

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

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### ***Abstract:***

*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.*

***Keywords:*** *internal factoring, factoring operations.*

***JEL codes:*** *A19, D29*