

# **CHAPTER 69F**

## **RULES OF THE GAMES**

### **SUBCHAPTER 1. CRAPS AND MINI-CRAPS**

#### **13:69F-1.1 Definitions**

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

"Boxperson" shall mean the first level supervisor assigned the responsibility of directly participating in and supervising the operation and conduct of the craps game.

"Come out point" shall mean a total of 4, 5, 6, 8, 9, or 10 thrown by the shooter on the come out roll.

"Come out roll" shall mean the first roll of the dice at the opening of the game and the first roll of the dice after a decision with respect to Pass Bet and Don't Pass Bet has been effected.

"Come point" shall mean a total of 4, 5, 6, 8, 9, or 10 thrown by the shooter on the next roll following placement of a Come Bet or Don't Come Bet.

**13:69F-1.2 Permissible wagers**

(a) The following shall constitute the permissible wagers at the games of craps, mini-craps and automated craps, except that the fire bet in (a)40 below shall only be permitted at the game of craps:

1. "Pass Bet" is a wager placed on the Pass Line of the layout immediately prior to the come out roll.
  - i. The Pass Bet shall win if, on the come out roll:
    - (1) A total of 7 or 11 is thrown; or
    - (2) A total of 4, 5, 6, 8, 9, or 10 is thrown and that total is again thrown before a 7 appears.
  - ii. The Pass Bet shall lose if, on the come out roll:
    - (1) A total of 2, 3, or 12 is thrown; or
    - (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.
2. "Don't Pass Bet" is a wager placed on the Don't Pass Line of the layout immediately prior to the come out roll.
  - i. The Don't Pass Bet shall win if, on the come out roll:
    - (1) A total of 2 or 3 is thrown; or
    - (2) A total of 4, 5, 6, 8, 9, or 10 is thrown and a 7 subsequently appears before that total is again thrown.

- ii. The Don't Pass Bet shall lose if, on the come out roll:
    - (1) A total of 7 or 11 is thrown; or
    - (2) A total of 4, 5, 6, 8, 9, or 10 is thrown and that total is again thrown before a 7 appears.
  - iii. The Don't Pass Bet shall be void if, on the come out roll, a total of 12 is thrown.
3. "Come Bet" is a wager placed on the Come Line of the layout at any time after the come out roll.
- i. The Come Bet shall win if, on the roll immediately following placement of such bet:
    - (1) A total of 7 or 11 is thrown; or
    - (2) A total of 4, 5, 6, 8, 9, or 10 is thrown and that total is again thrown before a 7 appears.
  - ii. The Come Bet shall lose if, on the roll immediately following placement of such bet:
    - (1) A total of 2, 3, or 12 is thrown; or
    - (2) A total of 4, 5, 6, 8, 9, or 10 is thrown and a 7 subsequently appears before that total is again thrown.
4. "Don't Come Bet" is a wager placed on the Don't Come area of the layout at any time after the come out roll.

- i. The Don't Come Bet shall win if, on the roll immediately following placement of such bet:
    - (1) A total of 2 or 3 is thrown; or
    - (2) A total of 4, 5, 6, 8, 9, or 10 is thrown and a 7 subsequently appears before that total is again thrown.
  - ii. The Don't Come Bet shall lose if, on the roll immediately following placement of such bet:
    - (1) A total of 7 or 11 is thrown; or
    - (2) A total of 4, 5, 6, 8, 9, or 10 is thrown and that total is again thrown before a 7 appears.
  - iii. The Don't Come Bet shall be void if, on the roll immediately following placement of such bet, a total of 12 is thrown.
5. "Place Bet to Win" is a wager that may be made at any time on any of the numbers 4, 5, 6, 8, 9, or 10 which shall win if the number on which the wager was placed is thrown before a 7 and shall lose if a 7 is thrown before such number. All place bets shall be inactive on any come out roll unless called "on" by the player and confirmed by the dealer through placement of an "on" marker button on top of such player's wager.

6. A "Place Bet to Lose" is a wager that may be made at any time against any of the numbers 4, 5, 6, 8, 9, or 10 which shall win if a 7 is thrown before the particular number against which the wager is placed and shall lose if the particular number against which the wager is placed is thrown before a 7 appears.
7. "Four the Hardway" is a wager, that may be made at any time, which shall win if a total of 4 is thrown the hardway (that is, with 2 appearing on each die) before 4 is thrown in any other way and before a 7 is thrown.
8. "Six the Hardway" is a wager, that may be made at any time, which shall win if a total of 6 is thrown the hardway (that is, with 3 appearing on each die) before 6 is thrown in any other way and before a 7 is thrown.
9. "Eight the Hardway" is a wager, that may be made at any time, which shall win if a total of 8 is thrown the hardway (that is, with 4 appearing on each die) before 8 is thrown in any other way and before a 7 is thrown.
10. "Ten the Hardway" is a wager, that may be made at any time, which shall win if a total of 10 is thrown the hardway (that is, with 5 appearing on each die) before 10 is thrown in any other way and before a 7 is thrown.

11. "Field Bet" is a one roll wager that may be made at any time which shall win if any one of the totals 2, 3, 4, 9, 10, 11, or 12 is thrown on the roll immediately following placement of such bet and shall lose if a total of 5, 6, 7 or 8 is thrown on such roll.
12. "Any Seven" is a one roll wager that may be made at any time which shall win if a total of 7 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.
13. "Any Craps" is a one roll wager that may be made at any time which shall win if a total of 2, 3, or 12 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.
14. "Craps Two" is a one roll wager that may be made at any time which shall win if a total of 2 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.
15. "Craps Three" is a one roll wager that may be made at any time which shall win if a total of 3 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.
16. "Craps Twelve" is a one roll wager that may be made at any time which shall win if a total of 12 is thrown on the roll immediately

following placement of such bet and shall lose if any other total is thrown.

17. "11 in One Roll" is a one roll wager that may be made at any time which shall win if a total of 11 is thrown on the next roll and shall lose if any other total is thrown.
18. "Craps-Eleven or C and E" is a one roll wager that may be made at any time which shall win, as provided at N.J.A.C. 13:69F-1.4(d), if either a craps (2, 3, or 12) or 11 is rolled immediately following placement of such bet and shall lose if any other total is thrown.
19. "Horn Bet" is a one roll wager that may be made at any time which shall win if any one of the totals 2, 3, 11, or 12 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.
20. "Horn High Bet" is a wager that may be made at any time which shall win if any one of the totals 2, 3, 11, or 12 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown. A Horn High Bet shall be placed in units of five with four units wagered as a Horn Bet and an additional unit wagered on one of the totals 2, 3, 11, or 12. A casino licensee that does not have a designated area on its layouts for the acceptance of a Horn High Bet shall break down the wager into

two separate wagers on the "Horn" and one of the totals 2, 3, 11, or 12.

21. "Whirl Bet" is a one roll wager that may be made at any time, consisting of a Horn Bet and the Any Seven wager. A Whirl Bet shall be placed in units of five, with four units wagered on 2, 3, 11, and 12 and the fifth unit wagered as an Any Seven wager. A casino licensee shall break down a Whirl wager into two separate wagers on the Horn Bet and the Any Seven wager.
22. "Four The Hardway on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 4 is thrown the hardway (that is, with 2 appearing on each die) on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
23. "Six The Hardway on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 6 is thrown the hardway (that is, with 3 appearing on each die) on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
24. "Eight The Hardway on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 8 is thrown the hardway (that is, with 4 appearing on each die) on the roll



immediately following placement of such bet and shall lose if any other combination is thrown.

25. "Ten The Hardway on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 10 is thrown the hardway (that is, with 5 appearing on each die) on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
26. "One-Three (Ace-Trey) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 4 is thrown with a 1 appearing on one die and a 3 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
27. "One-Four (Ace-Four) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 5 is thrown with a 1 appearing on one die and a 4 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
28. "Two-Three (Deuce-Trey) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 5 is thrown with a 2 appearing on one die and a 3 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

29. "One-Five (Ace-Five) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 6 is thrown with a 1 appearing on one die and a 5 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
30. "Two-Four (Deuce-Four) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 6 is thrown with a 2 appearing on one die and a 4 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
31. "One-Six (Ace-Six) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 7 is thrown with a 1 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
32. "Two-Five (Deuce-Five) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 7 is thrown with a 2 appearing on one die and a 5 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
33. "Three-Four (Trey-Four) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 7 is thrown with

a 3 appearing on one die and a 4 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

34. "Two-Six (Deuce-Six) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 8 is thrown with a 2 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
35. "Three-Five (Trey-Five) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 8 is thrown with a 3 appearing on one die and a 5 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
36. "Three-Six (Trey-Six) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 9 is thrown with a 3 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
37. "Four-Five on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 9 is thrown with a 4 appearing on one die and a 5 appearing on the other die on the

roll immediately following placement of such bet and shall lose if any other combination is thrown.

38. "Four-Six on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 10 is thrown with a 4 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
39. "6-7-8" is a one roll wager, offered at the election of a casino licensee, that may be made at any time, which shall win if any one of the totals 6, 7, or 8 is thrown on the roll immediately following the placement of such bet and shall lose if the total of 2, 3, 4, 5, 9, 10, 11, or 12 is thrown on such roll.
40. "Fire bet" is a wager that may only be made prior to the come out roll of a new shooter, which wager shall win if at least four different (unique) point totals (either 4, 5, 6, 8, 9, or 10) are made by the shooter before a loser 7 is thrown, and shall lose if fewer than four different (unique) point totals are made before a loser 7 is thrown.

(b) Only the wagers listed in subsection (a) above shall be permissible at the games of craps, mini-craps and automated craps.

**13:6F-1.3 Making and removal of wager**

(a) Wagers should be made before the dice are thrown. However, they may be made between the time the dice leave the shooter's hand and the time the dice come to rest provided that they are confirmed verbally:

1. In craps, by the dealer and a boxperson; or
2. In mini-craps, by the dealer and floorperson.

(b) All wagers shall be made by placing gaming chips, match play coupons (only for Pass or Don't Pass wagers) or plaques on the appropriate areas of the layout, except that verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and that such cash is expeditiously converted into gaming chips or plaques in accordance with the regulations governing the acceptance and conversion of such instruments.

(c) A wager made on any bet may be removed or reduced at any time prior to a roll that decides the outcome of such wager except that:

1. A Pass Bet and a Come Bet shall not be removed or reduced after a come out point or come point is established with respect to such bet; and
2. A fire bet, once made, shall not be reduced or increased at any time, and shall not be removed prior to the throwing of a loser 7.

(d) A Don't Come Bet and a Don't Pass Bet may be removed or reduced at any time but may not be replaced or increased after such removal or reduction.

