

SUBCHAPTER 25. DOUBLE CROSS POKER

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19:47-25.1 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings unless the context clearly indicates otherwise:

“Ante” or “ante wager” means the initial wager required to be made prior to any cards being dealt in order to participate in the round of play.

“Community card” means any of the five cards that are initially dealt face down in a cross formation in the designated area to the right of the table inventory container, with the three community cards contained in either axis of the cross being used by each player and the dealer to form a five-card poker hand.

“Fold” means the withdrawal of a player from a round of play by discarding his or her hand after the first two cards have been dealt to the player and prior to placing raise wagers.

“Hand” means the five-card poker hand formed by combining the two

cards dealt to a player or the dealer and the three cards contained in either axis of the community card cross.

“Raise” or “raise wagers” means the two wagers, each equal in amount to the ante wager, required to be placed by a player prior to the dealer turning over the last three community cards that may be used to form a five-card poker hand.

“Rank” or ranking means the relative value of a card or group of cards as set forth in N.J.A.C. 19:47-25.5

“Round of play” means one complete cycle of play during which all wagers have been placed, all cards have been dealt and all remaining wagers have been paid off or collected in accordance with the rules of this subchapter.

“Stub” means the remaining portion of the deck after all cards in the round of play have been dealt or delivered.

“Suit” means one of the four categories of cards: club, diamond, heart or spade.

“Three-card wager” shall mean the optional, supplemental wager on the three-card hand comprised of a player’s two cards and the community card farthest from the dealer in the vertical array of the community card cross.

Adopted, effective: 08/16/04

19:47-25.2 Cards; number of decks

(a) Except as provided in (b) below, double cross poker shall be played with one deck of cards with backs of the same color and design and one additional cover card. The cover card 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. The deck of cards shall meet the requirements of N.J.A.C. 19:46-1.17.

(b) If an automated card shuffling device is used, a casino licensee shall be permitted to use a second deck of cards to play the game provided that:

1. Each deck of cards complies with the requirements of (a) above;
2. The backs of the cards in the two decks are of different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

Adopted, effective: 08/16/04

19:47-25.3 Opening of the table for gaming

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 19:46-1.18(e)1 and (b) through (d) 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 up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first player has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-25.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-25.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

Adopted, effective: 08/16/04

As amended, effective: 03/19/07

19:47-25.4 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 round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer, or device, shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using a automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-25.7, 25.8 or 25.9; or

2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall:

1. Cut the deck, using one hand, by:

- i. Placing the cover card on the table in front of the deck of cards;
- ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;
- iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on top of the cover card pursuant to (c)1ii above; and

iv. Removing the cover card and placing it in the discard rack; and

2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-25.7, 25.8 or 25.9.

(d) Notwithstanding (c) above, 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.

(e) Whenever there is no gaming activity at a double cross poker table, which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 19:47-25.3(c) shall be completed.

Adopted, effective: 08/16/04

As amended, effective: 03/19/07

19:47-25.5 Double cross poker rankings

(a) The rank of the cards used in double cross poker for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be combined with a 2, 3, 4 and 5 to complete a “straight” or a “straight flush.” All suits shall be considered equal in rank.

(b) The permissible hands at the game of double cross poker, in order of highest to lowest rank, shall be:

1. “Royal flush” is a hand consisting of an ace, king, queen, jack and 10 of the same suit;

2. “Straight flush” is a hand consisting of five cards of the same suit in consecutive ranking;

3. "Four-of-a-kind" is a hand consisting of four cards of the same rank;
4. "Full house" is a hand consisting of "three-of-a-kind" and a "pair";
5. "Flush" is a hand consisting of five cards of the same suit;
6. "Straight" is a hand consisting of five cards of consecutive rank, not all of the same suit;
7. "Three-of-a-kind" is a hand consisting of three cards of the same rank;
8. "Two pairs" is a hand consisting of two "pairs";
9. "Pair" is a hand containing two cards of the same rank; and
10. "High Card" is a hand that does not contain any of the permissible five-card hands listed in (b)1 through 9 above and the value of which is determined by the highest ranking individual card in the hand.

(c) For purposes of the optional three-card wager, the permissible three-card hands in the game of double cross poker recognized for a payout in accordance with N.J.A.C. 19:47-25.11(c) shall be:

1. "Three-card straight flush" is a hand consisting of three cards of the same suit in consecutive ranking;
2. "Three-of-a-kind" is a hand consisting of three cards of the same rank regardless of suit;
3. "Three-card straight" is a hand consisting of three unsuited cards of consecutive rank; provided, however, that an ace may not be combined with a king and two;
4. "Three-card flush" is a hand consisting of three cards of the same suit, not in consecutive order; and
5. "One pair" is a hand is a hand consisting of two cards of the same rank.

Adopted, effective: 08/16/04

19:47-25.6 Wagers

(a) All wagers at double cross shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) Only players who are seated at a double cross poker table may wager at the game. Once a player has placed his or her ante wager and received cards, that player must remain seated until the completion of the round of play.

