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# Länsförsäkringar Bank Migration Guideline BGMAX

**For ISO 20022**

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Date	Version	Description	Author
2022-12-20	1.0	First version	

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## 1 Introduction

The Swedish banking market is adopting the international standard ISO20022 for payment messages. It will be a rollout over several years, and where we will develop new products and services around the credit transfer message for payments to bank accounts, Bankgiro numbers and Plusgiro numbers. It covers account transfers, bill payments, salary, pension, and social security benefits. Fully built, this new standard will improve integration with the international bank standards and benefit all our customers.

This document gives a guideline to how transactions that today are reported in BGMAX-format will be reported in Länsförsäkringar Banks version of CAMT.053 and CAMT.054.

Please note that this guideline is an addition to the MIG for camt053 and camt054, to in the transition from Bankgiro-format to ISO-format.

## 2 Mapping Bankgiro BGMAX to ISO 2002 camt.05x

In the tables below we only map the information available in camt.05x files.

### 2.1 Starting record (transaction code = “01”)

BGMAX Term	BGMAX Position	Tag in the camt.05x reports	Additional comments
Creation date/timestamp	25-44	<CreDtTm>2022-12-12T00:15:07Z</CreDtTm>	

### 2.2 Opening record (transaction code = “05”)

BGMAX Term	BGMAX Position	Tag in the camt.05x reports	Additional comments
Payee Bankgiro number	3-12	<b>On creditor account:</b> <CdtrAcct> <Id> <Othr> <Id>12345678</Id> <SchmeNm> <Prtry>BGNR</Prtry> </SchmeNm> </Othr> </Id> </CdtrAcct>  <b>In Notification part of camt.054:</b> <Acct> <Id> <Othr> <Id>90201234567</Id> <SchmeNm> <Cd>BBAN</Cd> </SchmeNm> </Othr>	The camt.05x reports are based on account number. For the specific camt.054 Incoming Bankgiro transactions, the Bankgiro number will be reported in the Notification connected to the account. For all reports it will be reported in the CdtrAcct on all transactions.

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		<pre> &lt;Tp&gt;   &lt;Prtry&gt;BGNR&lt;/Prtry&gt; &lt;/Tp&gt; &lt;Nm&gt;12345678&lt;/Nm&gt; &lt;/Id&gt; &lt;/Acct&gt; </pre>	
Currency	23-25	<pre> &lt;Amt Ccy="SEK"&gt;105.50&lt;/Amt&gt; </pre>	Currency will always be included in the amount field.

### 2.3 BG Max payment record (transaction code = "20")

BGMAX Term	BGMAX Position	Tag in the camt.05x reports	Additional comments
Sender Bankgiro number	3-12	<pre> &lt;DbtrAcct&gt;   &lt;Id&gt;     &lt;Othr&gt;       &lt;Id&gt;12345678&lt;/Id&gt;       &lt;SchmeNm&gt;         &lt;Prtry&gt;BGNR&lt;/Prtry&gt;       &lt;/SchmeNm&gt;     &lt;/Othr&gt;   &lt;/Id&gt; &lt;/DbtrAcct&gt; </pre>	Only shown if the transaction was made from a Bankgiro number.
Reference	13-37	<pre> OCR: &lt;CdtrRefInf&gt;   &lt;Tp&gt;     &lt;CdOrPrtry&gt;       &lt;Cd&gt;SCOR&lt;/Cd&gt;     &lt;/CdOrPrtry&gt;   &lt;/Tp&gt;   &lt;Ref&gt;1234567&lt;/Ref&gt; &lt;/CdtrRefInf&gt; </pre>	
Payment amount	38-55	<pre> &lt;AmtDtIs&gt;   &lt;TxAmt&gt;     &lt;Amt&gt; </pre>	

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		Ccy="SEK">105.50</Amt> </TxAmt> </AmtDtls>	
BGC Serial number	58-69	<PmtInfId>xxxxx</PmtInfId>	

## 2.4 BG Max deduction record (transaction code = “21”)

BGMAX Term	BGMAX Position	Tag in the camt.05x reports	Additional comments
Sender-Bankgiro number	3-12	<DbtrAcct> <Id> <Othr> <Id>12345678</Id> <SchmeNm> <Prtry>BGNR</Prtry> </SchmeNm> </Othr> </Id> </DbtrAcct>	Only shown if the transaction was made from a Bankgiro number.
Reference	13-37	Credit note: <RfrdDocInf> <Tp> <CdOrPrtry> <Cd>CREN</Cd> </CdOrPrtry> </Tp> </RfrdDocInf>  <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>SCOR</Cd> </CdOrPrtry> </Tp>	A credit note deduction will always be indicated by the code CREN

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		<Ref>1234567</Ref> </CdtrRefInf>	
Payment amount	38-55	<AmtDtls> <TxAmt> <Amt Ccy="SEK">16875.00</Amt> </TxAmt> </AmtDtls>	
BGC Serial number	58-69	<PmtInfId>xxxxx</PmtInfId>	

## 2.5 BG Max Payment information record (transaction code = "25")

BGMAX Term	BGMAX Position	Tag in the camt.05x reports	Additional comments
Information text	3-52	<AddtlRmtInf> free text information</AddtlRmtInf>	

## 2.6 BG Max Name record (transaction code = "26")

BGMAX Term	BGMAX Position	Tag in the camt.05x reports	Additional comments
Payer's name	3-37	<Dbtr> <Nm>Debtor name</Nm>	

## 2.7 BG Max Address record 1 (transaction code = "27")

BGMAX Term	BGMAX Position	Tag in the camt.05x reports	Additional comments
Payer's address	3-37	<PstlAdr> <StrtNm>	

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		Street name 1 </StrtNm>	
Payer's post code	38-46	<PstlAdr> <PstCd>12345</PstCd>	

## 2.8 BG Max Address record 2 (transaction code = "28")

BGMAX Term	BGMAX Position	Tag in the camt.05x reports	Additional comments
Payer's town	3-37	<PstlAdr> <TwnNm>Town</TwnNm>	
Payer's country code	73-74	<PstlAdr> <Ctry>Town</Ctry>	Only for overseas addresses

## 2.9 BG Max Company Number record (transaction code = "29")

BGMAX Term	BGMAX Position	Tag in the camt.05x reports	Additional comments
Organisation number	3-14	<OrgId> <Other> <Id>123456-7890</Id>	

## 2.10 BG Max Deposit record (transaction code = "15")

BGMAX Term	BGMAX Position	Tag in the camt.05x reports	Additional comments
Payee bank account	3-37	<Acct> <Id> <Othr> <Id>90201234567</Id> <SchmeNm> <Cd>BBAN</Cd>	



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		</SchmeNm> </Othr> </Id> </Acct>	
Payment date	38-45	<BookgDt> <Dt>2022-12-15</Dt> <BookgDt>	
Deposit serial number	46-50	<NtryDtls> <Btch> <MsgId>xxx</MsgId>	
Deposit amount	51-68	<Amt Ccy="SEK">105.50</Amt>	
Currency	69-71		Is included in the amount field