



USER GUIDE

RETURNS AND PAYMENTS

Version 1.0

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RETURNS

This guide outlines the steps for uploading various types of returns, including creating returns from scratch, submitting contributions without returns, top-up returns, nil returns, and tracking submission statuses. By following these steps, users can efficiently upload their NAPSA returns and ensure accurate reporting.

Return structure

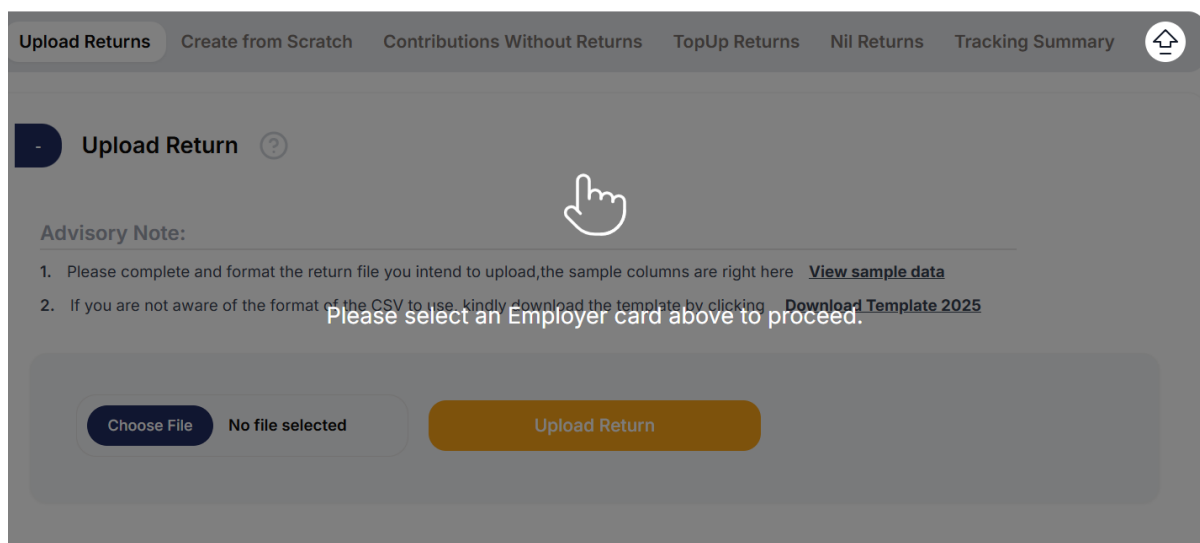
Before submitting your return, you must prepare a properly formatted CSV (Comma-Separated Values) file. This file should contain contribution details for all employees for a specific month and year. Below is a detailed guide to help you correctly create the return file.

Using a Spreadsheet Application, you can create the Required Columns

In the first row of your spreadsheet, enter the actual values as show in the example.

Field	Account Number	Year	Month	SSN	NRC	Surname	First Name	Other Names	Date of Birth	Gross Pay	Employee Share	Employee Share
Description	Your NAPSA employer account number.	The year for which the contribution is being made.	The month for which the contribution is being made (01–12).	Social Security Number of the employee.	National Registration Card number of the employee.	Employee's last name.	Employee's first name.	Any additional names in the employee has.	Employee's date of birth in DD/MM/YYYY format.	Total gross pay for the period.	Employee's contribution (typically 5% of gross pay).	Employee's contribution (typically 5% of gross pay).

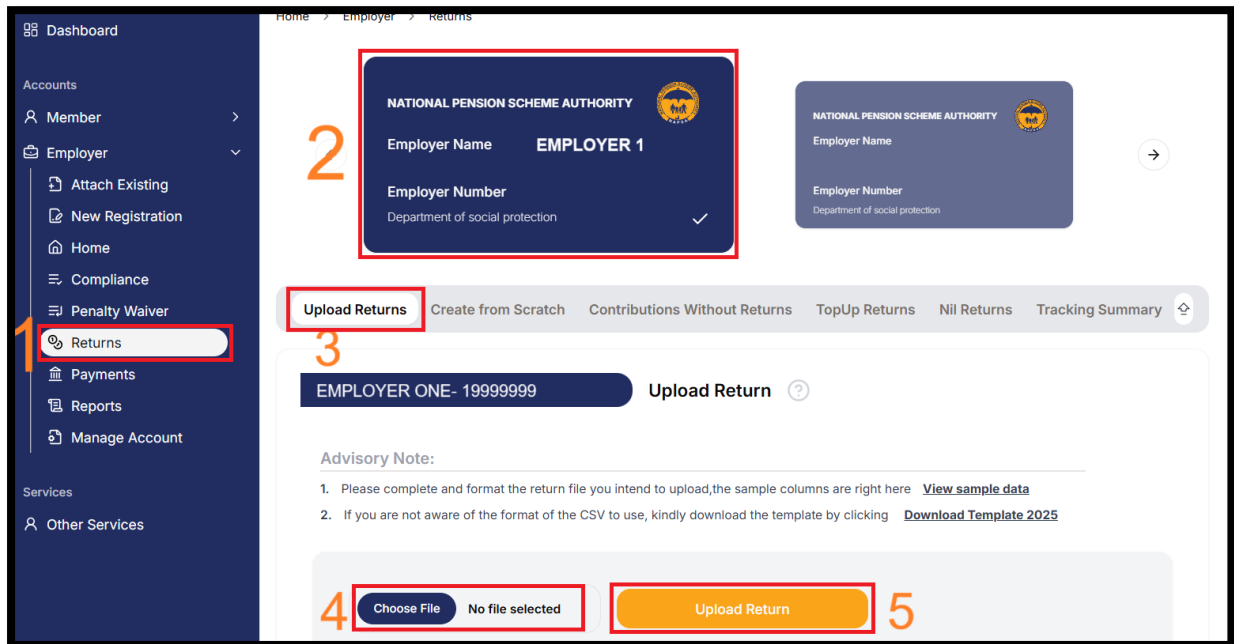
Alternatively, you can download the official return template from the link below https://icareuat.napsa.co.zm/media/returnTemplate/2025_NAPSA_Template.xlsm then follow the steps.



