

LAW AND PUBLIC SAFETY

DIVISION OF GAMING ENFORCEMENT

Rules of the Games

Pai Gow; Pai Gow Poker

Proposed New Rules: N.J.A.C. 13:69F-10.6A, 10.11, 11.8D, 11.21, 11.22,  
and 11.23

Proposed Amendments: N.J.A.C. 13:69E-1.13B and 1.13C; and 13:69F-10.1,  
10.3, 10.5, 10.7, 11.1, 11.3, 11.4, 11.7, 11.9, and 11.10

Authorized By: David L. Rebeck, Director, Division of Gaming  
Enforcement.

Authority: N.J.S.A. 5:12-5, 69a, 70, 99, and 100.

Calendar Reference: See Summary below for explanation of exception  
to calendar requirement.

Proposal Number: PRN 2013-081.

Submit written comments by July 19, 2013 to:

Lon E. Mamolen, Deputy Attorney General  
Division of Gaming Enforcement  
1300 Atlantic Avenue  
Atlantic City, NJ 08401

The agency proposal follows:

**Summary**

The proposed new rules and amendments would supplement the  
rules for the authorized games pai gow (tiles) and pai gow poker  
set forth at N.J.A.C. 13:69F-10 and 11 , respectively. "Dragon's  
Eye" and "EZ Pai Gow" introduce separate sets of supplemental  
wagers to pai gow poker, together with alternative commission

variations, including no commission. Dragon's Eye is also introduced for pai gow.

The proposed amendments to N.J.A.C. 13:69E-1.13B provide for the requirements of a table game layout for pai gow poker, if a casino licensee elects to offer Dragon's Eye or EZ Pai Gow.

The proposed amendments to N.J.A.C. 13:69E-1.13C provide for the requirements of a table game layout for pai gow, if a casino licensee offers pai gow.

The proposed amendments to N.J.A.C. 13:69F-10.1 include the following definitions to implement Dragon's Eye for pai gow: "dice bonus wager," "double wager," "dragon's eye die," "even wager," "match wager," "odd wager," and "triple wager."

The proposed amendments to N.J.A.C. 13:69F-10.3 specify the requirement that one of the three dice used in pai gow be of a color readily distinguishable from the other two.

The proposed amendment to N.J.A.C. 13:69F-10.5 enables a pai gow player to place one or more of the supplemental wagers associated with Dragon's Eye in pai gow.

Proposed new N.J.A.C. 13:69F-10.6A delineates the supplemental dealing procedures to implement Dragon's Eye.

The proposed amendment to N.J.A.C. 13:69F-10.7 provides for two alternative vigorish extraction methods for Dragon's Eye.

Proposed new N.J.A.C. 13:69F-10.11 describes how the various supplemental wagers of Dragon's Eye in pai gow would win, together with payout odds for such winning supplemental wagers.

The proposed amendments to N.J.A.C. 13:69F-11.1 include the following definitions to implement Dragon's Eye and EZ Pai Gow for

pai gow poker: "dealer's queen dragon," "dealer's queen's dragon wager," "dice bonus wager," "double wager," "dragon's eye die," "dynasty bonus wager," "even wager," "EZ pai gow," "match wager," "odd wager," "protection wager," "red/black wager," and "triple wager."

The proposed amendments to N.J.A.C. 13:69F-11.3 provide for seven-card hands recognized for EZ Pai Gow supplemental wager payouts.

The proposed amendment to N.J.A.C. 13:69F-11.4 specifies the requirement in Dragon's Eye that one of the three dice used in pai gow be of a color readily distinguishable from the other two.

The proposed amendments to N.J.A.C. 13:69F-11.7 enable a pai gow poker player to place one or more of the supplemental wagers associated with Dragon's Eye or EZ Pai Gow.

Proposed new N.J.A.C. 13:69F-11.8D delineates the supplemental dealing procedures to implement Dragon's Eye in pai gow poker.

The proposed amendments to N.J.A.C. 13:69F-11.9 delineate the supplemental dealing procedures to implement EZ Pai Gow in addition to the treatment of vigorish for both EZ Pai Gow and Dragon's Eye for pai gow poker.

The proposed amendments to N.J.A.C. 13:69F-11.10 integrate the banking and co-banking rules applicable to EZ Pai Gow.

Proposed new N.J.A.C. 13:69F-11.21 describes how the various supplemental wagers of Dragon's Eye in pai gow poker would win together with payout odds for such winning supplemental wagers.

Proposed new N.J.A.C. 13:69F-11.22 describes how the various supplemental wagers of EZ Pai Gow in pai gow poker would win together with procedures for payment of the envy bonus.

Proposed new N.J.A.C. 13:69F-11.23 prescribes payout odds for the various supplemental wagers of EZ Pai Gow.

This notice of proposal is not required to be referenced in a rulemaking calendar because a public comment period of 60 days is being provided. See N.J.A.C. 1:30-3.3(a)5.

#### **Social Impact**

The proposed new rules and amendments are not expected to have any social impact beyond that created by the authorization of any game variation and supplemental wagers that is compatible with the public interest. The proposed new rules and amendments do not reflect any social judgments made by the Division. The implementation of new player wagering options may increase patron interest in the games of pai gow and pai gow poker, but it is unclear at this time whether new or additional patrons will be attracted to Atlantic City casinos as a result.

