

# **INTERNAL FACTORING REALITIES AND PERSPECTIVES IN ROMANIA**

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*Summary: Among the most frequent techniques of financing the internal commerce, which do not have the attribute of a traditional banking credit, there are to be found factoring operations. Thus, the economic and judicial practice has designed a technique of offering a particular credit on a short or medium term to the trader, producer, and also the services provider. Briefly, this would be the essence of factoring, as a technique of commerce financing.*

*The work in question is aimed at analyzing those elements specific to the factoring contract, by confronting the economic dimension with the juridical one, at a national level, without omitting at the same time the international context, so as to create a synoptic image of the aspects, procedures and statistical data typical to internal factoring.*

*On the basis of the statistic information, one of the most important objectives is that of establishing the exact circumstances in which the internal factoring contract is used as a credit instrument, not only by commerce operators but also by credit institutions.*

*Key words: internal factoring, factoring operations.*

Jel codes: A19, D29.