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# Payment Authentication Scheme: MCP Transport

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## Abstract

This document defines how the Payment HTTP Authentication Scheme operates over the Model Context Protocol (MCP). It specifies the mapping of payment challenges to JSON-RPC error responses using implementation-defined error codes, credential transmission via MCP metadata fields, and receipt delivery in successful responses.

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## 1. Introduction

The Model Context Protocol (MCP) enables communication between AI applications and external tools, resources, and services using JSON-RPC 2.0 messages. This document extends MCP to support payment requirements using the Payment HTTP Authentication Scheme [[I-D.httpauth-payment](#)].

This transport enables MCP servers to require payment for:

- Tool invocations (`tools/call`)
- Resource access (`resources/read`)
- Prompt retrieval (`prompts/get`)

### 1.1. Design Goals

1. **Native JSON:** Use JSON objects directly rather than base64url encoding, leveraging JSON-RPC's native capabilities.

2. **Transport Agnostic:** Work identically over stdio and Streamable HTTP MCP transports.
3. **Minimal Overhead:** Add payment data only when needed via the standard `_meta` extension mechanism.
4. **Multiple Options:** Support servers offering multiple payment methods in a single challenge.

## 2. Requirements Language

The key words "MUST", "MUST NOT", "REQUIRED", "SHALL", "SHALL NOT", "SHOULD", "SHOULD NOT", "RECOMMENDED", "NOT RECOMMENDED", "MAY", and "OPTIONAL" in this document are to be interpreted as described in BCP 14 [RFC2119] [RFC8174] when, and only when, they appear in all capitals, as shown here.

## 3. Terminology

This document uses terminology from [I-D.httpauth-payment]:

**Challenge** Payment requirements communicated by the server.

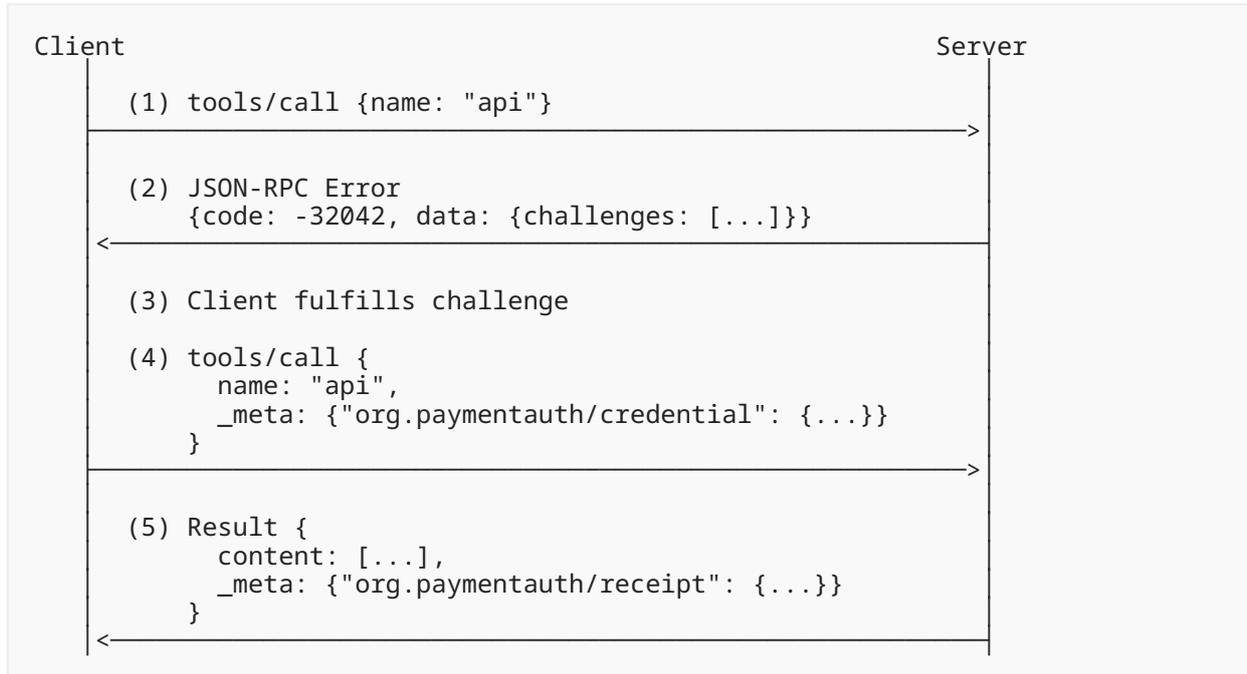
**Credential** Payment authorization data sent by the client.

