HoldFast

Payout Hold Field Kit

Your processor is holding your money. This kit tells you which kind of hold you're in — and the exact steps that get it released.

FREE EDITION — free while we test demand.

Version 1.0 — verified against public processor documentation as of November 2026.

Version 1.0 — verified against public processor documentation as of **November 2026**. Processor policies change; a "check the date" note appears on every time-sensitive claim in this kit.

Who this is for

Small merchants and sellers who take payments through **Square, PayPal, Stripe, Wave, QuickBooks Payments, or Shopify Payments** and have just discovered that a payout is late, partial, paused — or gone entirely.

You do **not** need this kit if your payout is simply inside normal settlement timing (see the diagnostic, Stage 0) or if a lawyer is already handling your case.

What this kit is — and is not

- It **is** a diagnostic and a set of playbooks: plain-language explanations of each processor's hold types, the documents each one actually asks for, where to submit them, realistic timelines, and fill-in message templates.
- It **is not** a done-for-you service. Services that work your case for you charge thousands of dollars (one established firm advertises ~$3,499, *market context, Nov 2026*). This kit is **free while we test demand**, because you do the steps yourself — the kit just makes sure they're the *right* steps, in the right order.
- It **is not** legal or financial advice, and it cannot guarantee any outcome. Only your processor can release your funds. What the kit does is make sure your case lands in front of the right team, complete, the first time.

How to use it (10 minutes to your answer)

1. **Run the diagnostic** in `diagnostic.md`. Eight questions about the notice you received. It lands on a named stage: Stage 0 (not a hold), 1 (verification/information), 2 (payment review), 3 (reserve), 4 (account limitation), or 5 (closure hold).
2. **Open your processor's playbook** (`playbook-square.md`, `playbook-paypal.md`, etc.) and go to your stage.
3. **Follow the steps in order.** Each playbook includes the message template for that processor — copy it, fill in the [BRACKETS], send it through the channel named in the playbook.
4. **Keep a record.** Every submission, date, and reply in one folder. Processors' own notices are the contract — if a number in your notice (a percentage, a date, a deadline) differs from a general figure in this kit, **your notice wins**.

The one rule that matters most

Your processor's notice — the email, dashboard banner, or letter — is the single most important document in your case. It names your hold type, lists what's requested, and often states your deadline and your release date. This kit helps you read it and respond to it. Nothing here overrides it.

Files in this kit

File	What it does
`diagnostic.md`	Eight questions -> your hold stage
`playbook-square.md`	Square stages, steps, template
`playbook-paypal.md`	PayPal stages, steps, template
`playbook-stripe.md`	Stripe stages, steps, template
`playbook-wave.md`	Wave stages, steps, template
`playbook-quickbooks.md`	QuickBooks Payments stages, steps, template
`playbook-shopify.md`	Shopify Payments stages, steps, template
`sources.md`	Every public source this kit was verified against, with dates

Honest limits

- Built from **US-facing public documentation** (help centers, published terms, user agreements). Other countries' terms differ.
- Dashboard screens change. Where this kit names a screen or menu, it was accurate as of November 2026 — if your screen differs, follow your processor's notice instead.
- If your balance is very large, or you believe a law was broken, a payments attorney is the right spend, not a free kit. US consumers can also file a complaint with the Consumer Financial Protection Bureau (consumerfinance.gov/complaint) — it's free, and processors answer those in writing.

The HoldFast Diagnostic

Goal: name your hold stage in about five minutes. Then open your processor's playbook at that stage.

First, get your facts in front of you: the notice (email, dashboard banner, or in-app message), your last normal payout date, and the amount being held.

The eight questions

Q1. Did you receive a notice at all? - **No notice, and the money is just "late"** -> Go to Q2. It may not be a hold. - **Yes — email, banner, or in-app message** -> Save it. Note every date, deadline, percentage, and requested document. Continue.

Q2. Is the money inside normal settlement timing? - A payment you took yesterday (or over a weekend/holiday) that simply hasn't landed yet is usually **Stage 0 — not a hold**. Normal timing examples, as of Nov 2026: Stripe's documented standard US timing is 2 business days after capture; QuickBooks Payments tells new users their first batches are held 5 business days as a standard setup review — that *is* a hold, see Stage 1/2. - If you're inside the normal window and there's no notice, wait one cycle before worrying.

Q3. Can you still take new payments? - **Yes, payments still work** -> your problem is on the payout side: Stage 1, 2, or 3. - **No — payments are stopped or the account is closed** -> Stage 4 or 5.

Q4. Is ALL of your money stopped, or only a slice of each payment? - **A percentage or set amount is held back from each payout, the rest arrives** -> **Stage 3 — Reserve.** Your notice will state the percentage/amount and the period. Go to your playbook's Reserve section. - **Everything is stopped** -> Continue.

Q5. Did the notice ask you to send documents or information (ID, business registration, tax ID, bank statements, invoices, proof of delivery)? - **Yes** -> **Stage 1 — Verification / information request.** The release path is almost always "submit exactly what they asked for, through the channel in the notice." Your playbook lists the channel. - **No document request** -> Continue.

