MCP SERVER | NO CODE | CLOUD HOSTED

Tip & Tax Splitter MCP for AI Agents

Accurately dividing group restaurant bills with tax and tip

The Tip & Tax Splitter helps you settle group bills by resolving common disputes over how tax and tips should be divided. It calculates three distinct ways to split a check: proportionally, where each person pays based on their food subtotal; additively, where the total tax and tip are spread equally across everyone; and it compares both methods side-by-side so you know exactly who owes what.

A+ Quality Score 100/100

splitting | tax | tip | calculator | group-bills

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vinkius.com/mcp/tip-tax-splitter

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.

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.

Tip & Tax Splitter MCP

3 tools available
Cloud-hosted on Vinkius

Handling group expenses always causes friction. Do you split tax and tips relative to how much each person ate, or do you just divide the grand total by the number of people? This MCP handles that debate for you.

It calculates three ways to pay a bill: `proportional_split` determines what everyone owes based on their share of the pre-tax subtotal. Then, `additive_split` shows how much each person pays if the entire tip and tax amount is split equally among all participants. If you're unsure which method makes sense, `compare_splits` gives you a side-by-side view of both outcomes.

Connecting this MCP to your workflow through Vinkius means you never have to argue over math again. Your AI client handles the complex calculations instantly, giving you clear figures so everyone can settle up quickly and without drama.

Core Capabilities

01 — Calculate Proportional Splits

Determines individual payments where tax and tip are allocated based on each person's specific share of the subtotal.

02 — Determine Additive Splits

Calculates an equal payment for all participants, applying the total group tax and tip amount equally to everyone.

03 — Compare Splitting Methods

Presents a direct comparison between proportional splitting and additive splitting outcomes for one bill.

04 — Calculate Total Due

Provides the final total cost of the meal, including tax and tip.

One Click on Vinkius — From Prompt to Execution

Available at **vinkius.com/mcp/tip-tax-splitter** — connect your AI agent in three steps.

01 You input the full bill details, including individual subtotals, the tax rate, and the desired tip percentage.

02 Your AI client invokes the necessary tool—like `proportional_split` or `additive_split`—to run the complex mathematical calculation based on your chosen method.

03 The MCP returns clear payment breakdowns showing exactly what every person owes under the specified splitting rules.

The bottom line is, you provide the bill details and the preferred split logic; the MCP gives you the final, accurate payments for each person.

Built For

This tool saves time and arguments for anyone who frequently settles group expenses. It's essential for event planners, roommates managing shared utilities, or travel organizers coordinating international dinners.

Event Coordinator

Settle multi-person dinner bills after networking events by quickly calculating proportional splits for attendees.

Roommate

Divide utility or grocery bills where some items are used more heavily than others, ensuring fair and precise allocation.

Travel Planner

Manage group costs while traveling abroad, calculating local tax and tip splits that match regional customs.

What Changes When You Connect

01 Eliminate billing arguments. Use `proportional_split` to ensure everyone pays a fair share based on what they ordered, not just the total.

02 Quickly settle expenses by using `additive_split`. This method works when you just want to split tax and tip equally among the group for simplicity.

03 Stop guessing which math is right. The `compare_splits` tool gives you a side-by-side view of both payout methods instantly.

04 Saves time on trips or events. Instead of manual spreadsheet work, your agent handles complex calculations immediately upon receiving the bill data.

05 Builds trust among friends and colleagues. By using precise math from this MCP, you ensure the group pays exactly what's owed to everyone.

Real-World Applications

A team dinner needs a final breakdown

An event coordinator asks their agent to compare two ways of splitting a bill for 5 people. The agent uses `compare_splits` and tells the coordinator: 'Under proportional rules, Jane owes $32, but under additive rules, she only owes $40.' This lets the coordinator settle up quickly.

Roommates splitting a joint utility bill

One roommate asks their agent to calculate how much everyone owes on a shared utility statement that includes a service fee and tax. The agent uses `additive_split` to ensure the fixed overhead is split equally, avoiding arguments.

Group travel settlement after a fancy meal

A traveler needs to calculate individual payments for a group dinner where one person ate much less than others. They use `proportional_split`, and the agent accurately calculates that the lighter eater owes significantly less toward tax and tip.

Comparing payment methods before paying

Before leaving the restaurant, a user asks their agent to compare splitting two different bills. The agent uses `compare_splits` to show which method is financially better for the group based on local custom.

Patterns to Avoid

Using simple division

✗ AVOID

Just dividing the total bill by 4, ignoring that one person's drink was much more expensive than another's entree.

✓ INSTEAD

Instead of guessing, use `proportional_split`. This tool ensures tax and tip are distributed relative to each person's actual subtotal.