(c) All ante wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 19:47-25.7, 25.8 or 25.9. Except as provided in N.J.A.C. 19:47-25.10, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(d) Upon placing an ante wager, a player may, at his or her discretion, make an optional three-card wager on the designated area of the layout in an amount ranging from \$1.00 to \$100.00.

(e) Raise wagers shall be made in accordance with N.J.A.C. 19:47-25.10.
Adopted, effective: 08/16/04

19:47-25.7 Procedures for dealing the cards from a manual dealing shoe

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 19:46-1.19 and shall be located on the table in a location as approved by the Commission. Once the procedures required by N.J.A.C. 19:47-25.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automated card shuffling device.

(b) Prior to dealing any cards and once all ante wagers have been placed, the dealer shall announce "No more bets."

(c) In dealing the cards, each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand. The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. Two consecutive cards face down to each player;
2. Two consecutive cards face down to the area designated for the placement of the dealer's cards; and
3. Five consecutive cards face down in a cross formation to the area designated for the placement of the community cards, with the first three community cards being dealt from the dealer's left to right in a horizontal array and the remaining two community cards being dealt to the top and bottom of the center card in the horizontal array to complete a vertical array of three cards.

(d) After two cards have been dealt to each player and the dealer, and five cards have been dealt to the area designated for the placement of the community cards, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct numbers of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the area designated for the placement of the dealer's cards has more or less than two cards, or the area designated for the community cards has more or less than five cards), but 52 cards remain in

the deck, all hands shall be void pursuant to N.J.A.C. 19:47-25.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 19:46-1.18.

Adopted, effective: 08/16/04

19:47-25.8 Procedures for dealing the cards from the hand

(a) Notwithstanding any other provisions of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play double cross poker from his or her hand.

(b) If a casino licensee chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed.

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 19:47-25.4 have been completed, the dealer shall place the stacked deck of cards in either hand.
 - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
 - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall then announce "No more bets" prior to dealing any cards.

(c) The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout. The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. Two consecutive cards face down to each player;
2. Two consecutive cards face down to the area designated for the placement of the dealer's cards; and
3. Five consecutive cards face down in a cross formation to the area designated for the placement of community cards, with the first three community cards being dealt from the dealer's left to right in a horizontal array and the remaining two community cards being dealt to the top and bottom of the center card in the horizontal array to complete a vertical array of three cards.

(d) After two cards have been dealt to each player and the dealer, and five cards have been dealt to the area designated for the placement of the community cards, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct numbers of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-25.7(e).

Adopted, effective: 08/16/04

19:47-25.9 Procedures for dealing the cards from an automated dealing shoe

(a) Notwithstanding any other provision of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play double cross poker dealt from an automated dealing shoe, which

dispenses cards in stacks of two cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.

(b) If a casino licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed.

1. Once the procedures required by N.J.A.C. 19:47-25.4 have been completed, the cards shall be placed in the automated dealing shoe.

2. Prior to the shoe dispensing any stacks of cards, the dealer shall then announce "No more bets."

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed an ante wager in accordance with N.J.A.C. 19:47-25.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed an ante wager in accordance with N.J.A.C. 19:47-25.6. The dealer shall then deliver a stack of two cards face down to the area designated for the dealer's hand. These two cards shall remain in a stack with one on top of the other face down until each player has elected to fold or made a raise wager. The dealer shall then remove the remaining cards from the automated dealing shoe and deal from his or her hand five consecutive community cards face down in a cross formation to the area designated for the placement of community cards, with the first three community cards being dealt from the dealer's left to right in a horizontal array and the remaining two community cards being dealt to the top and bottom of the center card to complete a vertical array of three cards. After all cards have been dispensed, delivered and dealt in accordance with this section, the dealer shall place the stub in the discard rack without exposing the cards.

(d) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct numbers of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-25.7(e).

Adopted, effective: 08/16/04

19:47-25.10 Procedures for completion of each round of play

(a) After the dealing procedures required by N.J.A.C. 19:47-25.7, 25.8 or 25.9 have been completed, the dealer shall turn over the community card in the vertical array farthest from the dealer and the community card in the horizontal array to the right of the dealer. Any player who has placed a three-card wager may elect to expose his or her two cards in order to qualify for the payout for the three-card wager. The dealer shall determine whether the player's two cards and the community card in the vertical array farthest from the dealer constitute a winning three-card wager hand. The dealer shall collect all losing three-card wagers from players who elect not to expose their two cards or from players who expose their two cards that do not qualify for the three-card wager payout. The dealer shall then pay all winning three-card wagers as set forth in N.J.A.C. 19:47-25.11(c). The dealer shall turn face down the two cards of players who exposed them.

(b) After the resolution of all three-card wagers, each player shall make a decision regarding the fold option or the designation of an array of community cards to use pursuant to (c) below. Each player shall be responsible for his or her own hand, and shall be required to keep his or her two cards in full view of the dealer at all times. Each player's cards shall then be placed face down on the appropriate area of the layout and the player shall not touch the cards again.