#### **Economic Impact**

The implementation of new player wagering options, by its very nature, requires casino licensees to incur some costs in preparing to offer them to the public, such as installing new tables and layouts, training casino personnel, and revising the casino's gaming guide. These costs may be offset by increased casino revenues, which may be generated by the options.

To the extent the new wagering options generate increased casino revenues from pai gow or pai gow poker, senior and disabled

citizens of New Jersey would benefit from the additional tax revenue that would be collected. However, for the above reasons, any attempt to quantify the effects of the introduction of the new wagering options on casino revenue would be speculative at this time.

The proposed new rules and amendments may also require the Division of Gaming Enforcement to incur some minimal costs. These costs are borne by casino licensees.

#### **Federal Standards Statement**

A Federal standards analysis is not required because the proposed new rules and amendments are mandated by the provisions of the Casino Control Act, N.J.S.A. 5:12-1 et seq., and are not subject to any Federal requirements or standards.

#### **Jobs Impact**

The proposed new rules and amendments are not expected to result in an increase or decrease in the number of jobs at Atlantic City casinos. No impact upon any other sector of the economy is anticipated.

#### **Agriculture Industry Impact**

The proposed new rules and amendments will have no impact upon the agriculture industry because they affect the regulation of casinos in Atlantic City.

#### **Regulatory Flexibility Statement**

The proposed new rules and amendments would affect casino licensees, none of which is a "small business" within the meaning of the Regulatory Flexibility Act, N.J.S.A. 52:14B-16 et seq.,

because they employ more than 100 persons full-time in the State of New Jersey. Accordingly, no regulatory flexibility analysis is required.

#### **Housing Affordability Impact Analysis**

The proposed new rules and amendments will have no impact on the affordability of housing, nor would they evoke a change in the average costs associated with housing, in the State of New Jersey because they affect the regulation of casinos in Atlantic City and the implementation of new player wagering options.

#### **Smart Growth Development Impact Analysis**

The proposed new rules and amendments will have no impact on the achievement of smart growth development in the State of New Jersey, nor would they evoke a change in housing production in Planning Areas 1 or 2, or within designated centers, under the State Development and Redevelopment Plan, because they affect the regulation of casinos in Atlantic City and the implementation of new player wagering options.

**Full text** of the proposal follows (additions indicated in boldface **thus**; deletions indicated in brackets [thus]):

### CHAPTER 69E

#### GAMING EQUIPMENT

##### SUBCHAPTER 1. GENERAL PROVISIONS

13:69E-1.13B Pai gow poker table; pai gow poker shaker; physical characteristics; computerized random number generator

(a) - (g) (No change.)

(h) If a casino licensee offers the dragon's eye variation of pai gow poker pursuant to N.J.A.C. 13:69F-11.8D, in addition to the requirements set forth in (b) above, the layout shall include six separate betting areas at each player position for the placement of the following six optional wagers:

1. An even wager;
2. An odd wager;
3. A match wager;
4. A double wager;
5. A triple wager; and
6. A dice bonus wager.

(i) If a casino licensee offers the "dealer queen's dragon" wager, "dynasty bonus" wager, "protection" wager, and the "red/black" wager authorized by N.J.A.C. 13:69F-11.20 then the following shall apply:

1. A separate area for each player, located above the numbered betting areas, designated "queen's dragon" for the placement of the "dealer queen's dragon" wager.

2. A separate area for each player, located to the right of the numbered betting areas, designated "dynasty bonus" for the placement of the "dynasty bonus" wager.

3. A separate area for each player, located to the left of the numbered betting areas, designated "P" for the placement of the "protection" wager.

4. Two separate areas for each player, one located to the right of the "queen's dragon" betting area and colored red and the other

located to the left of the "queen's dragon" betting area and colored black, for the placement of the "red/black" wager.

5. Notice of signage, as approved by the Division, providing the payout odds for the "dealer queen's dragon" wager, "dynasty bonus" wager, "protection" wager, "red/black" wager, and payout amounts for the "envy bonus" as defined at N.J.A.C. 13:69F-11.20.

6. Inscriptions indicating the aggregate payout limit per round of play for the "dealer queen's dragon" wager, the "dynasty bonus" wager, the "protection" wager, and the "red/black" wager established by the casino licensee pursuant to N.J.A.C. 13:69F-11.16(d) or a generic inscription indicating the wagers are subject to the posted payout limit.

13:69E-1.13C Pai gow table; pai gow shaker; physical characteristics

(a) - (d) (No change.)

(e) If a casino licensee offers the dragon's eye variation of pai gow pursuant to N.J.A.C. 13:69F-10.6A, in addition to the requirements set forth in (b) above, the layout shall include:

1. Five separate betting areas at each player position for the placement of the following five optional wagers:

- i. An even wager;
- ii. An odd wager;
- iii. A match wager;
- iv. A double wager; and
- v. A triple wager; and

2. A separate location to the left of dealer's table inventory

container with six areas for the dealer's placement of player dice bonus wagers, which areas are designated with the numeric player position at the table.

CHAPTER 69F

RULES OF THE GAMES

Subchapter 10. PAI GOW

13:69F-10.1 Definitions

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

...

"Dice bonus wager" shall mean a wager that wins if the numeric value for all three dice is the same (triple) in one round of play, in two consecutive rounds, or three consecutive rounds of play in the dragon's eye variation of pai gow, provided that each triple may be comprised of dice with a numeric value different from any other triple.