(e) All buy and place to win bets, come odds, and hardways shall be inactive on any come out roll unless called "On" by the player and confirmed by the dealer through placement of an "On" marker button on the top of each player's wager. All other wagers shall be considered "On."

(f) Only players who are seated at a mini-craps table may place a wager at the game. Once a player has placed a wager, that player must remain seated until the completion of the round of play.

**13:69F-1.4 Payout odds**

(a) All odds stated on any layout or in any brochure or other publication distributed by a casino licensee shall be stated through use of the word "to" and no odds shall be stated through use of the word "for."

(b) No casino licensee or any employee or agent thereof shall pay off winning wagers at the game of craps or mini-craps at less than the odds listed below. A casino licensee may pay off winning wagers at higher odds than those listed below, provided that such odds are uniform within the casino and the casino simulcasting facility.

<u>Wager</u>	<u>Payout Odds</u>
Pass Bet	1 to 1
Don't Pass Bet	1 to 1
Come Bet	1 to 1
Don't Come Bet	1 to 1
Place Bet 4 to Win	9 to 5
Place Bet 5 to Win	7 to 5
Place Bet 6 to Win	7 to 6
Place Bet 8 to Win	7 to 6
Place Bet 9 to Win	7 to 5
Place Bet 10 to Win	9 to 5
Place Bet 4 to Lose	5 to 11
Place Bet 5 to Lose	5 to 8

Place Bet 6 to Lose	4 to 5
Place Bet 8 to Lose	4 to 5
Place Bet 9 to Lose	5 to 8
Place Bet 10 to Lose	5 to 11
Four the Hardway	7 to 1
Six the Hardway	9 to 1
Eight the Hardway	9 to 1
Ten the Hardway	7 to 1
Field Bet	1 to 1 on 3, 4, 9, 10, 11
	2 to 1 on 2
	2 to 1 on 12
Any Seven	4 to 1
Any Craps	7 to 1
Craps 2	30 to 1
Craps 3	15 to 1
Craps 12	30 to 1
11 in one roll	15 to 1
Four the Hardway on the Hop	30 to 1
Six the Hardway on the Hop	30 to 1
Eight the Hardway on the Hop	30 to 1
Ten the Hardway on the Hop	30 to 1
One-Three (Ace-Trey)	



on the Hop	15 to 1
One-Four (Ace-Four)	
on the Hop	15 to 1
One-Five (Ace-Five)	
on the Hop	15 to 1
One-Six (Ace-Six)	
on the Hop	15 to 1
Two-Three (Deuce-Trey)	
on the Hop	15 to 1
Two-Four (Deuce-Four)	
on the Hop	15 to 1
Two-Five (Deuce-Five)	
on the Hop	15 to 1
Two-Six (Deuce-Six)	
on the Hop	15 to 1
Three-Four (Trey-Four)	
on the Hop	15 to 1
Three-Five (Trey-Five)	
on the Hop	15 to 1
Three-Six (Trey-Six)	
on the Hop	15 to 1
Four-Five on the Hop	15 to 1

Four-Six on the Hop	15 to 1
Six-Seven-Eight	1 to 1 on 6 (One-Five or Two-Four), 7, 8 (Two-Six or Three-Five) 2 to 1 on 6 (the Hardway) or 8 (the Hardway)

(c) A Horn Bet and Horn High Bet shall be paid as if they were four separate wagers on 2, 3, 11, and 12.

(d) A Craps-Eleven or C and E Bet shall be paid as if one half of the wagered amount had been placed on "Any Craps" and one half on "Eleven," and shall be paid as if two separate wagers were made for the one roll.

(e) A winning fire bet shall be paid once for the highest number of different (unique) points made and at no less than the odds set forth in one of pay tables below pre-selected by the casino licensee:

<u>Individual Points Made</u>	<u>Table A</u>	<u>Table B</u>
Four	24 to 1	39 to 1
Five	249 to 1	199 to 1
Six	999 to 1	499 to 1

(f) No casino licensee or his employees shall accept any wager that because of the amount thereof cannot be paid at the odds permitted by (b), (c), or (d) above.

**13:69F-1.5 True odds on place bets (buy and lay bets); vigorish prohibited**

(a) Buy bets: In addition to the payout odds set forth in N.J.A.C. 13:69F-1.4 for place bets to win on 4, 5, 6, 8, 9, and 10, a casino licensee may offer a player the option of receiving true odds on these bets in return for the player paying to the casino licensee, at the time of making the bet, a percentage of the amount wagered which in no event shall exceed five percent of such wager. Notwithstanding the foregoing, a casino licensee may, for one or more pre-specified place bets at a designated table, collect the percentage of the amount wagered only on winning bets. A casino licensee that offers a player the option of receiving true odds on any of these place bets shall describe in its rules of games checklist whether, as to each specified place bet, it collects the percentage when the wager is made or when the wager is won. A casino licensee that offers a player true odds shall pay winning wagers as follows:

<u>Bet</u>	<u>Odds</u>
4 to Win	2 to 1
5 to Win	3 to 2
6 to Win	6 to 5
8 to Win	6 to 5
9 to Win	3 to 2
10 o Win	2 to 1

(b) Lay bets: In addition to or in lieu of the payout odds set forth in N.J.A.C. 13:69F-1.4 for place bets to lose on 4, 5, 6, 8, 9, and 10, a casino licensee may offer a player true odds on these bets in return for the player paying to the casino licensee, at the time of making the bet, a percentage of the amount wagered which in no event shall exceed five percent of such wager. Notwithstanding the foregoing, a casino licensee may collect the percentage of the amount wagered only on winning bets. A casino licensee that offers a player true odds shall pay winning wagers as follows:

<u>Bet</u>	<u>Odds</u>
4 to Lose	1 to 2
5 to Lose	2 to 3
6 to Lose	5 to 6
8 to Lose	5 to 6
9 to Lose	2 to 3
10 o Lose	1 to 2

(c) Except as provided for in (a) and (b)above, no casino licensee shall charge any percentage, fee or vigorish to a player in making any wager in the game of craps, mini-craps or automated craps.

**13:69F-1.6 Supplemental wagers made after come out roll in support of Pass, Don't Pass, Come and Don't Come Bets (taking and laying odds)**

(a) Whenever a player makes a Pass Bet and a total of 4, 5, 6, 8, 9, or 10 is thrown on the come out roll, the player shall have the right to make a supplemental wager in support of the Pass Bet which may be limited by the casino licensee to an amount that is equal to the amount of the original Pass Bet. If, in such circumstances, the Pass Bet wins, the original Pass Bet shall be paid at odds of 1 to 1 and the supplemental wager shall be paid at odds of 2 to 1 if the come out point was 4 or 10, 3 to 2 if the come out point was 5 or 9, and 6 to 5 if the come out point was 6 or 8.

(b) Whenever a player makes a Don't Pass Bet and a total of 4, 5, 6, 8, 9, or 10 is thrown on the come out roll, the player shall have the right to make a supplemental wager in support of the Don't Pass Bet which may be limited by the casino licensee to an amount so calculated as to provide winnings not in excess of the amount originally wagered on the Don't Pass Bet. If, in such circumstances, the Don't Pass Bet wins, the original Don't Pass Bet shall be paid at odds of 1 to 1 and the supplemental wager shall be paid at odds of 1 to 2 if the come out point was 4 or 10, 2 to 3 if the come out point was 5 or 9, and 5 to 6 if the come out point was 6 or 8.

(c) Whenever a player makes a Come Bet and a total of 4, 5, 6, 8, 9, or 10 is thrown on the roll immediately following placement of such bet, the player shall have the right to make a supplemental wager in support of the Come Bet which may be limited by the casino licensee to an amount that is equal to the amount of the original Come Bet. If, in such circumstances, the Come Bet wins, the original Come Bet shall be paid at odds of 1 to 1 and the supplemental wager shall be paid at odds of 2 to 1 if the

come point was 4 or 10, 3 to 2 if the come point was 5 or 9, and 6 to 5 if the come point was 6 or 8.

(d) Whenever a player makes a Don't Come Bet and a total of 4, 5, 6, 8, 9, or 10 is thrown on the roll immediately following placement of such bet, the player shall have the right to make a supplemental wager in support of the Don't Come Bet which may be limited by the casino licensee to an amount so calculated as to provide winnings not in excess of the amount originally wagered on the Don't Come Bet. If, in such circumstances, the Don't Come Bet wins, the original Don't Come Bet shall be paid at odds of 1 to 1 and the supplemental wager shall be paid at odds of 1 to 2 if the come point was a 4 or 10, 2 to 3 if the come point was 5 or 9, and 5 to 6 if the come point was 6 or 8.

(e) A casino licensee may allow a supplemental wager in support of a Pass or Come Bet in an amount up to 100 times the amount of the original Pass or Come Bet. A casino licensee may allow a supplemental wager in support of a Don't Pass or Don't Come Bet in an amount so calculated as to provide a winning player with winnings not in excess of up to 100 times the amount originally wagered on the Don't Pass or Don't Come Bet. The original Pass, Don't Pass, Come or Don't Come Bet and any supplemental wager allowed pursuant to this subsection shall be paid at the same odds as the original and supplemental wagers are paid under (a) through (d) above.

(f) Notwithstanding (e) above, a casino licensee may accept a supplemental wager that exceeds an amount that is otherwise authorized by this section or posted as the maximum wager permitted pursuant to N.J.A.C. 13:69F-8.2 and 8.3 provided that

the excess amount of the supplemental wager is necessary to facilitate the payouts permitted by this section.

**13:69F-1.7 Dice: retention; selection**

(a) A set of at least five dice conforming to the specifications contained in N.J.A.C. 13:69E-16 shall be present at the craps or mini-craps table during gaming. Control of the dice at a craps table, or at a mini-craps table with an optional stickperson, shall be the responsibility of the stickperson at the table; control of the dice at a mini-craps table without an optional stickperson shall be the responsibility of the dealer at the table. The stickperson or mini-craps dealer shall retain all dice, except those in active play, in a dice cup at the table.

(b) At the commencement of play:

1. The craps stickperson shall offer the set of dice to the player immediately to the left of the craps bank of chips at the table. If such a player rejects the dice, the stickperson shall offer the dice to each of the other players in turn clockwise around the table until one of the players accepts the dice;
2. The mini-craps dealer or the optional mini-craps stickperson shall offer the set of dice to the player immediately to his or her left at the table. If such a player rejects the dice, the dealer or stickperson shall offer the dice to each of the other players in turn clockwise around the table until one of the players accepts the dice.

(c) The first player to accept the dice when offered shall become the shooter who shall select and retain two of the dice offered. The remaining dice of the set shall



be returned to the dice cup which shall:

1. In craps, be placed immediately in front of the craps stickperson;  
and
2. In mini-craps, be placed immediately in front of the mini-craps dealer or stickperson.