**Receipt** Server acknowledgment of successful payment.

Additionally:

**MCP Endpoint** An MCP server operation that may require payment (tool call, resource read, or prompt get).

## 4. Protocol Overview



## 5. Capability Advertisement

### 5.1. Server Capabilities

Servers supporting payment **SHOULD** advertise this in the InitializeResult using the experimental namespace per [\[MCP\]](#) conventions:

```

{
  "protocolVersion": "2025-11-25",
  "capabilities": {
    "tools": {},
    "resources": {},
    "experimental": {
      "payment": {
        "methods": ["tempo", "stripe"],
        "intents": ["charge", "authorize"]
      }
    }
  },
  "serverInfo": {
    "name": "example-server",
    "version": "1.0.0"
  }
}
  
```

The experimental.payment capability object contains:

**methods (REQUIRED):** Array of supported payment method identifiers as registered in the IANA HTTP Payment Methods registry.

**intents (REQUIRED):** Array of supported payment intent types as registered in the IANA HTTP Payment Intents registry.

Clients **MAY** use this information to determine compatibility before invoking paid endpoints.

## 5.2. Client Capabilities

Clients supporting payment **SHOULD** advertise this in the `InitializeRequest` using the experimental namespace:

```
{
  "protocolVersion": "2025-11-25",
  "capabilities": {
    "experimental": {
      "payment": {
        "methods": ["tempo"],
        "intents": ["charge"]
      }
    }
  },
  "clientInfo": {
    "name": "example-client",
    "version": "1.0.0"
  }
}
```

Servers **MAY** use client capabilities to filter which payment options to offer in challenges.

# 6. Payment Challenge

## 6.1. Signaling Payment Required

When an MCP endpoint requires payment, the server **MUST** respond with a JSON-RPC error using code `-32042` (Payment Required). This code is within the JSON-RPC implementation-defined server error range (`-32000` to `-32099`) per [\[JSON-RPC\]](#):

```
{
  "jsonrpc": "2.0",
  "id": 1,
  "error": {
    "code": -32042,
    "message": "Payment Required",
    "data": {
      "httpStatus": 402,
      "challenges": [
        {
          "id": "qB3wErTyU7iOpAsD9fGhJk",
          "realm": "api.example.com",
          "method": "tempo",
          "intent": "charge",
          "request": {
            "amount": "1000",
            "currency": "usd",
            "recipient": "0x742d35Cc6634C0532925a3b844Bc9e7595f8fE00"
          },
          "expires": "2025-01-15T12:05:00Z",
          "description": "API call fee"
        }
      ],
      "problem": {
        "type": "https://paymentauth.org/problems/payment-required",
        "title": "Payment Required",
        "status": 402,
        "detail": "Payment required for access."
      }
    }
  }
}
```

The `error.data.httpStatus` field **SHOULD** be included with value `402` to indicate the corresponding HTTP status code for Streamable HTTP transport compatibility.

## 6.2. Challenge Structure

The `error.data` object **MUST** contain:

**challenges (REQUIRED):** Array of one or more challenge objects.

**problem (OPTIONAL):** An RFC 9457 Problem Details object providing additional error context. When present, contains `type`, `title`, `status`, `detail`, and optionally `challengeId`.

Each challenge object **MUST** contain:

**id (REQUIRED):** Unique challenge identifier. Servers **MUST** cryptographically bind this value to at minimum the following parameters: `realm`, `method`, `intent`, `request` (canonical hash), and `expires`. Clients **MUST** include this value unchanged in the credential.

**realm (REQUIRED):** Protection space identifier defining the scope of the payment requirement.

**method (REQUIRED):** Payment method identifier as registered in the IANA HTTP Payment Methods registry.

**intent (REQUIRED):** Payment intent type as registered in the IANA HTTP Payment Intents registry.

**request (REQUIRED):** Method-specific payment request data as a native JSON object. Unlike the HTTP transport where the `request` parameter is base64url-encoded JSON per [I-D.httpauth-payment]; the MCP transport uses native JSON objects for the `request` field. Servers **MUST NOT** base64url-encode the request when using JSON-RPC transport. The schema is defined by the payment method specification.