"Double wager" shall mean a wager that wins if the numeric value on the two same colored dice is the same in the dragon's eye variation of pai gow.

"Dragon's eye die" means the one die used in the dragon's eye variation of pai gow that is of a color different from the other two dice.

"Even wager" shall mean a wager that wins if the numeric value on the dragon's eye die is even in value (that is, 2, 4, or 6) in the

dragon's eye variation of pai gow.

...

"Match wager" is a wager that wins when the position number of a player matches the numeric value of one or more of the three dice in the dragon's eye variation of pai gow.

...

"Odd wager" shall mean a wager that wins if the numeric value on the dragon's eye die is odd in value (that is, 1, 3, or 5) in the dragon's eye variation of pai gow.

...

"Triple wager" shall mean a wager that wins if the numeric value on all three dice is the same in the dragon's eye variation of pai gow.

...

13:69F-10.3 Dice; number of dice; pai gow shaker

(a) - (c) (No change.)

(d) If a casino licensee offers the dragon's eye variation of pai gow, one of the three dice shall be a dragon's eye die and the other two dice shall each be of the same color, but readily distinguishable from the color of the dragon's eye die.

13:69F-10.5 Wagers

(a) - (c) (No change.)

(d) If a casino licensee offers the dragon's eye variation of pai gow, a player shall have the option to place one or more of the following wagers on the designated betting area of the layout: an odd

wager, an even wager, a double wager, a match wager, and a triple wager. In addition, a player may place a dice bonus wager, which wager shall be moved by the dealer to the designated area corresponding to the player's betting position immediately to the left of the dealer's inventory container. At the discretion of the casino licensee, a player may place one or more of these wagers without having to place a pai gow wager. The casino licensee shall pay each winning wager authorized pursuant to this subsection in accordance with the payout odds set forth in N.J.A.C. 13:69F-10.11.

13:69F-10.6A Dragon's eye variation; supplemental dealing procedure

(a) Upon shaking the pai gow shaker, but prior to dealing the tiles in accordance with this subchapter, the dealer shall remove the lid covering the pai gow shaker and examine the number showing on the dragon's eye die. The dealer shall announce the number on the dragon's eye die, and whether one or more of the supplemental wagers in the dragon's eye variation have won. The dealer shall then place a marker or button (dragon's eye button) visually distinguishable from that being used for designating the bank at the player position represented by the number on the dragon's eye die.

(b) Following the placement of the dragon's eye button, the dealer shall from his or her right to left collect all losing supplemental wagers in the dragon's eye variation and pay all such winning wagers in accordance with the odds set forth at N.J.A.C. 13:69F-10.11. The pai gow shaker shall remain uncovered until all winning wagers have been paid.

(c) If the dice shake results in all three dice having the same numeric value (triple), then the player who received the dragon's eye button in accordance with (a) above shall be the shaker of the dice for the next round of play, upon which the outcome of dice bonus wagers are determined, provided that the player has placed a dice bonus wager. If the player has not placed a dice bonus wager, the dealer shall be responsible for the shaking of the dice for the next round of play. Following each triple rolled, the dealer shall place a second button adjacent to the dice wager spot to left of the dealer's inventory container that corresponds to the number of triples rolled (1, 2, or 3).

(d) Except for any pending dice bonus wagers, after all the supplemental wagers in the dragon's eye variation have been settled and the shaker of the dice for the ensuing round of play has been determined, the dealer shall then distribute the pai gow tiles first to the player having the dragon's eye button at his or her location and proceed to deal the game in accordance with the dealing procedures provided in this subchapter. In lieu of the procedures for determining the starting position for dealing the tiles set forth in this subsection, a casino licensee may elect to determine the starting position for dealing the tiles in accordance with the procedures set forth in N.J.A.C. 13:69F-10.6.

(e) The dealer shall shake the dice five times and, if the player identified in (a) above has a pending dice bonus wager, pass the shaker to the player. The player shall shake the dice in the shaker and pass the shaker back to the dealer who shall remove the lid. If

there is no player at that player position or if there is a player at that player position who has not placed a dice bonus wager, the dealer shall retain the dice.

(f) Any player who gains the opportunity to shake the dice may choose to have the dealer shake the dice for that player.

13:69F-10.7 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish

(a) - (k) (No change.)

(l) If a casino licensee offers the dragon's eye variation of pai gow, it shall extract vigorish by one of following two alternative methods:

1. Five percent on the amount won on the tiles phase of the game, provided, however, that any roll of triples during the dice phase of the game shall result in losing odd and even wagers; or

2. No vigorish shall be extracted during the tiles phase of the game, provided, however, that any roll of triples during the dice phase of the game shall result in losing odd, even, and pai gow wagers.

[(1)] (m) (No change in text.)

13:69F-10.11 Wagers for dragon's eye variation; payout odds

(a) A "match wager" shall win for the player position number that corresponds to the numeric value on each die. A player who places a match wager shall be paid 1 to 1 for each die with a numeric value that matches the player's player position at the table.

1. Example A: If the numeric values of the dice rolled are 1, 2, and 3, then the players in player positions 1, 2, and 3 shall each be paid 1 to 1.

2. Example B: If the numeric values are 3, 3, and 4, then the player at player position 3 shall be paid 2 to 1 (1 to 1 for each die) and the player at player position 4 shall be paid 1 to 1.

