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ZLEPŠENIE INKASNEJ ČINNOSTI PODNIKATEĽSKÉHO PROSTREDIA¹

Abstract: *In the contemporary period of world economic crisis sellers are forced to grant buyers also extended maturity of payables. The estimate of the credit risk and collection activity are performed by individual firms themselves, or via outsourcing services. Potential extortion of these receivables depends on various facts. In business and financial practice, draft is often used as a security instrument of business or financial relation. In case of default on commitment creditors are able to satisfy their receivables to debtors faster by means of the draft and on the basis of the proposal to issue compulsory payment order in the form of draft within an accelerated legislative procedure. At present, on the basis of the legislation of the Slovak Republic in force the draft may exist only in a paper form. Since electronisation affects all the areas of economic and financial life, the author believes that the benefits offered by the electronic form of draft will have to be re-assessed. In this way, circulation of capital would increase, and handling both business and financial cases would be simplified and faster. Risks, in terms of essential elements related to draft would be completely eliminated, and the effects could be observed across the entire business spectrum.*

Key words: *promissory note, electronisation, business relationship, register for electronic promissory notes.*

JEL: D 81, G 20, P 34

Úvod

Zmenka ako abstraktný² cenný papier je v slovenskom právnom systéme charakterizovaná vo všeobecnej norme upravujúcej cenné papiere. Ide o zákon NR SR

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² Zmenka ako abstraktný cenný papier sa odľučuje od pôvodného civilnoprávneho vzťahu, na základe ktorého vznikla a existuje samostatne. Abstraktnosť zmenky je daná jej prevoditeľnosťou. Pri prevode zmenky sa nevstupuje do práv predchádzajúceho majiteľa zmenky, ale je to samostatné originálne nadobudnutie práv zo zmenky.