Q6. Is the hold attached to specific payments, or your whole account? - **Specific payments flagged, account otherwise normal** -> **Stage 2 — Payment/deposit review hold.** (PayPal payment holds, Intuit "Withheld" deposits, Wave "On hold" payments, Stripe reviews.) Release usually follows delivery proof or the review finishing. - **Whole account** -> Continue.

Q7. Are account features blocked until you complete listed tasks (can't withdraw, can't send, must confirm identity, must resolve cases)? - **Yes, there's a task list** -> **Stage 4 — Account limitation.** Most common on PayPal. Complete every task in the order your processor lists; the review clock starts when the *last* task is done. - **No** -> Continue.

Q8. Does the notice say your account is closed, deactivated, terminated, or permanently limited? - **Yes** -> **Stage 5 — Closure hold.** Your remaining balance is being held against future disputes/refunds. Your notice may offer an appeal (some do, some don't) and usually states when the balance will be released. That date, and the appeal deadline if there is one, run your whole case now.

Stage summary

Stage	Name	What it means	Typical release path
0	Not a hold	Normal settlement timing or a failed payout (bad bank details)	Wait a cycle; fix bank details
1	Verification / information	Processor can't confirm identity, business, tax, or bank info	Submit exactly what's requested, via the notice's channel
2	Payment review	Specific payments flagged for risk review	Delivery proof / documents; review completes
3	Reserve	A % or set amount of each payout held for a stated period	Runs its stated course; appeal only if your notice offers one
4	Account limitation	Features restricted until tasks are completed	Finish every listed task; review follows
5	Closure hold	Account ended; balance held for the dispute window	Appeal if offered; otherwise calendar the release date in your notice

Now open your processor's playbook and go to your stage.

Playbook — Square

Verified against Square's Support Center and Square's Payment Terms (US) as of Nov 2026. See `sources.md`.

How Square tells you

Square contacts the **primary account holder** by **email** and shows a **banner in Square Dashboard** when something needs attention. If a "Square" email isn't matched by a Dashboard banner, treat the email as suspicious and go to the Dashboard directly.

The stages

Stage 1/2 — Transfer suspension for verification or review **What it means:** Square saw something out of the ordinary, has **placed a hold on upcoming transfers**, and is asking you to verify additional details about your account or a transaction. **What triggers it:** Identity or business information Square can't confirm, a transaction pattern that doesn't match your business as described at signup, unusual volume, or a transaction it needs to check. **Timeline:** Square's support article says its review process **typically takes less than one business day** once it has the verification documents it asked for (as of Nov 2026). Prompt, complete answers are the whole game here.

Stage 3 — Reserve **What it means:** Square withholds a portion of your proceeds, or requires a set amount to be held, as security against chargebacks and amounts you might owe. **The facts:** Square's Payment Terms (§14) allow Square to require a reserve "for any reason related to your use of the Services," and to raise, reduce, or remove it at its discretion. There is no standard percentage or period — **your reserve notice states your percentage, your period, and any conditions**, and those numbers are your case. Sellers report arrangements like a percentage of each day's sales held on a rolling multi-month basis; treat any specific example you read online as that seller's terms, not yours.

Stage 5 — Deactivation **What it means:** Square has ended your payment processing. Square's terms allow it to suspend or terminate an account at any time. **Your funds:** Square's published terms set **no fixed number of days** for releasing a deactivated account's balance — the terms say payouts may be deferred while Square investigates or resolves disputes. In practice, deactivation notices commonly state a hold of **about 90 days** to cover the chargeback window (reported figure, as of Nov 2026). **The date in your deactivation notice is the one that governs.** Chargebacks and refunds that arrive during the hold are deducted from the balance. **Appeals:** *Some* deactivated sellers are eligible to appeal — Square's support article says eligible sellers appeal **through Square Dashboard, the Square POS app, or a link in the deactivation email**, and that appeals are **typically reviewed within 48 hours** (as of Nov 2026). If your notice offers no appeal, Square treats the decision as final — shift your effort to the fund-release date and your records.

Release steps — in order

1. **Find the real notice.** Check the primary account holder's email *and* the Dashboard banner. Write down: what Square is asking for, any deadline, any stated release date.
2. **For a transfer suspension:** gather exactly the verification documents requested (commonly: government ID, business registration, recent invoices/receipts, bank statement, a short description of what you sell) and submit them through the channel the notice names. Complete beats fast — a

partial submission restarts the clock.

3. **For a reserve:** read the reserve notice twice. Note the percentage/amount, the period, and any stated conditions or review date. There is generally no document to "submit" your way out of a reserve — if the notice invites a response, use the template below with fulfillment and dispute records attached.
4. **For a deactivation with an appeal link:** appeal before anything else. State what you sell, attach supporting documents, and say specifically what you changed or what was misunderstood.
5. **During any hold:** keep fulfilling orders and **respond to every dispute** — disputes are paid out of your held balance whether you answer or not. Keep your linked bank account open and unchanged so the final payout can land.
6. **Do not close the account yourself** while an investigation is pending — Square's terms allow it to keep holding funds in that situation, and you lose Dashboard access to your records. Export your transaction history first, either way.
7. **If support can't help:** frontline support can see your case status but cannot override a risk decision. Ask, in writing, for the specific reason, the appeal route, and the fund-release timeline — and keep the answer.

