USAA_MD_User_Walk_Through – (Version 7)

This is a walk through on fixing USAA OFX downloads within Moneydance. USAA changed things on January 26, 2021, and the USAA profile in Moneydance stopped connecting. This script creates a new custom USAA profile which works. We suggest you read the three steps before you begin, this will help you follow those steps correctly.

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

1) Gather information from the USAA/Quicken relationship, gather account numbers.
2) Get the script.
3) Run the script. This creates a new, working, custom USAA profile.

Once the OFX download works again, there are some changes USAA made on Jan 26 that might affect you, so we added two sections to help you deal with those changes (credit cards, linkages).

We anticipate these steps will take about 30 minutes (not including reading this pdf ☺), a bit more if you have multiple accounts.

> *NOTE – This is not an official Infinite Kind document.*
> *This fix 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** before using.*

So, are you ready to create a new USAA custom profile in Moneydance so that you can turn back on automatic downloads of transaction data from USAA? Of course, you are!

STEP 1 – Gather information from the USAA/Quicken relationship, gather account numbers.

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.

o   You should see something like:
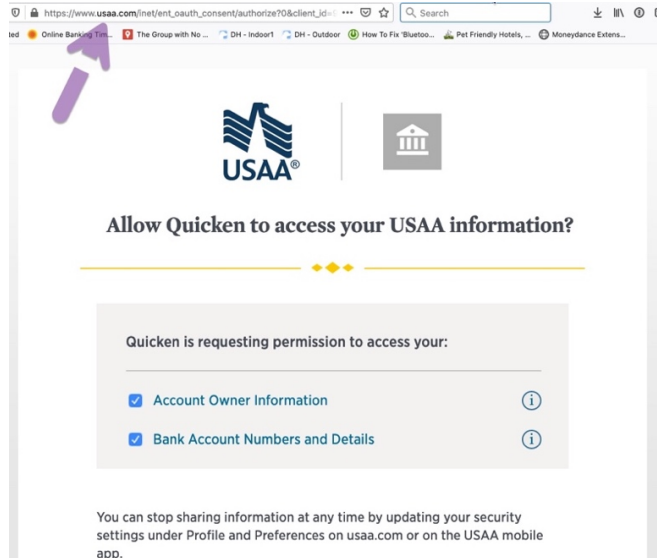
o   This is where you gather clientUid.
o   Do NOT gather it on the next page after you approve Quicken access.
o   Note the purple arrow. Copy and paste the url entry, as it is very long. Paste it to a textedit file or whatever your system calls it. You should see something like:

- https://www.usaa.com/inet/ent_oauth_consent/authorize?0&**client_id=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 (including hyphens) consisting of 8-4-4-4-12 items:
  - xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx
- Copy/paste this information into a text file, call this item 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:
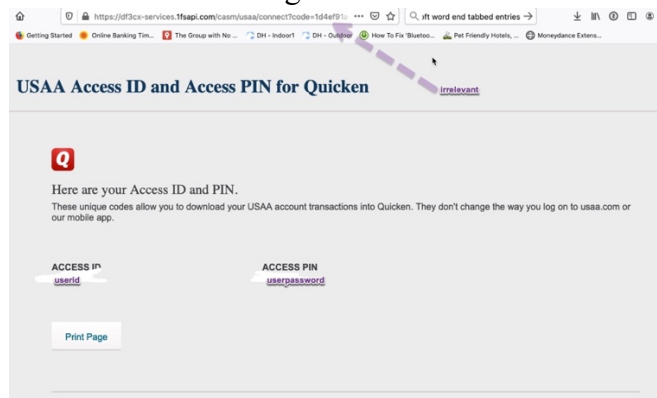
o   Gather userid (under Access id) and userpassword (under Access pin) on this page. Copy these into the same document as clientUid; you are going to use this file for copy/pastes later.
o   You now have three of the items needed from USAA.

- 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)

Gather your account numbers.

First, you need the USAA routing number. It is **314074269**. Add that to your copy/paste file.

The script needs only one account (even if you have more) to connect with USAA. It can be checking/savings, or a credit card, or both. Any others are optional (to the script).

