

SUBCHAPTER 3. BACCARAT – PUNTO BANCO

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19:47-3.1 Cards: number of decks; value; point count of hand

(a) Baccarat-Punto Banco shall be played with at least six (6) decks of cards and two additional cutting cards. The cutting cards shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission.

(b) The "Value" of the cards in each deck shall be as follows:

1. Any card from 2 to 9 shall have its face value;
2. Any Ten, Jack, Queen or King shall have a value of zero;
3. Any Ace shall have a value of one.

(c) The "Point Count" of a hand shall be a single digit number from 0 to 9 inclusive and shall be determined by totalling the value of the cards in the hand. If the total of the cards in a hand is a two-digit number, the left digit of such number shall be discarded having no value and the right digit shall

constitute the Point Count of the hand. Examples of this rule are as follows:

1. A hand composed of an ace, a 2 and a 4 has a Point Count of 7;
2. A hand composed of an ace, a 2 and a 9 has a total of 12 but only a Point Count of 2 since the digit 1 in the number 12 is discarded.

As amended, effective: 09/08/98

19:47-3.2 Wagers

(a) The following wagers shall be permitted to be made by a participant at the game of Baccarat-Punto Banco:

1. A wager on the "Banker's Hand" which shall:
 - i. Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";
 - ii. Lose if the "Banker's Hand" has a Point Count lower than that of the "Player's Hand";
 - iii. Be void if the Point Count of the "Banker's Hand" and the "Player's Hand" are equal.
2. A wager on the "Player's Hand" which shall:
 - i. Win if the "Player's Hand" has a Point Count higher than that of the "Banker's Hand",
 - ii. Lose if the "Player's Hand" has a Point Count lower than that of the "Banker's Hand",
 - iii. Be void if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal.
3. A "Tie Bet" which shall win if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal and shall lose if such Point Counts are not equal.
4. At the discretion of the casino licensee, three separate wagers on whether the total number of cards dealt during the round of play will be

four, five or six, which wagers shall win or lose based upon the actual number of cards required to be dealt.

5. A casino licensee may, in its discretion, offer each player at the table the opportunity to make an optional bonus wager on either or both the Player's Hand and Banker's Hand. The optional bonus wager shall:

i. Win if the selected hand is a "natural" as defined at N.J.A.C. 19:47-3.9(a) and the other hand is not a "natural," the selected hand is a "natural" 9 and the other hand is a "natural" 8, or the selected hand is not a "natural" and has a Point Count that exceeds the Point Count of the other hand by four or more points;

ii. Lose if the selected hand is a "natural" 8 and the other hand is a "natural" 9, or the selected hand is not a "natural" and has a Point Count less than or equal to the Point Count of the other hand or has a Point Count that exceeds the Point Count of the other hand by three or fewer points;
or

iii. Be void if the selected hand is a "natural" and the other hand is a "natural" of equal Point Count.

(b) Unless otherwise approved by the Commission, no casino licensee shall accept any wager at the game of Baccarat-Punto Banco other than those specified in (a) above. It shall be within the discretion of the casino licensee whether a player shall be required to place a regular baccarat wager on either the Banker's Hand or Player's Hand in order to be able to place an optional bonus wager pursuant to (a)5 above.

(c) All wagers at Baccarat-Punto Banco shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate areas of the Baccarat-Punto Banco layout, except that verbal wagers accompanied by cash may be accepted provided they are confirmed by the dealer and casino supervisor at the table and such cash is expeditiously converted into gaming chips or plaques in accordance with N.J.A.C. 19:45-1.18.

(d) No wager at Baccarat-Punto Banco shall be made, increased or withdrawn after the dealer calling the game has announced "No More Bets".

As amended, effective: 03/31/80

As amended, effective: 04/29/80

As amended, effective: 11/04/91

As amended, effective: 12/06/93

As amended, effective: 03/21/94

As amended, effective: 10/15/07

As amended, effective: 03/17/08

19:47-3.3 Payout odds; vigorish

(a) A winning wager made on the "Player's Hand" shall be paid off by a casino licensee at odds of 1 to 1.