**13:69F-1.8 Throw of the dice**

Upon selection of the dice, the shooter shall make a Pass or Don't Pass Bet after which he or she shall throw the two selected dice so that they leave his or her hand simultaneously and in a manner calculated to cause them to strike the end of the table farthest from him or her.

**13:69F-1.9 Invalid roll of the dice**

(a) A roll of the dice shall be invalid whenever either or both of the dice go off the table or whenever one die comes to rest on top of the other.

(b) The persons listed in (e) below shall have the authority to invalidate a roll of the dice by calling "No Roll" for any of the following reasons:

1. The dice do not leave the shooter's hand simultaneously;
2. Either or both of the dice fail to strike an end of the table;
3. Either or both of the dice come to rest on the chips constituting the craps bank of chips;
4. Either or both of the dice come to rest in the dice cup in front of the craps stickperson, or in front of the mini-craps dealer or stickperson, or on one of the rails surrounding the table;
5. The use of a cheating, crooked or fixed device or technique in the roll of the dice; and
6. For any other reason the craps boxperson or stickperson, or the mini-craps dealer or stickperson, considers the throw to be improper.

(c) The call of "No Roll" under either (b)1, 2, or 6 above shall, whenever possible, be made before both dice come to rest.

(d) A throw of the dice which results in the dice coming into contact with any match play coupons or chips on the table, other than the craps bank of chips located in front of the boxman, shall not be a cause for a call of "No Roll."

(e) "No Roll" may be called:

1. In craps, by a boxperson or stickperson, as designated by the casino licensee; and
2. In mini-craps, by the dealer, stickperson, or floorperson, as designated by the casino licensee.

**13:69F-1.10 Point throw; settlement of wagers**

(a) When the dice come to rest from a valid throw, the craps stickperson or the mini-craps dealer or stickperson shall at once call out the sum of the numbers on the high or uppermost sides of the two dice. Only one face on each die shall be considered skyward.

1. In the event either or both of the dice do not land flat on the table (for example, one edge of the die is resting cocked on a stack of chips), the side directly opposite the side that is resting on the chips or other object shall be considered uppermost and skyward. If more than one side of a die is resting on a stack of chips or other object, the roll shall be void and the dice shall be re-thrown.
2. In the event of a dispute as to which face is uppermost:
  - i. In craps, the boxperson shall have discretion to determine which face is uppermost or to order the throw be void and the dice be re-thrown; and
  - ii. In mini-craps, the floorperson shall have discretion to determine which face is uppermost or to order the throw be void and the dice be re-thrown.

(b) In craps, after calling the throw, the stickperson shall collect the dice and bring them to the center of the table. All wagers decided by that throw shall then be settled, following which the stickperson shall pass the dice to the shooter for the next throw. When collecting the dice and passing them to the shooter, the stickperson shall

use a stick designed for that purpose.

(c) In mini-craps, after calling the throw, the dealer or stickperson shall collect the dice and bring them to the center of the table. All wagers decided by that throw shall then be settled, following which the dealer or stickperson shall pass the dice to the shooter for the next throw. When collecting the dice and passing them to the shooter, the dealer or stickperson shall use a stick designed for that purpose.

**13:69F-1.11 Continuation of shooter as such; selection of new shooter**

(a) It shall be the option of the shooter, after any roll, either to pass the dice or remain the shooter except that:

1. The shooter shall pass the dice upon throwing a loser 7; and
2. The craps boxperson or the mini-craps dealer may order the shooter to pass the dice if the shooter unreasonably delays the game, repeatedly makes invalid rolls or violates either the Casino Control Act or the rules of the Division.

(b) If a shooter, after making the Come Out Point elects not to place a Pass or Don't Pass Bet, and other wagers remain on the table with respect to Come and/or Don't Come numbers, the craps stickperson or the mini-craps dealer or stickperson shall offer the dice to the player immediately to the left of the previous shooter, as provided for in (c) below. If there are no other players at the table, or if no other players at the table elect to make a Pass or Don't Pass Bet in order to shoot the dice and continue the game, the previous shooter shall be allowed to shoot the dice without a Pass or Don't Pass Bet only for the purpose of effecting a decision on the remaining Come and/or Don't Come Wagers. The On/Off marker shall be placed on the Don't Pass Line in the Off position in front of the shooter in order to indicate that the shooter is rolling the dice only to effectuate a decision for those wagers remaining on the layout. Once the remaining Come and/or Don't Come Wagers have been decided or a player wishes to place a Pass or Don't Pass Bet, the game shall proceed in accordance with N.J.A.C.

13:69F-1.8.

(c) Whenever a voluntary or compulsory relinquishment of the dice occurs by the shooter, the craps stickperson or the mini-craps dealer or stickperson shall offer the complete set of five or more dice to the player immediately to the left of the previous shooter and, if he or she does not accept, to each of the other players in turn clockwise around the table.

(d) The first player to accept the dice when offered shall become the new shooter who shall select and retain two of the dice offered. The remaining dice of the set shall be returned to the dice cup which shall be placed immediately in front of the craps stickperson or the mini-craps dealer or stickperson.



**13:69F-1.12 Additional procedures and rules for the fire bet**

(a) If a casino licensee elects to offer the fire bet in the game of craps as permitted by N.J.A.C. 13:69F-1.2(a)40, the following additional procedures shall be observed:

1. Each player shall, prior to a new shooter's initial come out roll, place his or her fire bet on the numbered designated area for the placement of fire bets that is closest to his or her position at the craps table.
2. Whenever there is a voluntary or compulsory surrender of the dice by a shooter pursuant to N.J.A.C. 13:69F-1.11(a) prior to the throwing of a loser 7, any pending fire bet shall be settled upon the successor shooter throwing a loser 7.
3. Once all fire bets are placed, the dealer shall bring in each fire bet in numerical order and place it on the corresponding number of the designated area in front of the craps bank of chips, where such bets shall remain until they are either lost or paid.
4. With each individual point made by a shooter, the dealer shall place a fire bet point marker inscribed with the total number of different (unique) points made by the shooter in the area of the table layout containing the number of the point (4, 5, 6, 8, 9, or 10) which was just made. Each fire bet point marker shall be visually distinguishable from and have a diameter larger than any

authorized gaming chip. Fire bet point markers shall be maintained by games personnel at the craps table.

5. Fire bets shall be collected or paid, as applicable, upon a shooter throwing a loser 7.
6. Once four different (unique) points are made, the surveillance department shall be notified for the purpose of confirming all fire bets and payouts.

(b) If a casino licensee elects to offer the fire bet in the game of craps as permitted by N.J.A.C. 13:69F-1.2(a)40, the following additional rules shall apply:

1. The minimum wager shall be \$1.00 and the maximum wager shall be \$5.00 and all wagers shall be made in increments of one dollar.
2. When a shooter makes the same point total more than once, the total number of different (unique) points made for purposes of settling a fire bet shall not increment.
3. The four or more different (unique) points required to win a fire bet are not required to be made in any specific order or combination.

## **SUBCHAPTER 1A. AUTOMATED CRAPS**

### **13:69F-1A.1 Definitions**

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

"Roll" shall mean the action by which the two dice contained in the automated shaker are randomly mixed to simulate an actual roll of the dice, and are then allowed to rest on the bottom of the shaker so that the number of spots on the top faces of the dice can be totaled and used to settle the wagers.

**13:69F-1A.2 Permissible wagers**

(a) Permissible wagers in the game of automated craps include all craps wagers defined in N.J.A.C. 13:69F-1.2(a).

(b) All wagers shall be made prior to each roll of the dice.

**13:69F-1A.3 Dice; number of dice; automated craps shaker**

(a) Automated craps shall be played with two dice, which shall be sealed inside an automated craps shaker at all times pursuant to N.J.A.C. 13:69E-1.11A. The dice used to play automated craps shall meet the requirements of N.J.A.C. 13:69E-1.15, and the automated craps shaker shall meet the requirements of N.J.A.C. 13:69E-1.11A.

1. The automated craps shaker and the dice contained therein shall be the responsibility of the dealer, and the shaker shall never be left unattended while the table is open for play.
2. No dice placed in an automated craps shaker for use in gaming shall remain on an automated craps table for more than 24 hours.
3. The dice used in automated craps shall remain sealed inside the shaker at all times and shall not be handled by a player or the dealer.

**13:69F-1A.4 Making and removal of wagers**

(a) All wagers at automated craps shall be made by placing gaming chips, plaques or coupons on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) Only players seated at the automated craps table may place a wager at the game. Once a player has placed a wager, that player must remain seated until the completion of that round of play.

(c) Each player shall be responsible for the correct positioning of his or her wagers on the layout regardless of whether the player is assisted by the dealer. Each player must ensure that any instructions given to the dealer regarding the placement of wagers are correctly carried out.

(d) A wager made on any bet may be removed or reduced at any time during a round of play and prior to a roll that decides the outcome of such wager, except that:

1. A Pass Bet and a Come Bet shall not be removed or reduced after a come out point or come point is established with respect to such bet; and
2. A Don't Come Bet and a Don't Pass Bet may be removed or reduced at any time, but may not be replaced or increased after such removal or reduction.

(e) All buy and place to win bets, come odds, and hardways shall be inactive on any come out roll unless called "On" by the player and confirmed by the dealer

through placement of an "On" marker button on the top of each player's wager. All other wagers shall be considered "On."

(f) All wagers shall be placed or removed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 13:69F-1A.5(c).

(g) A wager shall be settled strictly in accordance with its position on the layout when the dice come to rest.

**13:69F-1A.5 Procedures for opening and dealing the game**

(a) Prior to opening an automated craps table for gaming activity, the floorperson assigned to the automated craps table shall inspect the automated craps shaker and operate it for at least one roll to ensure that the device is in proper working order.

(b) At the commencement of the first round of play, the dealer shall offer the opportunity to operate the automated dice shaker to the player immediately to the left of the dealer. To be eligible to accept an offer to operate the automated dice shaker, a player shall first make a Pass or Don't Pass bet.

1. If that player is ineligible or rejects the offer, the dealer shall then offer the shaker to each of the other eligible players in turn, moving clockwise around the table until one of the players accepts the offer.
2. If an eligible player accepts the offer, the dealer shall use the selector switch to select and illuminate the button located at that player's betting position.
3. If no eligible player accepts the offer, the dealer shall use the selector switch to select and illuminate the button located at the dealer's position.

(c) Immediately prior to a roll of the dice in the automated craps shaker, the dealer shall announce "No more bets."



(d) Once "No more bets" has been announced, the dealer shall activate the selected button, which shall permit the player to operate the shaker for that round of play.

