

MCP SERVER

NO CODE

CLOUD HOSTED

Zoho Invoice MCP

Manage Billing and Contacts in Conversation

Zoho Invoice MCP connects your AI agent directly to your billing system. Manage the full invoicing lifecycle—from drafting new invoices with line items to updating customer addresses and auditing complex financial records—all via natural conversation. This tool handles everything from listing contacts to deleting old drafts, making manual data entry obsolete.

A+ Quality Score 100/100

invoicing

payment-tracking

customer-billing

financial-records

automated-billing

small-business-finance



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.

Zoho Invoice MCP

10 tools available
Cloud-hosted on Vinkius

This connector lets you manage all aspects of small business billing using only chat commands. You tell your AI agent what you need—like checking the payment status on a specific invoice or adding a new client record—and it executes the task in Zoho Invoice for you. It handles complex financial processes, allowing you to create draft invoices and update line items without ever opening the dashboard. Whether you're generating records or auditing metadata, your agent becomes an instant billing assistant. When you connect this MCP through Vinkius, you get full access to your entire billing infrastructure from one place.

Core Capabilities

01 — Generate and track invoices

Create new draft invoices with line items or retrieve detailed information for any existing invoice ID.

03 — Audit billing data

Fetch comprehensive metadata for any invoice, including taxes and applied totals, ensuring your records are accurate.

05 — Locate specific IDs

List all registered business contacts to find the unique identifiers required for accurate billing actions.

02 — Manage customer records

Browse the entire contact database, create brand-new profiles, update details, or delete obsolete contacts.

04 — Maintain account integrity

Update existing invoice line items or safely delete both draft invoices and customer records with simple commands.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/mcp/zoho-invoice-1 — connect your AI agent in three steps.

- 01** First, subscribe to this MCP and provide your Zoho API URL, Organization ID, and OAuth Token.
- 02** Next, connect it to your preferred AI client like Cursor or Claude. Your agent now has full access to the billing tools.
- 03** Finally, simply chat with your agent. Tell it what you need—like 'create an invoice for Acme Corp'—and watch it execute the action.

The bottom line is that you control complex financial actions through simple conversation, bypassing all clunky dashboards.

Built For

This MCP is for small business owners and operations managers who are tired of spending hours clicking between tabs just to process a single invoice or update a client's address. If your job involves anything more than basic emailing, you need this.

Small Business Owner

Uses the MCP daily to draft invoices and manage customer lists without manual navigation in complex software.

Freelancer/Solo-preneur

Needs to quickly look up specific customer IDs or generate new billing documents through chat, instead of logging into a dashboard.

Operations Manager

Audits entire client records and monitors invoice statuses across the organization using conversational commands.

What Changes When You Connect

- 01** Stop manually creating invoices. You can use the `create_invoice` tool to draft full billing documents simply by telling your agent what's owed.

-
- 02** Never lose a client ID again. Use `list_contacts` to browse all registered businesses and find unique identifiers needed for accurate billing records.
-
- 03** Audit complex financials instantly. Retrieving comprehensive metadata using the `get_invoice` tool shows you detailed line items, taxes, and totals without navigating multiple tabs.
-
- 04** Keep your database clean. If a client is gone or an invoice is obsolete, use `delete_contact` or `delete_invoice` to remove records safely.
-
- 05** Maintain data accuracy by updating records in place. Use `update_contact` to modify addresses or names, and `update_invoice_items` when rates change.
-

Real-World Applications

Onboarding a new client after sales talks

The operations manager needs to start billing Acme Co. They ask their agent to 'create a contact named Acme Corp' using `create_contact`. The system confirms the ID and is ready for the next step: generating the first draft invoice.

Correcting a billing mistake

The finance team finds an error in last month's invoice. Instead of digging through the dashboard, they instruct their agent to 'update the line items on invoice ID X,' using `update_invoice_items`.

Checking status on overdue payments

A freelancer needs to know which invoices are paid and which ones need follow-up. They ask their agent to 'list all invoices,' quickly reviewing statuses like Paid, Draft, or Sent via `list_invoices`.

Preparing for tax filing

An accountant needs a full financial picture for one client. They ask the agent to retrieve detailed metadata about a specific invoice, instantly getting taxes and applied totals via `get_invoice`.

Patterns to Avoid

Using simple CRM tools alone

X AVOID

You update a customer's address in a generic contact system but then have to manually go into the billing platform and edit every single historical invoice they ever received.

✓ INSTEAD

Use this MCP. You can first ``update_contact`` with the new address, and then your agent manages all associated documents and records within the same flow.

Copying data between spreadsheets

X AVOID

You spend an hour cross-referencing IDs from a spreadsheet into Zoho's billing dashboard just to create one invoice draft.

✓ INSTEAD

Simply ask your agent to 'create a new invoice for this client.' It uses the contact ID you provide and handles all the necessary data transfers automatically.

Forgetting required IDs

X AVOID

You try to update an invoice, but since you don't know the specific Invoice ID or Contact ID, the process fails, forcing you to start over.