(b) A winning tie bet shall be paid off by a casino licensee at odds of at least 8 to 1.

(c) Except as otherwise provided in (e) below, a winning wager made on the "Banker's Hand" shall be paid off by a casino licensee at odds of 1 to 1, except that the casino licensee shall extract a commission known as "vigorish" from the winning player in an amount equal to, in the casino licensee's discretion, either four or five percent of the amount won.

1. When collecting the vigorish, the casino licensee may round off the amount of a five percent vigorish to 25 cents or the next highest multiple of 25 cents, and the amount of a four percent vigorish to 20 cents or the next highest multiple of 20 cents.

2. A casino licensee may collect the vigorish from a player at the time the winning payout is made or may defer it to a later time; provided, however, that all outstanding vigorish shall be collected prior to reshuffling the cards in a shoe. The amount of any vigorish not collected at the time of the winning payout shall be evidenced by the placing of a coin or marker button containing the amount of the vigorish owed in a rectangular space in front of the dealer on the layout imprinted with the number of the player owing such

vigorish. The coin or marker button shall not be removed from the layout until the vigorish owed is collected or documented in accordance with (c)3 below.

3. Any vigorish deferred by the casino licensee but not collected from a player for any reason shall be recorded in the calculation of table game win for that table by the casino licensee in accordance with the licensee's approved internal controls, which internal controls shall, at a minimum, require:

i. The preparation by the pit clerk of a serially prenumbered Complimentary Vigorish Form ("Form"), consisting of an original and a duplicate copy, at a minimum, and on which shall be recorded the amount of the vigorish that was not collected, the name of the patron from whom the vigorish was not collected, and the signatures of the dealer, pit boss and pit clerk, as well as the signature of the patron if available, or a statement by the dealer or pit boss as to why the patron's signature could not be obtained;

ii. That the series numbers of all Forms received by a casino licensee shall be accounted for by casino employees, that access to the Form prior to use shall be restricted to pit clerks, and that each series of Forms shall be used in sequential order;

iii. The deposit of the original Form in the drop box by the dealer, in the presence of the pit boss and pit clerk who signed the Form;

iv. The retention of the duplicate copy of the Form by the pit clerk, for forwarding to the casino accounting department at the end of the gaming day, where it will be compared to the original Form placed in the drop box;

v. Compliance with all relevant provisions of N.J.A.C. 19:45-1.9 and 1.9B;

vi. That the original and duplicate copy of all void Forms shall be marked "VOID," shall require the signatures of the pit boss and pit clerk, and shall be retained by the pit clerk until they are forwarded to the casino accounting department at the end of the gaming day; and

vii. Procedures for recording, no later than at the end of the gaming day, the amount of vigorish paid by the casino licensee as a cash complimentary to that patron.

4. All deferred vigorish shall be collected or documented in accordance with (c)3 above when each shoe of cards is completed or when the patron leaves the gaming table, whichever occurs first.

(d) Each casino licensee shall provide notice of any increase in the percentage of vigorish being charged at each baccarat table, in accordance with N.J.A.C. 19:47-8.3. The percentage of vigorish charged at a baccarat table shall apply to all players at that table.

(e) Notwithstanding (c) and (d) above, a casino licensee may, in its discretion, pay a winning wager made on the “Banker’s Hand” at odds of 1 to 1 and not collect any vigorish from the winning player provided that the casino licensee offers one, but not both, of the following options and complies with the notice requirements set forth in N.J.A.C. 19:47-8.3:

1. Any winning wager on a “Banker’s Hand” that has a Point Count of six shall be paid off by the casino licensee at odds of 1 to 2; or

2. The player has made one or more of the total card wagers authorized by N.J.A.C. 19:47-3.2(a)4 in a total amount that is equal to or greater than the player’s wager on the Banker’s Hand for that round of play.