3. Example C: If the numeric values are 5, 5, and 5, then the player at player position 5 shall be paid 3 to 1 (1 to 1 for each die).

(b) An "even wager" shall win if the numeric value of the dragon's eye die is an even number (that is, 2, 4, or 6), provided that the numeric value on each of the three dice is not the same. A winning even wager shall be paid 1 to 1.

(c) An "odd wager" shall win if the numeric value of the dragon's eye die is an odd number (that is, 1, 3, or 5), provided that the numeric value on each of the three dice is not the same. A winning odd wager shall be paid 1 to 1.

(d) A "double wager" shall win if the numeric values on both dice other than the dragon's eye die are the same (double). A winning double wager shall be paid 4 to 1.

(e) A "triple wager" shall win if the numeric values on all three dice are the same (triple). A winning triple wager shall be paid 30 to 1.

(f) A "dice bonus wager" shall win if the numeric values on all three dice are the same for a round of play. A winning dice bonus wager for the first triple shall be paid 30 to 1 for the player shaking the dice

and 25 to 1 for players other than the shaker. A winning dice bonus wager for two consecutive triples shall be 500 to 1 for the player shaking the dice and 50 to 1 for players other than the shaker who retained their bonus bets on the table. A winning dice bonus wager for three consecutive triples shall be 10,000 to 1 for the player shaking the dice and 1,000 to 1 for players other than the shaker who retained their bonus bets on the table. In the event the dealer is responsible for shaking the dice pursuant to N.J.A.C. 13:69F-10.6A(c), players remain eligible to win the payouts for non-shakers as set forth in this subsection. Players shall only remain eligible for payouts for consecutive triples by retaining their dice bonus wagers in the designated area of the layout. Players who did not place a dice bonus wager before any triple will be ineligible to place a dice bonus wager on the subsequent round of play.

#### SUBCHAPTER 11. PAI GOW POKER

##### 13:69F-11.1 Definitions

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

...

"Dealer queen's dragon" shall mean, for purposes of the EZ pai gow variation, the seven-card hand of the dealer or player bank that is a queen-high hand.

"Dealer queen's dragon wager" shall mean, for purposes of the EZ pai gow variation, an optional wager authorized by N.J.A.C. 13:69F-11.20 that the dealer or player bank's hand will form a dealer queen's dragon.

"Dice bonus wager" shall mean a wager that wins if the numeric value for all three dice is the same (triple) in one round of play, in two consecutive rounds, or three consecutive rounds of play in the dragon's eye variation of pai gow poker, provided that each triple may be comprised of dice with a numeric value different from any other triple.

"Double wager" shall mean a wager that wins if the numeric value on the two same colored dice is the same in the dragon's eye variation of pai gow poker.

"Dragon's eye die" means the one die used in the dragon's eye variation of pai gow poker that is of a color different from the other two dice.

"Dynasty bonus wager" shall mean, for purposes of the EZ pai gow variation, an optional wager authorized by N.J.A.C. 13:69F-11.20 that the player's seven card hand will form a five-card hand or seven-card hand combination that qualifies for a payout pursuant to N.J.A.C. 13:69F-11.19.

...

"Even wager" shall mean a wager that wins if the numeric value on the dragon's eye die is even in value (that is, 2, 4, or 6) in the dragon's eye variation of pai gow poker.

"EZ pai gow" shall mean a variation of pai gow poker in which players do not pay vigorish on winning pai gow poker wagers.

...

"Match wager" is a wager that wins when the position number of a player matches the numeric value of one or more of the three dice in the dragon's eye variation of pai gow poker.

"Odd wager" shall mean a wager that wins if the numeric value on the dragon's eye die is odd in value (that is, 1, 3, or 5) in the dragon's eye variation of pai gow poker.

...

"Protection wager" shall mean, for purposes of the EZ pai gow variation, an optional wager authorized by N.J.A.C. 13:69F-11.19 that the player's seven cards will form a seven-card hand with a rank of ace or lower (a "pai gow"), which qualifies for a payout pursuant to N.J.A.C. 13:69F-11.20.

...

"Red/black wager" shall mean, for purposes of the EZ pai gow variation, an optional wager authorized by N.J.A.C. 13:69F-11.19 that the player's seven-card hand will contain at least four cards of the chosen color, which qualifies for a payout pursuant to N.J.A.C. 13:69F-11.19.

...

"Triple wager" shall mean a wager that wins if the numeric value on all three dice is the same in the dragon's eye variation of pai gow poker.

13:69F-11.3 Pai gow poker rankings; cards; poker hands

(a) - (h) (No change.)

(i) If a casino licensee offers the EZ pai gow variation authorized by N.J.A.C. 13:69F-11.20, the following seven-card hands, each of which has a rank higher than a five-card poker hand of five aces, shall be used to determine the amount of the dynasty bonus wager and envy bonus payouts pursuant to N.J.A.C. 13:69F-11.21:

1. "Ace to 5 natural straight flush with suited ace and queen" is a seven card hand formed with an ace, 2, 3, 4, and 5 of the same suit (none of which is the joker) with an additional ace and queen of the same suit (neither of which is the joker);

2. "Seven-card natural straight flush" is a seven card hand consisting of seven cards of the same suit in consecutive ranking, with no joker being used to complete the hand;

3. "Royal flush with suited ace and queen" is a seven card hand consisting of an ace, king, queen, jack, and 10 of the same suit (with or without a joker), with an additional ace and queen of the same suit (neither of which is the joker); and

4. "Seven-card wild straight flush" is a seven card hand consisting of seven cards of the same suit in consecutive ranking with a joker being used to complete the hand.