Message template — Square (appeal / support)

> Subject: Appeal / information for account review — [BUSINESS NAME]
>
> Hello Square team,
>
> My account was [placed on a transfer hold / deactivated] on [DATE]. The notice I received [requested the following documents / stated the following reason]: [QUOTE OR SUMMARIZE THE NOTICE].
>
> Attached: [LIST DOCUMENTS — e.g., government ID, business registration, bank statement, invoices for the transactions in question, proof of delivery].
>
> About my business: [WHAT YOU SELL, HOW LONG YOU'VE SOLD IT, HOW ORDERS ARE FULFILLED — 2–3 factual sentences].
>
> [FOR APPEALS: The concern in the notice appears to be [X]. What happened was [FACTUAL EXPLANATION]. I have changed [SPECIFIC CHANGE] so it does not recur.]
>
> Please confirm you received a complete submission, and let me know the expected review timeline and, if applicable, my fund-release date.
>
> [FULL NAME] — [BUSINESS NAME] — [SQUARE ACCOUNT EMAIL]

Sources: Square Support Center, "Understand Square's business restrictions" and deactivation-appeal guidance; Square Payment Terms (US), §§12–14, updated Jul 30, 2026. All checked Nov 2026.

Playbook — PayPal

Verified against PayPal's merchant help articles and the PayPal US User Agreement as of Nov 2026. See `sources.md`.

How PayPal tells you

By **email** and inside your account — the **Resolution Center** and the **bell icon** on your Dashboard. PayPal warns: if an email claims you're limited but nothing shows in your Resolution Center when you sign in directly, the email may be phishing. Always start from paypal.com, typed by you.

The stages

Stage 2 — Payment hold (risk-based) **What it means:** Some or all of a payment shows as "held" / "pending" and isn't available to withdraw, while your account otherwise works. Common for new sellers, sellers returning after a gap, an unusual sale (amount, item, or buyer location), or an elevated dispute rate. **Timeline:** PayPal states funds are **usually held for up to 21 days** (as of Nov 2026). **How to shorten it:** in the transaction details, **add tracking information** (or mark the order as processed/shipped for services and digital goods) and ask the buyer to confirm receipt. PayPal can release the funds once delivery is confirmed, instead of waiting out the 21 days. Keep communicating with the buyer in the Resolution Center if anything is off.

Stage 3 — Reserves (three kinds — PayPal names them) Your notice will say which kind you have: - **Rolling reserve:** a percentage of every payment is held and released later on a rolling schedule. PayPal's own example: 5% held on a 60-day rolling basis — day 1's 5% releases on day 61. (Its User Agreement gives a 10% / 90-day example. Your notice states *your* numbers.) - **Minimum reserve:** a set minimum balance you must keep in the account, built up by holding a percentage of volume until the target is reached, or taken as a one-time amount. - **Jumpstart reserve:** a lump sum moved from your available balance into reserve immediately. Reserves are PayPal's risk decision, sized to your dispute history, category, and account record. There is no document that "completes" a reserve — your levers are time, clean trading, and a written request for review once your record has improved.

Stage 4 — Account limitation **What it means:** Some features are restricted — withdrawing, sending, or receiving — until you complete tasks PayPal lists for you. **The path:** PayPal lists the exact steps in the **Resolution Center** (or via the bell icon): confirm identity, upload documents, update security settings, resolve open cases, etc. Complete **every** task. Some limitations lift automatically when the task is done (e.g., a password/security update); otherwise PayPal says its review **usually takes about 3 business days** after all required steps are complete (as of Nov 2026). Customer service generally cannot lift a limitation by phone — completing the in-account tasks is the route.

Stage 5 — Permanent limitation **What it means:** PayPal has closed the relationship. There is generally no in-account appeal that reopens a permanently limited account. **Your funds:** Under the User Agreement, PayPal may hold your balance for **up to 180 days** to cover disputes and chargebacks. After the hold period, PayPal notifies you how to withdraw any remaining balance, assuming no disputes or legal holds remain. Calendar day 180 from the limitation date in your notice.