(f) If a casino licensee offers the total card wagers authorized by N.J.A.C. 19:47-3.2(a)4, winning wagers shall be paid by a casino licensee at the following odds:

<u>Total Cards Dealt</u>	<u>Payout</u>
Four	3 to 2
Five	2 to 1
Six	2 to 1

(g) No vigorish shall be charged on a winning optional bonus wager. A casino licensee shall pay an optional bonus wager for hands that are not a “natural” with prescribed winning margins and for “natural” winning hands at

not less than the odds listed in one of the following alternative payout schedules:

PAYTABLE A

Win by 9 points	30 to 1
Win by 8 points	10 to 1
Win by 7 points	6 to 1
Win by 6 points	4 to 1
Win by 5 points	2 to 1
Win by 4 points	1 to 1
Natural winner	1 to 1

PAYTABLE B

Win by 9 points	20 to 1
Win by 8 points	8 to 1
Win by 7 points	7 to 1
Win by 6 points	4 to 1
Win by 5 points	3 to 1
Win by 4 points	1 to 1
Natural winner	1 to 1

PAYTABLE C

Win by 9 points	30 to 1
Win by 8 points	10 to 1
Win by 6 or 7 points	4 to 1
Win by 4 or 5 points	2 to 1
Natural winner	1 to 1

As amended, effective: 02/21/89
As amended, effective: 12/16/91
As amended, effective: 09/21/98
As amended, effective: 02/01/99
As amended, effective: 06/07/99
As amended, effective: 10/15/07
As amended, effective: 03/17/08

19:47-3.4 Opening of table for gaming

(a) After receiving the six or more decks of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer calling the game shall, as

applicable, comply with the requirements of either N.J.A.C. 19:46-1.18(e)1 and (b) through (c) below or the requirements of N.J.A.C. 19:46-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face upwards on the table for visual inspection by the first participant or participants to arrive at the table. The cards shall be spread out in columns by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.

(c) After the first participant or participants is afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked.

As amended, effective: 03/31/80

As amended, effective: 04/29/80

As amended, effective: 05/20/85

As amended, effective: 03/19/07

19:47-3.5 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), and after each shoe of cards is completed, the casino licensee shall require its dealers to perform, at its option, either of the following procedures.

1. One or more of the dealers shall shuffle the cards so that they are randomly intermixed. After the cards have been shuffled, a dealer shall lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.

i. After lacing the cards, the casino licensee may, as an additional option, require the dealer calling the game to shuffle some or all of the cards again.

ii. A casino licensee shall not initiate or terminate the use of this reshuffling option unless the casino licensee provides its surveillance department and the Commission with at least 30 minutes prior written notice.

2. One or more of the dealers shall "wash" and stack the cards, after which each of the three dealers shall shuffle the stack of cards independently.

(b) Any shuffling or lacing option chosen for use by a casino licensee pursuant to (a) above shall be implemented at all tables within a pit.

(c) After shuffling or lacing the cards and, where applicable, reshuffling them, the dealer calling the game shall offer the stack of cards, with backs facing away from the dealer, to the participants to be cut. The dealer shall begin with the participant seated in the highest number position at the table or, in the case of reshuffle the last curator and working clockwise around the table, shall offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer shall cut the cards.

(d) The cards shall be cut by placing the cutting card in the stack at least 10 cards in from either end.

(e) Once the cutting card has been inserted into the stack, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then insert one cutting card in a position at least 14 cards in from the back of the stack and the second cutting card at the end of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. Prior to commencement of play, the dealer shall remove the first card from the shoe and place it, and an additional amount of cards equal to the amount on the first card drawn, in the discard bucket after all cards have been shown to the players. Face cards and tens count as tens. Aces count as one.

(f) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the

integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by section (c) above.

