

MCP SERVER

NO CODE

CLOUD HOSTED

# Razorpay MCP

Manage payments, orders, and refunds in chat.

Razorpay MCP lets you manage every part of your online payment lifecycle through natural conversation. Connect this tool to any AI agent and get full control over orders, customer records, and financials without jumping between apps. You can automatically process refunds, list settlements, create new payments, and track subscriptions—all from a single chat interface.

**A+** Quality Score 100/100

razorpay

payment-gateway

fintech-api

order-management

refunds-automation

invoicing-api



# 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

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## 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

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## 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

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## 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.

# Razorpay MCP

12 tools available

Cloud-hosted on Vinkius

Running an e-commerce store means handling constant financial complexity. Instead of manually logging into your payment dashboard to check status codes or cross-reference customer IDs, you talk to your AI agent. This MCP gives you total command over your payments by exposing every core function—from listing all managed orders and retrieving detailed metadata to creating new payment links for specific invoices. You can use the tool to list and search through existing customers, making sure your CRM records stay accurate alongside your sales data. Need to verify if a payout settled correctly? The agent handles that. It monitors transaction statuses and lets you track everything from initial payments to final settlements. By connecting this MCP via Vinkius, you get an AI-powered financial coordinator built right into your preferred client, eliminating spreadsheet dumps and tedious status checks.

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## Core Capabilities

### 01 — Manage Customer Records

List or search your database of customers to maintain accurate records.

### 02 — Create Payments and Orders

Programmatically create new payment orders for immediate transactions.

### 03 — Retrieve Transaction Details

Get specific information on payments, orders, or refunds using unique IDs.

### 04 — View Financial History

List and monitor settlements, transfers, invoices, and subscriptions.

# One Click on Vinkius — From Prompt to Execution

Available at [vinkius.com/mcp/razorpay](https://vinkius.com/mcp/razorpay) — connect your AI agent in three steps.

- 01 Subscribe to this MCP on Vinkius.
- 02 Enter your required Razorpay Key ID and Key Secret credentials from the platform dashboard.
- 03 Start giving commands in any compatible client, asking for specific payment reports or actions.

The bottom line is that you get an always-on payments specialist integrated directly into your daily chat workflow.

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## Built For

This MCP is built for the Operations Manager who spends hours checking payment statuses across multiple dashboards, or the E-commerce Founder who needs real-time financial oversight without hiring a dedicated finance coordinator. If your job involves reconciliation, you need this.

### E-commerce Merchant

Uses the MCP to quickly check payment details and monitor order fulfillment status when an order comes in.

### Finance Operations Manager

Automates the process of managing refunds, tracking settlements, and reconciling monthly transfer records through natural conversation.

### Software Developer

Integrates real-time payment data and transaction monitoring directly into their chat environment for immediate debugging or data validation.

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## What Changes When You Connect

- 01 You stop switching between apps. The agent handles listing all payment orders, retrieving details, and creating new payments—all within your existing workflow.

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- 02 Tracking revenue streams is instant. You can list subscriptions and check invoice statuses to ensure your recurring billing plans are always monitored.

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  - 03 Finance tasks become conversational. Instead of checking a dashboard, you ask the agent to list settlements or monitor transfers for immediate confirmation.

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  - 04 Customer data stays linked to payments. The MCP lets you list customers by name or ID, ensuring payment records match accurate contact information.

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  - 05 Debugging is faster. You can use the tool to get details on specific orders and payments instantly, eliminating manual status checks across multiple tabs.

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## Real-World Applications

### Handling a Chargeback Inquiry

A customer asks why their refund hasn't hit. You ask your agent to get payment details for the transaction ID, and it instantly pulls up the status, showing that the funds were successfully listed as refunds.

### Setting Up Recurring Billing

A merchant needs to validate if the subscription service is active. They ask the MCP to list subscriptions, which pulls up all plans and their current billing status for immediate review.

### End-of-Month Reconciliation

The finance team needs a summary of money received. They prompt their agent to list payments, list settlements, and list transfers simultaneously, getting one consolidated report instead of running three separate reports.

### Creating a Quick Payment Link

You need to send an invoice link right now. You instruct your agent to create an order and generate a payment link, completing the transaction setup without opening the Razorpay dashboard.

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# Patterns to Avoid

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## Checking status manually

### X AVOID

You open the payment portal, navigate to 'Transactions,' filter by date, scroll through pages of data, and finally find the specific settlement you need.

### ✓ INSTEAD

Just ask your agent to list settlements. It finds the exact information in a single chat response using the `list\_settlements` tool.

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## Handling refunds via spreadsheets

### X AVOID

A product is defective, and you have to manually create a spreadsheet entry, send an email, and then wait for confirmation before marking it complete.

### ✓ INSTEAD

Tell your agent to list refunds. It confirms the refund process was initiated immediately using the `list\_refunds` tool.

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## Creating orders on separate screens

### X AVOID

You first have to log into the dashboard, then manually input all customer details, and finally create a new order in a second screen.

### ✓ INSTEAD

Ask your agent to do it in one step: `create\_customer` followed by `create\_order`, giving you both records instantly.

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## The Right Fit

Use this MCP if your core pain is reconciling, monitoring, or initiating financial actions related to a transaction lifecycle. This connector excels at reading payments, orders, refunds, and settlements; it's pure operational finance control. Don't use this if you need general accounting ledger management (like creating journal entries for tax purposes), because this tool focuses on the payment gateway data itself, not internal GAAP bookkeeping. If your goal is simply to write a comprehensive user manual or generate marketing copy about payments, that falls outside its scope. It is built entirely around real-time interaction with Razorpay's transactional tools.

