

REQUIREMENTS FOR OPENING INDIVIDUAL/JOINT *DhowCSD* ACCOUNTS

An internet enabled device is required to log into the Investor Portal (IP) using the following link dhowcsd.centralbank.go.ke or by downloading the *DhowCSD* App available on Google Play store or App store.

Individuals may hold a **single or joint** CSD accounts. However, minors are NOT allowed to have CSD accounts.

The registration process must be completed within seven days or else the incomplete profile will be **autodeleted**.

REGISTRATION REQUIREMENTS FOR INDIVIDUALS

1. The following Individuals' details are **mandatory**
 - I. Valid email address
 - II. Unique username and password
 - III. User type – Physical person
 - IV. Valid identification document e.g. National ID, Alien card, Passport
 - V. Name, address, and other bio data
 - VI. Valid mobile number
 - VII. KRA PIN certificate
 - VIII. KRA tax exemption certificate where applicable
 - IX. A clear coloured passport size photo
2. The Individual's bank details (Valid & Active) are a mandatory requirement:
 - I. Investor Settlement account (Bank Account number)
 - II. Investor settlement account title (Account name as per bank details)
 - III. Settlement bank (commercial bank)
3. Individuals are required to **upload** the following documents:
 - I. A clear coloured Passport size photo
 - II. Identification Document e.g. National ID/Passport/Alien card
 - III. KRA PIN certificate
 - IV. KRA tax exemption certificate where applicable
4. To open an individual account, follow the following steps:
 - Step 1:** Download the DhowCSD App or visit dhowcsd.centralbank.go.ke
 - Step 2:** Click "Create Account"
 - Step 3:** Type your email, username, and password of choice
 - Step 4:** Accept terms and conditions and click "start registration"
 - Step 5:** Select User Type "Physical person" and fill in your details and click "next"
 - Step 6:** Fill in your contact information and click "next"
 - Step 7:** Input your bank account number, your name as per your identification document, and select your bank
 - Step 8:** Upload the required documents

- Step 9:** Enter the token sent to your email and click verify
5. Once an individual has created their Profile on the Investor Portal, they shall receive an **email notification**.
 6. The assigned Username or email shall be required for any **future** logins to access the Investor Portal.

Your account will be approved by your bank within 48 working hours. Once this is done you will receive an email confirmation.

REGISTRATION REQUIREMENTS FOR JOINT ACCOUNTS

To create a joint account, each jointee must first have an existing active individual profile, created by following the individual registration steps outlined above.

To create a joint account, one person first logs in to their profile and follows the steps below:

Step 1: On the web Investor Portal, click “My Account Information”. If using the mobile app, go to “Settings”

Step 2: On the web investor portal click “Settlement Details”. If using the mobile app go to “Accounts” then “Settlement Details”

Step 3: Select “Add Joint Account”

Step 4: Enter the joint account settlement details:

- Bank account number (Joint at bank)
- Account title (the joint account name)
- Settlement bank (choose from the dropdown list)
- Approval option (select the mandate type from the dropdown)

Step 5: Add the other joint account holders by typing each of their emails and clicking “Add Users”

Step 6: Once all members have been added, click “Save”

Step 7: Each added member will receive an invitation in their individual CSD profile. They must log in and accept or reject the invitation.

Step 8: Once all jointees accept and the approval mandate is met, the account moves to the joint account's bank for review and approval.

Step 9: Once approved, jointees will receive email notifications containing details of their joint DhowCSD account. The account is now ready to start trading in government securities.

NOTE: Approval for Corporate and Joint Accounts

- For Corporate and Joint Account, the initial process of activating an account is as above, the status of the account will be displayed as “Pending Shareholder Approval”.
- One or two other Jointee/Signatories as per the approval mandate will log into the Investor Portal and Approve the activation request.

CHECKING FOR CSD ACCOUNT OPENING STATUS/PROGRESS

To track the progress of your CSD account application follow the steps below;

Step 1: Log in to the DhowCSD investor portal on the web or Mobile app.

Step 2: On the web Investor Portal, click “My Account Information”, then “Account Info”
Navigate to the “Event history”, If you are using the mobile app, navigate to “Settings”, then “Events”

Step 3: Once approved you will receive an email notification

MODIFYING REJECTED CSD ACCOUNTS

During the account registration process, your CSD account application may be rejected by your settlement bank due to incomplete information, incorrect details, missing or invalid KYC documents and information that does not meet the requirements for the selected investor type

Step 1: Log in to the DhowCSD investor portal on the web or Mobile app.

