

USAA_MD_User_Walk_Through

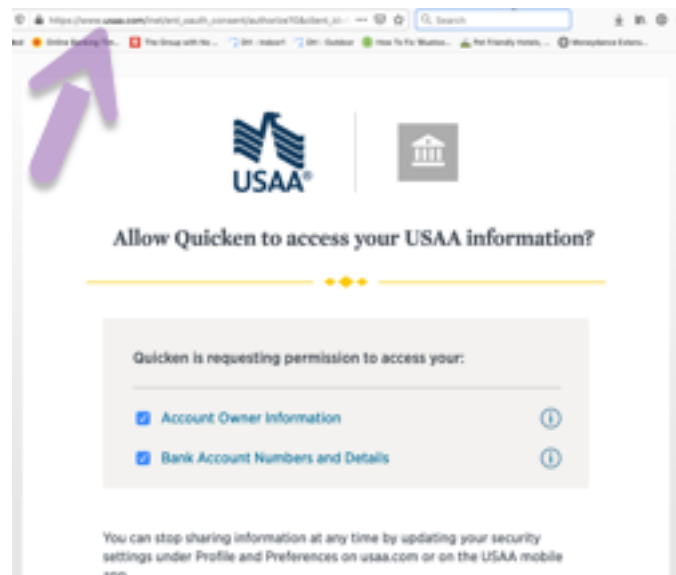
From Moneydance's user @dtd. Thanks, dtd.

How to use Stuart Beesly's scripts to get USAA ofx files downloaded directly in Moneydance:

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.

First, there is new data you must gather, as USAA/Quicken changed the login/download game.

- Three specific items are called:
 - clientId
 - 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 clientId.
- 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-xxxxxxxxxxxx
 - Carefully copy and paste this information somewhere, obviously call it clientUid. Note – you do not want the session_id number, it is transient.
- Now that you have clientUid, click ALLOW.
 - You should see something like:



- Gather userid and userpassword here.
 - You now have three of the items needed.
- If you somehow missed an item, you can do this all over again. The three values are consistent and do not change.

Ok. Moving on from USAA/Quicken providing three of the items you need.

For most, the other items you need, you already have. It is your checking or credit card account number. That said, there are caveats, and requirements. If you have more than one checking or savings account, or more than one credit card, at this time, you will need to ask for assistance, i.e. multiple accounts is “advanced”.

- 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, use your 16-digit number, but it may become strange, watch for this later.

So, you now have a file with these items in it, because you’ll be copying/pasting them a bit. You’ll also need the USAA routing number, but that’s easy – it is 314074269

OK! You have the numbers you need.

Chapter 2.... ;)

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:

- ofx_fix_existing_usaa_bank_profile
- ofx_create_new_usaa_bank_profile

So, we are ready to TEST this. Many will ignore this, to their peril, though these scripts seem fairly safe. There are many ways to test, but I'll go over my testing methodology.

[Inserted note: if you throw caution to the wind, and know you have a backup, skip to chapter 3 with your live database – I don't recommend this. But it would probably work.]

Open Moneydance. Make an export backup of your database. Make a copy of that export backup. Rename it FIXUSAA.moneydancearchive – ok, that's overkill, but you now have your file, a backup of your file, and the test file. I'm cautious.

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

Chapter 3.... ;)

Moneydance is now open, and the file is FIXUSAA. [or if you love brackets, your live database]

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 where you need to be there, 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. Contact Stuart if you need more than this... Or consider using the hleofxquotes offline tool.

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, well (on a Mac you can use keys CMD-C and CMD-V).

This IS the backup, right? so yes you made a backup. If you went for live – make a backup!

Enter all the numbers and hit proceed.

Then CLOSE Moneydance and reopen.

If you cannot wait, hit ONLINE/Download All Accounts.

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

OTOH, you may need to revisit the whole structure, but the main bad event might be "credit card account not found" (remember that from earlier?)

If it 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.

So, next step.

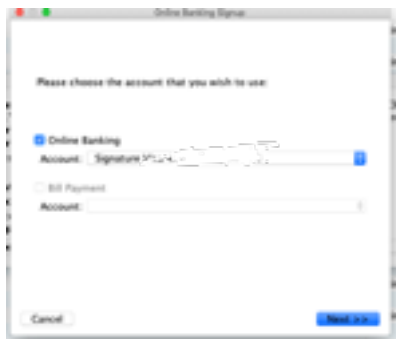
Chapter 4.... ;)

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 it. Click on the credit card in the summary page / left sidebar 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, but you may see a credit card that you definitely don't recognize. If you have multiple cards (remember, this deals with one), this will 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.

Chapter 5.... ☹

We don't rock. Yet.

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.

Third bit – you have a special circumstance – like multiple accounts. Say something.

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