



Bank of Zambia

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

BOZ/EXEC/DGO/psd/rtns23/am

December 14, 2022

CB Circular No. : 18/2022

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

CALENDAR FOR SUBMISSION OF PAYMENT SYSTEMS RETURNS FOR THE YEAR 2023

Kindly be informed that the due dates for submission of Payment Systems Returns for the 2023 financial year are as follows:

1. MONTHLY RETURNS

DUE DATE

January	February 8, 2023
February	March 9, 2023
March	April 12, 2023
April	May 9, 2023
May	June 8, 2023
June	July 12, 2023
July	August 9, 2023
August	September 8, 2023
September	October 9, 2023
October	November 8, 2023
November	December 8, 2023
December	January 9, 2024

2. QUARTERLY RETURNS

DUE DATE

1 st Quarter	April 12, 2023
2 nd Quarter	July 12, 2023
3 rd Quarter	October 9, 2023
4 th Quarter	January 9, 2024

3. ANNUAL ATTESTATION FOR ZIPSS

The Annual Audit Certificates for ZIPSS annual attestation should be submitted by 31 March 2023 for the preceding year (2022).

...2/-

4. 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.

5. 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 DFSDData@boz.zm for any queries or guidance pertaining to returns.

Kindly be informed accordingly.



Francis Chipimo (PhD)
DEPUTY GOVERNOR – OPERATIONS

Cc Governor
Deputy Governor – Administration
Director – Payment Systems
Director – Bank Supervision
Director – Banking and Currency
Director – Non-Bank Financial Institutions Supervision