



This page lists business rules specified by ISO20022 in the document [Payments Maintenance 2012](#). By default all of them are included in the ISO20022 Business Rules ruleset in XMLdation validator, unless specified otherwise with client.

Please note that the list contains the minimum amount of elements possible to be given according to the pain.001.001.04 schema. Furthermore, it does not contain schema restrictions, as including those would defeat the simplistic approach of the flowchart. In order to create a valid payment message information from both this page (or document pain_Payments_Maintenance_2012) and [ISO schema](#) is needed.

Clicking the picture opens it into a new window allowing viewing in original size.

ISO20022 Business Rules pain.001.001.04
by XMLdataion

