

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.

**“Ace High bonus” shall mean a wager which pays if the dealer’s seven cards are an Ace High pai gow (“pai gow” as defined in N.J.A.C. 13:69F-11.1).**

...

**“Face up pai gow” shall mean a pai gow poker variant in which the dealer exposes his or her entire hand prior to the standard play of pai gow poker, and additional Ace High and Fortune bonuses are available.**

**“Fortune bonus” shall mean a wager which considers the best hand possible among the player’s seven cards and is reconciled against a Division approved posted payable.**

...

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

(a) – (i) (No change.)

**(j) If a casino licensee offers the face up pai gow variation authorized by N.J.A.C. 13:69F-11.24, 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 Ace High bonus and the Fortune bonus pursuant to N.J.A.C. 13:69F-11.24:**

**1. “Ace High bonus” shall mean a wager which pays if the dealer’s seven cards are an Ace High pai gow (“pai gow” as defined in N.J.A.C. 13:69F-11.1);**

**2. “Fortune bonus” shall mean a wager which considers the best hand possible among the player’s seven cards and is reconciled against a Division approved posted payable.**

13:69F-11.7 Wagers

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

**(i) If a casino licensee offers the optional wagers authorized for the face up pai gow variation pursuant to N.J.A.C. 13:69F-11.24, 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 the following wagers:**

**1. An “Ace High” bonus wager; and**

**2. A “Fortune bonus” 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) [After the dealing of the cards has been completed] **If a casino licensee offers the face up pai gow variation authorized by 13:69F-11.24, the dealer exposes first his or her seven card and sets it according to the house way. After the dealer’s hand is set, and it is determined that his or her hand does not contain an Ace High pai gow, each player shall set his or her hands by arranging the cards into a high hand and low hand. If the dealer’s hand is**

**an Ace High pai gow, all player main wagers are pushed.** When the players set the two hands, the five-card hand must be equal or higher in rank than the two-card low hand. For example, if the two-card hand contains a pair of sevens, the five-card hand must contain at least a pair of sevens and the three remaining cards.

(b) (No change.)

(c) [After] **Unless the casino licensee offers the Face up pai gow variation authorized by 13:69F-11.24 and this variation is currently being played, in which case the dealer shall expose his or her cards pursuant to 13:69F-11.9(a),** after all players have set their hands and placed the cards on the table, the seven cards of the dealer shall be turned over and the dealer shall set his or her hands by arranging the cards into a high and low hand. The dealer shall then place the two hands face up on the appropriate area of the layout. If banking or co-banking is in effect pursuant to N.J.A.C. 13:69F-11.10, after all players have set their hands and placed the cards on the table, the player banking the game shall turn over his or her seven cards and shall set the two hands by arranging the cards in a high and low hand on the appropriate area of the layout.

(d) - (e) (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). The dealer shall also examine the seven cards of the player and announce whether any of the following wagers shall win or lose:

1. – 4. (No change.)

**5. Any optional wager for the Face up pai gow variation pursuant to N.J.A.C.**

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(g) All losing pai gow poker wagers, imperial pai gow bonus wagers, seven-card bonus wagers, progressive payout wagers, [and] optional wagers for the EZ pai gow variation, **and optional wagers for the face up 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, winning seven-card bonus wager, [or] optional wager(s) for the EZ pai gow variation, **or optional wager(s) for the face up 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, a winning seven-card-bonus wager, or a winning optional wager(s) for the EZ pai gow variation **or the face up pai gow variation**, the dealer shall then immediately collect the cards of the player. A pai gow poker wager made by a player shall be a push if:

1. – 3. (No change.)

(i) All hands that resulted in a winning pai gow poker wager, winning seven-card bonus wager, winning imperial pai gow bonus wager, winning progressive payout wager, [or] winning optional wager(s) for the EZ pai gow variation, **or winning optional wager(s) for the face up pai gow variation** shall remain face up on the layout. Winning wagers shall be paid

after all hands or 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, 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 wager shall be paid 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. 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 wager has been paid and the vigorish, if applicable, collected, the dealer shall then pay the winning progressive payout wager, winning imperial pai gow bonus wager, the winning seven-card bonus wager of that player, or the winning optional bonus wager(s) for the for the EZ pai gow **and face up pai gow** [variation] **variations**. Before paying a winning progressive payout wager, winning imperial pai gow bonus wager, 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 (m) below, the dealer shall then collect the cards from that player.

(k) – (m) (No change.)

