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Coding Plan points in the MCP chat tool and in aio chat

Coding Plan

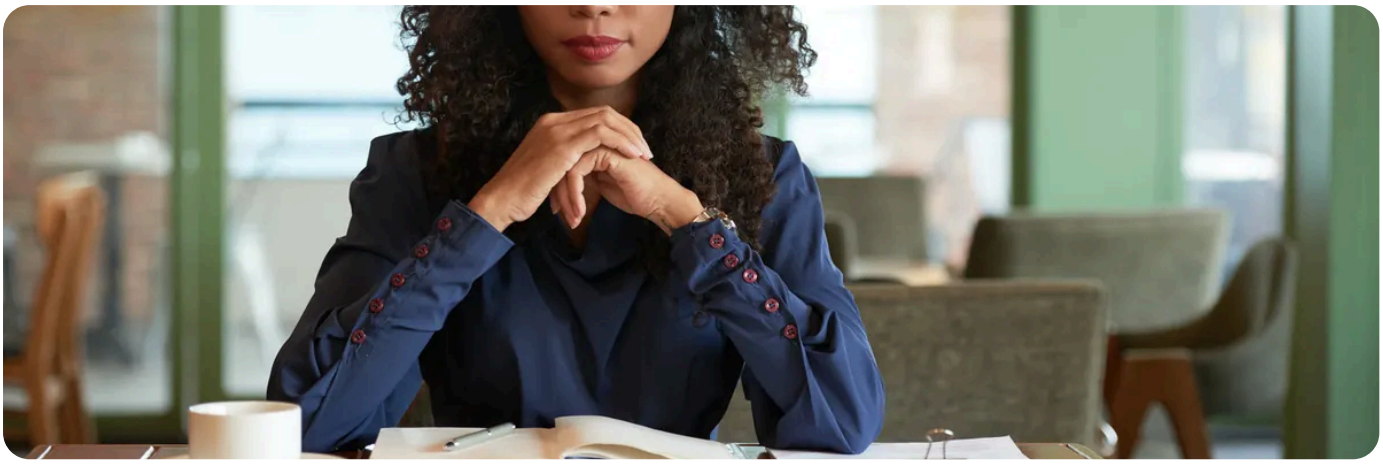
CODE	VERSION	COUNTRY · LANGUAGE
RLX-AO-KB-3252	v2026.11.28	Angola · English

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Coding Plan points in the MCP chat tool and in aio chat

Coding Plan Created on **November 28, 2026** 2 min read



The MCP server has a `chat` tool, so the agent can ask another model. The aio command has `aio chat`, to chat in the terminal. In both, with a Coding Plan, the plan models spend points instead of credits.

The MCP chat tool

The agent uses it to ask another text model a question, for example: "Ask deepseek-ai/deepseek-v4-flash how to sum up this error in one sentence." The fields are `model`, `messages` or `prompt` and, if you want, `system` and `max_tokens`.

If the `model` is in the plan, it spends points. If it is not, it pays the tokens with credits, at the model price. If you sign in with your account, without a key (OAuth), requests spend the credits or points of the account that authorised them.

aio chat

```
aio chat "Explain what an MX DNS record is" --model deepseek-ai/deepseek-v4-flash --max-tokens 300
```

At the end, aio shows the input and output tokens. The default model shows in `aio help chat`. To always use a plan model without typing `--model`, set the `AIO_MODEL` variable:

```
export AIO_MODEL=deepseek-ai/deepseek-v4-flash
```

On Windows, use `setx AIO_MODEL deepseek-ai/deepseek-v4-flash` and open a new terminal.

Checking what you spent

MCP and aio requests show up in the **All in One AI history**. The points show in the bars of the Plan tab or with `aio balance`.

Testing without spending

With a `sandbox_` key, the MCP `chat` and `aio chat` always answer "Resposta de teste (sandbox)." and spend no credits or points.

Check in the Plan tab that the model you chose is in "Models included in the plan": **which models spend points**.

RECOMMENDED

Want to ask other models without leaving the agent? Visit the Coding with AI page.

See Coding with AI →

SEE ALSO

- **Which models spend Coding Plan points, and which are paid with credits**
- **Checking the points left: the Plan tab, GET /v1/ai/balance and aio balance**
- **The All in One AI MCP server: images, video and voice inside Claude Code, Codex and ChatGPT**
- **The aio command: AI in your terminal, installed in one line**
- **Coding with AI in All in One AI**

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TAX ID (NIF)	500 260 5724
COMMERCIAL REGISTRATION NO.	26464-25/250724
REGISTERED OFFICE	Rua Direita do Patriota, Bairro Dangereux Belas, Luanda, Angola
CONTACT	info@interweb.ao · +244 942 011 191 · www.interweb.ao
OPENING HOURS	Monday to Friday - 08 AM to 04 PM Saturday & Sunday - Closed

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