Upload a new return – CSV upload

The Upload Return function allows employers to upload monthly returns for their employees. The steps below will allow employers to upload returns on NAPSA's iCARE system.

From the side menu click “**Returns**” then select the “Employer Card as shown below. After selecting the employer account, click on “Upload Returns” button.

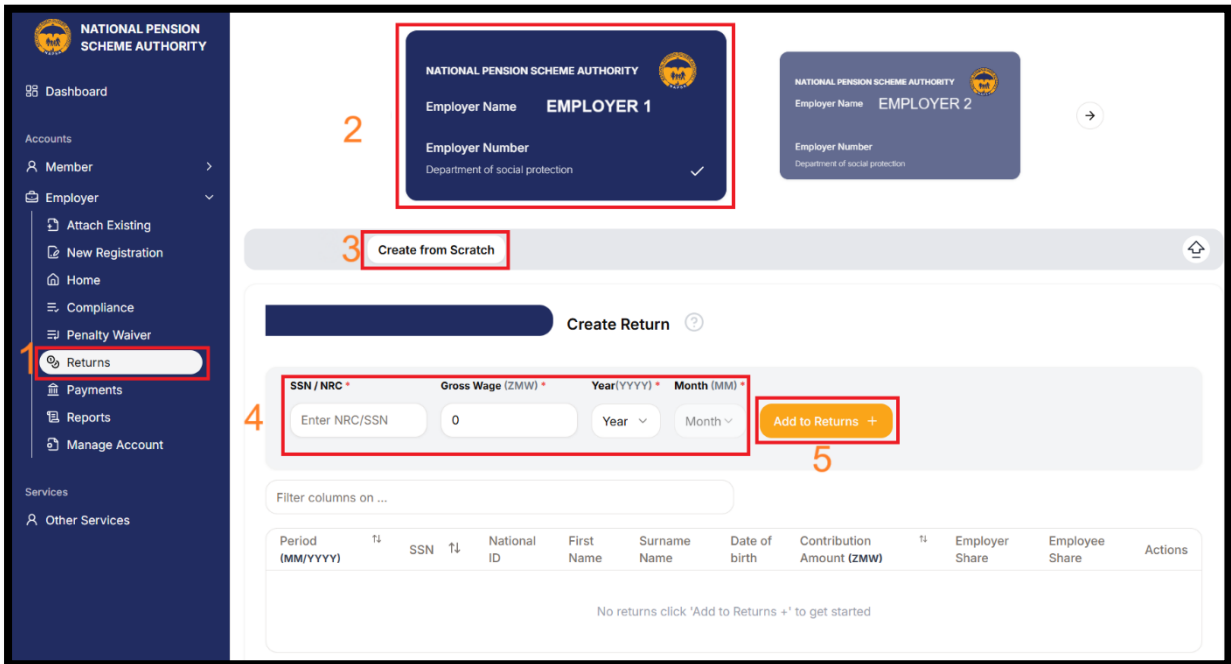


Upon submission, a Tracking Number will be generated for monitoring the status of your top-up return.

Create returns from scratch

This option allows you to manually enter return details for each member right on the iCARE platform. To achieve this, follow the steps below.

From the Dashboard, navigate to Returns in the side menu. Select Employer Card: If you manage multiple employer accounts, ensure you select the correct Employer Card. Click on “Create from Scratch” then input the member’s details, including Social Security Number or NRC, Gross Wage, Year Being Paid For, Month Being Paid. Once done, click “Add to Returns.”



