

MCP SERVER

NO CODE

CLOUD HOSTED

# Zoho Invoice MCP

## Manage Billing, Quotes, and Client Contacts in Conversation

The Zoho Invoice MCP connects your AI agent directly to your invoicing system, letting you manage client billing, quotes, and records without logging into a web portal. Use it to generate invoices, check payment statuses, list contacts, and retrieve detailed estimates for any organization linked to your account.

**A+** Quality Score 100/100

invoicing

online-payments

estimates

client-billing

quote-management

payment-collection



# 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.

# Zoho Invoice MCP

7 tools available

Cloud-hosted on Vinkius

You need to handle money—invoices, payments, and estimates. This MCP lets your AI agent interact with every part of your billing cycle using only natural language. Instead of opening the Zoho Invoice dashboard, clicking through multiple tabs to find a client's history or confirming if an estimate was sent, you just ask your agent what you need. It pulls the data directly from your accounts. You can easily pull up all customer contacts, list every invoice ever created for an organization, or even generate a brand new professional invoice with specific details. This connection means complex billing tasks become simple conversations. Connecting this MCP via Vinkius gives your agent instant access to Zoho Invoice's full catalog of tools and data points.

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## Core Capabilities

### 01 — Generate Billing Records

Create new, professional invoices for products or services using required client details.

### 02 — Track Potential Sales Leads

Retrieve a list of all quotes and price approximations sent to customers before they become paid invoices.

### 03 — Manage Client Data

Get detailed customer profiles, including contact information for any organization you track.

### 04 — Audit Billing History

List all past and current invoices associated with a specific business unit or client.

### 05 — Verify Item Pricing

Query your entire catalog to find product names, service descriptions, and pricing metadata.

# One Click on Vinkius — From Prompt to Execution

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

- 01** First, subscribe to this MCP and provide your Zoho Client ID, Client Secret, and Data Center Domain.
- 02** Next, tell your AI client what specific billing data you need—for example, 'Show me all estimates for organization X.'
- 03** The agent calls the appropriate tool, retrieves the required information, and delivers a clean, structured answer back to you.

The bottom line is that instead of navigating complex web forms, your AI client uses natural language to execute specific billing tasks across multiple Zoho Invoice records.

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## Built For

Anyone whose job involves tracking money or managing clients. This MCP solves the problem of having critical financial data locked away in a web portal, forcing you to switch context and manually copy/paste information into other systems.

### Freelance Consultant

Needs to quickly check payment statuses or generate an invoice for a client who just finished a project.

### Small Business Owner

Wakes up needing to know which organizations need follow-up on old quotes and needs to pull contact lists fast.

### Billing Specialist

Automates the retrieval of estimates and ensures customer records are current without manually running reports in Zoho.

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## What Changes When You Connect

- 01** Stop guessing on payment status. You can get the full details of any single invoice using `get_invoice_details`, giving you immediate visibility into payments and due dates.

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- 02** Never lose track of a lead again. Use `list_estimates` to pull up every quote sent to a client, ensuring follow-up is never missed before an invoice is issued.
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- 03** Save time on setup. Before you do anything else, use `list_organizations` to identify the correct business ID, so your agent knows exactly which records it's working with.
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- 04** Generate paperwork instantly. The `create_new_invoice` tool lets you generate a professional invoice just by describing what needs billing, eliminating manual data entry.
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- 05** Keep customer info current. Use `list_invoice_contacts` to quickly pull up the full contact list for any client without navigating separate CRM tools.
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## Real-World Applications

### Determining Outstanding Payments

A small business owner needs to know who owes money. They ask their agent, 'Show me all invoices past 30 days for Tech Solutions.' The agent uses `list_invoices` and filters the data instantly, providing a clear list of outstanding debts.

### Client Directory Audit

A billing specialist needs a complete list of all active clients for an annual report. They ask to see 'all contacts in the main agency account.' The agent uses `list_invoice_contacts` and delivers the full, structured list.

### New Project Onboarding

A freelancer has agreed to a new project. Instead of manually creating quotes, they prompt their agent to use `create_new_invoice` after querying product pricing via `list_invoice_items`, generating the initial billing document instantly.

### Historical Review

You need to check the pricing history for a long-time client. You ask your agent to 'review the quotes we sent last quarter.' The agent uses `list_estimates` and provides a complete record of all past agreements.

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# Patterns to Avoid

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## Copying/Pasting Data

### ✗ AVOID

Having to log into Zoho Invoice, manually navigate to the 'Invoices' section, filter by date, then copy a list of numbers or names into a spreadsheet.

### ✓ INSTEAD

Just ask your agent. Use ``list_invoices`` or ``list_estimates`` and specify the criteria in natural language. The data comes structured, ready for you.