(e) When the dice have come to a rest after the roll, the dealer shall immediately call out the sum of the spots on the top or uppermost faces of the two dice. Only one face on each die shall be considered uppermost.

(f) After calling out the sum of the spots, the dealer shall settle all wagers decided by that roll of the dice by first collecting all losing wagers and then paying all winning wagers at the odds currently being offered in accordance with N.J.A.C. 13:69F-1A.6.

**13:69F-1A.6 Payout odds; vigorish prohibited**

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

(b) A casino licensee shall pay off winning wagers at no less than the odds listed in N.J.A.C. 13:69F-1.4(b)through(d).

(c) No casino licensee or its employees shall accept any wager that, because of the amount thereof, cannot be paid at the odds permitted by (b) above.

(d) Except as provided in N.J.A.C. 13:69F-1.5, no casino licensee shall charge any percentage fee or vigorish to a player making any wager in the game of automated craps.

**13:69F-1A.7 Voluntary or compulsory relinquishment of the automated dice shaker**

(a) After each roll of the dice is completed and the bets are settled, the person who last operated the automated dice shaker may, at his or her option, retain or relinquish the opportunity to operate the automated dice shaker, except that he or she shall relinquish the opportunity to operate the automated dice shaker if:

1. The person is a player and:
  - i. Has rolled a 7 during the last round of play; or
  - ii. Is not eligible to operate the automated dice shaker in the current round of play;
2. That person is the dealer; or
3. That person is a player who is unreasonably delaying the game or violating the Casino Control Act or the rules of the Division, and the floorperson requires him or her to relinquish the opportunity to operate the automated dice shaker for that reason.

(b) Whenever a voluntary or compulsory relinquishment of the offer to operate the automated dice shaker occurs, the dealer shall offer the opportunity to operate the automated dice shaker to the next player immediately to the dealer's right of the person who last operated the shaker, and if that player does not accept, to each of the players in turn moving clockwise around the table until one of the players accepts the offer. If no eligible player accepts the offer, the dealer shall use the selector switch to select and illuminate the button located at the dealer's position and shall operate the shaker for that round of play.



**13:69F-1A.8 Irregularities**

(a) A roll of the dice shall be invalid whenever both dice do not land flat on the bottom of the automated dice shaker after being tossed, or whenever one die comes to rest on top of the other.

(b) If the automated dice shaker, the selector switch or any other component of the system fails to operate or malfunctions when activated, the round of play shall be void.

(c) The floorperson shall have the authority to invalidate a roll of the dice by calling "No Roll," for any other reason he considers the roll to be improper.

## **SUBCHAPTER 2. BLACKJACK**

### **13:69F-2.1 Definitions**

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

"Bart Carter shuffle" shall mean the shuffling procedure in which approximately one deck of cards is shuffled after being dealt, segregated into separate stacks and each stack is inserted into premarked locations within the remaining decks contained in the dealing shoe.

"Blackjack" shall mean an ace and any card having a point value of 10 dealt as the initial two cards to a player or a dealer except that this shall not include an ace and a 10 point value card dealt to a player who has split pairs.

"Card reader device" is defined in N.J.A.C. 13:69E-1.10.

"Dealer" shall mean the person responsible for dealing the cards at a blackjack table.

"Determinant card" shall mean the first card drawn for each round of play to determine from which side of the two-compartment dealing shoe the cards for that hand shall be dealt.

"Double shoe" shall mean a dealing shoe that has two adjacent compartments in which cards are stacked separately and which permits cards to be dealt from only one compartment at any given time.

"Hand fee" shall mean the amount of money required to be paid by a player prior to participating in each round of play pursuant to N.J.A.C. 13:69F-2.3(l).

"Hard total" shall mean the total point count of a hand which contains no aces or which contains aces that are each counted as 1 in value.

"Soft total" shall mean the total point count of a hand containing an ace when the ace is counted as 11 in value.

**13:69F-2.2 Cards; number of decks; value of cards**

(a) Blackjack shall be played with at least one deck of cards. All decks of cards used to play blackjack shall comply with the requirements of N.J.A.C. 13:69E-1.17 and, except as otherwise provided in this section, all decks of cards shall be identical in appearance. Blackjack shall also be played with one additional cutting card or, if blackjack is dealt from the hand, two additional cutting cards, which shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards in use at the table. Notwithstanding the foregoing, the minimum number of decks used to play blackjack shall be:

1. One or two, if blackjack is dealt from the hand;
2. Two, if the 20 point bonus wager authorized by N.J.A.C. 13:69F-2.24 or the in-between wager authorized by N.J.A.C. 13:69F-2.26 is offered;
3. Four, if the additional wager authorized by N.J.A.C. 13:69F-2.17(a)3 or the progressive blackjack wager authorized by N.J.A.C. 13:69F-2.19 is offered; or
4. Six or eight, if the match-the-dealer wager authorized by N.J.A.C. 13:69F-2.23 or the optional bonus wager authorized by N.J.A.C. 13:69F-2.25 is offered.

(b) The value of the cards contained in each deck shall be as follows:

1. Any card from two to 10 shall have its face value;
2. Any Jack, Queen or King shall have a value of 10;



3. An ace shall have a value of:
  - i. Eleven, unless that value would give a player or the dealer a score in excess of 21, in which case, it shall have a value of one; or
  - ii. One, if the ace is one of the initial two cards dealt to a player in determination of the additional wager authorized by N.J.A.C. 13:69F-2.17(a)1; provided, however, that the value of such ace for all other purposes under this subchapter shall be governed by (b)3i above.
  - iii. An automated card shuffling device shall be utilized for any blackjack game authorized to be dealt by hand. The device shall shuffle and store one deck or a set of two decks of cards while the other deck or set of two decks is being dealt or used to play the game. Each deck or set of two decks of cards shall be alternated for use, with the deck or set of two decks in use to be shuffled upon completion of the round of play after reaching the cutting card.
  - iv. When an automated card shuffling device is utilized and blackjack is played with at least two decks of cards, the game shall be played in accordance with the following requirements:

- (1) The cards shall be separated into two batches, with an equal number of decks included in each batch;
- (2) The cards in each batch shall be identical in appearance, but the backs of the cards in each batch shall be of a different color than the cards included in the other batch;
- (3) One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being dealt or used to play the game;
- (4) Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe; and
- (5) The cards from only one batch shall be placed in the discard rack at any given time.

**13:69F-2.3 Wagers**

(a) Prior to the first card being dealt for each round of play, each player at the game of blackjack shall make a wager against the dealer which shall win if:

1. The score of the player is 21 or less and the score of the dealer is in excess of 21;
2. The score of the player exceeds that of the dealer without either exceeding 21; or
3. The player has achieved a score of 21 in two cards and the dealer has achieved a score of 21 in more than two cards.

(b) Except as otherwise provided in (a)3 above, a wager made in accordance with this section shall be void when the score of the player is the same as the dealer provided, however, that a player's wager shall be lost when the dealer has a blackjack and the player has a simple 21 which is not a blackjack.

(c) Except as otherwise provided in this subchapter, no wager shall be made, increased or withdrawn after the first card of the respective round has been dealt.

(d) All wagers at blackjack shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate areas of the blackjack layout, except that verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and casino supervisor and that such cash is expeditiously converted into gaming chips or plaques. All wagers at the 6 to 5 blackjack variation shall be made in multiples of \$5.00.

(e) After each round of play is complete, the dealer shall collect all losing

wagers and pay off all winning wagers. All winning wagers made in accordance with (a) above shall be paid at odds of 1 to 1 with the exception of standard blackjack which shall be paid at odds of 3 to 2, or at odds of 6 to 5 for the 6 to 5 blackjack variation. Notwithstanding any other provision of this subsection and except in the 6 to 5 blackjack variation, a casino licensee may, in its discretion, offer one or more of the following payout odds for winning wagers made in accordance with (a) above, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C.

13:69F-8.3:

1. Three cards consisting of the six, seven, and eight of the same suit shall be paid at odds of 2 to 1;
2. Three cards consisting of three sevens of any suit shall be paid at odds of 3 to 2;
3. A single blackjack combination consisting of a specific ace and face card designated by the casino licensee in accordance with N.J.A.C. 13:69F-8.3 shall be paid at odds of 2 to 1; and/or
4. Five cards totaling 21 shall be paid at odds of 2 to 1.
  - i. Once the first card of any hand has been dealt by the dealer, no player shall handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager except as explicitly permitted by this subchapter.
  - ii. Once a wager on the insurance line, a wager to double

down or a wager to split pairs has been made and confirmed by the dealer, no player shall handle, remove or alter such wagers until a decision has been rendered and implemented with respect to that wager except as explicitly permitted by this subchapter.

- iii. No dealer or other casino employee or casino key employee shall permit any player to engage in conduct in violation of (f) or (g) above.
- iv. After the cards have been shuffled pursuant to N.J.A.C. 13:69F-2.5, a casino licensee may, in its discretion, prohibit any person, whether seated at the gaming table or not, who does not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of play at that gaming table unless the casino licensee chooses to permit the player to begin wagering or until a reshuffle of the cards has occurred.
- v. If a double shoe is utilized, the term "first card" as used in (a), (c), and (f) above shall mean "determinant card."
- vi. Notwithstanding any other provision of this subchapter to the contrary, a player may, in accordance with N.J.A.C. 13:69F-2.19, make a supplemental progressive blackjack wager at any blackjack table where that wager is offered

either by depositing a \$1.00 gaming chip into the acceptor device designated for that player or by redeeming a progressive wager coupon.

- vi. A casino licensee may elect to charge each player at a blackjack table with a minimum wager of \$5.00 or less a “hand fee” for the right to participate in each round of play, which hand fee shall be:
  - (1) In an amount not exceeding \$.25;
  - (2) Paid prior to each round of play by any player at that table making an initial wager in the amount of \$5.00 or less and regardless of any additional wagers made by the player during the same round of play; provided, however, that a casino licensee may, in its discretion, waive the payment of the hand fee for any player at the table prior to any round of play;
- 5. Placed on the designated area of the blackjack layout by the player prior to the start of each round of play and collected by the dealer and deposited into the table inventory container prior to any cards being dealt to any player;

6. Paid by the player in addition to any required wager and shall not be included in calculating the required minimum wager or the payout of any winning wager;
7. Retained by the casino licensee regardless whether the player wins or loses any wager during the round of play;
8. Described in signage posted in accordance with the rules of the Division which signage shall:
  - i. Specify the requirement and amount of the hand fee; and
  - ii. State that the hand fee is not a wager and shall not be included in calculating the required minimum wager or the payout on any winning wager; and
9. Included in the gross revenue of the casino licensee.