13:69F-11.4 Pai gow poker shaker and dice; computerized random number generator; button

(a) (No change.)

(b) If a casino licensee offers the dragon's eye variation of pai gow poker, one of the three dice shall be a dragon's eye die and the other two dice shall each be of the same color, but readily distinguishable from the color of the dragon's eye die.

13:69F-11.7 Wagers

(a) - (f) (No change.)

(g) If a casino licensee offers the dragon's eye variation of pai gow, a player shall have the option to place one or more of the following wagers on the designated betting area of the layout: an odd wager, an even wager, a double wager, a match wager, a triple wager, and a dice bonus wager. At the discretion of the casino licensee, a player may place one or more of these wagers without having to place a pai gow poker wager. The casino licensee shall pay each winning wager authorized pursuant to this subsection in accordance with the payout odds set forth in N.J.A.C. 13:69F-11.19.

(h) If a casino licensee offers the optional wagers authorized for the EZ pai gow variation pursuant to N.J.A.C. 13:69F-11.20, upon placing a pai gow wager and prior to any cards being dealt for the round of play, a player may also place one or more of following wagers:

1. A dynasty bonus wager;
2. A protection wager;
3. A red/black wager; and
4. A queen's dragon wager.

13:69F-11.8D Dragon's eye variation; supplemental dealing procedure

(a) Upon shaking the pai gow shaker, but prior to dealing the cards in accordance with this subchapter, the dealer shall remove the lid covering the pai gow shaker and examine the number showing on the dragon's eye die. The dealer shall announce the number on the dragon's eye die, and whether one or more of the supplemental wagers in the dragon's eye variation have won. The dealer shall then place a marker or button (dragon's eye button) visually distinguishable from that being used for designating the bank at the player position represented by the number on the dragon's eye die.

(b) Following the placement of the dragon's eye button, the dealer shall from his or her right to left collect all losing supplemental wagers in the dragon's eye variation and pay all such winning wagers in accordance with the odds set forth at N.J.A.C. 13:69F-11.19. The pai gow shaker shall remain uncovered until all winning wagers have been paid.

(c) If the dice shake results in all three dice having the same numeric value (triple), then the player who received the dragon's eye button in accordance with (a) above shall be the shaker of the dice for the next round of play, upon which the outcome of any dice bonus wagers are determined, provided that the player has placed a dice bonus wager. If the player has not placed a dice bonus wager, the dealer shall be responsible for the shaking of the dice for the next round of play. Following each triple rolled, the dealer shall place a second button adjacent to the dragon's eye button that corresponds to the number of triples rolled (1, 2, or 3).

(d) Except for any pending dice bonus wagers, after all the supplemental wagers in the dragon's eye variation have been settled and the shaker of the dice for the ensuing round of play has been determined, the dealer shall then distribute the pai gow poker cards first to the player having the dragon's eye button at his or her location and proceed to deal the game in accordance with the dealing procedures provided in this subchapter. In lieu of the procedures for determining the starting position for dealing the cards as set forth in this subsection, a casino licensee may elect to determine the starting position for dealing the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-11.10.

(e) The dealer shall shake the dice five times and, if the player identified in (a) above has a pending dice bonus wager, pass the shaker to the player. The player shall shake the dice in the shaker and pass the shaker back to the dealer who shall remove the lid. If there is no player at that player position or if there is a player at that player position who has not placed a dice bonus wager, the dealer shall retain the dice.

(f) Any player who gains the opportunity to shake the dice may choose to have the dealer shake the dice for that player.

13:69F-11.9 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish

(a) - (d) (No change.)

(e) Unless a player has placed a progressive payout wager pursuant to N.J.A.C. 13:69F-11.14, [or] a seven-card bonus wager pursuant to

N.J.A.C. 13:69F-11.17, or one of the optional wagers authorized for the EZ pai gow variation pursuant to N.J.A.C. 13:69F-11.20, a player may announce that he or she wishes to surrender his or her wager prior to the dealer exposing either of the two hands of that player pursuant to (f) below. Once the player has announced his or her intention to surrender, the dealer shall:

1. - 2. (No change.)

(f) Once the dealer has set a high hand and a low hand, the dealer shall expose both hands of each player, starting from the right and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the dealer and shall announce if the pai gow poker wager of that player shall win, lose, or be considered a tie (["push"]). [If the player has placed a progressive payout wager pursuant to N.J.A.C. 13:69F-11.14, the dealer shall also examine the seven cards of the player and announce if the progressive payout wager of that player shall win or lose. If the player has placed a seven-card bonus wager pursuant to N.J.A.C. 13:69F-11.17, the dealer shall also examine the seven cards of the player and announce if the seven-card bonus wager of that player shall win or lose. If the player has placed an imperial pai gow bonus wager pursuant to N.J.A.C. 13:69F-11.19, the dealer shall also examine:

1. The seven cards of the player and announce if the player hand bonus for that player shall win or lose, and

2. The seven cards of the bank and announce if the banker hand bonus for that player shall win or lose.] **The dealer shall also examine the seven cards of the player and announce whether any of the**

following wagers shall win or lose:

1. A progressive payout wager pursuant to N.J.A.C. 13:69F-11.14;
2. A seven-card bonus wager pursuant to N.J.A.C. 13:69F-11.17;
3. An imperial pai gow bonus wager pursuant to N.J.A.C. 13:69F-11.19; and
4. Any optional wager for the EZ pai gow variation pursuant to N.J.A.C. 13:69F-11.20.

