

QUIK-TURNS LLC – Stripe Integration Policy & Procedures

This document outlines the approved Stripe integration and payout procedures for QUIK-TURNS LLC. The current configuration follows Lane A (Standard Business ACH Payout Model) to receive client funds and issue twice-monthly payments to independent contractors.

1. Stripe Configuration Summary

Setting	Details
Payout Method	Business Bank Account (ACH) – 2–3 business day arrival
Payout Schedule	Manual – Two specified dates per month
Account Type	Business Services / Call Center (Low-risk category)
Statement Descriptor	QUIK-TURNS LLC – Customer Service Network
Support Contact	support@quikturns.com
Customer Support URL	https://quikturns.com/support.html
Privacy Policy URL	https://quikturns.com/privacy.html
Terms of Service URL	https://quikturns.com/terms.html

2. Payout Operations

QUIK-TURNS LLC receives client funds directly into its verified Stripe balance. All Stripe payouts are manually initiated twice monthly according to the company's pay schedule. Funds are deposited to the registered business bank account within 24–48 hours of initiation. Subsequent contractor payouts are processed from the business bank account via ACH or Zelle.

3. Recordkeeping & Compliance

QUIK-TURNS maintains a digital record of each pay cycle including the following details:

- Contractor Name and Pay Period
- Total Hours Worked
- Gross Pay Amount
- Payment Method and Reference Number

All transactions are reconciled monthly between Stripe balance reports, business bank statements, and internal contractor payout logs. Contractors earning \$600 or more annually receive a 1099-NEC.

4. Optional Emergency Payout Option

QUIK-TURNS maintains the option to use Stripe Instant Payouts to a linked business debit card for emergency use. Instant payouts arrive within minutes but incur a 1.5% fee. This option should only be used in situations requiring immediate fund access.

5. Upgrade Path (Stripe Connect Express)

Once QUIK-TURNS scales beyond 15–25 active contractors, the company will transition to Stripe Connect Express. This upgrade allows automated contractor onboarding, bank collection, and 1099 e-delivery. Until that stage, all payouts remain manual for maximum control and security.

6. Security & Data Protection

All Stripe transactions occur over encrypted HTTPS connections. QUIK-TURNS does not store raw payment data, bank details, or card information locally. Stripe is PCI-DSS Level 1 certified and serves as the sole processor for payment and payout activities.

7. Policy Acknowledgment

By participating in the QUIK-TURNS contractor program or handling company finances, all parties acknowledge and agree to follow this Stripe Integration Policy. Updates may be issued periodically as business operations expand or regulatory requirements evolve.

Document Owner: QUIK-TURNS LLC
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