**13:69F-11.24 Face up pai gow Ace High bonus wager; Fortune bonus wager; payment of envy bonus**

**(a) A casino licensee may, in its discretion, offer the face up pai gow variation. If this variation is offered, the dealer shall expose his or her seven card and set it in accordance to the house way. If the face up pai gow variation is offered, the casino licensee may allow to each player at a pai gow table the opportunity to place one or more of the following optional wagers:**

- 1. An Ace High bonus wager; and**
- 2. A Fortune bonus 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. Players may bet any amount within table limits.**

**(c) Any player who makes a Fortune bonus wager of at least \$5.00 qualifies him or her to receive an envy bonus payment. The dealer shall place an envy bonus marker on top of or next to any Fortune Bonus wager of \$5.00 or more. Players win the envy bonus**

when a player at the table receives a four of a kind or higher, excluding the dealer and his or her own hand.

(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. If the dealer's hand is an Ace High pai gow pursuant to N.J.A.C. 13:69F-11.1, all player main wagers are pushed.

2. While reconciling the standard pai gow wagers, the dealer also reconciles the Fortune bonus and Ace High bonus wagers. If the player's hand qualifies for a payout pursuant to N.J.A.C. 13:69F-11.25 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-11.25 and place the cards of the player in the discard rack.

3. If the player's hand does not qualify for payouts pursuant to N.J.A.C. 13:69F-11.25, the dealer shall take the player's Fortune bonus wager and leaves the envy bonus marker, if applicable, next to the player's original wager and payouts.

4. After all other optional wagers have been settled, the dealer shall, starting from the dealer's right and moving counterclockwise around the table, pay the envy bonuses to each player who qualifies. If at least one player has a four of a kind or higher, all players with envy markers win pursuant to N.J.A.C. 13:69F-11.25. In the event that more than one player has at least four of a kind, then all players with envy markers win

multiple payouts. A player cannot win the envy bonus for his or her own, or the dealer's, hand.

**13:69F-11.25 Payout odds for Ace High bonus wagers; Fortune bonus wagers; envy bonus payments**

(a) Ace High bonus wagers shall be paid pursuant to one of the following pay tables pre-selected by the casino licensee:

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>Hand</b>	<b>Pays</b>	<b>Pays</b>	<b>Pays</b>	<b>Pays</b>	<b>Pays</b>
<b>Dealer and Player Ace-High</b>	<b>20 to 1</b>	<b>40 to 1</b>	<b>30 to 1</b>	<b>25 to 1</b>	<b>40 to 1</b>
<b>Dealer Ace-High w/ Joker</b>	<b>10 to 1</b>	<b>15 to 1</b>	<b>15 to 1</b>	<b>10 to 1</b>	<b>12 to 1</b>
<b>Dealer Ace-High No Joker</b>	<b>8 to 1</b>	<b>5 to 1</b>	<b>6 to 1</b>	<b>7 to 1</b>	<b>5 to 1</b>

(b) Fortune bonus wagers and envy bonus payments shall be paid pursuant to one of the following pay tables pre-selected by the casino licensee:

**Paytable No. 1:**

<b>Hand</b>	<b>Pays</b>	<b>Envy</b>
<b>7 Card Straight Flush</b>	<b>5,000 to 1</b>	<b>\$1,000</b>
<b>Royal Flush + Royal Match</b>	<b>1,000 to 1</b>	<b>\$250</b>
<b>7 Card Straight Flush w/ Joker</b>	<b>750 to 1</b>	<b>\$100</b>
<b>5 Aces</b>	<b>250 to 1</b>	<b>\$50</b>
<b>Royal Flush</b>	<b>100 to 1</b>	<b>\$25</b>
<b>Straight Flush</b>	<b>50 to 1</b>	<b>\$10</b>
<b>4 of a Kind</b>	<b>20 to 1</b>	<b>\$5</b>
<b>Full House</b>	<b>5 to 1</b>	<b>-</b>
<b>Flush</b>	<b>4 to 1</b>	<b>-</b>
<b>3 of a Kind</b>	<b>3 to 1</b>	<b>-</b>
<b>Straight</b>	<b>2 to 1</b>	<b>-</b>
<b>Three Pair</b>	<b>Push</b>	<b>-</b>

**Paytable No. 2:**

<b>Hand</b>	<b>Pays</b>	<b>Envy</b>
<b>7 Card Straight Flush</b>	<b>8,000 to 1</b>	<b>\$5,000</b>
<b>Royal Flush + Royal Match</b>	<b>2,000 to 1</b>	<b>\$1,000</b>
<b>7 Card Straight Flush w/ Joker</b>	<b>1,000 to 1</b>	<b>\$500</b>
<b>5 Aces</b>	<b>400 to 1</b>	<b>\$250</b>
<b>Royal Flush</b>	<b>150 to 1</b>	<b>\$50</b>
<b>Straight Flush</b>	<b>50 to 1</b>	<b>\$20</b>
<b>4 of a Kind</b>	<b>25 to 1</b>	<b>\$5</b>
<b>Full House</b>	<b>5 to 1</b>	<b>-</b>
<b>Flush</b>	<b>4 to 1</b>	<b>-</b>
<b>3 of a Kind</b>	<b>3 to 1</b>	<b>-</b>
<b>Straight</b>	<b>2 to 1</b>	<b>-</b>