**13:69F-2.4 Opening of table for gaming**

(a) After receiving the one or more decks of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (e) below or N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) After the cards are inspected, the cards shall be spread out face upwards on the table for visual inspection by the first player or players to arrive at the table. The cards shall be spread out in horizontal fan shaped columns by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.

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

(d) If a double shoe is utilized, all the decks that comprise one side of the dealing shoe shall be spread for inspection on the table separate from the decks that comprise the other side of the dealing shoe. After the player or players is afforded an opportunity to visually inspect the cards, the cards that comprise one side of the dealing shoe and the cards that comprise the other side of the dealing shoe shall separately be turned face downward on the table, mixed thoroughly by a "washing" or a "chemmy shuffle" of the cards and stacked.

(e) If an automated shuffling device is utilized, all the decks in one batch of cards shall be spread for inspection on the table separate from the decks in the other



batch of cards. After the player or players is afforded an opportunity to visually inspect the cards, each batch of cards shall separately be turned face downward on the table and stacked.

**13:69F-2.5 Shuffle and cut of the cards**

(a) Immediately prior to commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), after any round of play as may be determined by the casino licensee and after each shoe of cards is dealt, the dealer shall shuffle the cards so that they are randomly intermixed.

(b) After the cards have been shuffled, the dealer shall offer the stack of cards, with backs facing away from him or her to the players to be cut.

(c) The player designated by (e) below shall cut the cards by placing the cutting card in the stack at least 10 cards in from either end.

(d) Once the cutting card has been inserted by the player, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then take the entire stack of cards that was just shuffled and align them along the side of the dealing shoe which has the mark required by N.J.A.C. 13:69E-1.19(d)4. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. If the "Bart Carter shuffle" is utilized, the dealer shall not re-insert the cut card after the stack has been cut by the players.

(e) The player to cut the cards shall be:

1. The first player to the table if the game is just beginning;

2. The player on whose box the cutting card appeared during the last round of play;
3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play; or
4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

(f) If the player designated in (e) above refuses the cut, the cards shall be offered to each other player moving clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

(g) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (f) above.

(h) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 13:69F-2.6(k) except that:

1. The casino licensee may determine after each round of play that the cards should be reshuffled; and

2. When the "Bart Carter shuffle" is utilized, a reshuffle shall take place after the cards in the discard rack exceed approximately one deck in number.

(i) When blackjack is dealt from the hand, after the cards have been removed from the automated shuffling device and cut, the dealer shall maintain one cutting card to cover the bottom card of the deck or, if two decks are used, the stacked decks. If a casino licensee elects to deal multiple rounds of play from a single deck or two decks, the dealer shall insert a second cutting card at a position at least one-third of the way in from the back of the deck or decks. If a casino licensee elects to deal only one round of play from a single deck, the casino licensee shall rotate decks of cards with each round of play in accordance with the requirements of N.J.A.C. 13:69F-2.2(d).

(j) If there is no gaming activity at a blackjack table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table for inspection, either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards the cards shall be turned face downward on the table.

1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy shuffle of the cards, stacked, then shuffled and cut in accordance with this section.
2. If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be

shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler need not be spread for inspection and reshuffled prior to being dealt, if:

- i. The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner in accordance with the casino licensee's internal control procedures; and
- ii. The shuffled cards have been secured, released and prepared for play in accordance with the casino licensee's internal control procedures.

(k) A casino licensee may use an alternative shuffle, cut card placement, number of cut cards (to include shuffle techniques without the use of any cut cards), location of where the shuffle takes place, who is responsible for shuffling, shuffling equipment (dealing shoes or other dealing devices) and burn card procedures in accordance with the casino licensee's internal control procedures.

**13:69F-2.6 Procedure for dealing of cards**

(a) All cards used to game at blackjack shall be dealt from a dealing shoe specifically designed for such purpose unless such cards are dealt from the dealer's hand in accordance with the procedure set forth at N.J.A.C. 13:69F-2.6A.

(b) Each dealer shall remove cards from the shoe with his or her left hand, turn them face upwards, and then place them on the appropriate area of the layout with his or her right hand, except that the dealer has the option to deal hit cards to the first two positions with his or her left hand.

(c) After each full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face downwards and place it in the discard rack. Each new dealer who comes to the table shall also burn one card as described herein before the new dealer deals any cards to the players. The burn card shall be disclosed if requested by the player. This procedure shall not be applicable to the "Bart Carter shuffle."

(d) If a double shoe is utilized, the following procedures shall be used in lieu of those set forth in (c) above.

1. Prior to commencement of each round of play, the dealer shall draw a card from either side of the double shoe. The suit of that card shall determine from which side of the shoe that round of play will be dealt. The casino licensee shall designate that the suits of hearts and diamonds shall correspond to the color of the backs of the cards being dealt from one side of the shoe, and that the suits of spades and clubs shall correspond to the color of the

backs of the cards being dealt from the other side of the shoe.

2. A determinant card corresponding to the side of the shoe from which it was drawn shall become the player's first card. A determinant card that does not correspond to the side of the shoe from which it was dealt shall be burned by placing it in a segregated area of the dealing shoe.

(e) At the commencement of each round of play, or immediately after the determinant card has been drawn and either burned or used as the player's first card, the dealer shall, starting on his or her left and continuing around the table, deal the cards in the following order:

1. One card face upwards to each box on the layout in which a wager is contained;
2. One card face upwards to himself or herself; and
3. A second card face upwards to each box in which a wager is contained.

(f) After two cards have been dealt to each player and the appropriate number to the dealer, the dealer shall, beginning from his or her left, announce the point total of each player. As each player's point total is announced, such player shall indicate whether he or she wishes to surrender, double down, split pairs, stand or draw, as provided for by this chapter.

(g) As each player indicates his or her decision(s), the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decision consistent

with these regulations and shall announce the new point total of such player after each additional card is dealt.

(h) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall deal a second card face upward to himself or herself provided, however, that such card shall not be removed from the dealing shoe until the dealer has first announced "Dealer's Card" which shall be stated by the dealer in a tone of voice calculated to be heard by each person at the table. Any additional cards authorized to be dealt to the hand of the dealer by N.J.A.C. 13:69F-2.12(b) shall be dealt face upwards at this time after which the dealer shall announce his or her total point count. In lieu of the requirements of this subsection, the procedures set forth in (j) or (k) below may be implemented.

(i) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each player's hand in case of question or dispute. The dealer shall pick up the cards beginning with those of the player to his or her far right and moving counterclockwise around the table. After all the players' cards have been collected, the dealer shall pick up his or her cards against the bottom of the players' cards and place them in the discard rack or in a segregated area of the double shoe.

(j) In lieu of the procedures set forth in (h) above, a casino licensee may permit a blackjack dealer to deal his or her hole card face downward after a second card and before additional cards are dealt to the players provided that said dealer not look at the face of his or her hole card until after all other cards requested by the players



pursuant to those regulations are dealt to them. Notwithstanding the foregoing, if a casino licensee elects to utilize a card reader device and the dealer's first card is an ace, king, queen, jack or 10 of any suit, the dealer shall determine whether the hole card will give the dealer a blackjack prior to dealing any additional cards to the players at the table, in accordance with the casino licensee's internal control procedures. The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone, including the dealer, at the table.

1. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with N.J.A.C. 13:69F-2.3, 2.7, and 2.20.
2. The alternative dealing procedure described in this subsection shall not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 13:69F-2.19.
3. If a casino licensee offers the additional wager authorized by N.J.A.C. 13:69F-2.17(a)3 at a blackjack table that has a card reader device and the dealer has a blackjack, the dealer shall, starting from his or her left, offer any player that has been dealt two sevens as his or her initial two cards an additional card to complete the hand on which the additional wager has been made.

(k) In lieu of the procedures set forth in (h) above, a casino licensee may permit a blackjack dealer to deal his or her hole card face upward after a second card and before additional cards are dealt to the players, provided that the casino licensee

complies with the notice requirements set forth in N.J.A.C. 13:69F-8.3. The alternative dealing procedure described in this subsection shall not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 13:69F-2.19.

Notwithstanding any other provision of this subchapter, the following rules shall apply whenever cards used to game at blackjack are dealt in accordance with this subsection:

1. Winning wagers shall be determined in accordance with N.J.A.C. 13:69F-2.3(a) and (b); provided, however, that a player's wager shall be lost if the score of the player is the same as the dealer, except that a player's wager shall win if both the player and dealer have blackjack;
2. Winning wagers shall be paid in accordance with N.J.A.C. 13:69F-2(e), except that standard blackjack shall be paid at odds of 1 to 1;
3. Surrender, pursuant to N.J.A.C. 13:69F-2.8, and insurance wagers, pursuant to N.J.A.C. 13:69F-2.9, shall not be available;
4. A player may double down, pursuant to N.J.A.C. 13:69F-2.10, only on a point count of 9, 10, or 11;
5. Any player who elects to split cards of identical value, pursuant to N.J.A.C. 13:69F-2.11, may not split pairs again if the second card so dealt is identical in value to a card of the split pair; and
6. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with N.J.A.C. 13:69F-2.3 and 2.7; provided, however, if a casino elects to offer

the additional wager authorized by N.J.A.C. 13:69F-2.17(a)3 and the dealer has blackjack, the dealer shall, starting from his or her left, offer each player that has been dealt two sevens as his or her initial two cards an additional card to complete the hand on which the additional wager has been made.

(l) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed after which the dealer shall:

1. Collect the cards as provided in (i) above;
2. Prepare to shuffle the cards, as follows:
  - i. Whenever a single dealing shoe is used, the dealer shall remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing; or
  - ii. Whenever a double shoe is used, the dealer shall remove the cards remaining in the side of the shoe from which the cutting card was drawn and the cards, if any, that were put in a separate segregated area for the discards from that side of the double shoe, after which the dealer shall place those cards face down in the discard rack in order to ensure that no cards are missing; and
3. Shuffle the cards. If a double shoe is utilized, the shuffle of the cards shall be limited to the side of the shoe from which the

cutting card was drawn.

- i. If the "Bart Carter shuffle" is utilized and the cards in the discard rack exceed approximately one deck in number, the dealer shall continue dealing the cards until that round of play is completed after which he shall remove the cards from the discard rack and shuffle those cards so that they are randomly intermixed. After the cards taken from the discard rack are shuffled, they shall be split into three separate stacks and each stack shall be inserted into premarked locations within the remaining decks contained in the dealing shoe.
- ii. No player or spectator shall handle, remove or alter any cards used to game at blackjack except as explicitly permitted by these regulations and no dealer or other casino employee shall permit a player or spectator to engage in such activity.
- iii. Each player at the table shall be responsible for correctly computing the point count of his or her hand and no player shall rely on the point counts required to be announced by the dealer under this section without himself or herself checking the accuracy of such announcement.