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## Missing Context

### ✗ AVOID

Trying to create an invoice without knowing which organizational unit (ID) the client belongs to, resulting in errors or incomplete data.

### ✓ INSTEAD

Always start by running ``list_organizations``. Use the ID returned from that call when you subsequently use tools like ``list_invoices`` or ``create_new_invoice``.

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## Focusing on Features, Not Outcomes

### ✗ AVOID

Thinking you need a tool just to 'read data' when what you really need is the payment status for an invoice.

### ✓ INSTEAD

Be specific. Ask your agent to ``get_invoice_details`` and specify that you only want the 'payment status.' Don't ask it to 'retrieve all details.'

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## The Right Fit

Use this MCP if your daily work involves generating, tracking, or auditing financial documents—invoices, quotes, and customer billing records. If you frequently need to know who owes money, check a client's contact list, or create new billing documentation, this is for you. Don't use it if your primary goal is simply sending internal team communications; in that case, look at a dedicated messaging MCP. Also, do not use it just because you want access to customer data; always specify the action (like 'list contacts') and ensure the tool call uses an organization ID first, otherwise the agent won't know which records to pull.

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## Billing Records are Never Just in One Place.

Today, managing client billing means logging into a portal. You jump between the 'Contacts' tab to verify an email, then click to 'Estimates' because you need the quote number, and finally navigate back to 'Invoices' to check if payment was recorded. It's a cycle of tabs, clicks, and copy-pasting data just to answer one simple question: 'Is this client paid?'

With this MCP, your agent handles that entire navigation process in the background. You simply ask it what you need—like asking for all payments due next week—and get the structured answer instantly. The complexity of the billing system vanishes.

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## The Zoho Invoice MCP Gives Instant Financial Clarity.

You eliminate the manual steps of logging in, finding your credentials, and then clicking through three different sections just to get a list. Instead, you give one natural language command and let your agent execute multiple tools—like calling `list_organizations` first, and then using that ID for `list_invoices` second.

The difference is control. You talk about money the way you think about it, not the complicated sequence of buttons and menus built into a web application.

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# Zoho Invoice MCP with 7 Tools

These tools let your AI agent execute specific billing actions, such as creating records or retrieving lists of customers and financial documents.

#	TOOL	DESCRIPTION
01	<code>list_invoice_contacts</code>	Lists all active contacts associated with your billing accounts.
02	<code>create_new_invoice</code>	Creates a new, official invoice for products and services once you provide the necessary details in a JSON body.
03	<code>list_estimates</code>	Retrieves a list of all quotes or price approximations made for an organization.
04	<code>get_invoice_details</code>	Pulls specific, granular details about one existing invoice based on its ID.
05	<code>list_invoices</code>	Provides a comprehensive list of all invoices created for an entire organization.
06	<code>list_invoice_items</code>	Lists all available products and services, along with their current pricing structure.
07	<code>list_organizations</code>	Identifies every distinct organization ID within your Zoho Invoice account so you know which entity to target for billing actions.

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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 organizations in my Zoho Invoice account.



I've retrieved your organizations. You have 2 entities: 'Freelance Services (ID: 123456)' and 'Design Agency (ID: 789012)'. Which one would you like to access?

**U** Show my 5 most recent invoices for organization ID '123456'.



For organization 123456, I found 5 recent invoices. The latest is INV-1001 for \$500.00, currently marked as 'Sent'. The previous one was INV-1000 for \$1,250.00, marked as 'Paid'.

**U** List all customers in organization '123456'.



I've retrieved your customer list. You have 12 active customers, including 'Tech Solutions', 'Global Ventures', and 'Alice Smith'. Would you like more details for any of them?

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## Frequently Asked Questions

### 01 How do I find out which organization ID to use with Zoho Invoice MCP?

You must first run `list\_organizations`. This tool provides all the available entity IDs within your account, so you know exactly which business unit to focus on for subsequent calls.

### 02 Can I generate an invoice without knowing every product ID?

No. While the system can create the invoice via `create\_new\_invoice`, you must first use `list\_invoice\_items` or provide enough detail in your prompt body so the agent knows which products and prices to charge.

**03 What if a client is associated with multiple organizations?**

You need to use `list\_organizations` first. You must tell the agent which specific organization ID you want data from, otherwise it won't know where to look for the records.

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**04 Does Zoho Invoice MCP only work for current invoices?**

No. The `list\_invoices` tool allows you to retrieve a history of all past billing records for an organization, making it great for auditing purposes.

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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>"zoho-invoice": { "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

# 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](https://vinkius.com) · [support@vinkius.com](mailto:support@vinkius.com)

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