(g) All losing pai gow poker wagers, imperial pai gow bonus wager, seven-card bonus wagers, [and] progressive payout wagers, **and optional wagers for the EZ pai gow variation** shall be immediately collected by the dealer and put in the table inventory container. Unless the player has a winning progressive payout wager, [or] winning seven-card bonus wager, **or optional wager(s) for the EZ pai gow variation**, all losing pai gow poker hands shall also be collected. A pai gow poker wager made by a player shall lose if:

1. - 4. (No change.)

(h) If a pai gow poker wager is a push, the dealer shall not collect or pay the wager, but shall return the pai gow poker wager to the player. Unless the player has a winning progressive payout wager, [or] a winning seven-card bonus wager, **or a winning optional wager(s) for the EZ pai gow variation**, the dealer shall then immediately collect the cards of that player. A pai gow poker wager made by a player shall be a push if:

1. The high hand of the player is higher in rank than the high hand of the dealer, but the low hand of the player is identical in rank to the low hand of the dealer (copy hand) or lower in rank than

the low hand of the dealer; [or]

2.The high hand of the player is identical in rank to the high hand of the dealer (copy hand) or lower in rank than the high hand of the dealer, but the low hand of the player is higher in rank than the low hand of the dealer[.]; **and**

**3.The EZ pai gow variation is offered, the dealer/playerbank hand is a dealer's queen dragon hand.**

(i) All hands that resulted in a winning pai gow poker wager, winning seven-card bonus wager, winning imperial pai gow bonus wager, [or] winning progressive payout wager, **or a winning optional wager(s) for the EZ pai gow variation** shall remain face up on the layout. Winning wagers shall be paid after all hands are exposed. The dealer shall pay winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. A pai gow poker wager made by a player shall win if the high hand of the player is higher in rank than the high hand of the dealer and the low hand of the player is higher in rank than the low hand of the dealer, **except in the EZ pai gow variation if the dealer's hand is a dealer's queen dragon hand.** If a player has a winning pai gow poker wager and a winning progressive payout wager, winning imperial pai gow bonus wager, [or] a winning seven-card bonus wager, **or a winning optional wager(s) for the EZ pai gow variation**, the pai gow poker wager shall be paid first.

(j) A winning pai gow poker wager 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 **at the time the winning payout is made** in an amount equal to five percent

of the amount won; provided, however, that when collecting the vigorish, the casino licensee may round off the vigorish to 25 cents or the next highest multiple of 25 cents. [A casino licensee shall collect the vigorish from a player at the time the winning payout is made.] **Notwithstanding the foregoing, if a casino licensee offers the EZ pai gow variation, a winning pai gow poker wager shall be paid without extraction of a commission.** After a winning pai gow poker wager has been paid and the vigorish, **if applicable,** collected, the dealer shall then [, if applicable,] pay the winning progressive payout wager, winning imperial pai gow bonus wager, [or] the winning seven-card bonus wager of that player, **or the winning optional bonus wager(s) for the EZ pai gow variation.** Before paying a winning progressive payout wager, winning imperial pai gow bonus wager, [or] winning seven-card bonus wager, **or a winning optional bonus wager(s) for the EZ pai gow variation,** the dealer shall, if necessary, reset the player's high hand and low hand to form the hand type yielding the highest progressive wager payout or seven-card bonus payout to which the player is entitled. Except as otherwise required pursuant to [(1)] **(m)** below, the dealer shall then collect the cards from that player.

**(k) If a casino licensee offers the dragon's eye variation of pai gow poker, it shall extract vigorish by one of following two alternative methods:**

1. **Five percent on the amount won on the poker phase of the game, provided, however, that any roll of triples during the dice phase of the game shall result in losing odd and even wagers; or**

2. No vigorish shall be extracted during the poker phase of the game, provided, however, that any roll of triples during the dice phase of the game shall result in losing odd, even and pai gow poker wagers.

Recodify existing (k) - (l) as (1) - (m) (No change in text.)

13:69F-11.10 Player bank; co-banking; selection of bank; procedures for dealing

(a) - (j) (No change.)

(k) If the cards dealt to the dealer have not been previously collected, after each player has set his or her two hands and placed them on the appropriate area of the layout, the two hands of the dealer shall then be set. Once the dealer has formed a high and low hand, the dealer shall expose the hands of the bank and determine if the hands of the dealer are higher in rank than the hands of the bank. If the dealer wins, the cards of the dealer shall be stacked face up to the right of the table inventory container with the amount wagered by the dealer against the bank placed on top. If the dealer pushes, the dealer shall return the amount wagered by the dealer against the bank to the table inventory container. If the dealer loses, the amount wagered by the dealer against the bank shall be moved to the center of the layout.