As amended, effective: 03/31/80

As amended, effective: 04/29/80

As amended, effective: 06/06/94

As amended, effective: 08/07/95

As amended, effective: 05/20/96

As amended, effective: 10/07/96

As amended, effective: 03/19/07

19:47-3.6 Dealing shoe; selection of player to deal cards

(a) All cards used to game at Baccarat-Punto Banco shall be of backs of the same color and design and shall be dealt from a dealing shoe specifically designed for such purpose.

(b) At the commencement of play, the dealer calling the game shall offer the shoe to the participant in seat number one at the table. If such participant rejects the shoe or if there is no one in seat number one, the dealer shall offer the shoe to each of the other participants in turn counterclockwise around the table until one of the participants accepts it.

(c) The participant to accept the shoe (hereinafter called the "curator") shall be responsible for dealing the cards in accordance with these regulations and the instructions of the dealer calling the game.

(d) Notwithstanding (b) and (c) above, the dealer may act as the curator upon either of the following:

1. A participant who accepts the shoe and any other participant to whom the shoe is relinquished pursuant to N.J.A.C. 19:47-3.11 designates the dealer as the curator; or

2. No participant to whom the shoe is offered accepts the shoe.

As amended, effective: 09/08/98

19:47-3.7 Hands of player and banker; procedure for dealing initial two cards to each hand

(a) There shall be two hands dealt in the game of Baccarat-Punto Banco, one of which shall be denominated the "Player's Hand" and the other denominated the "Banker's Hand."

(b) At the commencement of each round of play, the dealer calling the game shall announce "No More Bets" after which he shall instruct the curator to commence dealing the cards by announcing "Cards."

(c) The curator shall deal an initial four cards from the shoe. The first and third card dealt shall constitute the first and second cards of the "Player's Hand". The second and fourth card dealt shall constitute the first and second cards of the "Banker's Hand." After the cards are dealt to each hand, the dealer calling the game shall place them face upwards in front of himself.

(d) In lieu of the procedure in (c) above, the first and third cards dealt shall be placed face down on the area designated for the "Player's Hand" and the second and fourth card dealt shall be placed face down on the area designated for the "Banker's Hand." After all four cards have been dealt, the dealer shall place the "Banker's Hand" underneath the right corner of the dealing shoe until the "Player's Hand" is called in accordance with N.J.A.C. 19:47-3.8(a).

1. The dealer shall then hand the two cards of the "Player's Hand," face down, to the player with the highest wager on the "Player's Hand." After viewing the "Player's Hand," the player shall return the two cards, face up, to the dealer who shall place the cards face up on the area of the layout designated for the "Player's Hand" and announce the point count of the "Player's Hand" in accordance with N.J.A.C. 19:47-3.8(a).

2. The dealer shall then hand the two cards of the "Banker's Hand," face down, to the player with the highest wager on the "Banker's Hand."

After viewing the “Banker’s Hand,” the player shall return the two cards, face up, to the dealer who shall place the cards face up on the areas of the layout designated for the “Banker’s Hand” and announce the point count of the “Banker’s Hand” in accordance with N.J.A.C. 19:47-3.8(a).

3. Any third card required to be dealt to the “Player’s Hand” shall be placed face down on the area of the layout designated for the “Player’s Hand.” The dealer shall then hand the card, face down, to the player who was handed and returned the “Player’s Hand.” After viewing the card, the player shall return the card face up to the dealer who shall place the card face up on the area on the layout designated for the “Player’s Hand.”

4. Any third card required to be dealt to the “Banker’s Hand” shall be placed face down on the area of the layout designated for the “Banker’s Hand.” The dealer shall then hand the card, face down, to the player who was handed and returned the “Banker’s Hand.” After viewing the card, the player shall return the card face up to the dealer who shall place the card face up on the area of the layout designated for the “Banker’s Hand.”

5. If two or more players offer to wager an equally high amount on the “Player’s Hand,” the player making such wager who is closest to the dealer moving counterclockwise around the table shall be handed the “Player’s Hand” and any third card required to be dealt. If two or more players offer to wager an equally high amount on the “Banker’s Hand,” the player making such wager who is closest to the dealer moving counterclockwise around the table shall be handed the “Banker’s Hand” and any third card required to be dealt pursuant to N.J.A.C. 19:47-3.9.