Release steps — in order

1. **Sign in directly** (not from an email link). Open the **Resolution Center** and the notification/bell icon. Screenshot or save the exact wording and the task list.
2. **Payment hold?** Go to the transaction, **add tracking** or mark it shipped/processed, and message the buyer in the Resolution Center to confirm receipt on delivery.
3. **Limitation?** Work the listed tasks top to bottom, in one sitting if you can. Documents: full page, all four corners, legible, name and address matching your account exactly. Proof of address must be dated (PayPal's document guidance expects recent documents — check the task text for its stated window).
4. **Submit only what's asked, where it's asked.** Upload to the task in the Resolution Center — sending documents through general chat or email instead slows cases down.
5. **Wait the review window** (~3 business days after the *last* task, for limitations) and watch for PayPal's result email. If PayPal asks for more, that request restarts the same loop — respond completely.
6. **Reserve?** Read the reserve notice for type, percentage, and period. Set your cash-flow expectations to it, and diary a review request after a sustained clean period (no disputes, tracking uploaded on every order).
7. **Permanent limitation?** Confirm the limitation date in writing, keep the account's email monitored, and calendar the 180-day mark. Keep responding to any disputes meanwhile — they're settled from the held balance.
8. **Follow up in the Message Center** (not a fresh email thread) so the whole history stays on one case, referencing the case/limitation ID.

Message template — PayPal (Resolution Center / Message Center)

> Subject: [LIMITATION / HELD PAYMENT] — case [CASE ID IF SHOWN]
>
> Hello PayPal team,
>
> On [DATE] my account [was limited / a payment of $AMOUNT was placed on hold]. In the Resolution Center I have completed the following steps: [LIST EACH TASK COMPLETED AND EACH DOCUMENT UPLOADED, WITH DATES].
>
> [FOR PAYMENT HOLDS: The order was [shipped on DATE via CARRIER, tracking #___ / delivered and confirmed by the buyer on DATE].]
>
> Please confirm my submission is complete, or tell me the specific item still missing. If a review is underway, I'd appreciate the expected timeframe.
>
> [FULL NAME] — [BUSINESS NAME] — [PAYPAL ACCOUNT EMAIL]

Sources: PayPal, "Why is your PayPal money on hold" (merchant resource center); PayPal US User Agreement — Holds, Reserves, and Account Limitations sections. All checked Nov 2026.

Playbook — Stripe

Verified against Stripe Support's published FAQs and Stripe's published policies as of Nov 2026. See `sources.md`.

How Stripe tells you

By **email** and by notices and open "requirements" in the **Stripe Dashboard**. Phishing around payout problems is constant: never sign in from an email link — open the Dashboard yourself and read what's actually there. **The exact wording in your Dashboard is your diagnosis.**

First, rule out Stage 0

Money that is **pending** is not held — it's inside normal settlement. Stripe's documented standard timing for US accounts is **2 business days** after capture (as of Nov 2026). A **failed payout** (closed or wrong bank account) also isn't a hold: fix the payout details in the Dashboard.

The stages

Stage 1/2 — Payouts paused (verification or risk review) **What it means:** Your balance accumulates but nothing pays out, because Stripe needs information it doesn't have, or is reviewing the account. You can often still take payments. **What triggers it:** Incomplete or mismatched identity/tax/business verification, a volume spike outside your stated profile, elevated disputes, or an unanswered information request. **The path:** Stripe lists what's due as open requirements in the Dashboard (banner / account settings). Upload exactly what's requested there — Stripe can't review an incomplete submission. Frontline support cannot substitute for the missing documents.

Stage 3 — Reserve (fixed or rolling) **What it means:** In Stripe's own words, "a temporary hold on a portion of a business's funds for a predetermined period of time," sized to the risk Stripe sees (industry, payment activity, dispute and refund rates, financial stability). Reserves do **not** stop you accepting payments. **The two types: fixed** (a set amount held for a set period) and **rolling** (a percentage of each transaction held, each slice released after its window). **Your terms:** Stripe emails the reserve terms — amount or percentage, and the period — when the reserve starts. **Those terms, not any general figure, are your case.** You can see the reserve in the **"Reserve" pane at the bottom of the Balance page** in the Dashboard. **How it ends:** A few days before the reserve expires, Stripe runs a fresh review and may remove, decrease, or increase it. Funds not used to cover disputes or refunds are **released in full at the end of the reserve period**. Stripe notes that in rare cases a reserve may be required indefinitely.

Stage 5 — Account closure for unacceptable risk **What it means:** Stripe has closed the account and paused payouts on the remaining balance. **The published process:** Stripe's Unacceptable Risk Policy (US, as published 2026) describes a **120-day period during which payouts are paused**, followed by a **formal review**. Outcomes range from releasing all or part of the remaining balance to cancelling the payout of the balance where Stripe judges the risk will continue. Work through the form or link provided in your closure notice — it routes your business information to the reviewing team. **Also know:** closing your own account during any of this removes your Dashboard access and makes unresolved payouts harder to chase. Export everything first, and don't close voluntarily mid-hold.