Confirm the Details: Once all members have entered, review their details and click Confirm to complete.

Tracking Summary

This feature enables employers to monitor the status of submitted returns, view updates, and identify any actions required. Access it by navigating to the **Returns** section on the Dashboard and clicking **Tracking Summary**.

You can search for specific returns using a **Tracking Number**, refresh the page for updates, and review key details such as submission date, return period, principal amount, total members, and the status—which may include **Pending Submission**, **Pending Payment**, **Pending Approval**, **Failed Verification**, **Completed**, **Cancelled**, or **Pending NAPSA Resolve**. Based on the status shown, users can take necessary follow-up actions, such as reviewing validation errors or confirming completed submissions.

Upload Returns Create from Scratch Contributions Without Returns TopUp Returns Nil Returns Tracking Summary

NATIONAL PENSION SCHEME AUTHORITY - 100005 Tracking Summary

Search By Tracking Number Refresh Filter By Status ALL

Tracking Number	Period (MM/YYYY)	Date	Principal Amount	Total Members	Status	File Name	Actions
10000520190607150997	6/2019	May 07, 2025, 15:10	10	1	Pending Submission	RETURN TEST ICARE2.csv	...
PDNTB-10000520250414143087	5/2024	Apr 14, 2025, 14:15	873.52	1	Cancelled	Rertuns Demo - topup.csv	...
10000520250402113976	4/2025	May 02, 2025, 11:19	2000	2	Cancelled	100005 contribution without re	...
10000520250402118625	4/2025	May 02, 2025, 11:20	2000	2	Cancelled	100005 contribution without re	...
PDNTB-10000520164	5/2024	Apr 15, 2025, 21:48	100	1	Verification Failed	Rertuns Demo no.csv	...
PDNTB-10000520250502118203	3/2011	May 02, 2025, 10:09	1000	1	Cancelled	100005 contribution without return.csv	...

Statures: ALL, Pending Payment, Pending Submission, Pending Approval, Failed Verification, Cancelled, Completed, Pending NAPSA Resolve

Pending submission – return successfully verified but not submitted, proceed to submit return for payment/ cancel the return

Upload Returns Create from Scratch Contributions Without Returns TopUp Returns Nil Returns Tracking Summary

NATIONAL PENSION SCHEME AUTHORITY - 100005 Tracking Summary

Search By Tracking Number Refresh Filter By Status Pending Submission

Tracking Number	Period (MM/YYYY)	Date	Principal Amount	Total Members	Status	File Name	Actions
10000520190607150997	6/2019	May 07, 2025, 15:10	10	1	Pending Submission	RETURN TEST ICARE2.csv	Copy Reference Number, Submit for Payment, Cancel

< Previous 1 Next >

Home > Employer > Returns

Verification failed – file needs corrections, click “View failure details” for returns with failed validations

Upload Returns Create from Scratch Contributions Without Returns TopUp Returns Nil Returns Tracking Summary

NATIONAL PENSION SCHEME AUTHORITY - 100005 Tracking Summary

Search By Tracking Number Refresh Filter By Status Failed Verification

Tracking Number	Period (MM/YYYY)	Date	Principal Amount	Total Members	Status	File Name	Actions
10000520250412109993	--	Apr 12, 2025, 10:39	600	6	Verification Failed	Rertuns Demo 8.csv	...
10000520250412102236	--	Apr 12, 2025, 10:45	100	1	Verification Failed	Rertuns Demo 8.csv	...

View failure details or download failure report

Validation Processing Details 1 Download

Year	Month	SSN	NRC	Surname	First Name	Other Name	DOB	Gross Pay	Employer Share	Employee Share	Error Description
2024	1	122500550	856666/66/6	Mwandobo	Allinuswe		1/2/1999	1000	50	50	1. Member with SSN: 122500550 has month: 1 and year: 2024 under employ use the Upload Return option on the 2. not Top-Up Return. If you have alr 3. kindly complete the payment for i

< Previous 1 Next >

Cancelled status – returns cancelled – not submitted

[Upload Returns](#) [Create from Scratch](#) [Contributions Without Returns](#) [TopUp Returns](#) [Nil Returns](#) **Tracking Summary**

NATIONAL PENSION SCHEME AUTHORITY - 100005 Tracking Summary

Search By Tracking Number Refresh Filter By Status
Cancelled

Tracking Number	Period (MM/YYYY)	Date	Principal Amount	Total Members	Status	File Name
PDNTB-10000520250414143087	5/2024	Apr 14, 2025, 14:15	873.52	1	Cancelled	Rertuns Demo - topup.csv
1000052008624142008	6/2008	Apr 24, 2025, 14:05	609.8	1	Cancelled	--
10000520081024161868	10/2008	Apr 24, 2025, 16:16	609.8	1	Cancelled	--

Pending payment returns means returns uploaded and are under the payments tab awaiting payment.

