

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

# Pet Cost Splitter MCP

Keep shared pet expenses organized and fair.

Pet Cost Splitter MCP handles the math for shared pet ownership. It lets your AI client calculate exact splits for vet bills, track how much each owner has contributed, and verify that new expense entries follow your specific rules. Stop arguing over who owes what for pet food or medical care.

**A+** Quality Score 100/100

pet-care

expense-splitting

shared-costs

budgeting

pet-owners



SCAN TO VIEW

# 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](https://cloud.vinkius.com) — connect your AI agent in under 60 seconds.

# Pet Cost Splitter MCP

4 tools available

Cloud-hosted on Vinkius

Managing a pet with multiple owners usually means a messy trail of receipts and Venmo requests. This MCP changes that by giving your AI client the ability to act as a precise financial bookkeeper for your pet's needs. You can hand off a vet bill to your agent and have it immediately calculate the split between owners. It keeps a running tally of every dollar spent, so you always know the total contribution from each person. If you are worried about entering incorrect data, the MCP validates entries against your business rules before they are finalized. It also lets you look at spending by category, making it easy to see if you are overspending on food versus medical care. Instead of manually calculating splits or digging through spreadsheets, you just tell your AI client what happened, and it handles the ledger.

---

## Core Capabilities

### 01 — Equal Cost Splitting

Your agent divides single bills into equal portions for all owners.

### 02 — Owner Contribution Tracking

The AI calculates total spending per person to monitor individual contributions.

### 03 — Categorized Expense Auditing

You can ask your agent to pull up all costs related to specific pet needs.

### 04 — Data Integrity Checks

The MCP verifies that new expense entries follow your set rules.

# One Click on Vinkius — From Prompt to Execution

Available at [vinkius.com/en/ai-agent-connect/pet-cost-splitter](https://vinkius.com/en/ai-agent-connect/pet-cost-splitter) — connect your AI agent in three steps.

- 01 Connect the MCP to your client like Claude or Cursor via Vinkius.
- 02 Tell your agent about a new pet expense.
- 03 Ask the agent to split the cost or log the spending.
- 04 Review the total spending or category lists through your chat interface.

Connect the MCP to your AI client to start managing pet costs through natural language.

---

## Built For

This MCP is for anyone sharing the financial responsibility of a pet.

### Co-owners

People living together or sharing pet care who need to split bills fairly.

### Pet Sitters

Caregivers who need to track and report expenses back to owners.

### Animal Rescuers

Volunteers managing shared funds for specific animal care costs.

# What Changes When You Connect

- 01 Removes manual math from shared pet bills.
- 02 Provides a clear view of individual spending per owner.
- 03 Prevents incorrect data entry through automated validation.
- 04 Organizes pet costs into searchable categories.

## Real-World Applications

### Shared Household Expenses

Split monthly pet food and litter costs between roommates.

### Budget Monitoring

Check how much has been spent on specific categories like grooming or medication.

### Vet Bill Management

Divide unexpected medical costs among multiple pet owners.

### Expense Verification

Ensure new pet costs are entered correctly according to your rules.

## Patterns to Avoid

### Manual Math Errors

#### ❌ AVOID

You try to divide a \$150 vet bill between three owners using your agent's general knowledge without using a specific tool.

#### ✓ INSTEAD

Use ``get_expense_split`` to get the exact amount each person owes for that specific bill.

### Unverified Data Entry

#### ❌ AVOID

You tell your agent to log a massive, incorrect expense that doesn't follow your budget rules.

#### ✓ INSTEAD

Run ``validate_expense_entry`` first to ensure the new cost meets your established business rules.

---

## Blind Spending Tracking

### ❌ AVOID

You ask your agent how much you've spent overall without knowing if it's mostly food or medical costs.

### ✓ INSTEAD

Use `'list_expenses_by_category'` to see exactly where the money is going by pet care type.

---

## The Right Fit

Connect this MCP if you share pet ownership or caregiving duties with others and want to stop arguing over receipts. Do not connect it if you are the sole owner with no intention of tracking shared costs. The deciding factor is whether you need an automated ledger to manage split financial responsibilities.

---

# Pet Cost Splitter MCP Tools

These tools give your agent the ability to calculate splits, track owner contributions, and audit pet-related spending.

| #  | TOOL                         | DESCRIPTION                                                              |
|----|------------------------------|--------------------------------------------------------------------------|
| 01 | get_expense_split            | Calculates the exact amount each owner owes for a specific bill.         |
| 02 | get_total_spending_per_owner | Aggregates the total amount every owner has contributed to pet expenses. |
| 03 | list_expenses_by_category    | Retrieves a list of recorded costs filtered by specific pet care types.  |
| 04 | validate_expense_entry       | Checks if a new expense entry meets your established business rules.     |

---

## See It in Action

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

**U** Split a \$50.00 vet bill between Alice and Bob.



Alice owes \$25.00 and Bob owes \$25.00.

**U** How much has Charlie spent in total?



Charlie has spent a total of \$120.50.

**U** Is it valid to enter a pet food expense for \$15.00 for owners Dave and Eve?



Yes, the expense entry is valid.

---

## Frequently Asked Questions

### 01 How do I split a bill between two people?

You can ask your AI client to use the `get_expense_split` tool to divide a specific amount among owners.

### 02 Can I see how much one person has paid in total?

Yes, use the `get_total_spending_per_owner` tool to see the aggregate amount spent by an individual.

### 03 What clients can I use this MCP with?

This MCP works with any MCP-compatible client, including Claude, Cursor, Windsurf, and VS Code.

---

**04 How does the MCP ensure my data is correct?**

The `validate_expense_entry` tool checks new entries against your business rules to ensure they are valid.

---

**05 Can I filter expenses by type?**

Yes, the `list_expenses_by_category` tool allows you to retrieve costs based on specific pet care types.

---

**06 How does the split calculation handle rounding?**

To ensure the total matches the original amount exactly, the final owner in the list is assigned any remaining fractional cents.

---

**07 Can I see how much a specific person has spent?**

Yes, you can use `'get_total_spending_per_owner'` to retrieve the total amount spent by a specific owner.

---

**08 What categories of expenses are supported?**

Supported categories include Food, Medical, Grooming, Supplies, and Services.

---

# Go Live in 60 Seconds

Get your connection token from [cloud.vinkius.com](https://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>"pet-cost-splitter": { "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

# Pet Cost Splitter 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](https://vinkius.com) · [support@vinkius.com](mailto: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 Pet Cost Splitter. 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  | September 2026                                    |
| MCP Server | Pet Cost Splitter MCP                             |
| Server ID  | 01a0cee0-f8d1-7230-a3e7-f8d68f4128b5              |
| Platform   | Vinkius Cloud for AI Agents                       |
| Endpoint   | <code>https://edge.vinkius.com/{token}/mcp</code> |

**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/en/ai-agent-connect/pet-cost-splitter](https://vinkius.com/en/ai-agent-connect/pet-cost-splitter).