

**FIRST JUDICIAL DISTRICT OF PENNSYLVANIA
COURT OF COMMON PLEAS OF PHILADELPHIA COUNTY**

GENERAL COURT REGULATION No. 2026-01
Consumer Credit Card Collection Diversion Pilot Program

AND NOW, this 1st the day of April, 2026, the Court finding that credit card debt collection actions filed in the First Judicial District have continued to increase, placing an increased burden on the Court system and judicial resources, and recognizing that the Pennsylvania Rules of Civil Procedure authorize the Court to implement case management programs designed to assist the Court and litigants, the Court hereby adopts the within General Court Regulation implementing a *Consumer Credit Card Collection Diversion Pilot Program*.

1. Cases Subject to Consumer Credit Card Collection Diversion Pilot Program

- (a) All actions filed for consumer credit card debt collection where an individual is listed as the defendant shall be automatically scheduled for a Conciliation Conference, as provided in this General Court Regulation.
- (b) Business or commercial credit card debt collection actions, where a business or commercial entity is listed as a defendant, are not subject to the program.

2. Scheduling of the Conciliation Conference

- (a) **Cases filed before June 1, 2026.**
For all cases filed before June 1, 2026, the issues identified in Certification Form, attached hereto as Exhibit “A” of this General Court Regulation will be subject to review at the time of Arbitration. If it is determined that the matter is ready to proceed, Arbitration will take place as scheduled. If the matter is not ready to proceed, the Arbitration hearing will not be conducted, and the Court will issue an Order scheduling a Conciliation Conference.
- (b) **Cases filed on or after June 1, 2026.**
Any consumer credit card debt collection action filed after June 1, 2026, must be identified as Consumer Credit Card Collection matter and attach a certification form. The certification form shall be substantially in the form of Exhibit “A.” Upon filing, the matter will be placed into the Diversion Program by the Court, no Arbitration Date will be scheduled, and all further pleading deadlines will be deferred while the case is in the Diversion Program.

3. Case Management Order

- (a) An Order scheduling the Conciliation Conference will be issued upon filing cases subject to 2(b). The Case Management Order will schedule the Conciliation

Conference for a specific date and time and delay the request for the entry of a judgment by default until after the Conciliation Conference.

- (b) Along with the Complaint, the Plaintiff shall serve the Certification Form (Exhibit “A”), Case Management Order scheduling the Conciliation Conference, and Notice. The Notice shall be substantially in the form attached hereto as Exhibit “B.” Service must be made pursuant to the Pennsylvania Rules of Civil Procedure and Plaintiff must file an Affidavit of Service prior to the date of the Conciliation Conference.
- (c) If service of the above is made at a different address than the one identified in the Complaint, the Plaintiff shall file a praecipe to amend the address. The praecipe shall be substantially in the form attached hereto as Exhibit “C.”

4. Conciliation Conference

- (a) The Conciliation Conference shall be conducted by a Case Manager. Conciliation Conferences may be conducted via Advanced Communications Technology (Zoom). Absent exigent circumstances, no continuances will be granted.
- (b) The following issues shall be addressed at the Conciliation Conference:
 - 1. Whether Plaintiff has made proper service of the Complaint and Notice of Conciliation Conference pursuant to the Rules of Civil Procedure;
 - 2. The necessity of a subsequent Conciliation Conference.
- (c) Plaintiff’s counsel shall have knowledge of the case and have authority to discuss the potential of an agreement. If counsel does not have authority to discuss the potential of an agreement, an authorized representative of Plaintiff must be available by phone at the conciliation conference to discuss the potential of an agreement.
- (d) If Plaintiff fails to appear at the Conciliation Conference with authority or an authorized representative available and/or fails to comply with the other requirements set forth in this regulation, the Case Manager may list the matter for another Conciliation Conference or absent good cause shown, a Rule to Show Cause may be issued why the case should not be dismissed.
- (e) If Defendant fails to appear at the Conciliation Conference and Plaintiff complies with the requirements set forth in this regulation, an Order may be issued scheduling the Arbitration Date.

