USAA_MD_User_Walk_Through

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 many of these steps, so you can do many of them now.

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 new credit card numbers (will be required if you use CCs)
6) Add extra accounts (will be required if you have any)

We anticipate this (including the required items) will be about a 30-minute process.

> *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:
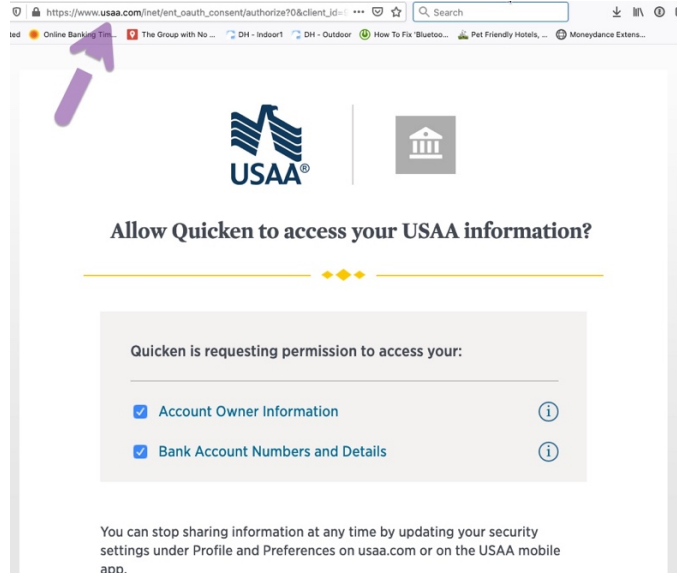
- o This is where you gather clientUid.
- o Do NOT gather it on the next page after you approve Quicken access.
- o Note the purple arrow. Copy and paste the url entry, as it is very long. Paste it to a textedit file or whatever your system calls it. You should see something like:
  - ▪ https://www.usaa.com/inet/ent_oauth_consent/authorize?0&client_id=123 45678-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=n onothere-nope-nope-nope-clientidisit
  - ▪ You want the client_id field. It is 36 characters consisting of
    - ▪ xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx
  - ▪ 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.

- o Now that you have clientUid, click ALLOW.
- o You should see something like:
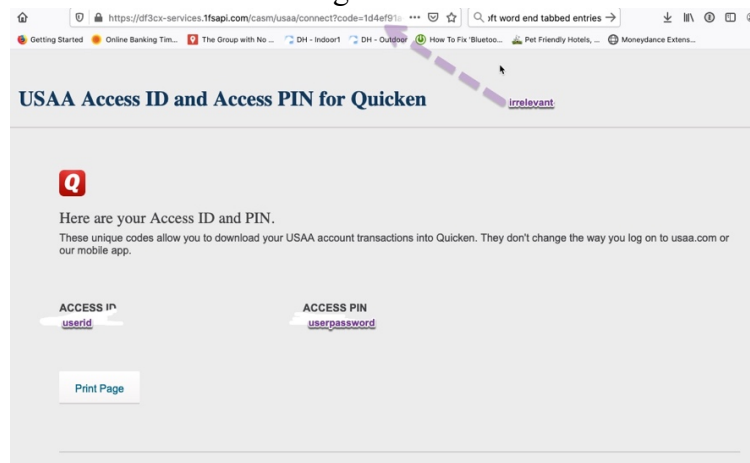
- o Gather userid and userpassword here. Copy this info into the same document as clientUid; you are going to use this file for copy/pastes later.
- o You now have three of the items needed.
- If you somehow missed an item, just do this all over again. The three values are consistent and do not change.

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 account, 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 steps about this 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:

clientUid
xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx
userid
yyyyyyyy
userpassword
zzzzzz
USAAroutingnumber
314074269
Checkingaccountnumber – 10 digits
000aaaaaaa
Creditcardnumber – 16 digits
aaaabbbbccccdddd

If you have more accounts, 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

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.

Although these scripts seem safe (the worst you will probably do is break your already broken USAA profiles) - you may wish to TEST these scripts, on another database, to insure they work.

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 live database or if you are testing, TESTUSAA.

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

First, decide whether you need to FIX or CREATE. You should know which you need to use, if you don't know, contact Stuart and he'll try to help.

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 new 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. 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….

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.

Then CLOSE Moneydance and reopen. This is necessary.

We're still a tad early but go ahead and hit ONLINE/Download All Accounts.

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 (if checking doesn't work go back to earlier, not here!) then USAA has a different credit card in their database vs your real number. Maybe the number has changed, been stolen, etc., but USAA has a different number stored than your current number.

So we have to find it. Given the USAA profile has been fixed, you can use Moneydance to find the numbers stored. Click on the credit card 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.

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 primarily meant to fix a checking account and a credit card, but we realize some have more accounts than that with USAA.

Given the 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 credit cards and weird numbers) and properly assign your other accounts to your multiple accounts.

If this works, you should be able to fix most of your accounts. Pay attention to which numbers go to which accounts. If you get the matching wrong, change the accounts again to make them attached to the correct accounts. You may have to delete transactions downloaded incorrectly, if the matching was wrong initially.

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.

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