6. In the event there are no wagers on the “Player’s Hand,” any player with a wager on the Banker’s Hand may be permitted at the discretion of the casino licensee to turn face up the “Player’s Hand” and any additional card required to be dealt. In the event there are no wagers on the “Banker’s Hand,” any player with a wager on the “Player’s Hand” may be permitted at the discretion of the casino licensee to turn face up the “Banker’s Hand” and any

additional card required to be dealt.

As amended, effective: 04/04/05

19:47-3.8 Procedure for dealing of additional cards

(a) After the initial four cards have been dealt, the dealer calling the game shall announce the Point Count of the "Player's Hand". After the dealer calling the game takes and positions the cards of the "Banker's Hand" in front of him the dealer calling the game shall announce the Point Count of the "Banker's Hand." When the dealer is acting as curator, the casino licensee, at its discretion and upon the request of a player, may turn the cards of the "Banker's Hand" face up prior to turning the cards of the "Player's Hand" face up.

(b) Following the announcement of the Point Counts of each hand, the dealer calling the game shall instruct the curator whether to deal a third card to each hand which instructions shall be in conformity with the requirements of section 9 of this subchapter.

(c) Any third card required to be dealt by the dealer's instructions shall first be dealt face upwards to the "Player's Hand" and then to the "Banker's Hand" by the curator.

(d) In no event shall more than one additional card be dealt to either hand.

(e) Whenever the cutting card appears during play, the cutting card will be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game shall announce "last hand." At the completion of one more hand, no more cards will be dealt until the reshuffle occurs.

As amended, effective: 03/31/80

As amended, effective: 04/29/80

As amended, effective: 04/04/05

(d) The first vertical column in Table 2 labeled "Point Count of Banker's Hand" shall refer to the Point Count of the "Banker's Hand" after the first two cards have been dealt to it.

(e) The first horizontal column at the top of Table 2 labeled "Third Card Drawn by Player's Hand" shall refer to the value of the third card drawn by the "Player's Hand" as distinguished from the Point Count of the "Player's Hand."

(f) The letter "D" used in Table 2 shall mean that the "Banker's Hand" must draw a third card and the letter "S" used in Table 2 shall mean that the "Banker's Hand" must stay (i.e. not draw a third card).

(g) The method of using Table 2 shall be to find the Point Count of the "Banker's Hand" in the first vertical column and trace that horizontally across the table until it intersects the third card drawn by the "Player's Hand". The box at which such intersection takes place will show whether the "Banker's Hand" shall draw a third card or stay. For example, if the Point Count of the "Banker's Hand" after two cards is 5 and the value of the third card drawn by the "Player's Hand" is 4, the table shows that the Banker's Hand shall draw a third card.

19:47-3.10 Announcement of result of round; payment and collection of wagers

(a) After each hand has received all the cards to which it is entitled pursuant to N.J.A.C. 19:47-3.7, 3.8 and 3.9, the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce "Tie Hand." If the total card wagers authorized by N.J.A.C. 19:47-3.2(a)4 are offered, the dealer shall also announce the total number of cards dealt during the round of play.

(b) After the result of the round is announced, the dealer or dealers responsible for the wagers on the table shall first collect each losing wager.

Thereafter, the dealer or dealers shall, in accordance with one of the following procedures, pay each winning wager and collect or mark any vigorish or commission owed pursuant to N.J.A.C. 19:47-3.3.

1. Starting at the highest numbered player position at which a winning wager is located and proceeding in descending order to each next highest numbered player position, the dealer shall first pay each winning wager and then, returning to the highest numbered player position at which a winning wager was located and proceeding in like order, mark or collect the vigorish owed by each player.