Release steps — in order

1. **Record the Dashboard wording** — status (paused / reserve / closed), the reason given, the balance affected, any deadline. Dated screenshots or a copied text record.
2. **Export your records now:** transactions, payouts, disputes, customer list. Whatever happens next, you'll need them and access isn't guaranteed forever.
3. **Payouts paused?** Complete every open requirement in the Dashboard in one pass — government ID, business documents, tax info, bank statements, website policies (refund/terms pages are a common verification snag). Names, addresses, and entity details must match across every document and your account.
4. **Reserve?** Find the terms email; enter the percentage, period, and expiry date in your cash-flow plan. Check the Balance page reserve pane so you can see it moving. Diary the pre-expiry review — a clean dispute record in the final stretch is what gets reserves reduced.
5. **Closed?** Use the submission route in the closure notice (a form that opens your Dashboard case). Present a short factual case: what you sell, fulfillment/delivery records, supplier invoices, dispute history with numbers, and what changed. Ask for partial release of funds tied to orders already delivered if a full release is refused.
6. **Contact Stripe Support from inside the Dashboard** (help menu) or support.stripe.com so the conversation attaches to your account. There is no separate "risk team" you can email directly — anyone selling you one is selling fiction.
7. **Keep disputing chargebacks properly** during any hold — disputes are settled from your balance whether you respond or not.

Message template — Stripe (support / closure-form submission)

> Subject: Payout [pause / reserve / closure] — request for review — [BUSINESS NAME]
>
> Hello Stripe team,
>
> Account: [ACCOUNT EMAIL / ID]. Since [DATE] my payouts have been [paused / subject to a reserve of ___% / stopped following account closure]. The Dashboard notice states: [QUOTE THE NOTICE].
>
> I have completed the following in the Dashboard: [LIST REQUIREMENTS COMPLETED AND DOCUMENTS UPLOADED, WITH DATES].
>
> About my business: [WHAT YOU SELL, FULFILMENT METHOD AND TIMELINES, DISPUTE RATE IF KNOWN — factual, 2–4 sentences]. Supporting records attached: [LIST — e.g., delivery confirmations, supplier invoices, refund policy].
>
> Please confirm my submission is complete, and advise the review timeline [FOR CLOSURE: and the date and process for the post-review decision on my remaining balance of $AMOUNT].
>
> [FULL NAME] — [BUSINESS NAME] — [CONTACT EMAIL]

Sources: Stripe Support, "Reserves — Frequently Asked Questions"; Stripe's published Unacceptable Risk Policy (US); Stripe payout/settlement documentation. All checked Nov 2026.

Playbook — Wave

Verified against Wave's Help Center as of Nov 2026. See `sources.md`*. Wave publishes less about holds than any other processor in this kit — this playbook is deliberately shorter, and says so where the public record runs out.*

How Wave tells you

By **email** and **in-app notices** in your Wave account. Individual payments carry a status you can check in Wave — the statuses are your diagnostic.

The stages

Wave's own payment statuses (from its Help Center, as of Nov 2026):

- **Processing** — the payment has been made and is on its way to payout. Stage 0: not a hold.
- **On hold** — **"The payment is being assessed by our Risk Team."** This is Stage 2.
- **Declined** — no funds moved; not a hold.
- **Chargeback** — the customer disputed the payment; handled as a dispute, not a hold.

Stage 1 — Verification information required Wave periodically requires updated business/payment information. It emails you (look for a subject like *"Action required: please verify your payment details"*) and shows an in-app prompt with a link and a deadline. While your submitted information is being processed, accepting payments is **temporarily paused**; approvals normally follow shortly after submission. In Wave's current information-update round, accounts that don't update **within 45 days** of the notice have their payments paused until they do (as of Nov 2026). You can update at any time to reactivate.

Stage 2 — Risk Team hold on a payment A payment showing **On hold** is with Wave's Risk Team. Wave's public documentation does not publish review timelines, reserve percentages, or an appeal process for these holds — anyone quoting you exact Wave timelines is guessing. Your levers are: answer any information request completely, and work a support case (below) until a human reviews it.

What Wave does *not* publish As of Nov 2026, Wave has **no published rolling-reserve program** and no published long-term (e.g. 180-day) hold schedule for Wave Payments. If Wave tells you a payment was cancelled because it could not verify your business, that decision and your options will be in Wave's email to you — there is no public playbook beyond support, which is exactly why keeping Wave's emails matters.

Release steps — in order

1. **Find the payment's status** in Wave (Payments / the invoice's payment record). "Processing" = wait; "On hold" = act.
2. **Check email and in-app banners** for a verification request. If one exists, **submit the requested information through the link Wave provided** — this is the fastest release path Wave publishes.
3. **Open a support case the official way:** in the Help Center or app, open **Mave** (Wave's automated assistant) and **request a Support Agent**. Support continues by ticket/email — keep every reply on that one case.

4. **In your case, give Wave:** the payment ID, amount, date, customer, what was sold/delivered, and the documents that prove it (invoice, delivery/completion proof, business registration, ID if requested). Complete beats long.
5. **Keep the record.** Save Wave's emails and your submissions. If the payment is ultimately cancelled/refunded by Wave, its email will say so — ask support, in the same case, to state the reason and whether any part can be re-processed.