[Upload Returns](#) [Create from Scratch](#) [Contributions Without Returns](#) [TopUp Returns](#) [Nil Returns](#) **Tracking Summary**

NATIONAL PENSION SCHEME AUTHORITY - 100005 Tracking Summary

Search By Tracking Number Refresh Filter By Status
Pending Payment

Tracking Number	Period (MM/YYYY)	Date	Principal Amount	Total Members	Status	File Name
1000052025120161944	1/2025	May 20, 2025, 16:08	1000	1	Pending Payment	--
10000520221216159248	12/2022	May 16, 2025, 15:45	100	1	Pending Payment	--
1000052023116155957	1/2023	May 16, 2025, 15:44	100	1	Pending Payment	--
1000052021216159525	2/2021	May 16, 2025, 15:43	100	1	Pending Payment	--
1000052022116153171	11/2022	May 16, 2025, 15:40	100	1	Pending Payment	--

Completed status – returns uploaded and payments made successfully

NATIONAL PENSION SCHEME AUTHORITY - 100005 Tracking Summary							
Tracking Number	Period (MM/YYYY)	Date	Principal Amount	Total Members	Status	File Name	
10000520241220126106	12/2024	May 20, 2025, 12:04	1000	1	Completed	--	...
10000520241120121998	11/2024	May 20, 2025, 12:04	1000	1	Completed	--	...
1000052025507112614	5/2025	May 07, 2025, 11:24	10	1	Completed	--	...
10000520230112100426	1/2023	Apr 12, 2025, 10:38	100	1	Completed	Rertuns Demo 8.csv	...

Contributions without returns

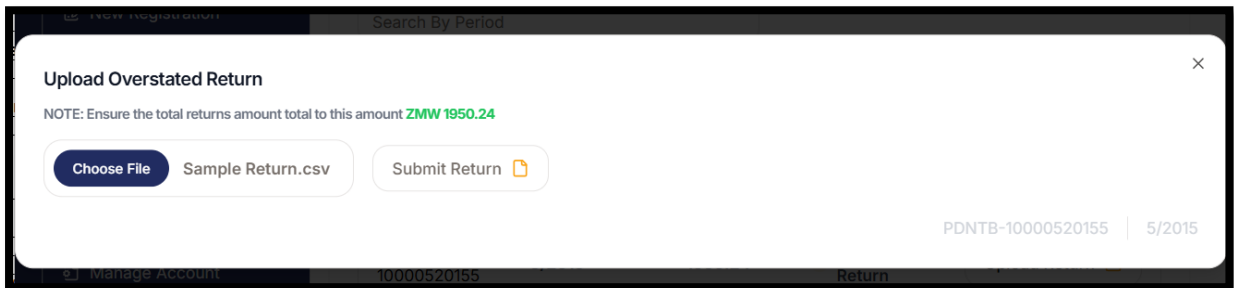
This function allows employers to upload returns for paid periods without returns. For this function, you will need to prepare a return for a particular period, ensuring all necessary details are correctly entered, and then save the file as a CSV on your computer.

Once you have your CSV file ready, navigate to the Returns section from the Dashboard. Select the Employer Card (*If you manage multiple employer accounts, make sure to select the correct Employer Card*) then click on “Contributions Without Returns”.

Contributions Without Returns						
Reference Number	Period (MM/YYYY)	Return Paid (ZMW)	Status	Action		
PDNTB-10000520164	4/2016	6327.32	Pending Submission			
PDNTB-10000520155	5/2015	1950.24	Pending Return	Upload Return		
PDNTB-10000520163	3/2016	977.74	Pending Return	Upload Return		
PDNTB-10000520105	5/2010	1407.65	Pending Return	Upload Return		

You will see a list of periods having overpayments or under posted returns, select the period whose return you just prepared then click the “Upload Return” button as shown above. This will prompt you to choose the CSV file you saved earlier. Once the file is selected, the system will automatically initiate a validation process to verify the correctness of the data. During this process, the system checks for any formatting errors or inconsistencies in the return details (*e.g. Is the return total equal to the over paid amount in that period*).

After the validation, the system will display a summary, where you can review the number of valid records and any invalid ones (if any exist). For invalid records, reasons will be provided for correction. If the validation is successful, and the return amount matches the required total, you can proceed by clicking on Submit Return to finalize and complete the submission process.

