

USAA_MD_User_Walk_Through – Ver 4d

This is a walk through on fixing USAA OFX downloads within Moneydance. This walkthrough is long, but that's because we are trying to make this dirt simple. Moneydance should fix this soon but waiting till that happens **will still involve four of these six steps**, so you can do many of them now. We recommend you read this entire document before proceeding.

This will be a one-time process. Basically, you will be doing this:

- 1) Get new information from the USAA/Quicken relationship. (required)
- 2) Gather your current account information. (required)
- 3) Get the scripts provided.
- 4) Run the scripts provided.
- 5) Adjust for different credit card/checking/savings numbers. (will be required)
- 6) Link/Match your accounts if you have more than two. (will be required)

We anticipate this (including the required items) will be about a 30-minute process, a bit more if you have more than one checking and one credit card account.

*NOTE – This is not an official Infinite Kind document.
These fixes and instructions have been created by Moneydance users.*

- *Script creation by Moneydance user Stuart Beesley*
- *Instructions and testing by Moneydance user @dtd*
- *Credits and technical OFX input by Moneydance user @hleofxquotes*

>> Thanks, all! <<

Yes, you use this at your own risk.

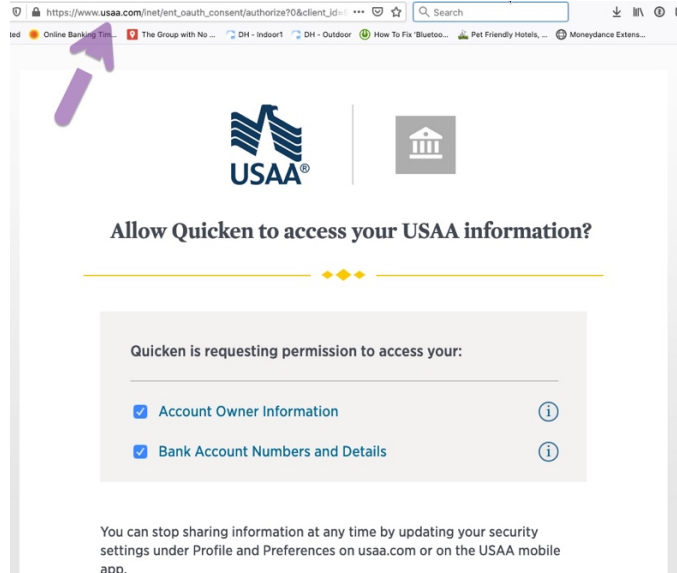
This is provided freely, but you should backup and test this before using.

So, are you ready to change Moneydance so that you can turn back on automatic downloads of transaction data from USAA? Of course, you are!

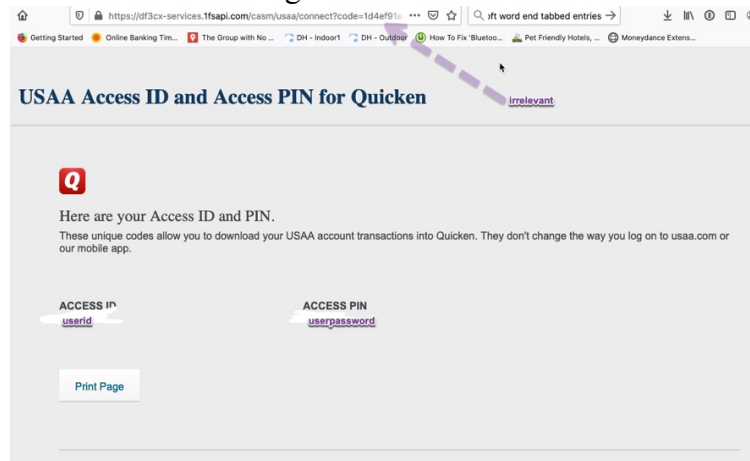
STEP 1 – Get new information from the USAA/Quicken relationship. (required)

There is new data you must gather, as USAA/Quicken changed the login/download procedure on **26th January 2021**.

- Three specific items are called:
 - clientUid
 - userid
 - userpassword
- You get these three from USAA. Let's go over the steps to get these.
 - LOGIN to your USAA account.
 - Enter <https://www.usaa.com/accessid> into your browser.
 - You should see something like:



- This is where you gather clientUid.
- Do NOT gather it on the next page after you approve Quicken access.
- Note the purple arrow. Copy and paste the url entry, as it is very long. Paste it to a textedit file or whatever your system calls it. You should see something like:
 - https://www.usaa.com/inet/ent_oauth_consent/authorize?0&client_id=12345678-abcd-efgh-ijkl-123456789abc&redirect_uri=https://df3cx-services.1fsapi.com/casm/usaa/connect&scope=usaa.profile.member.read+usaa.bank.aggregation.read&response_type=code&code_challenge=my_challenge&state=my_state&code_challenge_method=plain&session_id=nonothere-nope-nope-nope-clientidisit
 - You want the client_id field. It is 36 characters consisting of
 - xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxxxx
 - Copy/paste this information into a text file, call it clientUid.
 - Note – you do not want the session_id number, it is transient and changes.
- Now that you have clientUid, click ALLOW.
- You should see something like:



- Gather userid and userpassword here. Copy this info into the same document as clientId; you are going to use this file for copy/pastes later.
 - You now have three of the items needed.
- If you somehow missed an item, just do this all over again. The three values are consistent and do not change.
- You will get an email from USAA saying you allowed Quicken to access USAA. If you do it more than once (i.e., you missed an item and did it again, you'll get multiple emails)

STEP 2 – Gather your current account information. (required)

You need your account numbers. You also need the USAA routing number.

The USAA routing number is easy. It is **314074269**. Add that to your copy/paste file.

You know your checking, savings, or credit card account numbers.

That said, there are caveats, and requirements in this download game.

- For your checking/savings account(s), USAA requires ten digits, so if you thought you had 7 or 8, you have to pad it with zeroes, so 12345678 becomes 0012345678.
- For your credit card, initially use your 16-digit number, but there are issues here, so read the later steps if/when this does not work properly.

Put these numbers into the same file; you now have a copy/paste file with the required items in it, because you'll be copying/pasting them when you run the script.

The file should basically have within it:

```
clientId
xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxxx
userid
yyyyyyyyy
userpassword
zzzzzz
USAAroutingnumber
314074269
Checkingaccountnumber – 10 digits
000aaaaaaa
Creditcardnumber – 16 digits
aaaabbbbccccdddd
```

If you have more accounts, put them in this file as well, we will deal with them later.

STEP 3 – Get the scripts provided.

OK! You have the numbers you need.

Now that you have your numbers, what do you do with them?

Many of you had working USAA accounts and downloads, and just want them **FIXED**.

Some of you may have disabled your accounts, or never had them. You want them **CREATED**.

There are two scripts available on the author's site

<https://yogi1967.github.io/MoneydancePythonScripts/>

but **don't** click the author's site now, what you really want NOW is to click:

https://github.com/yogi1967/MoneydancePythonScripts/raw/master/useful_scripts.zip

Download the file and unzip it, then look for these files (scripts):

- ofx_fix_existing_usaa_bank_profile.py
- ofx_create_new_usaa_bank_profile.py

First, decide whether you need to FIX or CREATE.

Briefly:

- If you had a previously working USAA bank logon profile, and it was working until USAA broke it, and you haven't 'touched' the profile to get it to work, then use the FIX script
- Otherwise, use the CREATE script. This will delete your existing logon profile and create a new one from scratch.

NOTE:

- *The fix script can deal with unlimited pre-existing bank logon profiles (one at a time), unlimited pre-existing linked checking accounts, and up to ONE credit card account per profile.*
- *The create new script can deal with max one checking account and max ONE credit card account.*

We can deal with more accounts in later steps.

NOTE: In reality, if you have a simple USAA setup you can use either script, it's just that one updates the existing profile and the other deletes the profile and starts again. None of your actual financial data is touched or changed....

DISCLAIMER: Before we move further, please realize we are entering a zone where we cannot assume responsibility. If you choose to go further, anything that goes wrong is your responsibility.

So, **make a backup at absolute minimum**, so you can restore if something goes wrong.

If this is enough for you move on to STEP 4. If you have more than two accounts, we recommend you implement the rest of this disclaimer, as you may have to figure out which accounts match/link to the numbers USAA and Moneydance will soon be showing.

These scripts are pretty safe (the worst that could potentially happen is that you break your already broken USAA profiles) - you may wish to TEST these scripts, on another database, to insure they work. Also, if you mistakenly link the wrong MD account with the wrong bank account then you could download txns into the wrong register... The same as if you complete the online menu wrongly....

Here is one testing methodology, you may have a different one.

Open Moneydance. Make an export backup of your database. Make a copy of that export backup. Rename it TESTUSAA.moneydancearchive – you now have your live file, a backup of your file, and a test file. This is being cautious.

Open the TESTUSAA file by double clicking – note that when Moneydance opens, the name is TESTUSAA. Now – let's go and see that it works!

STEP 4 – Run the scripts provided.

Open Moneydance, with your file; either your database or if you are testing, TESTUSAA.

You may not know how to run a script. So here are instructions.

Go to WINDOW/SHOW MONEYBOT CONSOLE

You'll get something that looks very odd, but two buttons you need to see are “open script” and “run” (not run snippet). If you don't see both, you need to change the window sizes to show “run”.