✓ INSTEAD

First, use ``list_contacts`` to find the necessary unique contact ID. Then pass that ID to your agent when you run other commands like ``create_invoice``.

The Right Fit

Use this MCP if your core pain point involves managing the full lifecycle of billing data: creating, updating, auditing, and tracking invoices and contacts. If you need to generate documents but also manage the underlying account details (like addresses or payment statuses), this is what you want. Don't use it if you only need a basic contact directory; then, a simpler CRM tool would suffice. Also, don't use it if you are building custom accounting ledger entries that fall outside of standard invoicing logic—for those niche needs, dedicated ERP systems are better suited. This MCP is for the operational layer: getting invoices drafted and records kept current efficiently.

The Headache of Billing Data Entry

Today, handling billing means jumping through hoops. You start in your CRM to find a client's ID, copy that over into the invoicing portal, then navigate to a separate tab just to check if the last invoice was marked as 'Paid.' If you need to adjust one line item or add a new contact record, it's a series of clicks, copies, and painful manual data entry.

With this MCP, those tedious steps vanish. You tell your agent, 'Update Client X's address and create a draft invoice for them.' The system handles the ID lookup, the address update, and the document generation—all in one conversation. You get back instant, accurate workflow completion.

Zoho Invoice MCP: Full Billing Control

You no longer have to manually check statuses or copy details between tools. The agent handles the contact lookups (`list_contacts`), verifies the financial data, and uses that context to generate a proper document via `create_invoice` . It's all one continuous task.

The difference is control. You get conversational access to every part of your billing infrastructure—from simple record updates using `update_contact` to complex auditing using `get_invoice` . The dashboard stays closed.

Zoho Invoice: 10 Tools for Billing Operations

Use these ten tools to manage every aspect of your billing life cycle. Create invoices, update contacts, list reports, and audit records through conversation.

#	TOOL	DESCRIPTION
01	<code>create_contact</code>	Creates a brand new contact record in your billing system.
02	<code>create_invoice</code>	Generates and saves a new draft invoice based on provided details.
03	<code>delete_contact</code>	Permanently removes an existing contact record from your database.
04	<code>delete_invoice</code>	Removes a specific invoice draft or record from the system.
05	<code>get_contact</code>	Retrieves all specific details for one contact ID you provide.
06	<code>get_invoice</code>	Fetches and displays detailed information about a single invoice by its ID.
07	<code>list_contacts</code>	Retrieves a list of all existing business contacts in your billing system.
08	<code>list_invoices</code>	Lists records for multiple invoices, showing key details like status and total.
09	<code>update_contact</code>	Modifies specific information on an existing customer contact record, like their name or address.
10	<code>update_invoice_items</code>	Changes the line items, quantities, or rates listed on a draft invoice.

See It in Action

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

U List the last 5 invoices in Zoho Invoice.



I found your 5 most recent invoices: 1. #INV-0001 (\$450.00, Status: Draft), 2. #INV-0002 (\$1,200.00, Status: Paid), 3. #INV-0003 (\$890.00, Status: Sent), and 2 others. Which one would you like to see the breakdown for?

U Create a new contact named 'Acme Solutions'.



Success! I've created a new contact for 'Acme Solutions' (ID: 550e8400-e29b...). You can now generate invoices for this customer. Would you like to create a draft invoice for them now?

U Find the details for invoice ID 'INV-0003'.



Invoice #INV-0003 Details: Customer: Global Tech, Total: \$890.00, Status: Sent. Line items: 1. 'Cloud Hosting' (\$700.00), 2. 'Domain Renewal' (\$190.00). Would you like to see the public link for this invoice?

Frequently Asked Questions

01 How do I use the Zoho Invoice MCP to create a new invoice?

You simply instruct your agent to 'create a new invoice.' You'll need to provide the customer details and line items. The MCP uses the `create_invoice` tool to draft the document for you.

02 Can I update contact information with Zoho Invoice MCP?

Yes, you can modify existing client records using the `update_contact` tool. You just tell your agent which contact needs changes and what those new details are.

03 What if I need to delete an old invoice record?

You use the MCP's `delete_invoice` tool. Just give your agent the specific ID of the invoice you want removed, and it handles the deletion request.

04 Does Zoho Invoice MCP help me list all my current clients?

Yes, use the `list_contacts` function. This tool pulls a complete list of your registered business contacts, letting you see who's in your database right away.

05 Is it possible to audit tax details using Zoho Invoice MCP?







Absolutely. By asking the agent to retrieve specific invoice details via `get_invoice`, you get comprehensive metadata showing applied totals, taxes, and line item breakdowns.

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>"zoho-invoice-1": { "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

Zoho Invoice 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 · 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 Zoho Invoice. 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	June 2026
MCP Server	Zoho Invoice MCP
Server ID	019d762b-620b-7200-b495-7a412ec80254
Platform	Vinkius Cloud for AI Agents
Endpoint	https://edge.vinkius.com/{token}/mcp

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/mcp/zoho-invoice-1.