1. If banking is in effect during a round of play of the EZ pai gow variation, after the dealer has formed a high and low hand, the dealer shall expose the hands of the bank and determine if the bank's hand is a dealer queen's dragon hand. If the bank's hand is a dealer queen's dragon hand, all players' and dealer's wagers against the bank

**shall be deemed a push.**

(1) If banking is in effect, once the dealer has determined the outcome of the wager of the dealer against the bank, if any, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose, or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers, including the dealer's wager, shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the bank, an amount equal to the remaining winning wagers and place that amount in the center of the layout. The remaining winning wagers shall be paid from the amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount shall be charged a five percent vigorish in accordance with N.J.A.C. 13:69F-11.9. Once the vigorish has been paid, the remaining amount shall be given to the bank.

**1. If banking is in effect during a round of play of the EZ pai gow variation, after the dealer has verified that the bank's hand is not a dealer queen's dragon hand and once the dealer has determined the outcome of the wager of the dealer against the bank, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise**

**around the table.**

(m) If co-banking is in effect, once the dealer has set the co-bank hand pursuant to (e) above, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose, or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the co-bank, an amount equal to one-half of the remaining winning wagers and place that amount in the center of the layout. The dealer shall remove an amount equal to one-half of the remaining winning wagers from the table inventory container and place that amount in the center of the layout. The remaining winning wagers shall be paid from the total amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount will be counted and the dealer shall place half of this amount into the table inventory container. The dealer shall collect a five percent vigorish in accordance with N.J.A.C. 13:69F-11.9 on the remaining amount and place the vigorish amount in the table inventory container. The remaining amount shall then be given to the co-bank.

**1. If co-banking is in effect during a round of play of the EZ**

pai gow variation, once the dealer has set the co-bank hand pursuant to (e) above, the dealer shall determine if the hand of the bank is a dealer queen's dragon hand. If the bank's hand is a dealer queen's dragon hand, the pai gow wagers of all players shall be deemed a push. If the bank's hand is not a dealer queen's dragon hand, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table.

(n) (No change.)

(o) Each player who has a winning pai gow wager against the bank shall pay a five percent vigorish on the amount won to the dealer[, in accordance with N.J.A.C. 13:69F-11.9.]; provided, however, that if a casino licensee offers the EZ pai gow variation, each player who has a winning pai gow wager against the bank shall not pay any vigorish on the amount won to the dealer.

(p) (No change.)

13:69F-11.21 Wagers for dragon's eye variation; payout odds

(a) A "match wager" shall win for the player position number that corresponds to the numeric value on each die. A player who places a match wager shall be paid 1 to 1 for each die with a numeric value that matches the player's player position at the table.

1. Example A: If the numeric values of the dice rolled are 1, 2, and 3, then the players in player positions 1, 2, and 3 shall each be paid 1 to 1.

2. Example B: If the numeric values are 3, 3, and 4, then the

player at player position 3 shall be paid 2 to 1 (1 to 1 for each die) and the player at player position 4 shall be 1 to 1.

3. Example C: If the numeric values are 5, 5, and 5, then the player at player position 5 shall be paid 3 to 1 (1 to 1 for each die).

(b) An "even wager" shall win if the numeric value of the dragon's eye die is an even number (that is, 2, 4, or 6), provided that the numeric value on each of the three dice is not the same. A winning even wager shall be paid 1 to 1.

(c) An "odd wager" shall win if the numeric value of the dragon's eye die is an odd number (that is, 1, 3, or 5), provided that the numeric value on each of the three dice is not the same. A winning odd wager shall be paid 1 to 1.

(d) A "double wager" shall win if the numeric values on both dice other than the dragon's eye die are the same (double). A winning double wager shall be paid 4 to 1.

(e) A "triple wager" shall win if the numeric values on all three dice are the same (triple). A winning triple wager shall be paid 30 to 1.

(f) A "dice bonus wager" shall win if the numeric values on all three dice are the same for a round of play. A winning dice bonus wager for the first triple shall be paid 30 to 1 for the player shaking the dice and 25 to 1 for players other than the shaker. A winning dice bonus wager for two consecutive triples shall be 500 to 1 for the player shaking the dice and 50 to 1 for players other than the shaker who retained their bonus bets on the table. A winning dice bonus wager

for three consecutive triples shall be 10,000 to 1 for the player shaking the dice and 1,000 to 1 for players other than the shaker who retained their bonus bets on the table. In the event the dealer is responsible for shaking the dice pursuant to N.J.A.C. 13:69F-11.19(c) above, players remain eligible to win the payouts for non-shakers as set forth in this subsection. Players shall only remain eligible for payouts for consecutive triples by retaining their dice bonus wagers in the designated area of the layout. Players who did not place a dice bonus wager before any triple will be ineligible to place a dice bonus wager on the subsequent round of play.

13:69F-11.22 EZ Pai gow dynasty bonus wager; protection wager;  
red/black wager; queen's dragon wager; payment of envy  
bonus

(a) A casino licensee may, in its discretion, offer to each player at a pai gow table the opportunity to place one or more of the following optional wagers:

1. A dynasty bonus wager;
2. A protection wager;
3. A red/black wager; and
4. A queen's dragon wager.

(b) Any player who has made a pai gow wager pursuant to N.J.A.C.

13:69F-11.7 may, at the same time, make any of the optional wagers set forth in (a) above by placing gaming chips in the area designated for each optional wager at his or her betting position. An optional wager shall be no less than \$1.00.

