USAA_MD_User_Walk_Through

> NOTE – This is not an official Infinite Kind document. These fixes and instructions have been created by Moneydance users – USE AT YOUR OWN RISK
> - Script creation by Moneydance user Stuart Beesley
> - Instructions and testing by Moneydance's user @dtd
> - Credits and technical OFX input by Moneydance's user @hleofxquotes
> >>Thanks, all!

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.

STEP 1 – Get the items you need from the USAA/Quicken relationship.

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:
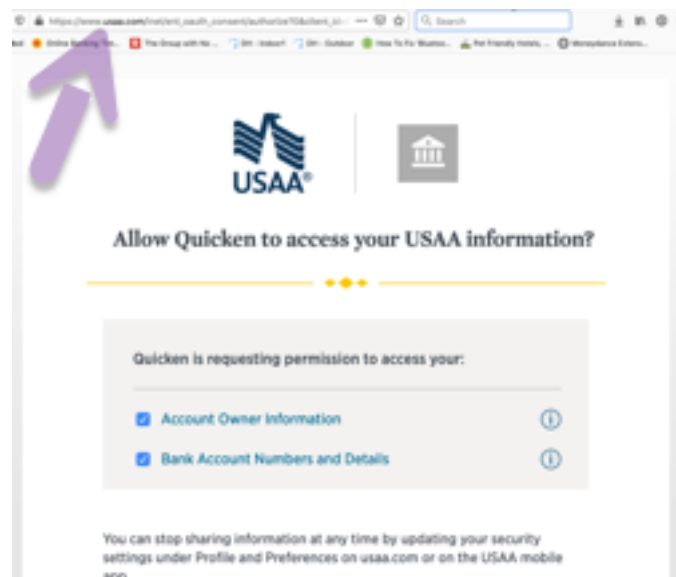
- o   This is where you gather clientUid.
- o   Do NOT gather it on the next page after you approve Quicken access.
- o   Note the purple arrow. Copy and paste the url entry, as it is very long. Paste it to a textedit file or whatever your system calls it. You should see something like:
    - ▪   [https://www.usaa.com/inet/ent_oauth_consent/authorize?0&client_id=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](https://www.usaa.com/inet/ent_oauth_consent/authorize?0&client_id=12345678-abcd-efgh-ijkl-123456789abc)
    - ▪   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/paste(s) 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 – Get the other items you need; you know most of them already.

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

The USAA routing number is easy. It is **314074269**. Yes, add that to the 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.

So, yes, 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 a bit.

STEP 3 – Using the scripts and the data you've gathered

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 the author's site:

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

These are contained within the useful_scripts package/zip – the exact download link is:

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

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

- ofx_fix_existing_usaa_bank_profile.py

- ofx_create_new_usaa_bank_profile.py

DISCLAIMER: Before you 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.

You may wish to TEST these scripts, on another database, to insure they work.

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

Open Moneydance. Make an export backup of your database (menu>File>Export Backup).

Make a copy of that export backup. Rename it FIXUSAA.moneydancearchive – ok, that may be 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!

Open Moneydance, with your file, either your live database or if you are testing, FIXUSAA.

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

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 should 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.

STEP 4 – CREDIT CARDS

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.
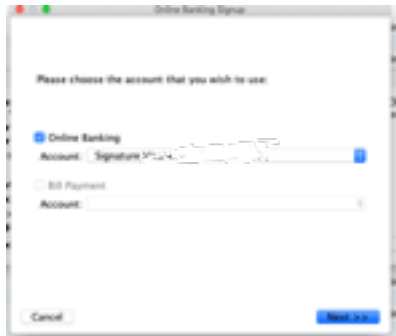
There may be multiple items there, but you may see a credit card that you definitely don't recognize. If you have multiple cards (remember, this deals with one), this will be tough.

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.

STEP 5 – Multiple Accounts

If you have more accounts, you should then be able to use Moneydance to use ONLINE/SETUP ONLINE BANKING (ensure the new/updated USAA profile is selected, then 'change') for each one. If you have multiple credit cards, it may be hard to link them properly.

STEP 6 - ☹

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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