**13:69F-2.6A Procedure for dealing cards dealt from the dealer's hand**

(a) If a casino licensee elects to deal blackjack from the dealer's hand, a dealer shall deal the cards in accordance with this section.

(b) Once the applicable procedures required by N.J.A.C. 13:69F-2.5 have been completed, the dealer shall remove the shuffled deck or decks from the automated shuffling device and shall place the single deck or two stacked decks of cards in either hand. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.

(c) At the commencement of each round of play, the dealer may, upon the election of the casino licensee, burn the top card of the deck or stack of two decks and not reveal the card to any player. The dealer shall then, starting on his or her left and continuing around the table, deal the cards in the following order:

1. One card face down to each box on the layout in which a wager is contained;
2. One card face up to the dealer; and
3. A second card face down to each box in which a wager is contained.

(d) After two cards have been dealt face down to each player and one card face upwards to the dealer, each player may, with one hand, pick up and evaluate the two cards dealt to him or her. The dealer shall then, beginning from the dealer's left,

ascertain from each player upon each such player's indication whether he or she wishes to double down, split pairs, stand or draw as provided for by this subchapter.

(e) As each player indicates his or her decision(s), the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decision consistent with this subchapter.

1. If a player indicates that he or she wishes to split a pair, the dealer shall turn over the player's two cards dealt face down and proceed in accordance with N.J.A.C. 13:69F-2.11.
2. If a player is dealt a card which causes his or her point total to exceed 21, the player shall immediately discard his or her first two cards face down. A player shall not intentionally draw additional cards after exceeding a point count of 21.
3. The dealer shall immediately collect a player's losing wager and place the player's cards in the discard rack.

(f) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall deal a second card face upwards to himself or herself; provided, however, that such card shall not be dealt until the dealer has first announced "Dealer's Card" which shall be stated by the dealer in a tone of voice calculated to be heard by each person at the table. Any additional cards authorized to be dealt to the hand of the dealer by N.J.A.C. 13:69F-2.12(c) shall be dealt face upwards at this time after which the dealer shall announce his or her total point count.

(g) After all additional cards have been dealt in accordance with (e) and (f) above, the dealer shall turn over each player's two cards dealt face down and settle all remaining wagers.

(h) In lieu of the procedures set forth in (d) through (g) above, a casino licensee may permit a blackjack dealer to deal his or her second card face downward and to utilize a card reader device pursuant to N.J.A.C. 13:69F-2.6(j) prior to dealing any additional cards to the players.

(i) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each player's hand in case of question or dispute. The dealer shall pick up the cards beginning with those of the player to his or her far right and moving counterclockwise around the table. After all the players' cards have been collected, the dealer shall pick up his or her cards against the bottom of the players' cards and place them in the automated shuffling device.

(j) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed, after which the dealer shall collect the cards as provided in (i) above, shuffle the cards and alternate the deck or set of two decks pursuant to N.J.A.C. 13:69F-2.2(e) for the next round of play.

(k) Each player at the table shall be responsible for correctly computing the point count of his or her hand and no player shall rely on the point count required to be announced by the dealer under this section without checking the accuracy of such announcement.





**13:69F-2.7 Payment of blackjack; even-money payout option for certain insurance wagers**

(a) If the first face up card dealt to the dealer is a two, three, four, five, six, seven, eight, or nine and a player has blackjack, the dealer shall announce and pay the blackjack at odds of 3 to 2 and, unless the player has also made a blackjack bonus wager pursuant to N.J.A.C. 13:69F-2.20, shall remove the player's cards before any player receives a third card.

(b) If the first face up card dealt to the dealer is an ace, king, queen, jack, or 10 and a player has a blackjack, the dealer shall announce the blackjack but shall make no payment nor remove any cards until all other cards are dealt to the players and the dealer receives his or her second card. If, in such circumstances, the dealer's second card does not give him or her blackjack, the player having blackjack shall be paid at odds of 3 to 2. If, however, the dealer's second card gives him or her blackjack, the wager of the player having blackjack shall be void and constitute a stand off.

(c) If the first face up card dealt to the dealer is an ace and a player has blackjack, a casino licensee may, notwithstanding (b) above and before any additional cards are dealt, offer the player the option to be paid at odds of 1 to 1 on the blackjack wager instead of making an insurance wager pursuant to N.J.A.C. 13:69F-2.9. If the casino licensee chooses to offer the even-money payout option authorized by this subsection, notice shall be provided by the casino licensee in accordance with N.J.A.C. 13:69F-8.3.

**13:69F-2.8 Surrender**

(a) After the first two cards are dealt to the player and the player's point total is announced, the player may elect to discontinue play on his or her hand for that round by surrendering one-half his or her wager. All decisions to surrender shall be made prior to such player indicating as to whether he or she wishes to double down, split pairs, stand, and/or draw as provided for in this subchapter.

1. Should the first card dealt to the dealer be other than an ace or 10-value card, the dealer shall immediately collect one-half of the wager and return one-half to the player.
2. Should the first card dealt to the dealer be an ace or 10-value card, the dealer will place the player's wager on top of the player's cards. When the dealer's second card is revealed, the hand will be settled by immediately collecting the entire wager should the dealer have blackjack or collecting one-half of the wager and returning one-half of the wager to the player should the dealer not have blackjack.

(b) If the player has made an insurance wager and then elects to surrender, each wager will be settled separately as provided for above and in accordance with N.J.A.C. 13:69F-2.9 and one will have no bearing on the other.

(c) Each casino licensee may, at its discretion, offer its patrons the surrender option authorized in this section, except that when a casino licensee offers the rule variation multiple action blackjack pursuant to N.J.A.C. 13:69F-2.18, or on any blackjack

table which offers the 6 to 5 blackjack variation or the progressive blackjack wager pursuant to N.J.A.C. 13:69F-2.19, the surrender option shall not be available. A casino licensee shall not initiate or terminate the use of the surrender option at a table unless the casino licensee complies with the notice requirements set forth in N.J.A.C. 13:69F-8.3.

**13:69F-2.9 Insurance wagers**

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance bet which, except as otherwise provided in N.J.A.C. 13:69F-2.7(c), shall win if the dealer's second card is a king, queen, jack or 10 and shall lose if the dealer's second card is an ace, two, three, four, five, six, seven, eight, or nine.

(b) An insurance bet may be made by placing on the insurance line of the layout an amount not more than half the amount staked on the player's initial wager, except that a player may bet an amount in excess of half the initial wager to the next unit that can be wagered in chips, when because of the limitation of the value of chip denominations, half the initial wager cannot be bet. If a card reader device is not in use, all insurance wagers shall be placed immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table except, at the discretion of the casino licensee, a player may place an insurance wager immediately prior to such player indicating whether he or she wishes to double down, split pairs, stand, and/or draw as provided for in this subchapter and prior to any additional cards being dealt, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 13:69F-8.3. If a card reader device is in use, all insurance wagers shall be placed prior to the dealer inserting his or her hole card into the card reader device.

(c) All winning insurance wagers shall be paid at odds of 2 to 1.

(d) All losing insurance wagers shall be collected by the dealer immediately after he or she draws his or her second face up card or discloses his or her hole card and

before he or she draws any additional cards.

(e) Insurance wagers shall not apply to the progressive blackjack wager permitted pursuant to N.J.A.C. 13:69F-2.19.

(f) An insurance wager does not apply to any of the additional wagers permitted pursuant to N.J.A.C. 13:69F-2.17(a).

**13:69F-2.10 Doubling down**

(a) Except for blackjack or a point count of 21 in two cards, a player may elect to double down, that is, make an additional wager not in excess of the amount of his or her original wager, on the first two cards dealt to him or her or the first two cards of any split pair on the condition that one and only one additional card shall be dealt to the hand on which he or she has elected to double down. If, however, blackjack is dealt from the hand, a casino licensee may prohibit doubling down upon compliance with the notice requirements set forth at N.J.A.C. 13:69F-8.3:

1. Unless a player establishes a hard total of nine, 10, or 11 by turning his or her cards face up; and
2. After the player splits a pair.

(b) If a dealer obtains blackjack after a player doubles down, the dealer shall only collect the amount of the original wager of such player and shall not collect the additional amount wagered in doubling down.

(c) Upon a player's election to double down as authorized by this section, the dealer shall deal the one additional card face upwards. Notwithstanding the foregoing or any other provision of this subchapter, a casino licensee may, at its discretion, require the dealer at one or more blackjack tables to deal the one additional card face down or, alternatively, permit a player to request that his or her one additional card be dealt face down. If the face down dealing procedure is implemented at a particular table upon the request of a player, the procedure shall, commencing with the next round of play, be offered to all players at that table. Regardless of the dealing

procedure in effect, the one additional card shall be placed sideways on the layout. The casino licensee shall post a notice of any optional dealing procedure in effect at a particular table and identify its choice of dealing procedure under this subsection in its gaming submission as either: face up at all tables, face down at designated table(s) or face down at the request of a player. If the one additional card is dealt face down, such card shall be turned face upward after the dealer has drawn additional cards to his or her hand in accordance with N.J.A.C. 13:69F-2.12(b) and at such time as the player's wagers are to be settled in rotation at the conclusion of the round of play.

(d) In the 6 to 5 blackjack variation, a casino licensee may prohibit doubling down after splitting pairs upon compliance with the notice requirements set forth at N.J.A.C. 13:69F-8.3.



**13:69F-2.11 Splitting pairs**

(a) Whenever the initial two cards dealt to a player are identical in value, the player may elect to split the hand into two separate hands provided that he or she makes a wager on the second hand so formed in an amount equal to his or her original wager.

(b) When a player splits pairs, the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to any other hand.

(c) After a second card is dealt to a split pair, the dealer shall announce the point total of such hand and the player shall indicate his or her decision to stand, draw or double down with respect thereto except that:

1. A player may not split pairs again if the second card so dealt is identical in value to a card of the split pair; and
2. A player splitting aces shall only have one card dealt to each ace and may not elect to receive additional cards.

(d) If the dealer obtains blackjack after a player splits pairs, the dealer shall only collect the amount of the original wager of such player and shall not collect the additional amount wagered in splitting pairs.

(e) Notwithstanding the provisions of (c)1 above, a casino licensee may, at its discretion, permit a player to split pairs up to three times (a total of four hands) at a blackjack table with up to six player boxes or twice (a total of three hands) at a blackjack table with seven player boxes if notice of the option is provided as set forth in N.J.A.C.

13:69F-8.3, except that this option shall not be available in games in which the rule variation multiple action blackjack is available pursuant to N.J.A.C. 13:69F-2.18. If a casino licensee elects to offer the option of splitting pairs more than once, it may, at its discretion, prohibit a player from splitting a pair of aces more than once (a total of two hands) if notice is provided as set forth in N.J.A.C. 13:69F-8.3. All other requirements of this section shall apply to each hand which is formed as a result of splitting pairs more than once.

