



Bank of Zambia

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

BOZ/EXEC/DGO/psd/bp

October 27, 2025

PSB Circular No. : 09/2025

To : All Heads of Commercial Bank and Payment Service Provider

CALENDAR FOR SUBMISSION OF PAYMENT SYSTEMS RETURNS FOR THE YEAR 2026

Kindly be informed that the due dates for submission of Payment Systems Returns for the 2026 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 9, 2026
February	March 10, 2026
March	April 10, 2026
April	May 11, 2026
May	June 8, 2026
June	July 10, 2026
July	August 10, 2026
August	September 8, 2026
September	October 8, 2026
October	November 9, 2026
November	December 8, 2026
December	January 11, 2027

3. QUARTERLY RETURNS

DUE DATE

1 st Quarter	April 10, 2026
2 nd Quarter	July 10, 2026
3 rd Quarter	October 8, 2026
4 th Quarter	January 11, 2027

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3.1. RETURN ON MOBILE MONEY REWARDS

QUARTER	DUE DATE
1 st Quarter	April 22, 2026
2 nd Quarter	July 22, 2026
3 rd Quarter	October 20, 2026
4 th Quarter	January 21, 2027

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, 2026.

5. ANNUAL ATTESTATION FOR ZIPSS

The Annual Audit Certificates for ZIPSS annual attestation should be submitted by March 31, 2026, for the preceding year (2025).

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 16, 2026.

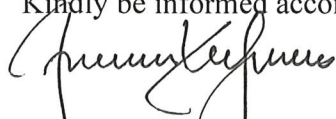
7. AUDITED ANNUAL FINANCIAL STATEMENTS

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.

Kindly be informed accordingly.



Francis Chipimo (PhD)
DEPUTY GOVERNOR – OPERATIONS

cc Governor
Deputy Governor – Administration