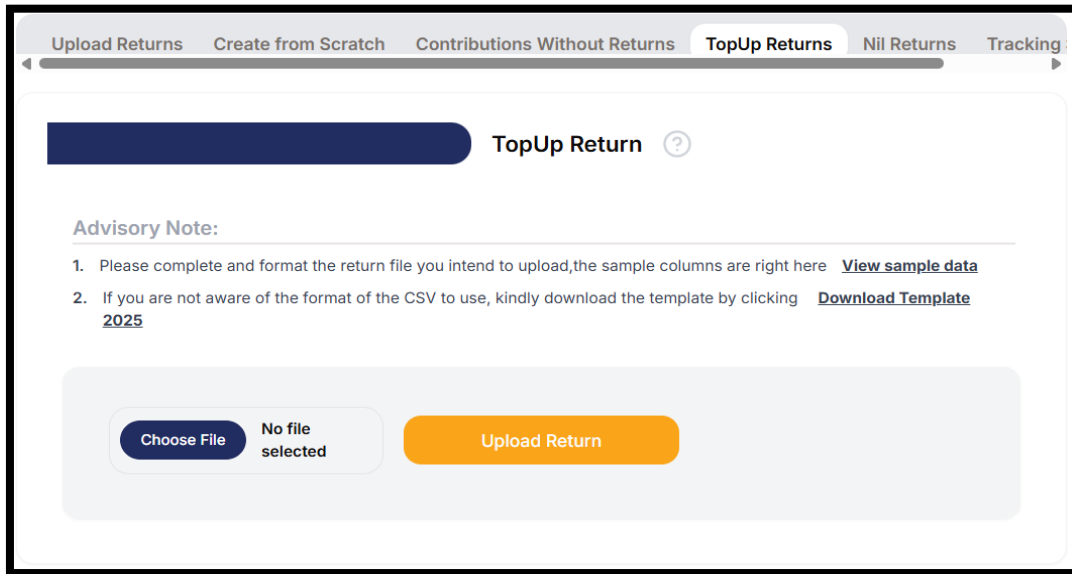


Upon submission, a unique reference number will be provided to you for tracking purposes.

Top up return

The Top-Up Return module allows employers to upload additional contributions for a previously submitted period, typically to correct underpayments on member accounts. To upload Top Up Returns, follow the steps below.

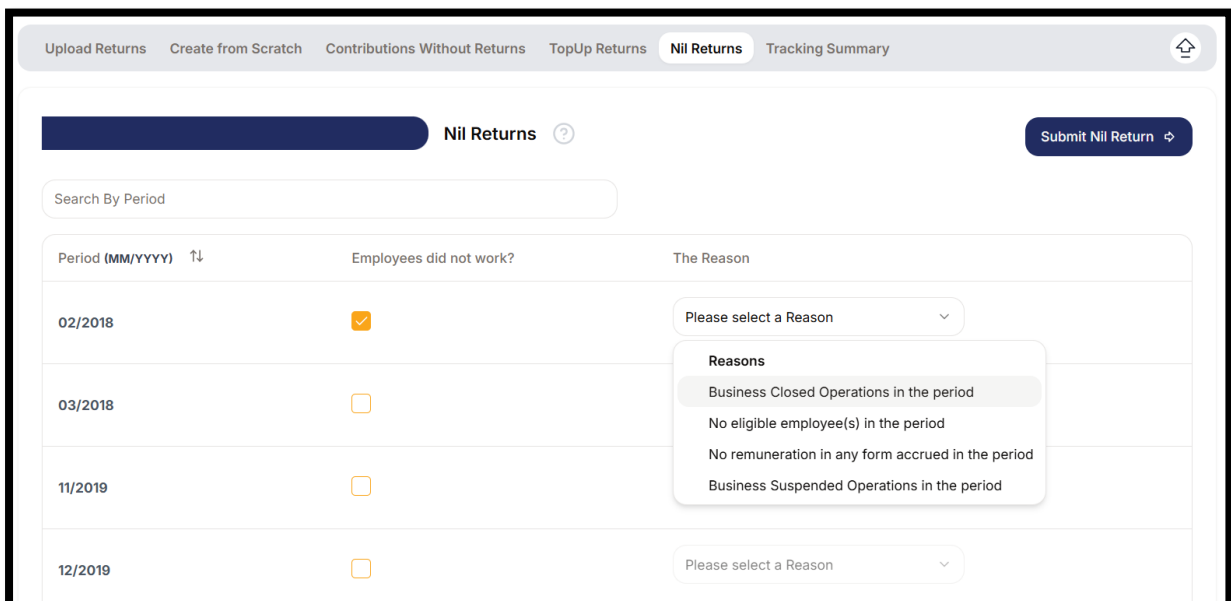
Prepare the top up return with details such as the employee’s NAPSA number, period (month/year), and the additional amounts then save it on your computer in CSV format. On the Dashboard, navigate to Top-Up Returns under the Returns section then click on “Choose File” to browse and select the prepared CSV file from your computer then “Upload File” to submit your return.



Upon submission, a Tracking Number will be generated for monitoring the status of your top-up return.

NIL returns

The Nil Returns function in the iCARE system allows employers to report periods where no contributions are made due to the absence of eligible employees or business inactivity. To submit NIL returns, navigate to the returns page then click on ***“Nil Returns”***.