(f) If a player has made the additional wager authorized by N.J.A.C. 13:69F-2.17(a)3, is dealt two sevens as his or her initial two cards and elects to split the pair of sevens, the dealer shall announce that the player is splitting sevens and forfeiting any potential payout for three sevens. The player shall be paid for the additional winning wager prior to any additional cards being dealt to either of the split hands.

**13:69F-2.12 Drawing of additional cards by players and the dealer**

(a) A player may elect to draw additional cards whenever his or her point count total is less than 21 except that:

1. A player having blackjack or a hard or soft total of 21 may not draw additional cards;
2. A player electing to double down shall draw one and only one additional card; and
3. A player splitting aces shall only have one card dealt to each ace and may not elect to receive additional cards.

(b) Except as provided in (c), (d), or (e) below, a dealer shall draw additional cards to his or her hand in accordance with one of the following options:

1. The dealer shall draw additional cards until he or she has a hard or soft total of 17, 18, 19, 20, or 21; or
2. The dealer shall draw additional cards until he or she has:
  - i. A hard total of 17, 18, 19, 20, or 21; or
  - ii. A soft total of 18, 19, 20, or 21.

(c) Except as provided in N.J.A.C. 13:69F-2.25(d), a dealer shall draw no additional cards to his or her hand, regardless of the point count, if decisions have been made on all player's hands and the point count of the dealer's hand will have no effect on the outcome of the round of play.

(d) In the 6 to 5 blackjack variation, a dealer shall draw additional cards to his or her hand until he or she has a hard total of 17 or a hard or soft total of 18, 19, 20, or 21, at which point no additional cards shall be drawn.

(e) If blackjack is dealt from the hand pursuant to N.J.A.C. 13:69F-2.6(a) and 2.6A, a casino licensee may, at its option, require the dealer to draw additional cards to the dealer's hand until the dealer has a hard total of 17 or a hard or soft total of 18, 19, 20, or 21, at which point no additional cards shall be drawn by the dealer. The casino licensee shall make any such election on its rules of the games checklist.

**13:69F-2.13 More than one player wagering on a box**

(a) Unless otherwise directed by the Division, a casino licensee may permit from one to three people to wager on any one box of the blackjack layout provided that the first person wagering on that box consent to additional players wagering on such box and provided further that the casino licensee adhere to such procedures and limitations imposed by the Division as dictated by the particular circumstances. This option may not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 13:69F-2.19.

(b) Whenever more than one player wagers on a box, the player who is seated at that box shall have the exclusive right to call the decision with regard to the cards dealt to such box. In the case of no seated player, the person with the highest wager in the box shall have such right.

(c) The player calling the decisions with respect to any box shall place his or her wager in that portion of the box closest to the dealer's side of the table and all other players wagering on such box shall place their wagers immediately behind and in a vertical line with the aforementioned wager.

(d) Whenever more than one player is wagering on a box and the player calling the decisions decides to double down, the other players may also double their wagers but shall not be required to do so. In any event, only one additional card shall be dealt to the hand that is subject to the double down decision.

(e) Whenever more than one player is wagering on a box and the player calling the decisions decides to split pairs, the other players shall either make an

additional wager as provided for in N.J.A.C. 13:69F-2.11 to cover each split pair or designate which of the split pairs they wish their initial wager to apply.

(f) Whenever more than one player is wagering on a box, each player shall have the right to make an insurance bet in accordance with N.J.A.C. 13:69F-2.9 regardless of whether the other players on that box make such a bet.

(g) The Division and its agents shall have the discretion and authority to limit, control and regulate the implementation of this section as is appropriate under the circumstances which shall include, without limitation, the right to limit the number of tables at which this procedure is permitted, the right to limit the number of boxes at each table on which more than one person can wager, and the right to require the casino licensee to establish the ability of its dealers to implement this section.

**13:69F-2.14 A player wagering on more than one box**

A player may only wager on one box at a blackjack table unless the casino licensee, in its discretion, permits the player to wager on additional boxes.

**13:69F-2.15 Irregularities**

(a) A card found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard rack or in a segregated area of the double shoe.

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

(c) After the initial two cards have been dealt to each player and a card is drawn in error and exposed to the players, such card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player refusing to accept such card shall not have any additional cards dealt to him or her during such round. If the card is refused by the players and the dealer cannot use the card, the card shall be burned.

(d) If the dealer has seventeen and accidentally draws a card for himself or herself, such card shall be burned.

(e) If the dealer misses dealing his or her first or second card to himself or herself, the dealer shall continue dealing the first two cards to each player, and then deal the appropriate number of cards to himself or herself.

(f) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack or in a segregated area of the double shoe shall be shuffled and cut according to the procedures outlined in N.J.A.C. 13:69F-2.5, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play. If the cards are being dealt by hand and there are insufficient cards remaining in the deck(s) in use to complete a round of play, all the discarded cards from



the deck(s) in use shall be shuffled by hand and cut according to the procedures outlined in N.J.A.C. 13:69F-2.5, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play. All cards shall then be reshuffled for the next round of play in the automated cards shuffling device.

(g) If no cards are dealt to the player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to the player's hand, at the player's option, the dealer shall deal the second card to the player after all other players have received a second card.

(h) Any round of play drawn from the inappropriate side of a double shoe shall be treated as if it were drawn from the appropriate side of the shoe and concluded.

(i) If after receiving the first two cards and the dealer fails to deal an additional card(s) to a player who has requested such a card, then, at the player's option, the dealer shall either deal the additional card(s) after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or call the player's hand dead and return the player's original wager.

(j) If the dealer inserts his or her hole card into a card reader device when the value of his or her first card is not an ace, king, queen, jack, or 10, the dealer, after notification to a casino supervisor, shall:

1. If the particular card reader device in use provides any player with the opportunity to determine the value of the hole card, call all hands dead, collect the cards and return each player's wager; or

2. If the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card, continue play.

(k) If a card reader device malfunctions the dealer may only continue dealing the game of blackjack at that table using the dealing procedures applicable when a card reader device is not in use.

(l) If the dealer fails to move his or her original face up card to the area of the layout designated for the second or third hand of the round in accordance with N.J.A.C. 13:69F-2.18, the round shall continue as if the original face up card was moved to the appropriate area of the layout.

(m) If the dealer inadvertently picks up his or her original face up card and places it in the discard rack prior to the completion of the second or third hand of multiple action Blackjack, the dealer shall immediately notify a casino supervisor assigned to that table. The casino supervisor shall remove the appropriate cards from the discard rack and reconstruct the last hand of play so as to determine the dealer's original face up card. The original face up card shall be placed in the appropriate area on the layout, and the remaining cards shall be returned to the discard rack. Play shall resume in accordance with the rules of this chapter.

(n) If the light at a player's betting area on a blackjack table which offers the progressive blackjack wager is not operating properly, no progressive wager shall be permitted in that betting area.

(o) If the bonus blackjack system fails to select or display a payout amount

when the bonus blackjack button is pressed, and the amount of the payout cannot be ascertained by a casino supervisor from the table controller or otherwise, the patron's wager shall be paid at 21 to 1.

(p) If a casino licensee implements the procedure by which one additional card is dealt face down to a hand on which a player has elected to double down pursuant to N.J.A.C. 13:69F-2.10(c) and the dealer inadvertently deals such card face upwards, play shall continue and the player's wagers shall be resolved in completion of the round of play.

**13:69F-2.16 Five cards totaling 21 rule**

(a) Whenever a player has achieved a score of 21 in five cards and the dealer has not achieved a blackjack or a score of 21, the winning hand shall be paid at odds of 2 to 1.

(b) If the player has achieved a score of 21 in five cards and the dealer has blackjack, the player's wager shall be settled in accordance with N.J.A.C. 13:69F-2.3(b). If the player has achieved a score of 21 in five cards and the dealer has achieved a score of 21 in three or more cards, the player's wager shall be considered void and said wager shall be returned to the player.

(c) A casino licensee may, in its discretion, offer to all patrons at a blackjack table the five cards totaling 21 option authorized in this section, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 13:69F-8.3 prior to withdrawing the offer of this option.

**13:69F-2.17 Permissible additional wagers**

(a) A casino licensee may, in its discretion, offer to all players at a blackjack table that does not offer the progressive blackjack wager authorized by N.J.A.C. 13:69F-2.19 the option to make one of the following additional wagers in an amount of \$1.00 provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 13:69F-8.3 prior to withdrawing the offer of this option:

1. A wager on whether the player's initial two cards shall have a point total either greater than or less than 13;
2. A wager on whether the player's initial two cards shall be of the same suit; or
3. A wager on whether one or more of the player's initial three cards shall be a seven.

(b) Prior to the first card being dealt for each round of play, each player shall make a wager against the dealer as required by N.J.A.C. 13:69F-2.3(a) and (d) and, if given an option to make an additional wager, shall also indicate whether he or she wishes to wager, as applicable, that:

1. The point total of the player's initial two cards shall exceed 13, which wager shall win if the point total does exceed 13;
2. The point total of the player's initial two cards shall be less than 13, which wager shall win if the point total is less than 13;
3. The player's initial two cards shall be of the same suit, which wager shall win if the initial two cards are of the same suit; or

4. One or more of the player's initial three cards shall be a seven, which wager shall win if one or more of the initial three cards dealt to the player is a seven.

(c) An additional wager made pursuant to (a)1 above shall be lost when the point total of the player's initial two cards equals 13.

(d) All losing additional wagers shall be collected by the dealer immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table.