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## The daily grind of payment reconciliation

Today, checking your company's financial health means clicking through five different dashboards: the order management system for new sales, the CRM to verify customer IDs, the payments page for transaction status, and the settlements report just to see if money actually arrived. You spend minutes every morning copy-pasting data between tabs, hoping nothing was missed.

With this MCP, you talk to your agent instead. Instead of clicking through five pages, you ask it to list everything, and in seconds, all necessary payment metadata, order details, customer records, and settlement status appear right where you are working. It's instant consolidation.

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## Razorpay MCP gives you full control over your money flow

Manual steps that vanish include logging in to check if a payment succeeded, initiating a refund manually, or searching through hundreds of customer records just to find one ID. You never have to open the dashboard for those tasks again.

Now, your AI client acts as a dedicated finance coordinator. It doesn't just *read* data; it performs actions like listing payments and creating new orders based on plain conversation. That's what changed.

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# Razorpay MCP: 12 Tools for Payments & Orders

These twelve tools let you manage the full transaction life cycle. Use them to create orders, check payment details, list customers, and monitor financial settlements directly from your AI agent.

#	TOOL	DESCRIPTION
01	<code>create_customer</code>	Adds a new customer record to your account.
02	<code>create_order</code>	Generates a new payment order for incoming funds.
03	<code>get_order</code>	Fetches detailed information about one specific order.
04	<code>get_payment</code>	Retrieves all details associated with a single payment transaction.
05	<code>list_customers</code>	Pulls a complete list of your registered customers.
06	<code>list_invoices</code>	Shows all created invoices and their current status.
07	<code>list_orders</code>	Lists every payment order you have managed.
08	<code>list_payments</code>	Retrieves a comprehensive list of all transactions that occurred.
09	<code>list_refunds</code>	Generates a history report showing every refund processed.
10	<code>list_settlements</code>	Shows the status and details of funds moved to your bank account.
11	<code>list_subscriptions</code>	Retrieves a list of all active billing plans and recurring revenue streams.
12	<code>list_transfers</code>	Lists records of funds moved between accounts or users.

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## See It in Action

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

### **U** List all active customers in my Razorpay account.



I've retrieved your customers. You have 150 registered contacts. Notable recent profiles include 'John Miller' and 'Sarah Chen'. Which one would you like to see the payment history for?

### **U** Show me all payment transactions from today with their statuses and settlement details.



67 transactions today totaling ₹4,23,500. Captured: 62 (₹3,98,200). Authorized but not captured: 3 (₹18,400). Failed: 2 (₹6,900, card declined). By method: UPI 45% (highest), Credit Card 28%, Debit Card 15%, Net Banking 8%, Wallets 4%. Settlement: ₹3,45,000 settled to your bank account at 4 PM. Pending settlement: ₹53,200 (next cycle tomorrow). Average transaction: ₹6,320. Refunds processed: 4 (₹12,800).

### **U** Create a new payment link for ₹15,000 for the consulting invoice with 7-day expiry.



Payment link created. Amount: ₹15,000. Purpose: Consulting Invoice #INV-2025-089. Short URL: [rzp.io/l/cons089](https://rzp.io/l/cons089). Expiry: May 20, 2025. Accepted methods: UPI, Credit Card, Debit Card, Net Banking, Wallets. Partial payments: disabled. The link has been copied to your clipboard and is ready to share via email or WhatsApp. A payment receipt will be auto-generated upon successful payment.

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## Frequently Asked Questions

### **01** How do I use the `list_payments` tool in Razorpay MCP?

You ask your agent to list all payments, and it returns a comprehensive history of transactions. You can then narrow down that data by date range or status within the conversation.

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**02 Can I create an order using the create\_order tool?**

Yes, you instruct your agent to generate a new payment order for a specified amount. This tool handles the necessary parameters so you can process payments programmatically.

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**03 Does Razorpay MCP help with subscriptions? How do I check them?**

You use the list\_subscriptions tool. It pulls up all your recurring billing plans and gives you a clear overview of your ongoing revenue streams.

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**04 What is the best way to track refunds using Razorpay MCP?**

Use the list\_refunds tool. This gives you an immediate, consolidated report detailing every refund that has been processed and its status.

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**05 Is it possible to find a customer record with Razorpay MCP?**

You can use the list\_customers tool. It allows you to search through your entire database of registered customers by name or other criteria.







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# 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
 <b>Claude AI</b>	Profile → Customize → Connectors → "+" → Add custom connector → Paste endpoint
 <b>Cursor</b>	Settings → Features → MCP Servers → "+ Add New MCP Server" → Type: SSE → Paste endpoint
 <b>VS Code</b>	Ctrl/Cmd+Shift+P → "MCP: Add Server" → add <code>"razorpay": { "url": "..." }</code>
 <b>Windsurf</b>	MCP Settings → <code>mcp_settings.json</code> → Add endpoint URL
 <b>ChatGPT</b>	Settings → Tools & plugins → Add MCP server → Paste endpoint
 <b>Gemini</b>	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

# Razorpay 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)

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### DOCUMENT INFORMATION

Generated	June 2026
MCP Server	Razorpay MCP
Server ID	019dd147-ff7a-739d-96a5-c6078713081e
Platform	Vinkius Cloud for AI Agents
Endpoint	<a href="https://edge.vinkius.com/{token}/mcp">https://edge.vinkius.com/{token}/mcp</a>

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