rules require multiple members.

06 How do I calculate what each person owes?

You can use the `calculate_individual_share` tool by providing the total cost and the number of members.

07 Can I check if an expense is eligible to be split?

Yes, use `validate_expense_eligibility` to check if the current member count meets your household's minimum requirements.

08 How accurate are the calculations?

The system ensures accuracy. You can use `verify_split_accuracy` to confirm that a manual calculation matches the system result within one cent.

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>"household-member-share": { "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

Household Member Share 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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DOCUMENT INFORMATION

Generated	September 2026
MCP Server	Household Member Share MCP
Server ID	01a0cfa8-99e3-72f8-8953-e365fe1ef779
Platform	Vinkius Cloud for AI Agents
Endpoint	https://edge.vinkius.com/{token}/mcp

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