(c) Any player who makes a dynasty bonus wager of at least \$5.00 shall qualify to receive an envy bonus payment. The dealer shall place an envy bonus marker immediately in front of any dynasty bonus wager of \$5.00 or more.

(d) If any of the optional wagers set forth in (a) above has been made by one or more players, the dealer shall observe the procedures set forth in N.J.A.C. 13:69F-11.9, but with the following modifications.

1. The dealer shall, starting from the dealer's right and moving counterclockwise around the table, settle the pai gow wager of each player; provided, however, that:

i. The cards of any player who has placed an optional wager set forth in (a) above shall remain on the layout regardless of the outcome of his or her pai gow poker wager until removed in accordance with the provisions of (d)2 or 3 below; and

ii. If any player has placed a dynasty bonus wager of at least \$5.00, the cards of all players shall remain on the layout regardless of the outcome of his or her pai gow wager until removed in accordance with the provisions of (d)2 or 3 below.

2. After settling the pai gow wager of a player who has placed an optional wager set forth in (a) above, the dealer shall rearrange the seven cards of the player to form the best possible hand and shall be ultimately responsible for creating such hand. Except for the protection wager, a joker may be used as any card to complete any straight, flush, straight flush, or royal flush other than a seven-card straight flush with no joker. If any player at the table has

placed a dynasty bonus wager of at least \$5.00, the dealer shall rearrange the cards of each player at the table regardless of whether that player has placed an optional wager.

i. If the player does not have a hand that qualifies for a payout pursuant to N.J.A.C. 13:69F-11.21 with respect to the applicable placed optional wager, the dealer shall collect the optional wager and place the cards of the player in the discard rack.

ii. If the player has a hand that qualifies for a payout pursuant to N.J.A.C. 13:69F-11.21 with respect to the applicable placed optional wager, the dealer shall pay the winning optional wager in accordance with the pay table for that wager set forth in N.J.A.C. 13:69F-11.21 and place the cards of the player in the discard rack.

iii. If the player who places a dynasty bonus wager has a premium qualifying poker hand, the dealer shall verbally acknowledge the premium qualifying poker hand and leave the dynasty bonus wager and the cards of the player face up on the table.

3. After all other optional wagers have been settled, the dealer shall, starting from the dealer's right and moving counterclockwise around the table, pay:

i. If the player has an envy bonus marker at his or her betting position, the player the appropriate envy bonus payment set forth at N.J.A.C. 13:69F-11.21(b) and collect the envy bonus marker.

ii. If the player has a dynasty bonus wager and a premium qualifying poker hand, the winning dynasty bonus wager in accordance with N.J.A.C. 13:69F-11.21(a) and place the cards of the player in the discard rack.

iii. After all envy bonuses and premium qualifying poker hands are paid, the dealer shall collect the cards of any player who had a premium qualifying poker hand but did not place a bonus wager and place the cards of the player in the discard rack.

13:69F-11.23 Payout odds for dynasty bonus wagers; envy bonus payments; protection wagers

(a) Dynasty bonus wagers shall be paid pursuant to the following schedule:

Hand	Payout
Natural straight flush of A-2-3-4-5 with another natural ace and queen of the same suit	2,000 to 1
Seven-card natural straight flush	2,000 to 1
Royal flush with another natural ace and queen of the same suit	1,000 to 1
Seven-card wild straight flush	1,000 to 1
Five aces	500 to 1
Natural straight flush A-2-3-4-5	120 to 1
Royal flush	120 to 1
Straight flush	50 to 1
Four of a kind	25 to 1
Full house	5 to 1
Flush	4 to 1
Three of a kind	3 to 1
Straight	2 to 1

(b) Envy bonus payments shall be paid pursuant to the following schedule:

Hand	Payout
Natural straight flush of A-2-3-4-5 with another natural ace and queen of the same suit	\$500.00
Seven-card natural straight flush	\$400.00
Royal flush with another natural ace and queen of the same suit	\$300.00
Seven-card wild straight flush	\$200.00
Five aces	\$100.00
Natural straight flush A-2-3-4-5	\$75.00
Royal flush	\$50.00
Straight flush	\$20.00
Four of a kind	\$5.00

(c) Protection wagers shall be paid pursuant to the following schedule:

Hand	Payout
Natural straight flush of A-2-3-4-5	120 to 1
Nine high	100 to 1
10 high	25 to 1
Jack high	15 to 1
Queen high	7 to 1
King high	5 to 1
Ace high	3 to 1

(d) For the purpose of the red/black wager, the joker shall count as neither a black nor a red card. Red/black wagers shall be paid pursuant to the following schedule:

Hand	Payout
Seven cards of the chosen color	5 to 1
Six cards of the chosen color	1 to 1
Five cards of the chosen color	1 to 1
Four cards of the chosen color	1 to 1

(e) Queen's dragon wagers shall be paid at odds of 50 to 1, if the bank's seven-card hand is a queen-high hand.

(f) Notwithstanding the minimum payout odds set forth in (a), (c), (d), and (e) above and the fixed bonus amount set forth in (b) above, a casino licensee may establish a maximum payout amount as approved by the Division that is payable to a player for one round of play, which amount shall be at least \$40,000 or the maximum amount that one player could win per round when betting the minimum permissible wagers, whichever is greater. If the established payout limit is not included on the layout, the casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 13:69F-8.3.