



Bank of Zambia

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

BOZ/EXEC/DG/psd/bp

January 3, 2025

PSB Circular No. : 01/2025

To : All Heads of Commercial Banks and Designated Payment Systems Entities

CALENDAR FOR SUBMISSION OF PAYMENT SYSTEMS RETURNS FOR THE YEAR 2025

Kindly be informed that the due dates for submission of Payment Systems Returns for the 2025 financial year are as follows:

1. DAILY RETURNS

Daily returns should be submitted by the close of the next business day.

2. MONTHLY RETURNS

DUE DATE

January	February 10, 2025
February	March 10, 2025
March	April 8, 2025
April	May 9, 2025
May	June 9, 2025
June	July 10, 2025
July	August 11, 2025
August	September 8, 2025
September	October 8, 2025
October	November 10, 2025
November	December 8, 2025
December	January 9, 2026

3. QUARTERLY RETURNS

DUE DATE

1 st Quarter	April 8, 2025
2 nd Quarter	July 10, 2025
3 rd Quarter	October 8, 2025
4 th Quarter	January 9, 2026

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3.1. RETURN ON MOBILE MONEY REWARDS

QUARTER	DUE DATE
1 st Quarter	April 22, 2025
2 nd Quarter	July 22, 2025
3 rd Quarter	October 20, 2025
4 th Quarter	January 21, 2026

4. ANNUAL ATTESTATIONS FOR PAYMENT SERVICE PROVIDERS

The Payment Service Provider annual attestation form – vital statistics and other information should be submitted by January 31, 2025.

5. ANNUAL ATTESTATION FOR ZIPSS

The Annual Audit Certificates for ZIPSS annual attestation should be submitted by March 31, 2025, for the preceding year (2024).

6. ANNUAL ATTESTATION FOR SWIFT CUSTOMER SECURITY PROGRAMME

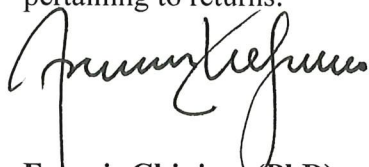
Evidence of compliance with the SWIFT Customer Security Programme annual attestation requirement should be submitted by January 17, 2025.

7. AUDITED ANNUAL FINANCIAL STATEMENTS

The Annual Audited Financial Statements should be submitted within three calendar months after the end of the financial year of each respective institution.

8. COMPLIANCE TO THIS CIRCULAR

All the returns should be submitted in a prescribed format by the set dates as failure to comply may attract penalties. A penalty of K500 (Kwacha Five Hundred only) will be charged per return per day for any delayed submission or incorrect return until the breach is corrected. All submissions of payment system returns should be made through the Digital Financial Services (DFS) portal by end of business on the due date. Further, you may contact the Payment Systems Department through psdreturns@boz.zm or DFSData@boz.zm for any queries or guidance pertaining to returns.



Francis Chipimo (PhD)
DEPUTY GOVERNOR

cc Governor