(c) The dealer shall, beginning with the player to the dealer's left and moving clockwise around the table, ask each player if he or she wishes to fold or to play the hand.

1. If a player folds, the player shall lose his or her ante. After the dealer collects the player's ante and places it in the table inventory container, the dealer shall then immediately collect the player's cards and place them face

down in the discard rack.

2. If a player elects to play the hand, the player shall use the two cards dealt to the player and three community cards in either a designated vertical or horizontal alignment of the cross formation to form a five card poker hand. The player shall verbally inform the dealer that he or she intends to use the three community cards in the vertical or horizontal alignment. The player shall place two additional wagers, both in equal amounts to the ante, in the same alignment (vertical or horizontal) of the community cards the player intends to use to form his or her five card poker hand.

(d) After the player farthest to the dealer's right has made his or her decision, the dealer shall then turn over the remaining three community cards.

(e) After the dealer turns over the remaining three community cards, the dealer shall then turn over the dealer's two cards. The dealer shall determine the alignment of community cards, vertical or horizontal, that will yield the higher ranking poker hand. The dealer shall then place the dealer's two cards in the same alignment of the three community cards used to form the higher five-card poker hand.

(f) After the dealer determines the alignment of community cards for the dealer's hand in accordance with (e) above, the dealer shall start with the player farthest to his or her right, and continuing counterclockwise around the table, turn the two cards of each remaining player face up.

(g) Each remaining player who has not folded shall play his or her pre-designated five-card poker hand against the dealer's higher ranking five-card hand in accordance with the double cross poker hand rankings set forth at N.J.A.C. 19:47-25.5.

1. The dealer shall compare the ranking of the player's five-card hand designated by the alignment of the player's wagers to the ranking of the dealer's five-card hand.

2. If the ranking of a player's five-card hand is lower than the dealer's hand, the player shall lose all three wagers. All three wagers shall be

collected and placed into the table inventory container, and the player's cards shall be immediately collected by the dealer and placed face down in the discard rack.

3. If the ranking of a player's five-card hand is higher than the dealer's five-card hand, the player shall be paid 1 to 1 on the ante and an amount on the two raise wagers in accordance with the payout table set forth at N.J.A.C. 19:47-25.11. In the event that a player's five-card hand and the dealer's five-card hand are of equal ranking ("tie hand"), the player's hand shall be considered a push, and the wager is neither paid nor collected. All winning five-card hands shall remain face up on the layout until all winning wagers have been paid by the dealer.

(h) After paying all winning wagers, the dealer shall immediately collect the cards of all players and place them in the discard rack, together with the remaining cards in the deck used for the round of play. All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

Adopted, effective: 08/16/04

19:47-25.11 Payout odds; payout limitation

(a) The payout odds for winning wagers at double cross poker, printed on any layout, sign, brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win" and no odds shall be stated through the use of the word "for."

(b) Subject to the payout limitation in (c) below, a casino licensee shall pay off each winning raise wager at the game of double cross poker at no less than the following odds:

<u>Hand</u>	<u>Payout Odds</u>
Royal Flush	300 to 1

Straight Flush	50 to 1
Four-of-a-Kind	15 to 1
Full House	7 to 1
Flush	6 to 1
Straight	5 to 1
Three-of-a-Kind	3 to 1
Two Pair	3 to 2
One Pair	1 to 1
High Card	1 to 1

(c) A casino licensee shall pay off each winning three-card wager at the game of double cross poker at no less than the following odds:

<u>Hand</u>	<u>Payout Odds</u>
Three-card Straight Flush	40 to 1
Three-of-a-Kind	30 to 1
Three-card Straight	6 to 1
Three-card Flush	4 to 1
One pair	1 to 1

(d) Notwithstanding the minimum payout odds required in (b) above, a casino licensee may establish a maximum amount as approved by the Commission that is payable to a player on a single hand, which amount shall be at least \$60,000 or the maximum amount that one patron could win per round when betting the minimum permissible wager, whichever is greater. The payout limit shall either be included on the layout or posted at the table pursuant to N.J.A.C. 19:46-1.13N. If the established payout limit is not included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 19:47-8.3.

Adopted, effective: 08/16/04

19:47-25.12 Irregularities

(a) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the

dealing of the cards, all hands shall be void and the cards shall be reshuffled.

(b) A card drawn in error without its face being exposed shall be used as though it was the next card from the shoe or the deck.

(c) If any player or the area designated for the placement of the community cards is dealt an incorrect number of cards, all hands shall be void and the cards shall be reshuffled.

(d) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(e) If an automated dealing shoe is being used and the device jams, stops dealing cards or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.

(f) Any automated card shuffling device, or automated dealing shoe, shall be removed from a gaming table before any other method of shuffling or dealing may be utilized at that table.

Adopted, effective: 08/16/04