

## **Handelsbanken Global Gateway**

Conversion recommendations for the  
BgMax format

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## 1 Introduction

This document contains recommendations for customers, ERPs and third parties to use when implementing camt.054 credit as a replacement for the BgMax credit advice file format. This is an accessory to the complete message implementation guide for Handelsbanken camt.054 format.

- Handelsbanken ISO 20022 camt.054 Credit transfer – MIG/file format description
- Handelsbanken ISO 20022 camt.054 – CustomerCreditTransfer Country Specific Information
- The Payments External Code List, which provides the standard values for payment message code elements, [www.iso20022.org/external\\_code\\_list.page](http://www.iso20022.org/external_code_list.page)
- Recommendations from Handelsbanken when implementing ISO 20022 camt.054

## 2 BgMax file format – transaction codes (TK)

### BgMax file TK01 - Starting record

Position in BgMax	Data	Equivalent in camt.054	Handelsbanken comments
1-2	Transaction code	N/A	
25-44	Timestamp	<CreDtTm>2024-02-21T21:45:11</CreDtTm>	

### BgMax file TK05 – Opening record

Position in BgMax	Data	Equivalent in camt.054	Handelsbanken comments
1-2	Transactions code	N/A	
3-12	Payee Bankgiro-number	<CdtrAcct> <Id> <Othr> <Id>52485562</Id> <SchmeNm> <Prtry>BGNR</Prtry> </SchmeNm> </Othr> </Id> </CdtrAcct>	Beneficiary Bankgiro number is stated in CdtrAcct. If several Bankgiro numbers are connected to the same bank account – this element can be used to separate specific beneficiary Bankgiro number on transaction level.
23-25	Currency	<Ccy>SEK</Ccy>	Always SEK for Bankgiro payments

## BgMax file TK20 – Payment Record

Position in BgMax	Data	Equivalent in camt.054	Handelsbanken comments
3-12	Payer Bankgiro-number	<pre>&lt;DbtrAcct&gt; &lt;Id&gt; &lt;Othr&gt; &lt;Id&gt;1132521&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>	Payer Bankgiro number is stated if available to Handelsbanken.
13-37	Payment Reference	<pre>&lt;RmtInf&gt; &lt;Strd&gt; &lt;RfrdDocInf&gt; &lt;Tp&gt; &lt;CdOrPrtry&gt; &lt;Cd&gt;CINV&lt;/Cd&gt; &lt;/CdOrPrtry&gt;&lt;/Tp&gt; &lt;Nb&gt;7078231&lt;/Nb&gt; &lt;/RfrdDocInf&gt; &lt;/Strd&gt; &lt;/RmtInf&gt;  &lt;RmtInf&gt; &lt;Strd&gt; &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;110174074929&lt;/Ref&gt; &lt;/CdtrRefInf&gt; &lt;/Strd&gt; &lt;/RmtInf&gt;  &lt;RmtInf&gt; &lt;Ustrd&gt;See invoice 1234&lt;/Ustrd&gt; &lt;/RmtInf&gt;</pre>	<p>All identified OCR-numbers are reported as code type SCOR.</p> <p>Unidentified payment reference is reported as CINV.</p> <p>Credit notes reported as CREN if a Deduction record is present in the BgMax (TK21). See example TK21 in following chapter for details.</p> <p>Unstructured information sent in one or multiple (TK25) is reported in one or multiple &lt;Ustrd&gt;. See example TK25 in following chapter.</p>
38-35	Payment amount	<pre>&lt;TxDtls&gt;... &lt;AmtDtls&gt; &lt;InstdAmt&gt; &lt;Amt Ccy="SEK"&gt;2163&lt;/Amt&gt; &lt;/InstdAmt&gt; &lt;TxAmt&gt; &lt;Amt Ccy="SEK"&gt;2163&lt;/Amt&gt; &lt;/TxAmt&gt; &lt;/AmtDtls&gt;</pre>	Note: Both InstdAmt and TxAmt are reported when available.