Message template — Wave (paste into Mave / your support case)

> Subject: Payment on hold — Risk Team assessment — [PAYMENT ID]
>
> Hello Wave team,
>
> A payment of $[AMOUNT] received on [DATE] from [CUSTOMER] (invoice [INVOICE #]) is showing "On hold." I have [completed the verification update requested on DATE / not received any information request].
>
> About the payment: [WHAT WAS SOLD OR DELIVERED, AND WHEN — 1–2 factual sentences]. I can provide [LIST: invoice, proof of delivery/completion, business registration, government ID] — please tell me which you need and where to send it.
>
> Please confirm the case is with the Risk Team and what the next step is.
>
> [FULL NAME] — [BUSINESS NAME] — [WAVE ACCOUNT EMAIL]

Sources: Wave Help Center, "Understand your payment statuses" and "Frequently asked questions about the new online payments experience." Checked Nov 2026.

Playbook — QuickBooks Payments (Intuit)

Verified against Intuit's QuickBooks help material and Intuit's published support guidance as of Nov 2026. See `sources.md`.

How Intuit tells you

By **email** to the address on your Payments account (Intuit's notices come from services@intuit.com — check spam), and inside the product: held deposits show in the **Merchant Service Center**, and review questions land in the **Resolution Center** in QuickBooks Online.

How to see a hold: sign in to the **Merchant Service Center -> Transactions** — a held payment shows **"Withheld"** in the **Method** column. (Deposits view: Activities & Reports -> Deposits, filter the status to Withheld.) Click through to the transaction details for the message or case number attached to your hold.

The stages

Stage 0/1 — New-account first-batch hold (standard) If you're new to QuickBooks Payments, your **first set of batches is held for 5 business days** while Intuit finalizes your setup and review (as of Nov 2026). This is routine, applies to the initial batch and batches that follow until the initial review completes, and the funds release automatically once it's done. Not a red flag — but it surprises almost everyone the first time.

Stage 0 — No deposit account on file If you started processing **without a bank/deposit account on file**, transactions stay on hold until you add one. Add the deposit account (in QuickBooks: Account and settings -> Payments -> Deposit Account Information), then contact Payments Support to have the held funds released.

Stage 2 — Deposit review hold ("Withheld") **What it means:** Intuit is reviewing a deposit before releasing it. In Intuit's words, a hold "doesn't mean there's anything wrong — it means we need to review the payment." **Intuit's published triggers:** - Processing exceeds the **maximum dollar amount expected** on your account - A transaction went through after **several authorization attempts and failures** - A transaction needs **verification of your business type** against the Intuit Acceptable Use Policy - Processing patterns the systems read as **risk to you, your customer, or Intuit Timeline:** Intuit says it will ask for the information it needs and **complete the review within 2 business days** once it has it (as of Nov 2026). For new accounts the initial review window is the 5-business-day setup hold above. **What Intuit asks for:** answer **every question in the Resolution Center**, and expect requests for the **original invoice/bill you sent the customer** and **up to six months of bank statements**.

Stage 5 — Account closure Intuit may close a Payments account under its Merchant Agreement. Intuit's public help material does **not** publish a standard day-count for releasing a closed account's balance — your closure notice and your Merchant Agreement govern. Do not plan around any number you read in a forum; get the date from Intuit in writing (step 5 below).

Release steps — in order

1. **Confirm the hold and find the case.** Merchant Service Center -> Transactions -> look for **Withheld**; open the transaction for its message/case number. Check the account email (and spam) for Intuit's notice.
2. **Fix the free wins first:** deposit bank account missing or wrong? Add/correct it now.
3. **Answer everything in the Resolution Center.** Every question, not just the first. Attach the **original invoice** and **bank statements (up to six months)** if requested — statements must show the business name matching your account.
4. **Start the 2-business-day clock honestly:** it runs from when Intuit *has what it asked for*, not from when you first replied. If the review passes five business days with no answer, escalate (step 5).
5. **Contact Payments Support while signed in: Help (?) icon -> Contact Us**. Give the case number, the withheld amount, and the date you submitted everything. Ask for: the specific outstanding item (if any), the review status, and — for closures — the fund-release date in writing.
6. **While you wait:** do not refund the customer outside QuickBooks for a held/chargebacked payment — Intuit warns that refunding directly *and* losing the dispute can cost you the amount twice. Keep delivering and documenting.

Message template — QuickBooks Payments (Resolution Center / support)

> Subject: Withheld deposit — case [CASE NUMBER] — [BUSINESS NAME]
>
> Hello Intuit Payments team,
>
> A deposit of $[AMOUNT] from [DATE] shows as "Withheld" in the Merchant Service Center (case [CASE NUMBER]). I have [answered all questions in the Resolution Center / attached the documents requested]: [LIST — e.g., original invoice #___, bank statements for ___–___].
>
> [IF ANYTHING WAS UNUSUAL: A note on the transaction: it is larger than my usual amount because ___ / it followed ___ authorization attempts because ___.]
>
> Please confirm my submission is complete and advise the review outcome or the specific item still outstanding.
>
> [FULL NAME] — [BUSINESS NAME] — [QUICKBOOKS ACCOUNT EMAIL]

Sources: Intuit QuickBooks help, "Why are my funds on hold?" and Intuit's published support guidance on withheld deposits, the Merchant Service Center, and the Resolution Center. Checked Nov 2026.