**Paytable No. 3:**

<b>Hand</b>	<b>Pays</b>	<b>Envy</b>
<b>7 Card Straight Flush</b>	<b>5,000 to 1</b>	<b>\$3,000</b>
<b>Royal Flush + Royal Match</b>	<b>2,000 to 1</b>	<b>\$1,000</b>
<b>7 Card Straight Flush w/ Joker</b>	<b>1,000 to 1</b>	<b>\$500</b>
<b>5 Aces</b>	<b>400 to 1</b>	<b>\$250</b>
<b>Royal Flush</b>	<b>150 to 1</b>	<b>\$50</b>
<b>Straight Flush</b>	<b>50 to 1</b>	<b>\$20</b>
<b>4 of a Kind</b>	<b>25 to 1</b>	<b>\$5</b>
<b>Full House</b>	<b>5 to 1</b>	<b>-</b>
<b>Flush</b>	<b>4 to 1</b>	<b>-</b>
<b>3 of a Kind</b>	<b>3 to 1</b>	<b>-</b>
<b>Straight</b>	<b>2 to 1</b>	<b>-</b>

**Paytable No. 4:**

<b>Hand</b>	<b>Pays</b>	<b>Envy</b>
<b>7 Card Straight Flush</b>	<b>2,500 to 1</b>	<b>\$1,000</b>
<b>Royal Flush + Royal Match</b>	<b>1,000 to 1</b>	<b>\$750</b>
<b>7 Card Straight Flush w/ Joker</b>	<b>750 to 1</b>	<b>\$250</b>
<b>5 Aces</b>	<b>250 to 1</b>	<b>\$100</b>
<b>Royal Flush</b>	<b>125 to 1</b>	<b>\$50</b>
<b>Straight Flush</b>	<b>50 to 1</b>	<b>\$20</b>
<b>4 of a Kind</b>	<b>25 to 1</b>	<b>\$5</b>
<b>Full House</b>	<b>5 to 1</b>	<b>-</b>
<b>Flush</b>	<b>4 to 1</b>	<b>-</b>
<b>3 of a Kind</b>	<b>3 to 1</b>	<b>-</b>
<b>Straight</b>	<b>2 to 1</b>	<b>-</b>

**Paytable No. 6:**

<b>Hand</b>	<b>Pays</b>	<b>Envy</b>
<b>7 Card Straight Flush</b>	<b>5,000 to 1</b>	<b>\$2,500</b>
<b>Royal Flush + Royal Match</b>	<b>1,000 to 1</b>	<b>\$500</b>
<b>7 Card Straight Flush w/ Joker</b>	<b>500 to 1</b>	<b>\$250</b>
<b>5 Aces</b>	<b>300 to 1</b>	<b>\$150</b>
<b>Royal Flush</b>	<b>110 to 1</b>	<b>\$55</b>
<b>Straight Flush</b>	<b>45 to 1</b>	<b>\$25</b>
<b>4 of a Kind</b>	<b>25 to 1</b>	<b>\$6</b>
<b>Full House</b>	<b>5 to 1</b>	<b>-</b>
<b>Flush</b>	<b>4 to 1</b>	<b>-</b>
<b>3 of a Kind</b>	<b>3 to 1</b>	<b>-</b>
<b>Straight</b>	<b>2 to 1</b>	<b>-</b>

**Paytable No. 7:**

<b>Hand</b>	<b>Pays</b>	<b>Envy</b>
<b>7 Card Straight Flush</b>	<b>5,000 to 1</b>	<b>\$2,500</b>
<b>Royal Flush + Royal Match</b>	<b>2,000 to 1</b>	<b>\$500</b>
<b>7 Card Straight Flush w/ Joker</b>	<b>1,000 to 1</b>	<b>\$250</b>
<b>5 Aces</b>	<b>400 to 1</b>	<b>\$150</b>
<b>Royal Flush</b>	<b>150 to 1</b>	<b>\$55</b>
<b>Straight Flush</b>	<b>50 to 1</b>	<b>\$25</b>
<b>4 of a Kind</b>	<b>25 to 1</b>	<b>\$6</b>
<b>Full House</b>	<b>5 to 1</b>	<b>-</b>
<b>Flush</b>	<b>4 to 1</b>	<b>-</b>
<b>3 of a Kind</b>	<b>3 to 1</b>	<b>-</b>
<b>Straight</b>	<b>2 to 1</b>	<b>-</b>

(c) Notwithstanding the minimum payout odds set forth in (a) and (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. 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.