

Prepayments shorten or reduce a deal term or the planned repayments. Several options are available in FlexFinance for modelling such a situation:

- **Delivery to deals**  
Prepayment curves can be defined in FlexFinance and an assignment can be delivered to each deal. The deadline for which a certain portion of the remaining debt was repaid is defined. Separate payments are added to the payment plan and the interest and repayments are adjusted accordingly.
- **Presentation as a balance sheet scenario**  
Prepayment amounts that can be totalled at an aggregated level are spread linearly over a defined period. This allows prepayments to be simulated for a loan portfolio at cumulative level.
- **Reproduction using shift scenarios**  
Individual payments can be shifted, entirely or partly, into the past, cf. [Shift of Payments](#). In this way, it is possible to bring forward e.g. 20% of all repayments for a loan portfolio. This corresponds to a prepayment of over 20% of repayments planned for 3 to 4 years for a loan portfolio.
- **Reproduction using cash flow scenarios**  
Any number of cash flows can be defined and taken into account in analyses. Prepayments can be defined at relative dates at cumulative level.