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## BgMax file TK21 – Deduction Record

Position in BgMax	Data	Equivalent in camt.054	Handelsbanken comments
3-12	Payer Bankgiro-number	<pre>&lt;DbtrAcct&gt; &lt;Id&gt; &lt;Othr&gt; &lt;Id&gt;1132521&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>	Payer Bankgiro number is stated if available to Handelsbanken.
13-37	Payment Reference	<pre>&lt;RmtInf&gt; &lt;Strd&gt; &lt;RfrdDocInf&gt; &lt;Tp&gt; &lt;CdOrPrtry&gt; &lt;Cd&gt; CREN &lt;/Cd&gt; &lt;/CdOrPrtry&gt; &lt;/Tp&gt; &lt;Nb&gt; 12345678 &lt;/Nb&gt; &lt;/RfrdDocInf&gt; &lt;/Strd&gt; &lt;/RmtInf&gt;</pre>	<p>Credit Note number reported using code CREN identifying a Credit Note.</p> <p>* TK21 is not reported separately in camt.054, it is always reported together with one or more TK20. See example no. 3 in chapter 3 below.</p>
38-55	Payment amount	<pre>&lt;RfrdDocAmt&gt; &lt;CdtNoteAmt Ccy="SEK"&gt; 5191 &lt;/CdtNoteAmt&gt; &lt;/RfrdDocAmt&gt;</pre>	Deduction amount.
58-69	Bankgirot transaction number	<pre>&lt;TxDtIs&gt; &lt;Refs&gt; &lt;ClrSysRef&gt;393380174532&lt;/ClrSysRef&gt; &lt;/Refs&gt;</pre>	Unique reference created by Bankgirot to identify a Bankgiro transaction

## BgMax file TK25 – Information Record

Position in BgMax	Data	Equivalent in camt.054	Handelsbanken comments
1-2	Information	N/A	
3-52	Information record	<pre>Single TK25: &lt;RmtInf&gt; &lt;Ustrd&gt;invoice 1234&lt;/Ustrd&gt; &lt;/RmtInf&gt;</pre>	TK25 information record is reported in the <Ustrd> element.

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		<p>Multiple TK25:</p> <pre>&lt;RmtInf&gt; &lt;Ustrd&gt;invoice 1234&lt;/Ustrd&gt; &lt;Ustrd&gt;invoice 5678&lt;/Ustrd&gt; &lt;Ustrd&gt;invoice 91011&lt;/Ustrd&gt; &lt;/RmtInf&gt;</pre>	<p>If several TK25 are present, each TK25 is reported in a separate &lt;Ustrd&gt; element, repeating.</p> <p>When Bankgirot's new payment infrastructure starts only one &lt;Ustrd&gt; element is allowed</p>
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### BgMax file TK26 – Namne Record

Position in BgMax	Data	Equivalent in camt.054	Handelsbanken comments
3-37	Namn	Debtor name <pre>&lt;Dbtr&gt; &lt;Nm&gt;Nisse Plåt AB&lt;/Nm&gt;</pre>	Payers name is reported in the camt.054 if available.

### BgMax file TK27 Address record

Position in BgMax	Data	Equivalent in camt.054	Handelsbanken comments
3-37	Gatuadress	<pre>&lt;PstlAdr&gt; &lt;StrtNm&gt;TESTSTREET&lt;/StrtNm&gt; &lt;PstCd&gt;12345&lt;/PstCd&gt; &lt;TwnNm&gt;TESTTOWN&lt;/TwnNm&gt; &lt;Ctry&gt;SE&lt;/Ctry&gt; &lt;/PstlAdr &gt;</pre>	Payers postal address is reported if available to Handelsbanken.
38-46	Postnummer		