Once the script is finished and you have a new profile, you will need to know your account numbers within Moneydance and whether your accounts are Checking, Savings, or Credit Card. *Optional: If you have multiple accounts, you may wish to change your account nicknames in USAA (before you start) to easily recognize them in Moneydance later. (Go to each USAA account, find the nickname, and make each name unique and recognizable. With checking/savings, there is a MENU button, with credit card, there is a nickname link to the right to the credit card title)*

There are some 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 (15 for Amex), 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:

clientUid – 8-4-4-4-12 characters (36, including hyphens)
xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx
userid – (under access id)
yyyyyyyy
userpassword – (under access pin)
zzzzzz
USAAroutingnumber
314074269
Checkingaccountnumber – 10 digits
000aaaaaaa
Creditcardnumber – 16 digits (15 for Amex)
aaaabbbbccccdddd

If you have more accounts, you can put them in this file as well; **we discuss (later) linking multiple accounts in Moneydance after USAA downloads are working again.**

Now that you have completed the information gathering, what do you do next?

STEP 2 – Get the script provided.

The script deletes the non-working USAA connection profile, and creates a new USAA custom connection profile that works. In creating the new custom profile, you will be asked to enter the information you gathered.

Download this file to get the python script:
https://github.com/yogi1967/MoneydancePythonScripts/raw/master/useful_scripts.zip

Unzip the file, then look for this file (script):

- ofx_create_new_usaa_bank_custom_profile.py

Note: This script will need the USAA credentials (three items) and one account number (checking / savings account and/or one credit card account). Your financial data is not touched nor changed; just the OFX connection profile, the associated OFX authentication details, and the linkages between your Moneydance accounts and the connection profile. This script does only one thing – remove your broken profile and provide a custom new one.

Note: The useful scripts file, and Toolbox, are from the author's site:
https://yogi1967.github.io/MoneydancePythonScripts/

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

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

This script is pretty safe, the worst that could potentially happen is you break your already broken USAA profiles. However, you also may wish to test this script on a test database, to insure it works properly for you. Instructions on using a test database are near the end in **Testing the Script**.

STEP 3 – Run the script provided. This creates a new, working, custom USAA profile.

Open Moneydance with your database file.
You may not know how to run a script. So here are instructions.
From the menu, select 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 must change the window sizes to show "Run".

Click "Open Script", find: **ofx_create_new_usaa_bank_custom_profile.py**
and then double click or whatever puts it in place.

Then click "Run".

NOTE: On a Mac you may 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 you gathered.
Enter them carefully, copy/paste works well (on a Mac you can use keys CMD-C and CMD-V).
Make sure you clear the default information in each field.

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

Enter/paste all the numbers requested. 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) and what type of account (checking/savings) you are entering.

You will also be asked if you have multiple USAA logins, but most should say "SKIP this" (read **Multiple Login Accounts for USAA** near the end if you say yes).

After all the questions/data entry, hit **proceed**. A popup box should appear saying "Successful".
If you do not see successful, examine the information in the Moneybot Console Screen.
If you see errors, then either report them or see what went wrong.

NOTE: The script is finished and is no longer involved. From this point forward, it's Moneydance we are discussing, not the script.

CLOSE Moneydance and restart. <u>This is necessary.</u>

Results within Moneydance

The goal is to see if you can successfully connect with the new custom profile in Moneydance.

For each account you entered **in the script**, click on the account, and then select
ONLINE/Download (this account). (CMD-D on Mac)

If things went well, checking/savings should download, meaning you have successfully connected.
The credit card data may download as well, but don't be concerned if you get error 2003 (account not found) for the credit card (this is a successful connection as well). *We discuss this issue in* **Dealing with Credit Card numbers** *below.*

NOTE: USAA now downloads slightly different information. What is downloaded (and what is stored for your account numbers) has changed somewhat.

If checking did not download, you **may** need to revisit the whole process again (i.e., start over), if you have not achieved a successful connection.

Some errors we've seen:

2000. Connection error. Check the console log for details.
If you get connection problems, please try disabling proxies, VPNs, Pi-Hole, Browser blockers, DNS Sinkholes, Cookie blockers to eliminate these as potential problems.

2003. Account not found. This is your bank telling you that it could not find the account you specified. **You have successfully connected!** We deal with this later. by looking at your account numbers and other items.

