



Bank of Zambia

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

BOZ/EXEC/DGO/psd/bp

December 13, 2023

PSB Circular No. : 05/2023

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

CALENDAR FOR SUBMISSION OF PAYMENT SYSTEMS RETURNS FOR THE YEAR 2024

Kindly be informed that the due dates for submission of Payment Systems Returns for the 2024 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 8, 2024
February	March 11, 2024
March	April 9, 2024
April	May 9, 2024
May	June 10, 2024
June	July 10, 2024
July	August 9, 2024
August	September 9, 2024
September	October 8, 2024
October	November 8, 2024
November	December 9, 2024
December	January 9, 2025

3. QUARTERLY RETURNS

DUE DATE

1 st Quarter	April 9, 2024
2 nd Quarter	July 10, 2024
3 rd Quarter	October 8, 2024
4 th Quarter	January 9, 2025

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3.1. RETURN ON MOBILE MONEY REWARDS**QUARTER****DUE DATE**1st Quarter

April 19, 2024

2nd Quarter

July 22, 2024

3rd Quarter

October 21, 2024

4th Quarter

January 21, 2025

4. ANNUAL ATTESTATION FOR ZIPSS

The Annual Audit Certificates for ZIPSS annual attestation should be submitted by March 31, 2024, for the preceding year (2023).

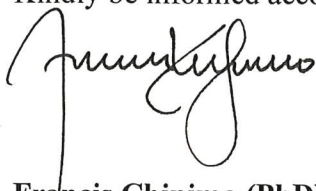
5. AUDITED ANNUAL FINANCIAL STATEMENTS

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

6. 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 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.

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