Each challenge object **MAY** contain:

**expires (OPTIONAL):** Timestamp in [RFC3339] format after which the challenge is no longer valid. Clients **SHOULD NOT** attempt to fulfill challenges past their expiry. If absent, servers define the validity period.

**description (OPTIONAL):** Human-readable description of what the payment is for.

### 6.3. Multiple Payment Options

When multiple challenges are present, they represent **alternative** payment options. Clients **MUST** select exactly one challenge to fulfill. Servers **MUST NOT** require multiple simultaneous payments via this mechanism.

Servers **MAY** offer multiple payment options by including multiple challenge objects in the challenges array:

```
{
  "jsonrpc": "2.0",
  "id": 1,
  "error": {
    "code": -32042,
    "message": "Payment Required",
    "data": {
      "httpStatus": 402,
      "challenges": [
        {
          "id": "pT7yHnKmQ2wErXsZ5vCbNl",
          "realm": "api.example.com",
          "method": "tempo",
          "intent": "charge",
          "request": {
            "amount": "1000",
            "currency": "usd"
          }
        },
        {
          "id": "mF8uJkLp03qRtYsA6wDcVb",
          "realm": "api.example.com",
          "method": "stripe",
          "intent": "charge",
          "request": {
            "amount": "1000",
            "currency": "usd"
          }
        }
      ]
    }
  }
}
```

Clients **SHOULD** select one challenge based on their capabilities and user preferences. Clients **MUST** send only one credential corresponding to a single selected challenge.

## 7. Payment Credential

### 7.1. Transmitting Payment Data

Clients send payment credentials using the `_meta` field with key `org.paymentauth/credential`. The key uses reverse-DNS naming per [\[MCP\]](#) conventions to avoid collisions:

```
{
  "jsonrpc": "2.0",
  "id": 2,
  "method": "tools/call",
  "params": {
    "name": "expensive-api",
    "arguments": {
      "query": "example"
    }
  },
  "_meta": {
    "org.paymentauth/credential": {
      "challenge": {
        "id": "qB3wErTyU7iOpAsD9fGhJk",
        "realm": "api.example.com",
        "method": "tempo",
        "intent": "charge",
        "request": {
          "amount": "1000",
          "currency": "usd",
          "recipient": "0x742d35Cc6634C0532925a3b844Bc9e7595f8fE00"
        }
      },
      "expires": "2025-01-15T12:05:00Z"
    },
    "payload": {
      "signature": "0x1b2c3d4e5f..."
    }
  }
}
```

Payment credentials are supported on the following MCP operations:

- `tools/call` - Tool invocations
- `resources/read` - Resource access
- `prompts/get` - Prompt retrieval

Servers **MUST** ignore `org.paymentauth/credential` on operations that do not require payment. Clients **MUST** place the credential in `params._meta`, not nested elsewhere.

## 7.2. Credential Structure

The `org.paymentauth/credential` object **MUST** contain:

**challenge (REQUIRED):** The complete challenge object from the server's `-32042` error response. Clients **MUST** echo the challenge unchanged.

**payload (REQUIRED):** Method-specific payment proof as a JSON object. The schema is defined by the payment method specification.

The credential object **MAY** contain:

**source** (OPTIONAL): Identifier of the payment source (e.g., a DID or address).

## 8. Payment Receipt

### 8.1. Successful Payment Response

After successful payment verification and settlement, servers **MUST** include a receipt in the response using `_meta` with key `org.paymentauth/receipt`:

```
{
  "jsonrpc": "2.0",
  "id": 2,
  "result": {
    "content": [
      {
        "type": "text",
        "text": "API response data..."
      }
    ],
    "_meta": {
      "org.paymentauth/receipt": {
        "status": "success",
        "method": "tempo",
        "timestamp": "2025-01-15T12:00:30Z",
        "reference": "tx_abc123...",
        "challengeId": "qB3wErTyU7i0pAsD9fGhJk"
      }
    }
  }
}
```

Servers **MUST** return `org.paymentauth/receipt` on every successful response to a paid request. Servers **MUST NOT** return receipts for unpaid requests.