Select the period you are trying to address then choose the reason that best describes why no contributions are being submitted for that period. Available options include Business Closed Operations in the Period, Business Suspended Operations in the Period, No Eligible Employees, and No Remuneration in Any Form. Submit the Nil Return Once all selections are made, click Submit Nil Return to complete the process.

Caution:

Only submit NIL returns if and only if the reasons above qualify.

An employer can and will be penalised if they falsely provide NIL returns.

PAYMENTS

The NAPSA iCARE system offers employers a simplified way to manage and pay returns, including new payments, underpayments, penalties, NPINs, and viewing payment history—ensuring compliance and timely contributions through an easy-to-use platform.

New payments

The New Payments tab displays submitted returns that are pending payment. After the returns have been successfully uploaded, follow the steps below to pay for a particular period.

After logging in to your iCARE account, from the side Menu click on Payments then New Payments. This will open a page listing all outstanding returns awaiting payment.

Each entry shows key details including the Date Submitted, Reference Number, Period (e.g., 12 / 2022), Status (e.g., Pending Payment), Number of Members, Return Amount, Penalty (if any), and the Total Amount Due.

Scroll through the list to find the period you want to pay for. Once located, select the period using the check box. You can select multiple return, once done click the “Initiate Payment Button”.

New Payments ⓘ

2 **3** Initiate Payment →

Filter By Status: ALL

<input type="checkbox"/>	Date Submitted ↑↓	Reference Number ↑↓	Period (MM/YYYY) ↑↓	Status	Total Members	Return (ZMW) ↑↓	Penalty (ZMW) ↑↓	Total (ZMW) ↑↓	Actions
1 <input checked="" type="checkbox"/>	May 16, 2025, 15:45	10000520221216159248	12 / 2022	Pending Payment	1	100	290	390.00	...
<input checked="" type="checkbox"/>	May 16, 2025, 15:44	1000052023116155957	1 / 2023	Pending Payment	1	100	280	380.00	...
<input type="checkbox"/>	May 16, 2025, 15:43	1000052021216159525	2 / 2021	Pending Payment	1	100	730	830.00	...
<input checked="" type="checkbox"/>	May 16, 2025, 15:40	10000520221116153171	11 / 2022	Pending Payment	1	100	290	390.00	...

Once initiated, the page lists the payment periods you've selected, along with important details such as the reference number, return amount, penalty, total amount, and a field labeled **Amount To Pay** where you can enter how much you'd like to pay for each period.

Each row corresponds to a specific period and shows the **Return Amount**, which is the original amount owed, and the **Penalty**, which is the fee charged for late payment. These two figures are added together to show the **Total Amount**. You are required to manually enter an amount in the **Amount To Pay** field, which must fall within a certain range.

The screenshot shows a web interface for making payments. At the top, there are navigation tabs: "New Payments", "Under Payments / Returns", "Penalties", "NPINs", and "Payment History". Below the tabs is an "Advisory Note" section with two points: "1. Minimum Payable Amount cannot be less than the Return Amount." and "2. The Maximum Payable Amount cannot be more than the Amount To Pay". A table below contains three rows of payment data. The first row is highlighted with a red box around the "Amount To Pay" field, which contains the value "390". A red box also highlights the "Proceed to Pay" button in the top right corner of the table area.

Reference Number	Period	Return Amount (ZMW)	Penalty (ZMW)	Total Amount (ZMW)	Amount To Pay (ZMW)
10000520221216159248	12/2022	100	290	390.00	390
1000052023116155957	1/2023	100	280	380.00	380
10000520221116153171	11/2022	100	290	390.00	390

There are two important rules you must follow when entering your payment amount. First, the **Amount To Pay cannot be less than the Return Amount**. This means you are required to pay at least the base amount owed for that period. Second, the **Amount To Pay cannot be more than the Total Amount**, which means you cannot overpay or include amounts that exceed the sum of the return and penalty.

*For example, if the return amount is 100 ZMW and the penalty is 290 ZMW, the total amount is 390 ZMW. In this case, you can enter any amount between 100 and 390 ZMW into the **Amount to Pay** field. The field may be blank initially, and you must enter a valid amount for each row before you can continue.*

After entering the amounts, you can click **“Proceed to Pay”** to move on to the next steps, Selecting the Payment Method.