Step 2: On the web Investor Portal, click “My Account Information”, then “Account Info”
Navigate to the “Event history”, If you are using the mobile app, navigate to “Settings”, then “Events”

Step 3: Check for the reason why your account was rejected and amend the relevant details

Step 4: Proceed to settlement details tab and click “Modify” to complete the process

Step 5: Once approved you will receive an email notification

ACTIVATING YOUR DORMANT ACCOUNT

Step 1: Download the DhowCSD App or visit dhowcsd.centralbank.go.ke and log in

Step 2: On the web Investor Portal, click “My Account Information” then click on the 'CSD Linking' icon. If using the mobile app, go to “Settings”, then “Accounts” then “CSD Accounts”
User clicks the "activate" button on the individual account they wish to activate

Step 3: Once approved you will receive an email notification

RETRIEVING/VIEWING YOUR CSD ACCOUNT NUMBER

Step 1: Download the DhowCSD App or visit dhowcsd.centralbank.go.ke and log in

Step 2: On the web Investor Portal, click “My Account Information” then click on the 'CSD Linking' icon. If using the mobile app, go to “Settings”, then “Accounts” then “CSD Accounts”

Step 3: The list of your CSD accounts will be displayed

PROFILE UPDATES

Update of email address:

If an investor has lost access to their email address registered in DhowCSD they can request for the change of the email address by downloading and filling “change of email address form” available on the CBK website by following this link: <https://www.centralbank.go.ke/wp->

<content/uploads/2023/07/Change-of-email-address-form.pdf>Change-of-email-address-form.pdf.

Ensure that you fill in all the required fields accurately and attach the following documents:

- ✓ A copy of your Identification Document
 - ✓ A clear passport-size photograph
 - ✓ KRA PIN certificate
 - ✓ KRA tax exemption certificate where applicable
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- ✓ Once the forms have been completed and all required documents attached, submit them physically at the Central Bank of Kenya (CBK) Head Office, any CBK branch, or centre.

If an investor has access to their email address that is registered in DhowCSD and wishes to change it, they can do so by following the steps below;

Step 1: Log in to the DhowCSD investor portal on the web or Mobile app.

Step 2: On the web Investor Portal, click “My Account Information”, then “Account Info” , If you are using the mobile app, navigate to Settings, then Profile Info,

Step 3: Select” Change Email”. Enter your new email address, type in the confirmation code sent to that email address

Step 4: Go to “Attached files” and upload your KRA PIN Certificate, passport-size photograph, and Identification document, if these have not been submitted previously and click “Save” to complete the update.

Step 5: Your request will be forwarded for approval. Once approved an email notification will be sent to the registered email address

Forgot/Update of Password:

- ✓ If an investor has forgotten their DhowCSD password, they follow the steps below;

Step 1: Go to the DhowCSD investor portal on the web or Mobile app.

Step 2: Click on “forgot password”

Step 3: Input your registered email address in DhowCSD and click on “Send recovery email” and proceed to set the new password

- ✓ If an investor remembers their password but wants to update their password , they can do so by following the steps below;

Step 1: Log in to the DhowCSD investor portal on the web or Mobile app.

Step 2: On the web Investor Portal, click “My Account Information”, then “Account Info”, If you are using the mobile app, navigate to “Settings”, then “Profile Info”,

Step 3: Select” Update Password”, type in the password reset token sent to your registered email address, Enter your new password and click on ” reset password” , to complete the update.

Update of phone number:

Step 1: Log in to the DhowCSD investor portal on the web or Mobile app.

Step 2: On the web Investor Portal, click “My Account Information”, then “Account Info” , If you are using the mobile app, navigate to “Settings”, then “Profile Info”,

Step 3: Select” Contact Information”. Enter your new phone number, click on “Validate Phone number” type in the confirmation code sent to that phone number and click “Save” to complete the update.

Step 4: Your request will be forwarded for approval. Once approved an email notification will be sent the registered email address

Update of residential address:

Step 1: Log in to the DhowCSD investor portal on the web or Mobile app.

Step 2: On the web Investor Portal, click “My Account Information”, then “Account Info” , If you are using the mobile app, navigate to “Settings”, then “Profile Info”,

Step 3: Select” Contact Information”. Enter your new residential address and click “Save” to complete the update.

Step 4: Your request will be forwarded for approval. Once approved an email notification will be sent your registered email address

Update of next of kin :

Step 1: Log in to the DhowCSD investor portal on the web or Mobile app.

Step 2: On the web Investor Portal, click “My Account Information”, then “Account Info” , If you are using the mobile app, navigate to “Settings”, then “Profile Info”,

Step 3: Select” Additional data” then “Next of kin”. Enter your next of kin details and phone numbers and click “Save” to complete the update.

Step 4: Your request will be forwarded for approval. Once approved an email notification will be sent the registered email address

Update of Settlement details:

If an investor wishes to update their settlement details, they can request for the change by downloading and filling “change of settlement details form” available on the CBK website by following this link The relevant form is available for download on our website by following this link: [Change-of-Settlement-Bank-Account-Details-Individual.pdf](#)

Ensure that you fill in all the required fields accurately and attach the following documents:

- ✓ A copy of your Identification Document
 - ✓ A clear passport-size photograph
 - ✓ KRA PIN certificate
 - ✓ KRA tax exemption certificate where applicable

 - ✓ Once the forms have been completed and all required documents attached, submit them physically at the Central Bank of Kenya (CBK) Head Office, any CBK branch, or centre.
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KINDLY NOTE

- ✓ Investors can visit the nearest Branch/Centre or alternatively contact us via Telephone on 0709 081 222 or Toll-Free 0800 720 222. US Based Investors can contact us Toll-free on +1 (833) 201 0220. Emails can be sent to: dhowcsd@centralbank.go.ke
- ✓ A step-by-step user guide can be found on CBK Website using the following link [User Guide for Investor Portal and Mobile APPs.pdf](#)

Financial Markets Department - Central Bank of Kenya