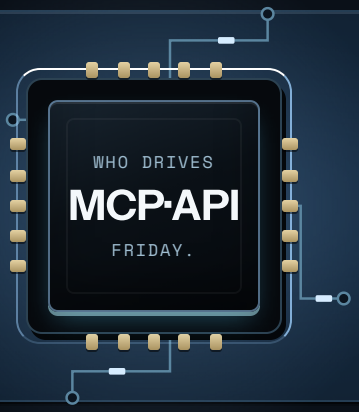
MCP INTEGRATIONS · PDF WORKSHEET

MCP or API?

An API is built for developers; MCP is built for AI apps. Most of the time you need both. Use this to decide which one each task calls for.

6 SECTIONS · 16 CHECKS · PRINT AND FILL



01 The difference in one table

COMPARE

POINT	API	MCP
Who makes the call	Code written by a developer	An AI app, on a person's request
How capabilities are found	A developer reads the docs	The AI app asks the server what it offers
Best for	Fixed, repeatable processes	Questions and tasks that vary each time
Predictability	Same input, same path	The AI chooses which capability to use
Typical setup	Integration code or an automation tool	A server added to an AI app

They are not rivals: most MCP servers call the tool's existing API behind the scenes. The real choice is who drives, fixed code or an AI app.

02 A direct API fits when

4 CHECKS

- **The steps never change.** "Every new order creates an invoice" is a rule.
- **It runs on a schedule:** nightly syncs, weekly exports.
- **Volume is high:** thousands of identical operations.
- **Every step must be auditable** by fixed, explainable code.

03 MCP fits when

4 CHECKS

- **A person is asking,** and the question differs every time.
- **The AI needs context** from several tools at once.
- **Your team already works** in an AI app.
- **One connection** should serve several AI apps.

04 Your tasks

FILL IN

TASK	API, MCP OR BOTH	WHY

05 MCP on top of an API you already use

5 CHECKS

- **Shape tools around tasks.** "Find overdue invoices for a customer" beats three raw endpoints.
- **Start read-only.** Add write actions one at a time, each with its own approval rule.
- **Reuse what works.** Existing automations on the same API keep running unchanged.
- **Do not mirror every endpoint.** Dozens of near-identical tools mean more wrong picks.
- **Keep the limits the API has:** validate inputs, enforce access, rate-limit tool calls.

06 Credentials, cost and upkeep

3 CHECKS

- **Whose identity?** Ask how the server handles sign-in and which identity your CRM or help desk sees in its logs.
- **Upkeep:** APIs change versions and MCP servers need updates; write down who keeps each connection running.
- **Cost per operation:** direct calls are cheaper; MCP adds model usage but saves building an interface for every question.

+ Tools to expose first

FILL IN

TASK-SHAPED TOOL	READ OR WRITE	APPROVAL RULE	OWNER

NEXT STEP

MCP integration services

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