MCP SERVER | NO CODE | CLOUD HOSTED

Worldpay MCP

Manage Payments, Refunds, and Settlements in Conversation

Worldpay manages your entire global payment lifecycle directly through natural conversation. You can initiate new payments, process refunds for completed orders, securely generate reusable payment tokens from raw card data, and audit complex settlement batches—all without logging into a dashboard.

A+ Quality Score 100/100

omnichannel-payments | refunds | transaction-processing | payment-tokens | settlements | financial-audit

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vinkius.com/mcp/worldpay

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.

Worldpay MCP

9 tools available
Cloud-hosted on Vinkius

Handling global payments used to mean switching between five different dashboards: one for order status, one for token management, another for settlements, and so on. Now, you connect your Worldpay account through Vinkius and talk to your AI agent like talking to a dedicated operations coordinator. Your agent handles the complexity of payment processing; simply tell it what needs doing. For instance, need to process a refund? Just ask. Want to check if your API connection is healthy or list all funds that settled last week? It pulls those details for you. You manage everything from payments and settlements to tokenization without ever manually navigating Worldpay's complex backend.

Core Capabilities

01 — Process new payment orders

Create immediate payment requests using secure tokens, providing real-time status updates on the transaction.

02 — Manage refunds and credits

Issue partial or full refunds for payments that already went through, handling the necessary reversals instantly.

03 — Securely store customer card data

Generate reusable payment tokens from sensitive card information so you never have to handle raw details again.

04 — Audit and track fund settlements

List all funds that have been settled into your account, giving granular breakdowns of every transaction batch.

05 — Verify system status

Check the operational health of your Worldpay API connection and verify webhook endpoints for reliable data delivery.

One Click on Vinkius — From Prompt to Execution

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

01 Subscribe to this MCP and provide your unique Worldpay Service Key.

02 Connect your preferred AI client, like Cursor or Claude, through Vinkius.

03 Use natural language commands; the agent handles calling tools like `create_payment_order` or listing settlements for you.

The bottom line is that instead of navigating complex banking portals, you talk to your AI client and it performs the necessary financial actions on Worldpay's behalf.

Built For

This MCP is for finance teams who need to reconcile daily batches quickly, e-commerce managers who process refunds under pressure, or developers testing payment flows without touching a live dashboard. It's built for people whose job involves complex, multi-step financial verification.

E-commerce Operations Manager

Processes customer refund requests and verifies order statuses immediately after an issue is reported.

Financial Analyst

Reviews settlement records to reconcile daily payment batches and finds unique codes for internal accounting reports.

Software Developer (Payments)

Tests the API integration, verifies webhook configurations, and generates reusable tokens for development environments.

What Changes When You Connect

01 Process payments immediately. Instead of logging into a dashboard to create an order, you just tell your agent to `create_payment_order` with the token and amount, and it runs the transaction.

02 Handle refunds quickly. If a customer needs a credit, use `refund_payment_order`. Your agent handles the logic for partial or full reversals in one step, saving time compared to manual forms.

03 Secure your data forever. Never worry about handling raw card numbers again; simply ask the MCP to `create_reusable_token` and store that secure token instead.

04 Reconcile faster than ever. Instead of clicking through pages to see how much money has arrived, you can run `list_payment_settlements` to get a full overview of your funds.

05 Troubleshoot instantly. Use `get_api_health` or `list_webhook_endpoints` to verify if the payment gateway is working and if notifications are configured correctly—no guesswork required.

Real-World Applications

The Support Agent needs a refund.

A customer calls about an overcharged order. The agent doesn't have time to log in, find the original ID, and manually initiate a credit. Instead, they ask their AI client to run `refund_payment_order` for the amount and order code, resolving the issue instantly via chat.

The Finance team needs reconciliation.

It's quarter-end, and the analyst needs proof of all incoming funds. Instead of downloading multiple settlement reports, they prompt the agent to `list_payment_settlements` and then ask for detailed breakdowns using `get_settlement_details`, giving them a comprehensive audit trail.

The Developer is testing tokens.

A developer needs to mock payment data. They use the MCP to run `create_reusable_token` with test card details, getting a secure token they can immediately use in code for further development and testing.

The E-commerce team checks connectivity.

After an outage, the tech lead needs to know if Worldpay is back online. They prompt the MCP with `get_api_health` right away, getting a definitive status check without waiting for manual confirmations.

Patterns to Avoid

Over-relying on documentation.

✗ AVOID

Reading through the Worldpay developer portal to figure out exactly which API call is needed to refund money, requiring knowledge of minor unit formats and specific endpoint URLs.

✓ INSTEAD

Just ask your agent. Prompt it: 'Refund 20 USD for order XYZ.' The MCP handles finding the right tool (`refund_payment_order`) and formatting the request correctly.

Manually tracking token IDs.