Forgetting the comparison

✗ AVOID

Assuming that proportional splitting is always better, without checking if the group prefers a simple equal split.

✓ INSTEAD

Always run `compare_splits` first. This lets you see both options—proportional and additive—before making any assumptions about fairness.

Manually recalculating tax/tip

✗ AVOID

Using a calculator to apply 8% tax and 20% tip, increasing the chance of human math errors.

✓ INSTEAD

Let your agent run `additive_split`. It handles all percentages automatically, guaranteeing that every person pays the exact same share of the overhead.

The Right Fit

Use this MCP if your group bill includes complex variable costs like tax and tips, and you need to know if a proportional split or an equal split is fairest. If all items cost exactly the same and there's no tax/tip, then simple division works fine. However, if you have varying subtotal amounts (like different entrees), do not use simple division; always run `proportional_split`. Similarly, if your group has a specific agreement—for example, 'we split overhead equally regardless of who ordered what'—then the `additive_split` tool is mandatory. Never assume that proportional splitting is universally correct; always verify with `compare_splits` to be sure.

Tip & Tax Splitter MCP: Resolving Group Dining Bills

Imagine a group dinner where four people have different meals. When the bill arrives, everyone argues over the math. Should we split tax and tip based on who ordered what (proportional), or do we just treat it like one big pool of money to divide equally (additive)? Trying to calculate this by hand is a headache involving multiple percentages and subtotals.

With this MCP, your AI client handles the entire process. You input the bill details, and you get immediate clarity on both methods. The result isn't just an answer; it’s peace of mind. Your agent shows exactly what everyone owes under either system.

Tip & Tax Splitter MCP: Calculating Fair Group Expenses

The manual process involves opening spreadsheets, multiplying individual subtotal percentages by the tax rate, then doing the same thing for the tip, and finally summing up all those columns. It's tedious, error-prone work that takes minutes you'd rather spend enjoying dinner.

Now, you just ask your agent. You get back a clean comparison showing two distinct payment structures instantly. The difference is speed and accuracy; no more arguing over who paid what.

Tip & Tax Splitter: 3 Tools for Financial Bill Splitting

Use these three specialized tools to precisely calculate how tax and tip should be distributed among group members according to any financial rule you set.

#	TOOL	DESCRIPTION
01	`additive_split`	Calculates a split where the total tax and tip are distributed equally among all people involved in the bill.
02	`compare_splits`	Compares two different ways of splitting a bill: proportional versus additive.
03	`proportional_split`	Calculates a split where tax and tip are distributed based on each person's specific share of the pre-tax subtotal.

See It in Action

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

U Compare the split for Alice ($20), Bob ($30) with 10% tax and 20% tip.

Bill Split Comparison

METHOD	ALICE'S SHARE	BOB'S SHARE
Proportional	$26.00	$39.00
Additive	$53.00	$66.00

Result: Proportional is much fairer here, as the cost of goods dictates the tax/tip split.

U Calculate the proportional split for Charlie ($50) with 8% tax and 15% tip.

Charlie's Split Breakdown

Subtotal: $50.00
Tax (8%): $4.00
Tip (15%): $7.50

Total amount due for Charlie is **$61.50**. This calculation ensures the tax and tip are paid only on his portion of the meal.

U Use additive split for David ($10) and Eve ($40) with 5% tax and 10% tip.

Additive Split Calculation

The total group cost is $50.00.
Total Tax (5%): $2.50
Total Tip (10%): $5.00
Grand Total: $57.50

Since all overhead is split equally, David pays **$60.00** and Eve pays **$100.00**. (Note: The example math shows the total cost applied to each person.)

Frequently Asked Questions

01 **How does the Tip & Tax Splitter handle complex group bills?**

It calculates three precise methods for splitting a bill: proportional, additive, and a comparison view. You simply provide the subtotal amounts, tax rate, and tip percentage, and it gives you clear payment breakdowns.

02 **Should I use the proportional or additive split method?**

It depends on your group's agreement. Use proportional if fairness based on individual consumption is key; use additive if splitting overhead equally is simpler for everyone involved.

03 **What information do I need to run a comparison using Tip & Tax Splitter?**

You need the subtotal for every person, the percentage rate for tax, and the desired tip percentage. The tool then runs both mathematical models side-by-side for you.

04 **Is this better than using a standard bill splitting app?**

This MCP is different because it doesn't just calculate one split; it calculates and compares multiple, specific financial methods (proportional vs. additive) to help your group decide on the fairest option.

05 **Can Tip & Tax Splitter handle varying tip percentages?**

Yes, you can input different percentage rates for tax and tip into the tool. This allows it to calculate splits based on complex, real-world financial scenarios.

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 `"tip-tax-splitter": { "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

Tip & Tax 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 →

vinkius.com · support@vinkius.com

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