As required by Pa.R.J.A. 103(d), this General Court Regulation has been submitted to the Supreme Court of Pennsylvania Civil Procedural Rules Committee for review and written notification has been received from the Rules Committee certifying that the Administrative Order is not inconsistent with any general rule of the Supreme Court. This Administrative Order shall be filed with the Office of Judicial Records (formerly the Prothonotary) in a docket maintained for Administrative Orders issued by the First Judicial District of Pennsylvania. As required by Pa.R.J.A. 103(d)(5)(ii), two certified copies of this Administrative Order, as well as one copy of the Administrative Order stored electronically, shall be distributed to the Legislative Reference

Bureau for publication in the Pennsylvania Bulletin. As required by Pa.R.J.A. 103(d)(6) one certified copy of this Administrative Order shall be filed with the Administrative Office of Pennsylvania Courts, published on the website of the First Judicial District at <http://courts.phila.gov>, and incorporated in the complete sets of local rules no later than 30 days following the publication in the *Pennsylvania Bulletin*. Copies of the Administrative Order shall also be published in *The Legal Intelligencer* and will be submitted to the *American Lawyer Media*, *Jenkins Memorial Law Library*, and the Law Library for the First Judicial District.

BY THE COURT:

/s/ Daniel J. Anders

**Daniel J. Anders,
Administrative Judge – Trial Division
Court of Common Pleas of Philadelphia**

**FIRST JUDICIAL DISTRICT OF PENNSYLVANIA
COURT OF COMMON PLEAS PHILADELPHIA COUNTY
TRIAL DIVISION CIVIL**

PLAINTIFF	:	TERM 2025
	:	
	:	
vs	:	
	:	
DEFENDANT	:	NO. 01040

**CERTIFICATION FORM REQUIRED BY GCR NO. 2026-01
CONSUMER CREDIT CARD COLLECTION DIVERSION PILOT PROGRAM**

As required by General Court Regulation No. 2026-01, the undersigned verifies that:

- 1) Statute of Limitations: Based on reasonable inquiry, the applicable limitations period has not expired as of the date of the filing of the complaint.
- 2) Documentation of Debt: The name of the current debt holder:

- 3) The date the original credit agreement was entered into by the defendant: _____
- 4) The date the defendant defaulted: _____
- 5) Documents establishing the existence, amount and terms and conditions applicable to the debt that is the subject of this action, including:
 - a) Cardmember Agreement containing type of account, original creditor, any merchant brand or affinity brand, account number, interest rate and any applicable fees;
 - b) Billing statement sent to the Defendant showing calculation of the balance;
 - c) Written proof of any assignments of the contract.

I verify that the statements made herein are true and correct. I understand that false statements are made subject to the penalties of 18 Pa.C.S.A. 4904 relating to unsworn falsification to authorities.

Signature of Plaintiff or Plaintiff's Counsel

Date

IN THE COURT OF COMMON PLEAS OF PHILADELPHIA COUNTY
FIRST JUDICIAL DISTRICT OF PENNSYLVANIA
TRIAL DIVISION- CIVIL

**NOTICE TO DEFENDANTS IN THE CREDIT CARD
DIVERSION PROGRAM**

A credit card debt collection action has been filed against you. You may attempt to resolve this matter with your debt holder by participating in a conciliation conference.

Defendants participating in Diversion receive:

- A temporary pause in the legal proceedings for Defendants who participate in the Conciliation process.
- Time to seek credit counseling and legal assistance to resolve the debt.
- Defendants **MUST** attend the mandatory Conciliation Conference as scheduled by Court Order.

**DEFENDANTS MAY SEEK LEGAL ASSISTANCE TO ADDRESS
THIS DEBT BY CONTACTING**

COMMUNITY LEGAL SERVICES AT 215-981-3700

www.clsphila.org

**IN THE COURT OF COMMON PLEAS OF PHILADELPHIA COUNTY
FIRST JUDICIAL DISTRICT OF PENNSYLVANIA
TRIAL DIVISION - CIVIL**

PLAINTIFF	:	TERM 20__
	:	
	:	
	:	
v.	:	
	:	
DEFENDANT	:	NO.

PRAECIPE TO CHANGE DEFENDANT’S ADDRESS ON DOCKET

TO THE OFFICE OF JUDICIAL RECORDS:

Service on the Defendant having been effectuated at _____, in _____, Pennsylvania, and Plaintiff’s counsel having established this to be the current address of Defendant by _____ (*how new address discovered*), _____ amend defendant’s address on the docket as follows: _____, _____,

{ *Plaintiff’s Counsel name, address, and ID No* }