



ACH

A Good Alternative to Checks, Cash & Wires

Our developer-friendly APIs make it simple to quickly connect and verify a user's ACH account (bank account). With our white-labeled UI, you can customize payment flow, as well as logo and branding elements.

We offer Regular ACH and Same-Day ACH. Both types support debit and credit transactions. For Same-Day ACH, transactions must be submitted by 9 AM PST. Regular ACH transactions submitted before 4 PM PST will settle the next day.

Frequently, our ACH product is used in combination with our Account Aggregation service and FBO (For-Benefit-Of) Accounts. Account Aggregation performs balance prediction, asset validation and income verification. Likewise, FBO Accounts, which are FDIC insured, allow users to easily store and move funds.

At the API level, ACH works the following way:

ACH-US

[View API >](#)

```
import os
from synapse_pay_rest import Client
from synapse_pay_rest import User
from synapse_pay_rest.models.nodes import AchUsNode

kwargs = {
    'nickname': 'My Checking Account',
    'account_number': '2222222222',
    'routing_number': '051000017',
    'account_type': 'PERSONAL',
    'account_class': 'CHECKING'
}

node = AchUsNode.create(user, **kwargs)
```