## 3 Examples

### Example 1 - Bankgiro payment containing TK20, TK26, TK27

```
<Ntry>
  <NtryRef>1234567890201208150000200004</NtryRef>
  <Amt Ccy="SEK">31250</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2012-08-15</Dt>
  </BookgDt>
  <AcctSvcrRef> 00108</AcctSvcrRef>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd>
      <Fmly>
        <Cd>RCDT</Cd>
        <SubFmlyCd>DMCT</SubFmlyCd>
      </Fmly>
    </Domn>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <ClrSysRef>492950108394</ClrSysRef>
      </Refs>
      <AmtDtls>
        <InstdAmt>
          <Amt Ccy="SEK">31250</Amt>
        </InstdAmt>
        <TxAmt>
          <Amt Ccy="SEK">31250</Amt>
        </TxAmt>
      </AmtDtls>
      <RltdPties>
        <Dbtr>
          <Nm>DEBTOR 3 AB</Nm>
          <PstlAdr>
            <StrtNm>Vagen 3</StrtNm>
            <PstCd>10000</PstCd>
            <TwnNm>STOCKHOLM</TwnNm>
          </PstlAdr>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <Othr>
              <Id>52222222</Id>
              <SchmeNm>
                <Prtry>BGNR</Prtry>
              </SchmeNm>
            </Othr>
          </Id>
        </DbtrAcct>
      </RltdPties>
    </TxDtls>
  </NtryDtls>
</Ntry>
```



```
<CdtrAcct>
  <Id>
    <Othr>
      <Id>1234567</Id>
      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
</RltdPties>
<RltdAgts>
  <CdtrAgt>
    <FinInstnId>
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        <ClrSysId>
          <Cd>SESBA</Cd>
        </ClrSysId>
        <MmbId>6000</MmbId>
      </ClrSysMmbId>
    </FinInstnId>
  </CdtrAgt>
</RltdAgts>
<RmtInf>
  <Ustrd>TK25 information</Ustrd>
  <Strd>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd>
        </CdOrPrtry>
      </Tp>
      <Nb>TK20 information</Nb>
    </RfrdDocInf>
    <RfrdDocAmt>
      <RmtdAmt Ccy="SEK">31250</RmtdAmt>
    </RfrdDocAmt>
  </Strd>
</RmtInf>
</TxDtls>
</NtryDtls>
</Ntrv>
```

# Handelsbanken

## Example 2 - Bankgiro payment containing multiple Information Record (TK20, TK25, TK26, TK27)

```
<Ntry>
  <NtryRef>1234567890201208150000200004</NtryRef>
  <Amt Ccy="SEK">31250</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2012-08-15</Dt>
  </BookgDt>
  <AcctSvcrRef> 00108</AcctSvcrRef>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd>
      <Fmly>
        <Cd>RCDT</Cd>
        <SubFmlyCd>DMCT</SubFmlyCd>
      </Fmly>
    </Domn>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <ClrSysRef>492950108394</ClrSysRef>
      </Refs>
      <AmtDtls>
        <InstdAmt>
          <Amt Ccy="SEK">31250</Amt>
        </InstdAmt>
        <TxAmt>
          <Amt Ccy="SEK">31250</Amt>
        </TxAmt>
      </AmtDtls>
      <RltdPties>
        <Dbtr>
          <Nm>DEBTOR 3 AB</Nm>
          <PstlAdr>
            <StrtNm>Vagen 3</StrtNm>
            <PstCd>10000</PstCd>
            <TwnNm>STOCKHOLM</TwnNm>
          </PstlAdr>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <Othr>
              <Id>52222222</Id>
              <SchmeNm>
                <Prtry>BGNR</Prtry>
              </SchmeNm>
            </Othr>
          </Id>
        </DbtrAcct>
      </RltdPties>
    </TxDtls>
  </NtryDtls>
</Ntry>
```

```
<CdtrAcct>
  <Id>
    <Othr>
      <Id>1234567</Id>
      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
</RltdPties>
<RltdAgts>
  <CdtrAgt>
    <FinInstnId>
      <BIC>HANDSESS</BIC>
      <ClrSysMmbId>
        <ClrSysId>
          <Cd>SESBA</Cd>
        </ClrSysId>
        <MmbId>6000</MmbId>
      </ClrSysMmbId>
    </FinInstnId>
  </CdtrAgt>
</RltdAgts>
<RmtInf>
  <Ustrd>First TK25 information</Ustrd>
  <Ustrd>Second TK25 information</Ustrd>
  <Ustrd>Third TK25 information</Ustrd>
  <Ustrd>Fourth TK25 information</Ustrd>
  <Strd>
    <RfrdDocInf>
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        <CdOrPrtry>
          <Cd>CINV</Cd>
        </CdOrPrtry>
      </Tp>
      <Nb>TK20 information</Nb>
    </RfrdDocInf>
    <RfrdDocAmt>
      <RmtdAmt Ccy="SEK">31250</RmtdAmt>
    </RfrdDocAmt>
  </Strd>
</RmtInf>
</TxDtIs>
</NtryDtIs>
</Ntry>
```