Payment Method


The screenshot shows a web interface for selecting a payment method. At the top, there is a navigation bar with 'New Payments' selected, and other options like 'Under Payments / Returns', 'Penalties', 'NPINs', and 'Payment History'. A back arrow is on the left, and a share icon is on the right. The main heading is 'Select Payment Method' with the instruction 'Choose your preferred way to pay'. In the top right corner, the 'Total Payment' is shown as 'ZMW 770.00' and 'Seven Hundred Seventy Kwacha'. Below this, there are four red-bordered boxes representing different payment methods:

- Credit/Debit**: Visa Payments, Pay via your VISA and Master Cards
- Mobile money**: Provide a Mobile number Account and pay with your MNOs, MTN, Airtel and Zamtel
- Net Banking**: EFT (Electronic Funds Transfer) allows you to pay via a bank of your choice, FNB, ZANACO e.t.c
- Over The Counter**: Bank OTC, and other Over the Counter Services (Kazang, Konse Konse)

This page allows you to choose your preferred option for settling the payment. The system will display the **Total Payment** you're about to make, both numerically and in words.

You can choose from several convenient payment methods. The **Credit/Debit** option lets you pay using your VISA or MasterCard. You will be prompted to enter your card details to complete the payment securely.

[New Payments](#)
[Under Payments / Returns](#)
[Penalties](#)
[NPINs](#)
[Payment History](#)


Pay via Card 
Amount (ZMW)
ZMW 380
Three hundred eighty Kwacha
Cancel

Billing Information

* Required field

First Name *

Last Name *

Address Line 1

City *

Country/Region *

State/Province *



Phone Number *

Email *

Your Order


Total amount
390.00 ZK

Payment Details

Accepted Cards  

Card Number *

Expiration Month * Expiration Year *

CVN * 

This code is a three or four digit number printed on the back or front of credit cards.

If you prefer using a mobile wallet, select **Mobile Money**. This method supports payments through mobile network operators such as **MTN**, **Airtel**, and **Zamtel**. You will need to provide a valid mobile number.

The screenshot shows a mobile payment interface with a navigation bar at the top containing 'New Payments', 'Under Payments / Returns', 'Penalties', 'NPINs', and 'Payment History'. Below the navigation bar, there is a section titled 'Enter the mobile account you wish to initiate payment'. This section contains a text input field with '260' and 'Phone Number' labels, and a checkbox labeled 'Use my phone number?'. A 'Post Payment' button is located below the input field. To the right of the input field, the 'Amount' is displayed as 'ZMW 770' with the text 'Seven hundred seventy Kwacha' below it. A red 'Cancel' button is positioned in the top right corner of the form area.

For those who want to pay directly from their bank accounts, the **Net Banking** or **EFT (Electronic Funds Transfer)** option is available. This method supports several banks, including **FNB, ZANACO**, and others. The system will guide you through a secure bank transfer process.

The screenshot shows a mobile payment interface with a navigation bar at the top containing 'New Payments', 'Under Payments / Returns', 'Penalties', 'NPINs', and 'Payment History'. Below the navigation bar, there is a section titled 'Select a bank from the list below'. This section contains a dropdown menu with 'Select a Bank' and a downward arrow. A 'Post Payment' button is located below the dropdown menu. To the right of the dropdown menu, the 'Amount' is displayed as 'ZMW 380' with the text 'Three hundred eighty Kwacha' below it. A red 'Cancel' button is positioned in the top right corner of the form area.

Alternatively, if you wish to pay in person, choose the **Over-The-Counter** method. This includes bank branches and authorized service agents such as **Kazang** and **Konse Konse**, where you can complete your payment physically. The system will generate an NPIN which you will present at the counter.

The screenshot shows a mobile payment interface with a navigation bar at the top containing 'New Payments', 'Under Payments / Returns', 'Penalties', 'NPINs', and 'Payment History'. Below the navigation bar, there is a section titled 'Generate NPIN'. This section contains a blue button with the text 'Generate NPIN'. To the right of the button, the 'Amount' is displayed as 'ZMW 380' with the text 'Three hundred eighty Kwacha' below it. A red 'Cancel' button is positioned in the top right corner of the form area.



iCare Payment Registration

Employer Account No:

Date Printed: 5/20/2025, 8:32:13 AM

Employer Name:

Address: N/A

Phone Number: N/A

Email Address: N/A

Payment Registration NPIN:

NPIN	iCARE Reference	employer Number	Date	Total
10000525520279	1000052505208398	100005	5/20/2025, 8:32:13 AM	380

Payment Breakdown :

Period	Reference Number	Principal Amount	Penalty Amount	Total Amount
1/2023	1000052023116155957	100	280	380

Amount Due : ZMW 380

Three hundred eighty Kwacha

Once you have selected a payment method, follow the on-screen instructions carefully to complete the transaction. Always double-check the details before finalizing, and make sure to save the payment confirmation for your records.

Note: For the payment of Under Payments / Returns and Penalties is the same as stated above.

NPINs

NPIN tab shows all the NPINs on your account.