2015. Date too far in Future. Moneydance remembers the last txn date so as not to download older information. So, you may see "Downloaded zero new transactions" because you've already downloaded the data. You may also see a 2015 error – where for some reason the last txn date is bad and in the future. In either case, use ONLINE/Setup Online Banking/Reset Sync to reset it. You will get all the downloads the bank has on file instead of only recent ones after the txn date. *Optional: If you are using Moneydance 2021 build 2012+, you can change the last txn date vs. resetting it. The free Toolbox extension (by the USAA fix script author), advanced mode, OFX Banking menu, 'update OFX Last Txn Update Date' option. Toolbox can also do many other OFX 'things'. Again, totally optional. https://yogi1967.github.io/MoneydancePythonScripts/*

If things just don't work, then use Help>Console Window (this is different than the Moneybot Console) and try the download again, leaving the Console Window open. You will see extra messages. If you seek help, we will need to see these messages., i.e., copy/paste them.

So, if you are here, it didn't work.☹ First, go start again. Maybe you typed something wrong. (I've done this, while testing.) Or, say something! We want it to work as well.

END OF PRIMARY DOCUMENT

Moneydance/USAA Part 1 - Dealing with Credit Card numbers

Given you have successfully connected, the normal Moneydance Online/Setup Menu items work properly again for USAA. We can use this to find out what is wrong with the credit card number as well as help you connect your other accounts.

If the credit card number 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 now has a different number stored than your current number. (If checking didn't work, you may need to revisit earlier steps, but it might be possible the checking number is also different. Given you've had a successful connection, keep going for now.)

So, we have to find the "different" number. Given the custom USAA profile has been 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 Custom Profile, 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. *Did you change the USAA nickname (at usaa.com) for each account to make it easier to recognize in Moneydance?* **If not, matching may be tough, especially if you have multiple accounts and multiple "different" numbers.**

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 Account again.

Hopefully, at this point, you will say/post, "Oh wow, you folks rock."

Moneydance/USAA Part 2 – Relink your other accounts

This script was designed to create a custom profile for USAA that would reestablish the gateway between USAA and Moneydance. The script asks for a checking/savings account and/or a credit card. We know that some have more accounts with USAA, and this section discusses how to relink all of them within Moneydance.

Given your profile has now been fixed, you should be able to use Moneydance to go to each account, do the ONLINE/SETUP BANKING bit, hit Change, find the other accounts in the list (you may have issues linking multiple accounts to weird numbers) and properly link your accounts between USAA/Moneydance. Fixing these one at a time, starting with the ones that match, would be a good process. If an account is missing, it may be due to little or no use. Wake it up with a small transaction.

This issue of odd numbers and "hard to figure out what goes where" are due to the USAA changes.

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've been entering transactions manually for the last month (I have), then you will need to do the merge/confirm bits to combine duplicate transactions. Personally, I have Moneydance / Preferences / Network / Automatically Merge Downloaded Transactions checked, but everyone has different concepts on how to do this properly.

OPTIONAL – Testing the Script

Given you must assume responsibility for any issues, you may (and if concerned, should) wish to test this script before placing it upon your live database. You may not know how to test software.

Indeed, if you have multiple USAA accounts, we recommend you start with a test database, as you may have to figure out which accounts match/link to the numbers USAA and Moneydance will soon be showing.

If you mistakenly link the wrong MD account with the wrong USAA account, then you could download transactions into the wrong register… the same as if you completed the online menu incorrectly…. one reason to use a test database first to make sure you know the proper linkages.

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!

If you are using TESTUSAA, feel free to create brand-new accounts, link them 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/

CLEANING UP

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.

OPTIONAL – Multiple Login Accounts for USAA (Specific to only some users)

Some have multiple logins (spouse, children, etc.) with USAA. We have instituted steps to make this work, but most won't need it. So, when the script asks, "Do you have multiple DIFFERENT

credentials where you wish to 'prime' the default UUID into (Root's) profile", just select "NO (Skip this)".

In brief, if you do need to do this, then please just get one account working first on a test system before you try this. This is so that you have the necessary knowledge before confusing matters with this extra set of steps:

- Gather your second set of logon credentials for the second user from USAA
- Select YES – PRIME SECOND ACCOUNT. It will then ask you for the second account's Client UUID and the second User ID. NOTE: We have seen that often the second Client UUIID is identical to the first user's Client ID – this is OK.
- Proceed with the rest of the script.
- This script will not actually configure the second account, just get it ready ('primed' with the second Client UUID and UserID). At this point, download your accounts (using the primary UserID). Once that works, use the Online setup menus to configure the second user's accounts and details, then connect again.
- Further help is too complex to write here. This is an advanced setup. If you have questions, post online.

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