### 8.2. Receipt Structure

The `org.paymentauth/receipt` object **MUST** contain:

**status** (REQUIRED): Settlement status. **MUST** be "success" for successful payments.

**method** (REQUIRED): Payment method that was used.

**timestamp** (REQUIRED): [RFC3339] timestamp of settlement.

**challengeId** (REQUIRED): The `id` from the fulfilled challenge.

The receipt object **MAY** contain:

**reference** (OPTIONAL): Method-specific settlement reference (e.g., transaction hash, invoice ID).

## 9. Covered Operations

### 9.1. Tool Calls

Tool invocations via `tools/call` **MAY** require payment:

**Challenge:**

```
{
  "jsonrpc": "2.0",
  "id": 1,
  "method": "tools/call",
  "params": {
    "name": "premium-analysis"
  }
}
```

**Response:**

```
{
  "jsonrpc": "2.0",
  "id": 1,
  "error": {
    "code": -32042,
    "message": "Payment Required",
    "data": {
      "httpStatus": 402,
      "challenges": [{
        "id": "tool-pay-123",
        "realm": "tools.example.com",
        "method": "tempo",
        "intent": "charge",
        "request": {"amount": "500", "currency": "usd"}
      }]
    }
  }
}
```

### 9.2. Resource Access

Resource reads via `resources/read` **MAY** require payment:

**Challenge:**

```
{
  "jsonrpc": "2.0",
  "id": 1,
  "method": "resources/read",
  "params": {
    "uri": "data://premium/market-data"
  }
}
```

**Response:**

```
{
  "jsonrpc": "2.0",
  "id": 1,
  "error": {
    "code": -32042,
    "message": "Payment Required",
    "data": {
      "httpStatus": 402,
      "challenges": [{
        "id": "resource-pay-456",
        "realm": "data.example.com",
        "method": "stripe",
        "intent": "charge",
        "request": {"amount": "100", "currency": "usd"}
      }]
    }
  }
}
```

### 9.3. Prompt Retrieval

Prompt retrieval via prompts/get **MAY** require payment:

**Response:**

```
{
  "jsonrpc": "2.0",
  "id": 1,
  "error": {
    "code": -32042,
    "message": "Payment Required",
    "data": {
      "httpStatus": 402,
      "challenges": [{
        "id": "prompt-pay-789",
        "realm": "prompts.example.com",
        "method": "tempo",
        "intent": "charge",
        "request": {"amount": "50", "currency": "usd"}
      }]
    }
  }
}
```

## 10. Error Handling

### 10.1. Error Code Mapping

Servers **MUST** map payment errors to JSON-RPC error codes within the server error range (-32000 to -32099) per [JSON-RPC](#):

Condition	Code	Description
Payment required	-32042	Payment challenge in error.data
Payment verification failed	-32043	Fresh challenge + failure reason
Malformed credential	-32602	Invalid params (bad JSON structure)
Internal payment error	-32603	Payment processor failure

Table 1

Note: -32700 (Parse error) applies only when the entire JSON-RPC message is unparseable, not for malformed `_meta` subfields. Use -32602 for credential structure errors.

### 10.2. Payment Verification Failure

When payment verification fails, servers **MUST** return code -32043 with a fresh challenge and failure details:

```
{
  "jsonrpc": "2.0",
  "id": 2,
  "error": {
    "code": -32043,
    "message": "Payment Verification Failed",
    "data": {
      "httpStatus": 402,
      "challenges": [{
        "id": "retry-challenge-abc",
        "realm": "api.example.com",
        "method": "tempo",
        "intent": "charge",
        "request": {"amount": "1000", "currency": "usd"}
      }],
      "failure": {
        "reason": "signature-invalid",
        "detail": "Signature verification failed"
      }
    }
  }
}
```

On verification failure, servers **MAY** return the same challenge if it remains valid, or issue a fresh challenge. Clients **SHOULD** treat any -32043 response as requiring a new payment attempt.