Click “Open Script” and find the file you need (**FIX** or **CREATE**) and double click, or whatever.

Then click “Run”.

NOTE: On a Mac you will get two popup warnings about a jffi.dylib file. Just click Bin/Ignore/Cancel – it doesn't matter and is irrelevant. These are nothing to do with these scripts, it's a problem in the Moneydance code. They are harmless popups.*

The script will ask you for all those numbers we spent too much time to get. Enter them carefully, copy/paste works well, (on a Mac you can use keys CMD-C and CMD-V).

First question, did you make a backup? Of course, you have, but if not, stop, go make one.

Enter/paste all the numbers requested and hit proceed. During this, you will be asked some questions, one of them being which bank logon / service profile to change (and the script will deliberately provide only USAA).

READ THE CONSOLE SCREEN – DID IT ERROR – OR DID IT SAY SUCESSFUL?

Then CLOSE Moneydance and reopen. **This is necessary.**

We're still a tad early. If you have one checking and one credit card, go ahead and hit ONLINE/Download All Accounts. [If you have multiple USAA accounts, you'll need to be in step 5/6 before doing this]

If everything went well, checking should download, and maybe credit card.

If checking did not download, you may need to revisit the whole process again, but the main bad event might be "credit card account not found" (remember we mentioned this in step 2?)

If this doesn't work, then Help>Show Console and try the download again, with Console open too. You will see extra messages. If you seek help, we will need to see these messages.

STEP 5 – Adjust for new credit card numbers (will be required)

So, if checking works, but credit card isn't found, then USAA has a different credit card in their database vs your real number. Maybe in the past, the number was changed, been stolen, etc., but USAA has a different number stored than your current number. (If checking doesn't work you will probably need to revisit earlier steps, but it might be possible the checking number is also different...)

So we have to find the "different" number. Given the USAA profile has been fixed/created, you can use Moneydance to find the numbers stored. Click on the credit card account in the summary page and go to ONLINE/SETUP ONLINE BANKING.

Click CHANGE, go to USAA Federal Savings Bank, hit NEXT, verify you are on the credit card (or move to the credit card), hit NEXT again, you should see the userid you recently carefully entered, and MD wisely asks for the password again versus pre-entered.



There may be multiple items there, and you may see a credit card that you definitely don't recognize. If you have multiple cards, you must choose the number that "matches" your current card, even if it is a different number. **This may be tough, especially if you have multiple accounts and multiple "different" numbers. This will be tough even when Moneydance fixes the issue, so if you are in this situation, you should "take notes" – see step 6.**

But if you have one card, you can probably distinguish checking from credit cards, and just pick the card offered, as it is probably a number you had years ago.

So, then hit NEXT, FINISH, and DONE.

Then try ONLINE/Download all Accounts again.

Hopefully, you will say, oh wow, you folks rock.

STEP 6 – Add other accounts (will be required)

These scripts were initially designed to fix one checking account and one credit card, but we now realize some folks have more accounts than that with USAA.

Given your profile has now been fixed, you should be able to use Moneydance to go to each other account, and do the ONLINE/SETUP BANKING bit, and hit change, find the other accounts in the list (you may have some issues with multiple accounts and weird numbers) and properly assign your other accounts to your multiple accounts. This issue is of odd numbers/hard to figure out what goes to where is something USAA created on Jan 26 when moving to a third party.

BE CAREFUL HERE! Pay attention to which numbers go to which accounts. If you get the matching wrong, change the accounts again to attach to the correct accounts. You may have to delete any transactions you downloaded incorrectly, if the matching was wrong initially. If you are using TESTUSAA, feel free to create a brand new account, link it to a number you don't recognize, download transactions, and note which account that really is. Repeat if necessary, then once you have all the linkages correct, you can move to your real dataset knowing this information. Again, make notes, as when Moneydance fixes this, the same matching will be needed.

STEP 7 - ☹

We don't rock. Yet. It didn't work.

First bit – go try again. Maybe you typed something wrong. (I've done this in testing)

Second bit – say something – we want it to work as well.

STEP 8 – Cleanup (optional, if needed)

If you did test this first with TESTUSAA, then you may find an extra file nagging you. If you've finished and have now updated your live file, then you can delete this test file.

Opening your (fixed!) live file in Moneydance, go to HELP/Show Documents Folder. you should see your live file and the TESTUSAA file. Given you no longer need it, you can delete TESTUSAA. Don't delete the live file! ;)

Similarly, you can go to HELP/Show Backup Folder, and you can do the same – i.e., delete any TESTUSAA backups. Again, not the live file backups, of course.

Updated: 2021/03/03