Playbook — Shopify Payments

Verified against Shopify's Help Center as of Nov 2026. See `sources.md`.

How Shopify tells you

Through **Merchant Alerts** in your Shopify admin and by **email to the store owner**. Only the store owner can see the account details behind a hold — if a staff account can't see the notice, log in as the owner. (To confirm which email is the owner's: Settings -> Users and permissions.)

Where to look: Shopify admin -> **Finance -> Payouts**. Your total balance is split into **Pending** (due in upcoming payouts) and **Reserve** (held until its period ends). That split is your first diagnostic.

The stages

Stage 1/2 — Payout hold (verification or review) **What it means:** Payouts stop while Shopify resolves an account issue; your store generally keeps selling. Shopify's published reasons include: **missing information, incorrect bank account details, product eligibility issues, an unsupported business type, sanctions related to your location, and creditor or legal action** — plus verification requests from its banking partners. **The path:** read the hold email/alert in full and **supply exactly what Shopify asked for by replying to that email** — Shopify treats a direct reply with the requested information as the fastest route. A "failed payout" from wrong bank details isn't a review at all: correct the bank details and the payout re-runs (Stage 0).

Stage 3 — Reserve **What it means:** In Shopify's words, a reserve is "a temporary hold on a portion, in some cases a full amount, of transactions" kept to cover disputes and refunds. Reserves generally don't stop you accepting payments. **The two types (Shopify's own examples, as of Nov 2026):** - **Fixed amount reserve** — a set sum for a defined duration (Shopify's example: **$1,000 held for 120 days**). - **Percentage-based reserve** — a share of each transaction for a period (Shopify's example: **10% of each transaction held for 120 days**, the rest paid out normally). **Your terms come by email** — amount/percentage, period, and any conditions or appeal window. Track the money at **Finance -> Payouts** (the Reserve figure and individual reserve transactions can be viewed and exported there). **How it ends:** at the end of the reserve period, remaining funds no longer needed for disputes or refunds are **returned in full** (allow several business days for the payout to process). Shopify reviews a reserve before it expires and may keep, reduce, or raise it. **Appeals:** *if* your reserve email invites an appeal, you **reply to that email within the timeframe it states**. Some reserves can't be appealed. If your email instead lists **requirements** for removal, the reserve isn't appealed — it's removed once you've met the listed requirements.

Stage 5 — Shopify Payments suspension / termination If Shopify suspends your store's Shopify Payments, the notice (Merchant Alert + owner email) carries the reason and whatever appeal steps apply. Follow that notice — there is no generic route, and the balance's treatment follows your notice and the Shopify Payments terms for your country. Export your payout and order records before access changes.

Release steps — in order

1. **Log in as the store owner.** Read the Merchant Alert and the hold/reserve email end to end. Write down: reason, requested items, deadline or appeal window, reserve terms if any.

2. **Confirm which animal you have** at **Finance -> Payouts**: everything stopped = hold; a Reserve figure with Pending still paying out = reserve; a Failed payout = bank details (fix and move on).
3. **Hold? Reply to Shopify's email** with exactly the information requested — documents legible, names/tax ID/bank details matching your store's records exactly. Complete beats fast.
4. **Reserve?** Calendar the end date and any appeal deadline from the email. If the email invites an appeal and you have the evidence (low dispute rate, delivery records, time trading cleanly), reply within the window with that evidence attached. If it lists requirements, work the requirements — the reserve lifts when they're met.
5. **Keep the dispute rate down during the reserve** — Shopify's pre-expiry review is where reserves get extended; a clean record is the argument.
6. **No movement?** Contact Shopify Support through the Help Center while logged in as the owner, referencing the original alert/email so the case history stays attached. Ask for the outstanding item, the review status, and the release date — in writing.

Message template — Shopify Payments (reply to the hold/reserve email)

> Subject: Re: [HOLD / RESERVE] on [STORE NAME] — requested information attached
>
> Hello Shopify team,
>
> I'm replying to the [payout hold / reserve] notice for [STORE NAME] dated [DATE]. [FOR A HOLD: You requested [ITEMS]. Attached: [LIST DOCUMENTS].]
>
> [FOR A RESERVE APPEAL, IF INVITED: I'm replying within the appeal window in your email. The reserve is [AMOUNT / ___%] until [DATE]. Supporting information: my dispute rate over the last [PERIOD] is [___%], orders ship with tracking within [___] business days, and [ANY OTHER FACTUAL EVIDENCE]. I'd ask that the reserve be [removed / reduced] on that basis.]
>
> Please confirm receipt and whether anything further is needed from me.
>
> [FULL NAME] — [STORE NAME] — [STORE URL]

Sources: Shopify Help Center, "Overview of reserves in Shopify Payments" and Help Center material on Shopify Payments holds and payout statuses. Checked Nov 2026.