The failure object **MAY** contain:

**reason** (OPTIONAL): Machine-readable failure code.

**detail** (OPTIONAL): Human-readable failure description.

### 10.3. Protocol Errors

Technical errors use standard JSON-RPC error codes:

#### Invalid Params (-32602):

Used for malformed credentials or missing required fields:

```
{
  "jsonrpc": "2.0",
  "id": 2,
  "error": {
    "code": -32602,
    "message": "Invalid params",
    "data": {
      "detail": "Missing required field: challenge.id"
    }
  }
}
```

## 11. Notifications

MCP notifications are JSON-RPC requests without an `id` field that expect no response. Since payment challenges require a response, notifications cannot support payment flows.

### 11.1. Server Behavior

Servers **MUST NOT** process payment-gated operations invoked as notifications. Servers **SHOULD** silently drop such notifications per JSON-RPC 2.0 semantics.

Servers **MAY** log dropped payment-required notifications for debugging purposes.

### 11.2. Client Guidance

Clients **SHOULD NOT** invoke payment-gated operations as notifications. Operations that may require payment (e.g., `tools/call`, `resources/read`, `prompts/get`) **SHOULD** always include a request `id` to receive payment challenges and results.

## 12. Security Considerations

### 12.1. Challenge Binding

Servers **MUST** cryptographically bind challenge IDs to their parameters (at minimum: `realm`, `method`, `intent`, `request hash`, `expires`). This prevents clients from reusing a challenge ID with modified payment terms.

Servers **SHOULD** also bind challenges to the specific operation being requested (e.g., tool name, resource URI) to prevent a challenge issued for one operation being used for another.

### 12.2. Replay Protection

Servers **MUST** reject credentials for:

- Unknown challenge IDs
- Expired challenges (past `expires` timestamp)
- Previously-used challenge IDs

Servers **SHOULD** maintain a record of used challenge IDs for at least the challenge validity period. For high-throughput scenarios, servers **MAY** use stateless challenge tokens (e.g., MAC over canonical parameters) and maintain only a post-use replay set.

When two concurrent requests race using the same challenge, servers **MUST** ensure only one succeeds via atomic check-and-mark operations.

### 12.3. Transport Security

When using Streamable HTTP transport, all MCP communication **MUST** occur over TLS 1.2 [RFC5246] or later (TLS 1.3 [RFC8446] **RECOMMENDED**).

For stdio transport, security depends on the process isolation provided by the operating system.

### 12.4. Credential Confidentiality

Payment credentials **MAY** contain sensitive data (signatures, tokens). Clients **MUST NOT** log or persist credentials beyond immediate use. Servers **MUST NOT** log full credential payloads. This includes crash dumps, distributed tracing, and analytics telemetry.

### 12.5. Metadata Stripping

On-path attackers or malicious intermediaries could strip `org.paymentauth/credential` from requests (causing repeated payment challenges) or `org.paymentauth/receipt` from responses (affecting auditability). For Streamable HTTP transport, TLS provides integrity. For stdio transport, rely on process isolation.

### 12.6. Confused Deputy

Clients may be tricked into paying for unintended resources if tool descriptions or realms are misleading. Client implementations **SHOULD**:

- Display realm, amount, currency, and recipient to users before fulfilling payment challenges
- Allow users to configure payment policies per realm
- Validate that challenge parameters match the requested operation

### 12.7. Capability Spoofing

Clients **MUST NOT** rely solely on server capability advertisement to determine payment support. Malicious servers could claim capabilities they don't properly implement. Clients **SHOULD** validate challenge structure before fulfilling payment.

### 12.8. Denial of Service

Attackers may trigger many payment challenges to exhaust server resources or payment processor rate limits. Servers **SHOULD**:

- Rate limit challenge issuance per client
- Use stateless challenge encoding where possible
- Implement exponential backoff for repeated failures

## 13. IANA Considerations

This document has no IANA actions. Payment methods and intents are registered per [I-D.httpauth-payment].

Servers **MUST** use the following JSON-RPC error codes:

Code	Name	Description
-32042	Payment Required	Server requires payment to proceed
-32043	Payment Verification Failed	Payment credential invalid

Table 2

These codes are within the JSON-RPC server error range (-32000 to -32099). Implementations **MUST** use these exact codes for interoperability.