## Example 3 - Bankgiro payment (TK20) & Deduction (TK21) from the same payer, containing information record (TK25)

```
<Ntry>
  <NtryRef>1234567890201208150000200004</NtryRef>
  <Amt Ccy="SEK">31250</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2012-08-15</Dt>
  </BookgDt>
  <AcctSvcrRef> 00108</AcctSvcrRef>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd>
      <Fmly>
        <Cd>RCDT</Cd>
        <SubFmlyCd>DMCT</SubFmlyCd>
      </Fmly>
    </Domn>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <ClrSysRef>492950108394</ClrSysRef>
      </Refs>
      <AmtDtls>
        <InstdAmt>
          <Amt Ccy="SEK">31250</Amt>
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        <TxAmt>
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        </TxAmt>
      </AmtDtls>
      <RltdPties>
        <Dbtr>
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          <PstlAdr>
            <StrtNm>Vagen 3</StrtNm>
            <PstCd>10000</PstCd>
            <TwnNm>STOCKHOLM</TwnNm>
          </PstlAdr>
          </Dbtr>
          <DbtrAcct>
            <Id>
              <Othr>
                <Id>52222222</Id>
                <SchmeNm>
                  <Prtry>BGNR</Prtry>
                </SchmeNm>
              </Othr>
            </Id>
          </DbtrAcct>
        </RltdPties>
      </TxDtls>
    </NtryDtls>
  </Ntry>
```

```

    <CdtrAcct>
      <Id>
        <Othr>
          <Id>1234567</Id>
          <SchmeNm>
            <Prtry>BGNR</Prtry>
          </SchmeNm>
        </Othr>
      </Id>
    </CdtrAcct>
  </RltdPties>
  <RltdAgts>
    <CdtrAgt>
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          </ClrSysId>
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    <Strd>
      <RfrdDocInf>
        <Tp>
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            <Cd>CREN</Cd>
          </CdOrPrtry>
        </Tp>
        <Nb>TK21 reference number</Nb>
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      <RfrdDocAmt>
      <CdNoteAmt Ccy="SEK">31250</CdNoteAmt>
      </RfrdDocAmt>
    </Strd>
  </RmtInf>
</TxDtIs>
</NtryDtIs>
</Ntry>

```

## Example 4 - Bankgiro payment (TK20) with identified OCR payment reference (SCOR)

```
<Ntry>
  <NtryRef>1234567890201208150000200004</NtryRef>
  <Amt Ccy="SEK">31250</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2012-08-15</Dt>
  </BookgDt>
  <AcctSvcrRef> 00108</AcctSvcrRef>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd>
      <Fmly>
        <Cd>RCDT</Cd>
        <SubFmlyCd>DMCT</SubFmlyCd>
      </Fmly>
    </Domn>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <ClrSysRef>492950108394</ClrSysRef>
      </Refs>
      <AmtDtls>
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          <Amt Ccy="SEK">31250</Amt>
        </InstdAmt>
        <TxAmt>
          <Amt Ccy="SEK">31250</Amt>
        </TxAmt>
      </AmtDtls>
      <RltdPties>
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          <PstlAdr>
            <StrtNm>Vagen 3</StrtNm>
            <PstCd>10000</PstCd>
            <TwnNm>STOCKHOLM</TwnNm>
          </PstlAdr>
        </Dbtr>
        <DbtrAcct>
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            <Othr>
              <Id>52222222</Id>
              <SchmeNm>
                <Prtry>BGNR</Prtry>
              </SchmeNm>
            </Othr>
          </Id>
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      </RltdPties>
    </TxDtls>
  </NtryDtls>
</Ntry>
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      <Id>1234567</Id>
      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
</RltdPties>
<RltdAgt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>HANDSESS</BIC>
      <ClrSysMmbId>
        <ClrSysId>
          <Cd>SESBA</Cd>
        </ClrSysId>
      <MmbId>6000</MmbId>
    </ClrSysMmbId>
  </FinInstnId>
</CdtrAgt>
</RltdAgt>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>110174074929</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</TxDtls>
</NtryDtls>
</Ntry>
```