2. Starting at the highest numbered player position at which a winning wager is located and proceeding in descending order to each next highest numbered player position, the dealer shall first mark or collect the vigorish owed by each player and then, returning to the highest numbered player position at which a winning wager is located and proceeding in like order, pay each winning wager.

3. Starting at the highest numbered player position at which a winning wager is located, the dealer shall pay that player's winning wager and immediately thereafter mark or collect the vigorish owed by that player and then, proceeding in descending order to the next highest numbered player position at which a winning wager is located, repeat this procedure until each winning wager is paid and the vigorish owed by each player is either marked or collected.

4. Starting at the highest numbered player position at which a winning wager is located, the dealer shall mark or collect the vigorish owed by that player and immediately thereafter pay that player's winning wager and then, proceeding in descending order to the next highest numbered player position at which a winning wager is located, repeat this procedure until the vigorish owed by each player is either marked or collected and each winning wager is paid.

(c) A casino licensee may, in its discretion, elect to use any of the procedures authorized in (b) above at any punto banco table in its establishment; provided, however, that:

1. The same procedure shall be used for all punto banco tables located within the same gaming pit; and

2. The Commission and the casino licensee's surveillance department shall be notified, in writing, at least 30 minutes prior to the implementation of or a change in the particular procedure to be used at a table or gaming pit.

As amended, effective: 06/19/95

As amended, effective: 10/15/07

19:47-3.11 Continuation of curator as such; selection of new curator

(a) It shall be the option of the curator, after any round of play, either to pass the shoe or remain as curator except that:

1. The curator shall pass the shoe whenever the banker's hand loses; and

2. The dealer or floorman assigned to the table may order the curator to pass the shoe if the curator unreasonably delays the game, repeatedly makes invalid deals or violates either the Casino Control Act or the regulations of the Commission.

(b) Whenever a voluntary or compulsory relinquishment of the shoe occurs, the dealer shall offer the shoe to the participant immediately to the right of the previous curator and, if he does not accept it or there is no participant in that position, the dealer shall offer the shoe to each of the other participants in turn counterclockwise around the table. The first to accept the shoe when offered shall become the new curator.

19:47-3.12 Irregularities

(a) A third card dealt to the "Player's Hand" when no third card is authorized by these regulations shall become the third card of the "Banker's Hand" if the "Banker's Hand" is obliged to draw by Table 2 of N.J.A.C. 19:47-3.9(c). If, in such circumstances, the "Banker's Hand" is required to stay, the card dealt in error shall become the first card of the next hand except as otherwise provided in (c) below.

(b) A card drawn in error from the shoe shall be used as the first card of the next hand of play except as otherwise provided in (c) below.

(c) If a card dealt in error pursuant to (a) or (b) above is disclosed at the time it is dealt, the dealer shall perform the procedure in (c)1 through 3 below that has been pre-selected by the casino licensee in its rules of the game submission.

1. The disclosed card and an additional number of cards equal to the value of the disclosed card shall be drawn face upwards from the shoe and placed in the discard bucket; provided, however, that if a ten, jack, queen or king is disclosed in error, the disclosed card and either one or ten additional cards, as pre-selected by the casino licensee, shall be drawn face upwards from the shoe and placed in the discard bucket.

2. The disclosed card and one additional card drawn face downwards from the shoe shall be placed in the discard bucket without disclosing the additional card.

3. The disclosed card shall be used as the first card of a simulated round of play in which no wagers shall be accepted, the cards shall be dealt in accordance with the rules of this subchapter and the cards shall be discarded upon completion of the dealing procedures.

(d) Any card found face upwards in the shoe shall not be used in the game and shall be placed in the discard bucket, along with an additional number of cards, drawn face upwards, equal to the value of the card found face upwards in the shoe.

(e) If there are insufficient cards remaining in the shoe to complete a round of play, that round shall be void and a new round shall commence after the entire set of cards are reshuffled and placed in the shoe.

As amended, effective: 03/31/80

As amended, effective: 04/29/80

As amended, effective: 09/05/06

As amended, effective: 07/21/08