



CUSTOMER
Q LINK

CHALLENGE

Modernize and scale high-volume payments, collections and mandate management solutions while enabling seamless integration across South Africa's payment ecosystem.

SOLUTION

InterSystems IRIS

OUTCOME

- Increased performance and stability for mission critical payments, collections, and mandate management services.
- Reliable integrations across much of South Africa's financial services industry.
- Improved resilience for high-volume payments across complex counterparties, data structures, and payment flows.
- Scalable foundation for P2P payments, digital identity, AML, fraud prevention, and decision intelligence

Enabling Responsible Money Movement Across South Africa

Q LINK is a South African financial services provider specializing in payments, collections and payroll solutions, serving as a trusted payment infrastructure connecting financial institutions, employers, government payroll systems and enterprise clients across South Africa's financial services ecosystem. Q LINK processes approximately 230 million transactions annually, moves just under R1 trillion through its payment ecosystem each year, supports approximately 300 enterprise collections clients and 1,400 payroll clients, and helps process around one million employee salary payments every month.

Founded nearly three decades ago, Q LINK began with a focused mission: to protect government employees from irresponsible payroll deductions that could leave workers financially distressed. Since then, Q LINK has evolved into a broader payments, collections and payroll processing solution provider with reach across much of South Africa's financial services industry. Today, Q LINK integrates with all major banks, many of the country's leading insurers and a broad network of retailers, employers, and enterprise clients, while expanding into neighboring markets including Namibia, Botswana, and the wider South African Development Community region. Q LINK continues to build on this foundation to pursue new opportunities in person-to-person (P2P) payments, digital identity, fraud prevention, and intelligent payment decisioning.

Building a Scalable Foundation for Complex Payments

At the heart of Q LINK's business is a suite of highly specialized payments, collections, and mandate management capabilities that help large financial services organizations manage money movement securely and at scale. Q LINK operates in a complex payments environment where collections, deductions, payroll-linked payments, and mandate management must work reliably across banks, insurers, employers, and other financial services participants.

Through an evolving partnership with InterSystems spanning nearly a decade, Q LINK has expanded strategic solutions built on the InterSystems IRIS® data platform. To comply with the national DebiCheck standard, Q LINK developed



“As payments evolve, InterSystems continues to provide the scalable, resilient integration foundation we need to support operations and advance new capabilities.”

*Ian Thompson, Group Chief
Executive Officer, Q LINK*

a solution on InterSystems IRIS that processes authenticated debit orders for major insurance clients. The platform manages mandates, connects to external systems and processes payment data with the resilience required for high-volume collections.

InterSystems IRIS provides the integration capabilities that connect seamlessly into Q LINK's payment ecosystem, enabling secure money movement and centrally reconciled payment processing across multiple payment solutions. The platform delivers the scalability, resilience and interoperability required to support complex, high-volume payment operations across a diverse financial services landscape.

Integration is fundamental to Q LINK's role within the payments ecosystem. Every payment journey involves multiple participants, varying data structures, validation requirements, and settlement processes. By leveraging InterSystems IRIS as a scalable integration foundation, Q LINK can efficiently connect banks, insurers, payroll providers and enterprise systems without relying on complex point-to-point integrations. This simplifies connectivity, improves operational consistency, and enables Q LINK to adapt quickly as payment models and customer requirements continue to evolve.

Why InterSystems

For Q LINK, the value of InterSystems has been its ability to support performance, interoperability, and integration across a diverse and highly connected payments landscape. Because Q LINK connects with all major banks, many insurers, and much of the broader financial services industry in the region, the company requires technology that can reliably support many-to-many integrations, high transaction volumes, and complex payment flows. Q LINK cited the strength of the InterSystems data platform, the vast array of adapters making it easy to connect to external systems, and the ability to use modern development approaches alongside InterSystems technology as important advantages.

As Q LINK expands its services into new payments models and markets, InterSystems IRIS provides a platform for continued modernization while preserving the performance and integration capabilities that supported the company's earlier growth.

“The adapters available in InterSystems IRIS make it incredibly easy to integrate with external systems. The performance is very good. With InterSystems IRIS, we have a platform that can continue to support how we scale and modernize,” said Robert Nel, Chief Technology Officer of Q LINK.

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Robert Nel, Chief Technology Officer, Q LINK

Performance and Stability for Mission-Critical Payments

The primary outcome of Q LINK’s work with InterSystems is the ability to sustain reliable, high-performance operations across mission-critical payment and collections services. In an ecosystem where transactions must move accurately across banks, insurers, payroll providers, employers, and enterprise systems, stability is essential. InterSystems technology helps Q LINK support the throughput, resilience, and integration consistency required to keep complex payment flows operating smoothly.

That performance and stability provide the foundation for both day-to-day reliability and continued innovation. With InterSystems technology at the core of key payments and mandate management capabilities, Q LINK can support demanding operational workloads, reduce the complexity of connecting across multiple counterparties, and maintain confidence as payment volumes, use cases, and market expectations continue to grow.

Preparing for the Next Phase of Payments Innovation

Q LINK continues to invest in next-generation payment infrastructure including P2P payments, digital identity, verifiable credentials, AML, fraud prevention, AI-enabled payment intelligence, and intelligent payment decisioning.

By combining payment behavior, employment information, and transaction insights, Q LINK aims to help enterprise clients make more predictive, intelligent payment and collections decisions while continuing to enable responsible money movement across Southern Africa.

For More Information

InterSystems helps financial services organizations and technology partners build scalable, interoperable, high-performance data and application platforms for payments, risk, compliance, analytics, customer intelligence, and innovation. To learn more, visit InterSystems.com/Financial.

Products and services are subject to InterSystems terms and conditions. Information is provided for general informational purposes, may change without notice, and is provided without warranty. Product availability, functionality, and regulatory status may vary by offering, jurisdiction, and intended use.

For information regarding specific offerings, including availability and regulatory status, please contact your InterSystems Representative.

For information regarding InterSystems approach to AI, visit [InterSystems AI Guidelines](#).