## 14. Normative References

- [RFC2119] Bradner, S., "Key words for use in RFCs to Indicate Requirement Levels", BCP 14, RFC 2119, DOI 10.17487/RFC2119, March 1997, <<https://www.rfc-editor.org/info/rfc2119>>.
- [RFC3339] Klyne, G. and C. Newman, "Date and Time on the Internet: Timestamps", RFC 3339, DOI 10.17487/RFC3339, July 2002, <<https://www.rfc-editor.org/info/rfc3339>>.
- [RFC5246] Dierks, T. and E. Rescorla, "The Transport Layer Security (TLS) Protocol Version 1.2", RFC 5246, DOI 10.17487/RFC5246, August 2008, <<https://www.rfc-editor.org/info/rfc5246>>.
- [RFC8174] Leiba, B., "Ambiguity of Uppercase vs Lowercase in RFC 2119 Key Words", BCP 14, RFC 8174, DOI 10.17487/RFC8174, May 2017, <<https://www.rfc-editor.org/info/rfc8174>>.
- [RFC8259] Bray, T., Ed., "The JavaScript Object Notation (JSON) Data Interchange Format", STD 90, RFC 8259, DOI 10.17487/RFC8259, December 2017, <<https://www.rfc-editor.org/info/rfc8259>>.
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- [I-D.httpauth-payment] Moxey, J., "The 'Payment' HTTP Authentication Scheme", January 2026, <<https://datatracker.ietf.org/doc/draft-ietf-httpauth-payment/>>.
- [MCP] "Model Context Protocol Specification", n.d., <<https://modelcontextprotocol.io/specification/2025-11-25>>.

[JSON-RPC] "JSON-RPC 2.0 Specification", n.d., <<https://www.jsonrpc.org/specification>>.

## Appendix A. Complete Example Flow

A complete tool call with payment:

### Step 1: Initial Request

```
{
  "jsonrpc": "2.0",
  "id": 1,
  "method": "tools/call",
  "params": {
    "name": "web-search",
    "arguments": {"query": "MCP protocol"}
  }
}
```

### Step 2: Payment Challenge

```
{
  "jsonrpc": "2.0",
  "id": 1,
  "error": {
    "code": -32042,
    "message": "Payment Required",
    "data": {
      "httpStatus": 402,
      "challenges": [{
        "id": "ch_abc123",
        "realm": "search.example.com",
        "method": "tempo",
        "intent": "charge",
        "request": {
          "amount": "10",
          "currency": "usd",
          "recipient": "0x742d35Cc6634C0532925a3b844Bc9e7595f8fE00"
        }
      }],
      "expires": "2025-01-15T12:05:00Z",
      "description": "Web search query"
    }
  }
}
```

### Step 3: Request with Payment

```
{
  "jsonrpc": "2.0",
  "id": 2,
  "method": "tools/call",
  "params": {
    "name": "web-search",
    "arguments": {"query": "MCP protocol"},
    "_meta": {
      "org.paymentauth/credential": {
        "challenge": {
          "id": "ch_abc123",
          "realm": "search.example.com",
          "method": "tempo",
          "intent": "charge",
          "request": {
            "amount": "10",
            "currency": "usd",
            "recipient": "0x742d35Cc6634C0532925a3b844Bc9e7595f8fE00"
          },
          "expires": "2025-01-15T12:05:00Z"
        },
        "source": "0x1234567890abcdef...",
        "payload": {
          "signature": "0xabc123..."
        }
      }
    }
  }
}
```

#### Step 4: Success with Receipt

```
{
  "jsonrpc": "2.0",
  "id": 2,
  "result": {
    "content": [{
      "type": "text",
      "text": "Search results for 'MCP protocol'..."
    }],
    "_meta": {
      "org.paymentauth/receipt": {
        "status": "success",
        "method": "tempo",
        "timestamp": "2025-01-15T12:00:15Z",
        "reference": "0xtx789...",
        "challengeId": "ch_abc123"
      }
    }
  }
}
```

## Appendix B. References to MCP Specification

- MCP Base Protocol: <https://modelcontextprotocol.io/specification/2025-11-25/basic>
- MCP Transports: <https://modelcontextprotocol.io/specification/2025-11-25/basic/transports>
- MCP Tools: <https://modelcontextprotocol.io/specification/2025-11-25/server/tools>
- MCP Resources: <https://modelcontextprotocol.io/specification/2025-11-25/server/resources>
- MCP `_meta` Field: <https://modelcontextprotocol.io/specification/2025-11-25/basic>

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