NPIN	Amount (ZMW)	Receipt Number	Last Provider	Channel	Status	Status Description	Created At
10000525520279	380	N/A	N/A	OTC	Pending	PENDING PAYMENT	May 20, 2025, 08:32
10000525520709	390	N/A	VISA/Mastercard	EFT_SELF	Pending	PENDING PAYMENT	May 20, 2025, 08:01
10000525514839	260	N/A	N/A	OTC	Pending	PENDING PAYMENT	May 14, 2025, 14:09


To view receipt

Payments- payment history – click the options button against the NPIN and click “View Receipt”

Transaction Number	NPIN	Submitted Date	Channel	Status	Provider Name	Amount
10000525052012583	10000525520857	May 20, 2025, 12:10	MOB	TRANSACTED	MTN Money	2000
1000052505208707	10000525520709	May 20, 2025, 08:01	EFT_SELF	PENDING	VISA/Mastercard	...
10000525050912409	1000052559202	May 09, 2025, 12:14	MOB	TRANSACTED	MTN Money	...

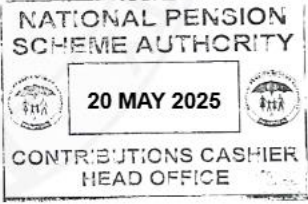
Click "Download PDF" to download the receipt


Employer Name: NATIONAL PENSION SCHEME AUTHORITY
Employer Number: 100005
Receipt Number: 201164790
NPIN: 10000525520857
Payment Method: MOB Total Outstanding Penalty: ZMW -34377.14




Period(Month/Year)	Reference Number	Contribution Amount	Penalty Paid	Total Amount
12/2024	10000520241220126106	1,000	0	1,000
11/2024	10000520241120121998	1,000	0	1,000

Receipt Total (ZMW) 2000



[Download PDF](#) 

Copy of downloaded receipt



NATIONAL PENSION SCHEME AUTHORITY

Contribution/Penalty Receipt


Employer Acc No.: 100005

Employer Name: NATIONAL PENSION SCHEME AUTHORITY

Receipt Number: 201164790

NPIN: 10000525520857

Payment Method: MOB



Total Outstanding Penalty: -34377.14

Period(Month/Year)	Reference Number	Contribution Amount	Penalty Paid	Total Amount
12/2024	10000520241220126106	1,000	0	1,000
11/2024	10000520241120121998	1,000	0	1,000
Receipt Total (ZMW)				2,000

ZMW 2,000

Amount in words: Two thousand Kwacha



Disclaimer

Any confirmation of a transaction must not be construed as a confirmation of credit into the destination account. Due to the nature of the internet, transactions may be subjected to interruption, transmission blackout, delayed transmission, and incorrect data transmission. NAPSA is not liable for malfunctions in communication facilities not within its control that may affect the accuracy or timeliness of messages and transactions you send. All transactions are subject to our verification and our normal fraud checks.

Reinitiate a transaction on a failed NPIN

To reinitiate the transaction by clicking options button against the failed NPIN– click “Pay for NPIN” to select a payment option. NPINs are now non expiring.

New Payments
Under Payments / Returns
Penalties
NPINs
Payment History

NATIONAL PENSION SCHEME AUTHORITY - 100005

PENDING NPINs

Search By NPIN . . .

Filter By Status

PENDING

NPIN	Amount (ZMW)	Receipt Number	Last Provider	Channel	Status	Status Description	Created At	Actions
10000525520099	1400	N/A	Airtel Money	MOB	Failed	PENDING PAYMENT	May 20, 2025, 16:19	...
10000525520500	101	N/A	N/A	OTC	Pending	PENDING PAYMENT	May 20, 2025	<div style="border: 1px solid #ccc; padding: 2px; font-size: 8px;"> Actions Pay For NPIN Copy NPIN View NPIN Details </div>
10000525520456	100	N/A	N/A	OTC	Pending	PENDING PAYMENT	May 20, 2025	
10000525520870	100	N/A	N/A	OTC	Pending	PENDING PAYMENT	May 20, 2025, 09:28	

Select a payment option with the same NPIN and proceed to pay.

The screenshot shows a web application interface for selecting a payment method. At the top, there is a navigation bar with links for 'New Payments', 'Under Payments / Returns', 'Penalties', 'NPINs', and 'Payment History'. The main heading is 'Select Payment Method' with a sub-heading 'Choose your preferred way to pay'. In the top right corner, the total payment amount is displayed as 'Total Payment ZMW 1400.00' and 'One Thousand Four Hundred Kwacha'. Below the heading, there are four payment method options, each with an icon and a description:

- Credit/Debit**: Visa Payments, Pay via your VISA and Master Cards
- Mobile money**: Provide a Mobile number Account and pay with your MNOs, MTN, Airtel and Zamtel
- Net Banking**: EFT (Electronic Funds Transfer) allows you to pay via a bank of your choice, FNB, ZANACO e.t.c
- Over The Counter**: Bank OTC, and other Over the Counter Services (Kazang, Konse Konse)