

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

(a) (No change.)

(b) The layout for a pai gow poker table shall be approved by the [Commission] **Division** and shall contain, at a minimum, the following:

1. - 5. (No change.)

6. The name or trade name of the casino licensee offering the game; [and]

7. If the casino licensee offers the optional bonus wagers authorized by N.J.A.C. 13:69F-11.17, separate areas for each player, designated for the placement of the three-card bonus wager and seven-card bonus wager; **and**

8. **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:**

i. 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;

ii. 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;

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

iv. 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.

v. 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; and

vi. 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.

(c) If a casino licensee offers the optional bonus wager and/or the insurance wager authorized by N.J.A.C. 13:69F-11.15 or the optional bonus wager authorized by N.J.A.C. 13:69F-11.17, a sign shall be posted at each pai gow poker table offering any of these wagers that explains, in a manner approved by the [Commission] **Division**, the following:

1. - 2. (No change.)

(d) Each pai gow poker table shall have a drop box and tip box attached to it on the same side of the gaming table as, but on opposite sides of, the dealer, and in locations approved by the [Commission] **Division**.

(e) Pursuant to N.J.A.C. 13:69F-11.4, pai gow poker may be played with a container, to be known as a "pai gow shaker," which shall be used to shake three dice before each hand of pai gow poker is dealt in order to determine the starting position for the dealing or delivery of the cards. The pai gow shaker shall be designed and constructed to contain any feature the [Commission] **Division** may require to maintain the integrity of the game and shall, at a minimum, adhere to the following specifications:

1. - 2. (No change.)

(f) As an alternative to using the shaker and dice described in (e) above, a casino licensee may, unless the casino licensee offers the optional bonus wagers authorized by N.J.A.C. 13:69F-11.17, determine the starting position for the dealing or delivery of the cards in pai gow poker by utilizing a computerized random number generator that automatically selects and displays a number from 1 through 7 inclusive. Any computerized random number generator proposed for use by a casino licensee shall be approved by the [Commission] **Division**.

(g) If a casino licensee offers a progressive payout wager pursuant to N.J.A.C. 13:69F-11.14, the pai gow poker table shall include the following features in addition to satisfying the requirements of N.J.A.C. 13:69D-1.39B:

1. (No change.)
2. A sign describing each winning progressive payout wager and the payout to be awarded therefor in a manner and location approved by the [Commission] **Division**;

3. A table controller panel located in an area of the table as approved by the [Commission] **Division** and which shall be equipped with a "lock-out" button that, once activated by the dealer as set forth in N.J.A.C. 13:69F-11.14, shall prevent any player from depositing a gaming chip in the acceptor device; and

4. A mechanical, electrical or electronic table inventory return device which shall permit all gaming chips deposited into the acceptor device referenced in (g)1 above to be collected and immediately returned to a designated area within the table inventory container prior to the dealing of a hand. The table inventory return device shall be designed and constructed to contain any feature the [Commission] **Division** may require to maintain the security and integrity of the game. The procedures for the operation of all functions of the table inventory return device shall be submitted to and approved by the [Commission] **Division**.

13:69F-11.1 Definitions

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

"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 which qualifies for a payout pursuant to N.J.A.C. 13:69F-11.19.

...

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

...

"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. 19:47-11.19 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. 19:47-11.19.

...

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 ten 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).

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-11.7 Wagers

(a) - (e) (No change.)

(f) 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. **Dynasty Bonus wager;**
2. **Protection wager;**
3. **Red/Black wager; and**
4. **Queen's Dragon wager.**

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)

(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.] **The dealer shall also examine the seven cards of the player and announce whether any of the following wagers, if placed by the player, 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; and**
3. **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, 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 as defined in N.J.A.C. 13:69F-11.1**

(i) All hands that resulted in a winning pai gow poker wager, winning seven-card 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, [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, [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, [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) below, the dealer shall then collect the cards from that player.

(k) - (l) (No change.)

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.

i. 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.

(l) 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 5 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.

i. 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 paragraph (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 5 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.

i. 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 paragraph (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. 19:47-11.9]; **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) If a casino licensee offers the progressive payout wager pursuant to N.J.A.C. 13:69F-11.14 or the optional bonus wagers pursuant to N.J.A.C. 13:69F-11.17, the processing and resolution of such wagers shall be governed by the rules applicable to such wagers throughout this subchapter.

**13:69F-11.20 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. Dynasty bonus wager;
2. Protection wager;
3. Red/black wager; and
4. 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 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-11.21 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	8,000 to 1
Seven-card natural straight flush	2,000 to 1
Royal flush with another natural ace and queen	1,000 to 1

of the same suit	
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
Seven-card natural straight flush	\$400
Royal flush with another natural ace and queen of the same suit	\$300
Seven-card wild straight flush	\$200
Five aces	\$100
Natural straight flush A-2-3-4-5	\$75
Royal flush	\$50
Straight flush	\$20
Four of a kind	\$5

(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
Ten 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
7 cards of the chosen color	5 to 1
6 cards of the chosen color	1 to 1
5 cards of the chosen color	1 to 1
4 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.