



# Deposit Accounts

## A Simple End-to-End Solution

Open FDIC insured Deposit Accounts in seconds with our developer-friendly APIs and automated back-office. Our Deposit Accounts (also known as Checking Accounts or DDAs) have no incremental fees or hidden costs. These accounts open the door for a number of other services, including account/routing number issuance, card issuance, bill pay and account funding via ACH, Wires Remote Deposit Capture or Card Processing.

Key features include:

- **Robust KYC for All Use Cases:** Open accounts for underbanked or well-banked customers without any manual overhead or third party KYC/AML products.
- **No Incremental Fees:** Spin up thousands of accounts without incremental costs. We don't charge per user, monthly, maintenance, overdraft or minimum balance fees.

- **Account and Routing Numbers:** Issue account and routing numbers for your checking accounts to facilitate direct deposits or incoming ACH and wire payments.
- **White-Labeled Visa Card:** Issue Visa cards with your company logo and branding. All cardholders enjoy zero international travel fees and access to a surcharge-free MoneyPass ATM Network.

At the API level, opening a Deposit Account works the following way:

```
Deposit-US View API >  
  
import os  
from synapse_pay_rest import Client  
from synapse_pay_rest import User  
from synapse_pay_rest.models.nodes import DepositUsNode  
  
kwargs = {  
    'nickname': 'My Checking Account'  
}  
node = DepositUsNode.create(user, **kwargs)
```