USAA_MD_User_Walk_Through – (Version 6c)

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 script provided.
4) Run the script 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.*
> *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 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:
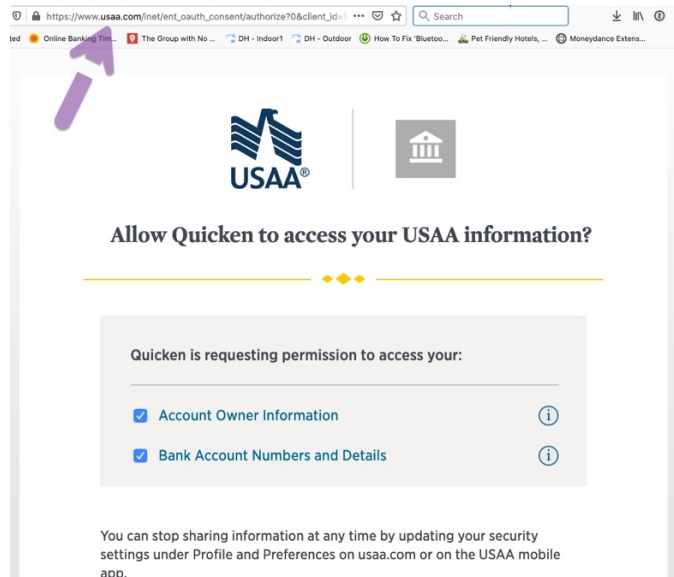
- o This is where you gather clientUid.
- o Do NOT gather it on the next page after you approve Quicken access.
- o Note the purple arrow. Copy and paste the url entry, as it is very long. Paste it to a textedit file or whatever your system calls it. You should see something like:
  - ▪ https://www.usaa.com/inet/ent_oauth_consent/authorize?0&client_id=12345678-abcd-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
  - ▪ 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:
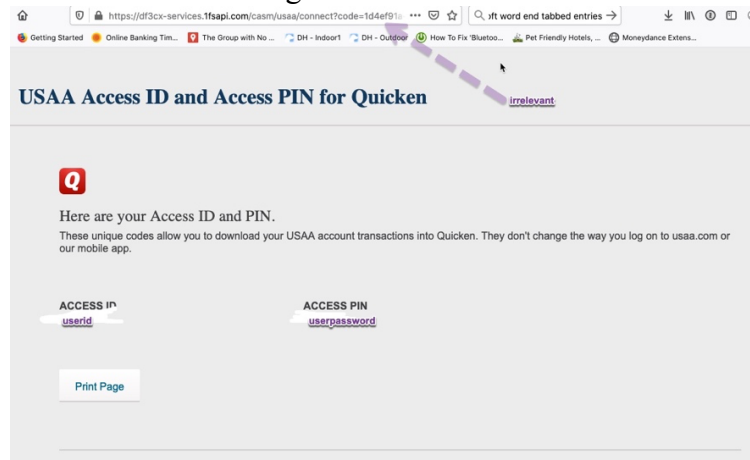
- o Gather userid and userpassword here. Copy this info into the same document as clientUid; you are going to use this file for copy/pastes later.
  - o You now have three of the items needed.
- If you somehow missed an item, just do this all over again. The three values are consistent and do not change.
- 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. But please make a note of whether your accounts are Checking, Savings, or Credit Card etc.

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, 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
xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx
userid
yyyyyyyy
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 handle those accounts in step 6.**

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

STEP 3 – Get the script provided.

We need to delete the non-working USAA profile, and create a new USAA custom profile that works. In creating the new custom profile, you will be asked to enter the information you gathered.

There is a Python script (and this documentation) 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 this file (script):

- ofx_create_new_usaa_bank_custom_profile.py

Note: This script deals with max one checking / savings account and max one credit card account. You need at least one checking / savings account or one credit card, you don't need both. Your actual financial data is not touched or changed; just the OFX connection profile, the associated OFX authentication details, and the linkages between your Moneydance accounts and the connection profile.

We will deal with other accounts in step 6.

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. If this is enough for you move on to step 4.

If you have more than two USAA 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.

This script is pretty safe (the worst that could potentially happen is that you break your already broken USAA profiles) – but you should still TEST these scripts, on a test database, to insure they work properly for you, especially if you have multiple accounts.

If you mistakenly link the wrong MD account with the wrong bank 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!

STEP 4 – Run the script 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.

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 need to 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 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). 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 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). You will also be asked if you have multiple USAA logins, but most will say no. Read the optional section at the end of this document if you say yes.

Examine the Moneybot Console Screen. Do you see errors, or does it say successful?
If you see errors, then either report them or see what went wrong.

CLOSE Moneydance and restart. **This is necessary**.

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

If everything went well, checking should download, and maybe the credit card data as well, but don't be concerned if you get error 2003 (account not found) for the credit card; we deal with that in step 5.

*NOTE: USAA now downloads slightly different information. In the Jan 26 change, what is downloaded (and what is stored for your account numbers) has changed slightly. We are **<u>not</u>** changing anything USAA is sending. This is the same data you will see when Moneydance eventually fixes this download issue.*

If checking did not download, you may need to revisit the whole process again (i.e., start over).

Some errors we've seen:

- 2000. Connection error. Check the console log for details.
- 2003. This means Account not found. This is your bank telling you that it could not find the account you specified. **You have successfully connected.** So, are your account number(s) correct? Has your Credit Card number changed? Are your Checking / Saving account identifiers in the Online Setup correct? We deal with this in step 5.

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.

NOTE: You can keep testing in the same dataset, this is OK, but remember that Moneydance remembers the last txn download date. So, it might be working even if you see "Downloaded zero new transactions" because you've already downloaded all the data.

Optional: If you are using Moneydance 2021 build 2012+, there is a quick way to change the last txn download date. You will need the free Toolbox extension (from the same author as this USAA fix script), 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/

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

Given you have connected successfully, 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 connect your other accounts in step 6.

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 now 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 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. **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 Account again.

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

STEP 6 – Add other accounts (will be required)

This script was initially designed to fix one checking account and one credit card, but we know some folks have more accounts 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 of odd numbers and "hard to figure out what goes where" is something USAA changed on Jan 26.

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.

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.

STEP 7 - ☹

We don't rock. Yet. It didn't work?
First– go try again. Maybe you typed something wrong. (I've done this in testing)
Second – say something – we want it to work as well.

OPTIONAL – Cleanup (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.

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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