

Smart Accounts

In the context ERC 4337, a smart account is a smart contract account used to manage assets and create user operations or userOps. These are pseudo-transaction objects that eventually execute as a transaction on the EVM. They replace traditional Externally Owned Accounts (Wallets).

The Biconomy Smart Account

Biconomy Smart Accounts are an ERC 4337-compliant solution that works with any Paymaster and Bundler service.

These Smart Accounts are signer agnostic, which allows you to use any authorization package of your choice as long as you can pass a signer to our SDK upon the creation of a Smart Account. Check out the different ways you can create a Biconomy Smart Account [here](#).

Smart Accounts are further enhanced by validation modules that allow you to execute arbitrary logic before validating a userOp. This allows you, as a developer, to build modules that allow for session keys, multi-chain validation modules, pass keys, and more. Learn more about Modules [here](#).

In the following sections, we provide a detailed overview of key concepts including

[## Integration Smart Accounts are created deterministically using the CREATE2 opcode, meaning the smart account address can be identified is deployed. It will also maintain the same address across different chains. ## Methods The SDK provides the following API methods for a smart account. Signers 10 items ## Enable Fiat On Ramp Biconomy SDK's Transak library is made for developers who just want on-ramp solutions and don't want to go through with all the steps to integrate the SDK. ## Legacy Smart Account V1 3 items Previous Signing UserOps Next Integration](#)