✗ AVOID

Keeping a spreadsheet of every customer's card data or their associated temporary tokens, which is both insecure and impossible to maintain at scale.

✓ INSTEAD

Let your agent use `create_reusable_token`. It takes the sensitive details once and gives you back a safe, reusable token ID that you can store in your database instead.

Assuming all payments are processed.

✗ AVOID

Thinking an order is successful just because the initial API call returned 'success,' without checking if the funds actually settled into the bank account later on.

✓ INSTEAD

Always follow up by asking to `list_payment_settlements` or check specific batches using `get_settlement_details`. This confirms actual fund movement.

The Right Fit

Use this MCP if your core pain point is coordinating multi-step, financial operations across multiple Worldpay functionalities—you need to go from a raw card number to a token, create an order, and potentially refund it, all in one conversation. Don't use this MCP if you only need basic read access, like pulling an existing order detail; while `get_order_details` works for that, other simpler data

connectors might be cleaner. You definitely don't want to use a payments MCP if your goal is managing internal HR records or logging non-financial tasks. This connector is strictly for money movement and payment lifecycle management.

The Daily Dashboard Nightmare

Think about how you handle a simple customer refund today. You open the e-commerce dashboard to find the order ID. Then, you switch tabs to the billing section to see the original payment details. Next, you copy the required amount and manually paste it into the dedicated refunds portal. If the status is wrong, you have to log in again just to verify if the refund request was even received.

With this MCP, that entire sequence collapses into a chat command. You tell your agent what needs doing—'Refund $50 for order XYZ.' The system executes the necessary steps using `refund_payment_order` and gives you a clean confirmation without forcing you to jump between five different websites.

Worldpay MCP: Instant Financial Control

The manual checks that disappear are the repeated logins, the copy-pasting of order codes, and the guesswork involved in determining if a payment truly cleared. You no longer have to guess; you just ask for `list_payment_settlements` or run `get_api_health`.

Your AI agent isn't just an information source; it’s your automated payment operations coordinator. It executes the full financial workflow so you can focus on customer service, not dashboard navigation.

Worldpay: 9 Tools for Payment Operations

Use these nine specialized tools to handle everything from creating payment orders and generating tokens to listing full settlement histories.

#	TOOL	DESCRIPTION
01	`create_payment_order`	Initiates a new payment order using provided token details, amount, and currency.
02	`create_reusable_token`	Generates a secure, reusable payment token from raw sensitive card data.
03	`get_api_health`	Checks the current operational status of your Worldpay API connection for quick troubleshooting.
04	`get_order_details`	Retrieves full details for a specific payment order code when needed.
05	`get_settlement_details`	Pulls granular, transaction-level breakdowns for any specified settlement batch.
06	`get_token_details`	Retrieves metadata associated with a specific payment token ID.
07	`list_payment_settlements`	Lists all funds that have been settled into your account over time.
08	`list_webhook_endpoints`	Retrieves a list of every registered real-time notification endpoint for verification.
09	`refund_payment_order`	Processes a refund against a previously completed payment order using the specified amount and order code.

See It in Action

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

U Create a payment order for 50.00 GBP using token 'tok-123'.

I've initiated the payment order for 50.00 GBP (5000 minor units) via Worldpay. Transaction successful! Your order code is 'ORD-XYZ-789'. Would you like me to pull the full receipt details?

U Refund 20.00 USD for order 'ORD-ABC-456'.

Success! I've processed a refund of 20.00 USD (2000 minor units) for order ORD-ABC-456. The status has been updated in Worldpay and the customer will receive the funds according to their bank's policy.

U Show me my latest account settlements.

I found 3 recent settlements: 1. ID: set-101 (Amount: 1,250.50 GBP, Date: 2026-03-28), 2. ID: set-102 (Amount: 890.00 GBP, Date: 2026-03-25), and 3. ID: set-103 (Amount: 2,100.00 GBP, Date: 2026-03-22). Which batch would you like to reconcile?

Frequently Asked Questions

01 **How do I start processing payments with Worldpay MCP?**

You must first subscribe to this MCP and provide your Worldpay Service Key. Once connected, you simply ask the agent to use `create_payment_order` along with a valid token and amount.

02 **Can I handle refunds using the Worldpay MCP?**

Yes. You can process refunds instantly by telling your agent to run the `refund_payment_order` tool, specifying both the order code and the exact refund amount.

03 **What is the difference between listing settlements and getting settlement details in Worldpay MCP?**

Using `list_payment_settlements` gives you an overview of all settled batches. If you need to audit a specific batch, use `get_settlement_details` for granular transaction breakdowns.

04 **How does the Worldpay MCP help me with security?**

It helps by allowing you to generate reusable payment tokens using `create_reusable_token`. This means your application only stores secure tokens instead of sensitive card numbers.

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 `"worldpay": { "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

Worldpay 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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