Sources — HoldFast v1

Every factual claim in this kit was checked against the public sources below. All sources were read or surfaced in full-text search extracts on **November 9, 2026**. Processor documentation changes without notice — re-verify anything time-sensitive before relying on it.

Square 1. **Square Support Center — "Understand Square's business restrictions"** (squareup.com/help, article 6386). Notification by email + Dashboard banner; transfer suspension pending verification; review "typically takes less than one business day"; deactivation appeal routes (Dashboard / POS app / deactivation email link). Page updated Apr 23, 2026. 2. **Square Support Center — "Appeal a deactivation of your Square account"** (Square Support). Appeal eligibility per notice; appeals "typically reviewed within 48 hours." 3. **Square Payment Terms (US)** — squareup.com/us/en/legal/general/payment. Last updated **Jul 30, 2026**. §12 (defer payout/restrict proceeds, temporarily or indefinitely, for investigation or dispute), §14 (Reserve may be required "for any reason related to your use of the Services"; raised, reduced, or removed at Square's discretion), §38 (funds may be held if an investigation is pending at account closure).

PayPal 4. **PayPal — "Why is your PayPal money on hold: a guide for merchants"** (paypal.com merchant resource center). Payment holds "usually up to 21 days"; expedited release actions; the three reserve types with PayPal's own examples (rolling reserve 5% / 60-day example; minimum reserve; jumpstart reserve). 5. **PayPal US User Agreement** (last updated Sep 14, 2026) — Holds, Reserves, and Account Limitations sections: risk-based holds generally up to 21 days; disputed payments held until resolution (max 180 days); limitation balances held up to 180 days. 6. **PayPal Help Center — account limitation guidance.** Complete the steps listed in the Resolution Center / notifications; review "usually takes 3 business days" after all required steps are complete; some limitations lift automatically on task completion.

Stripe 7. **Stripe Support — "Reserves — Frequently Asked Questions"** (support.stripe.com). Reserve definition ("a temporary hold on a portion of a business's funds for a predetermined period of time"); fixed and rolling types; terms emailed when a reserve starts; reserve status in the Dashboard Balance page "Reserve" pane; pre-expiry review may remove/decrease/increase; funds released in full at term end if not consumed by disputes/refunds; rare cases may be required indefinitely. 8. **Stripe — Unacceptable Risk Policy (US)** (Stripe's published policy, extended to US users 2026): 120-day payout-pause period after closure for unacceptable risk, followed by a formal review; outcomes from release of all/part of the remaining balance to cancellation of payout. *(Read via published policy text as quoted in Oct 2026 legal-press analysis of the policy; the policy itself is Stripe's document.)* 9. **Stripe documentation — payouts/settlement.** Standard US payout timing of 2 business days for established accounts.

Wave 10. **Wave Help Center — "Understand your payment statuses"** (support.waveapps.com). Status definitions: Processing; **On hold — "The payment is being assessed by our Risk Team"**; Declined; Chargeback. 11. **Wave Help Center — "Frequently asked questions about the new online payments experience"** (support.waveapps.com). Verification information updates by email + in-app notice; payments paused if information isn't updated within 45 days of notice; processing pause while submitted information is processed; support route: open Mave (Wave's assistant) and request a Support Agent.

QuickBooks Payments (Intuit) 12. **Intuit QuickBooks Help — "Why are my funds on hold?"** and Intuit's published support guidance (QuickBooks Community / Learn & Support, Intuit representatives).

"Withheld" status in the Merchant Service Center (Transactions; Activities & Reports -> Deposits); published hold triggers (exceeds expected maximum amount; repeated authorization attempts/failures; business-type verification vs. Acceptable Use Policy; risk patterns); new-account first batches held 5 business days; review completed within 2 business days once information is provided; requests for the original invoice and up to six months of bank statements; answer all questions in the Resolution Center; funds held when no deposit bank account is on file; contact route Help (?) -> Contact Us.

Shopify Payments 13. **Shopify Help Center — "Overview of reserves in Shopify Payments"** (help.shopify.com). Reserve definition; fixed amount vs. percentage-based types with Shopify's examples ($1,000 for 120 days; 10% for 120 days); terms communicated by email; Pending vs. Reserve balances at Finance -> Payouts; funds returned in full at the end of the reserve period; pre-expiry review; appeal by replying to the reserve email within its stated timeframe (some reserves not appealable); requirement-based reserves removed when the listed requirements are met. 14. **Shopify Help Center — Shopify Payments holds / payouts material.** Published hold reasons (missing information, incorrect bank account details, product eligibility, unsupported business type, sanctions/location, creditor or legal action); notices via Merchant Alerts and store-owner email; owner-only visibility of account details.

Not used Third-party blogs, law-firm guides, and merchant forums were used only to find the official pages above. No claim in this kit rests on them alone. Where widespread practice differs from published terms (e.g., Square's ~90-day post-deactivation hold, which appears in deactivation notices but **not** in Square's published terms), the kit labels the figure as reported rather than documented.