

Hold Kit: Frozen Funds First-Week Checklist

Your Square, QuickBooks, PayPal, Stripe or Shopify Payments money is held, or your account was closed. Here's what to do, in order, starting today.

Screenshot & save today

- ☐ Dashboard balance, held/"Withheld" amounts, and any stated release date
- ☐ The hold or deactivation email (save as PDF, with date and sender)
- ☐ Transaction list for the held payments (export CSV)
- ☐ Any in-app banners, information requests, or case numbers
- ☐ Your payout/bank settings page

Evidence to gather

- ☐ Business registration or EIN letter, owner ID, proof of address
- ☐ Bank statements for the linked account (Intuit may ask for 6 months)
- ☐ Invoices/receipts for each held payment
- ☐ Proof of delivery or service: photos, signed work orders, tracking
- ☐ Messages from satisfied customers
- ☐ A one-line explanation of any sales spike (event, big job, season)

Ask for these in writing

1. **The specific reason** for the hold or closure.
2. **A written release date** for the held amount, and whether part can be released early.
3. **The exact documents** that would complete the review.
4. **A ticket/case number** for every contact.

Keep a contact log: date · channel · agent name · ticket # · what they said.

Outside complaint routes

- **State attorney general:** [usa.gov/state-attorney-general](https://www.usa.gov/state-attorney-general) · MI: michigan.gov/ag/complaints
- **BBB:** bbb.org/file-a-complaint
- **CFPB:** consumerfinance.gov/complaint. May help, but it focuses on consumer products, so business accounts may be out of scope.

Where to appeal: your processor's official path (do this first)

Processor	Where	What they say
Square	Appeal link in the deactivation email / Dashboard / POS app (eligible sellers) squareup.com/help/us/en/article/8648-appeal-a-compliance-deactivation-of-your-square-account	Appeals typically reviewed within 48 hrs. Phone 1-855-700-6000.
QuickBooks Payments	Merchant Service Center → Transactions ("Withheld") → upload docs in the Resolution Center quickbooks.intuit.com/learn-support/en-us/help-article/payment-processing/funds-hold/L4WyBLfan_US_en_US	Review done within 2 business days of receiving docs. Human: Help (?) → "Talk to a human."
PayPal	Resolution Center or the bell icon on your Dashboard paypal.com/us/cshelp/article/how-do-i-remove-a-limitation-from-my-account-help535	Review usually 3 business days after steps are done. User Agreement allows holding funds up to 180 days (longer under legal orders).
Stripe	Appeal through the Stripe Dashboard (per the notice email) stripe.com/legal/unacceptable-risk-policy · support.stripe.com/contact	Payouts typically paused 120 days, then a formal review. A second appeal may be possible.

Shopify Payments	The alert in Shopify admin (Payments / Merchant Alerts) or the email to the store owner. Only the owner can resolve it. help.shopify.com/en/manual/payments/shopify-payments/payouts/account-holds	Store keeps running, payouts paused until resolved. Contact Shopify Support if the info isn't enough.
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Your timeline

Day 0	Screenshot everything above. Start the contact log. Don't refund or re-run held payments without understanding the effect.
Day 1	Use your processor's official path from the table above: submit the appeal or upload every requested document in one batch. Send your written request (the 4 asks). Start a backup processor.
Day 3	No real answer? Contact support again through the official channel. Repeat the 4 asks and log the ticket #.
Day 7	Send a short written follow-up citing your earlier ticket numbers. File a BBB complaint. File with the CFPB if it fits your situation.
Day 14	File with your state attorney general. Send one more written follow-up that mentions the complaint numbers.
Day 30	Check that the complaints were forwarded and answered. Put the stated release date on your calendar. If money doesn't arrive within 3 business days of that date, send a final written demand and consider talking to an attorney.

Keep taking cards: backup processor checklist

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| <ul style="list-style-type: none"> ☐ Apply with one alternative now, before you need it (e.g., Stripe: 2.7% + 5¢ in person, 2.9% + 30¢ online, standard US pricing as of Oct 2026) ☐ Answer applications honestly, including any prior closure if asked ☐ Use the same legal name, EIN, and bank account everywhere | <ul style="list-style-type: none"> ☐ Ramp volume gradually. Avoid big first charges and keyed-in cards ☐ Add notes/invoices to large tickets ☐ Expect new processors may hold early payouts too. Keep two active once stable |
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Full kit with the appeal letter template and call script: holdkit.netlify.app

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