(e) All winning additional wagers shall be paid immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table. Notwithstanding the foregoing, if a wager authorized by (a)3 above is a winning wager because the player has received two sevens as the initial two cards dealt to his or her hand, the winning wager shall be paid immediately after the player elects to draw an additional card, surrender, stand, double down or split pairs. All winning additional wagers shall be paid at the following odds:

1. For wagers made pursuant to (a)1 above, one to one; or
2. For wagers made pursuant to (a)2 above, depending on the number of decks in use at the table and the cards received by the player, in accordance with one of the following options as selected by the casino licensee; provided, however, that notice of the payout option selected by the casino licensee or any change thereto shall be provided in accordance with the requirements of

N.J.A.C. 13:69F-8.3; and provided further, however, that the same payout option shall be used by a casino licensee at all blackjack tables which use the same number of decks of cards:

i. Single Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>
King and Queen	50 to 1	10 to 1	5 to 1	25 to 1
Any Two Cards	2.5 to 1	3 to 1	3 to 1	2.5 to 1

ii. Two Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>
King and Queen	10 to 1	5 to 1	25 to 1	20 to 1
Any Two Cards	3 to 1	3 to 1	2.5 to 1	2.5 to 1

iii. Four Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>
King and Queen	5 to 1	25 to 1	20 to 1	50 to 1
Any Two Cards	3 to 1	2.5 to 1	2.5 to 1	2 to 1

iv. Six Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>
King and Queen	5 to 1	25 to 1	20 to 1	15 to 1
Any Two Cards	3 to 1	2.5 to 1	2.5 to 1	2.5 to 1

v. Eight Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>
King and Queen	5 to 1	25 to 1	50 to 1
Any Two Cards	3 to 1	2.5 to 1	2 to 1

3. For wagers made pursuant to (a)3 above, the player shall be paid only for the highest winning payout below:

<u>Hand</u>	<u>Payout Odds</u>
Three Sevens of the Same Suit	5000 to 1
Three Sevens of any Suit	500 to 1
Two Sevens of the Same Suit (initial two cards)	100 to 1
Two Sevens of any Suit (initial two cards)	50 to 1
One Seven (initial card)	3 to 1

(f) An additional wager shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate area of the blackjack layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt to any player and such cash is expeditiously converted into gaming chips or plaques.



(g) Any additional wager made pursuant to this section shall not exceed the lesser of:

1. The amount of the blackjack wager made by the player pursuant to N.J.A.C. 13:69F-2.3(a) and (d); or
2. A maximum limit established by the casino licensee.

(h) A casino licensee shall post the maximum limit of the additional wager, as established in (g) above, in accordance with N.J.A.C. 13:69F-8.3.

(i) An additional wager shall have no bearing on any other wager made by the player at the game of blackjack.

**13:69F-2.18 Multiple action blackjack rule**

(a) A casino licensee may, in its discretion, offer to every player at a blackjack table the option to make either two or three separate wagers on the outcome of the players hand against either two or three separate hands of the dealer which shall be formed with the dealer's original face up card, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 13:69F-8.3 prior to withdrawing the offer of this option. This option may not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 13:69F-2.19, the blackjack bonus wager authorized by N.J.A.C. 13:69F-2.20, the streak wager authorized by N.J.A.C. 13:69F-2.22, the match-the-dealer wager authorized by N.J.A.C. 13:69F-2.23, the 20 point bonus wager authorized by N.J.A.C. 13:69F-2.24, the optional bonus wager authorized by N.J.A.C. 13:69F-2.25, or the in-between wager authorized by 13:69F-2.26.

(b) Prior to the first card being dealt for the first of the three rounds of play, each player shall be required to make two or three wagers against the dealer as required by N.J.A.C. 13:69F-2.3(a) and (d) by placing the wagers in the designated betting areas on the layout. A casino licensee may, in its discretion, require every player to place a wager against all three of the dealer's hands. The minimum number of wagers required and the minimum and maximum limits for each wager shall be posted at the table in accordance with N.J.A.C. 13:69F-8.3.

(c) After all wagers have been placed, the dealer shall deal the cards in accordance with N.J.A.C. 13:69F-2.6(e). As each player's point total is announced, the player shall indicate whether he wishes to double down, split pairs, stand or draw as

provided for by this subchapter, except that a decision to double down or split pairs shall require an additional wager for each wager placed by the player in accordance with (b) above.

(d) Any player may elect to make an insurance wager pursuant to N.J.A.C. 13:69F-2.9 on any or all of his or her wagers made in accordance with (b) above. Such wager or wagers shall be decided individually based on the second card dealt to each of the dealer's hands.

(e) After the decisions of all players have been implemented and all additional cards have been dealt, the dealer shall deal a second card to his or her original face up card in accordance with N.J.A.C. 13:69F-2.6(h) and any additional cards required by N.J.A.C. 13:69F-2.12(b).

(f) Once all wagers on the dealer's first hand have been decided, the dealer shall collect all losing wagers and pay off all winning wagers based on wagers placed in the first spot of each player's betting area, except that all of a player's wagers shall be collected along with his or her cards when that player's hand exceeds a hard total of 21. The dealer shall collect all of his or her cards and place them face down in the discard rack in accordance with one of the following:

1. If the hand of each player at the table has exceeded a hard total of 21, the dealer shall draw no additional cards pursuant to N.J.A.C. 13:69F-2.12 and the dealer shall collect all of his or her cards including his or her original face up card; or

2. If a wager remains on the second or third spot of a player's betting area, the dealer shall then collect all of his or her cards except his or her original face up card.

(f) If the dealer's cards have been collected and discarded in accordance with (f)2 above, the dealer shall move his or her original face up card to the area of the layout designated for the dealer's second hand and shall deal a second card to his or her original face up card in accordance with N.J.A.C. 13:69F-2.6(h) and any additional cards required by N.J.A.C. 13:69F-2.12(b).

(g) Once all wagers on the dealer's second hand have been decided, the dealer shall collect all losing wagers and pay off all winning wagers based on wagers placed in the second spot of each player's betting area. The dealer shall then collect all of his or her cards except his or her original face up card and place them face down in the discard rack. The dealer shall then move his or her original face up card to the area of the layout designated for the dealer's third hand and shall deal a second card to his or her original face up card in accordance with N.J.A.C. 13:69F-2.6(h) and any additional cards required by N.J.A.C. 13:69F-2.12(b), except that if no player has made a third wager the round shall be concluded in accordance with (j) below.

(h) Once all wagers on the dealer's third hand have been decided, the dealer shall collect all losing wagers and pay off all winning wagers based on wagers placed in the third spot of each player's betting area.

(i) At the conclusion of the third hand, all cards still remaining on the layout shall be picked up in accordance with N.J.A.C. 13:69F-2.6(i).

**13:69F-2.19 Progressive blackjack wager payouts; rules**

(a) If a blackjack table includes the equipment that is required to offer a progressive blackjack wager, a casino licensee may give each player at that blackjack table the option to make an additional one dollar wager on whether the player will be dealt any of the designated series of cards set forth in (c) below. This wager shall be known as a progressive blackjack wager.

(b) Prior to the first card being dealt for each round of play, each player may make a progressive blackjack wager by placing a one dollar gaming chip in the designated chip acceptor device at his or her betting position. Once such wagers have been placed, a light shall then illuminate at each betting position at which a progressive blackjack wager has been made. In accordance with N.J.A.C. 13:69E-1.10(j), the dealer shall ensure that only one progressive blackjack wager has been made for each light that is illuminated and shall verify that the number of gaming chips wagered equals the number of lights illuminated. The dealer shall then announce "No more bets" and register the progressive wagers on the progressive meter and reset meter, if applicable. The dealer shall then deal the hand to all players in accordance with N.J.A.C. 13:69F-2.6.

(c) A player who has placed a progressive blackjack wager shall win the specified payout if he or she receives any of the following combinations of cards:

Winning Hand

Payout

Four Black or Four Red Aces in the First Four Cards	100 percent of the progressive meter amount
Three Aces of the Same Suit in the First Three Cards	\$2,500
Any Three Aces in the First Three Cards	\$250.00
Two Aces of the Same Suit in the First Two Cards	\$100.00
Any Two Aces in the First Two Cards	\$25.00

(d) A progressive blackjack wager shall have no bearing on any other wager made by a player at the game of blackjack and shall be paid irrespective of the point total of the hand of the dealer.

(e) A winning player shall receive the payout for only the highest possible progressive blackjack hand.

(f) A player shall only be permitted to make a progressive blackjack wager if he or she has placed a blackjack wager in compliance with N.J.A.C. 13:69F-2.3(a) and (d).

(g) Prior to making a payout for a winning progressive blackjack wager, the dealer shall:

1. Verify that the player has received a winning combination of cards;
2. Verify that the appropriate light on the acceptor device has been illuminated; and
3. Have a casino supervisor validate the progressive blackjack payout

pursuant to the casino licensee's internal control procedures.

(h) All winning progressive blackjack wagers shall be paid in accordance with the amount on the primary meter when the player's regular blackjack wager is settled pursuant to N.J.A.C. 13:69F-2.3(e); provided, however, if more than one player at a table has four black or four red aces on the first four cards, each player shall share equally in the amount on the progressive meter when the first player with four aces is to be paid. If a player has won a progressive payout which is not being paid from the table inventory container, the cards of that player shall not be collected until the necessary documentation has been completed pursuant to the rules of the Division.

(i) The rate of progression for the progressive meter or, if applicable, the reset meter and progressive meter combined, shall be no less than 70 percent. The initial amount placed on the progressive meter by the casino licensee and the portion of the reset amount funded by the casino licensee shall be established by each casino licensee in accordance with the rules of the Division. In no instance shall the initial amount on the progressive meter or the reset amount funded by the casino licensee be less than \$5,000.

**13:69F-2.20 Blackjack bonus wager**

(a) If a blackjack table includes the equipment required by N.J.A.C 13:69E-1.10(k) to offer a blackjack bonus wager, a casino licensee may offer each player at that blackjack table the option to make an additional wager of \$1.00 or \$5.00, as to whether the player will be dealt a blackjack in the first two cards. This wager shall be known as a blackjack bonus wager.

(b) Prior to the first card being dealt for each round of play, each player may make a blackjack bonus wager by placing gaming chips in the designated betting area on the layout, except that a verbal wager accompanied by cash may be accepted, provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt and such cash is expeditiously converted into gaming chips. The dealer shall then announce "No more bets" and deal the hand to all players in accordance with N.J.A.C 13:69F-2.6.

(c) A player shall be permitted to make a blackjack bonus wager only if he or she has first placed a blackjack wager in compliance with N.J.A.C. 13:69F-2.3(a) and (d).

(d) A player who has placed a blackjack bonus wager shall win if the player receives a blackjack in the first two cards.

(e) After the second card is dealt to all players at the table, and prior to any additional cards being dealt to any player or the dealer:

1. All losing blackjack bonus wagers shall be collected by the dealer;  
and



2. The cards of any player with a winning blackjack bonus wager shall be placed underneath that player's blackjack bonus wager by the dealer.

(f) The dealer shall then proceed to complete the round of play, collecting any other losing wagers and paying off any other winning wagers in accordance with N.J.A.C. 13:69F-2.6. After all such wagers have been settled, the dealer, starting on his or her left and continuing around the table, shall place the blackjack bonus button in front of each player with a winning blackjack bonus wager. Each winning blackjack bonus player shall press the blackjack bonus button once, causing the bonus amount payable to that player to be displayed on the blackjack bonus display.

(g) Prior to making a payout for a winning blackjack bonus wager, the dealer shall:

1. Verify that the player has received a winning combination of cards;
2. Verify the amount of the blackjack bonus payout shown on the blackjack bonus display at the table;
3. In a tone of voice calculated to be heard by the patron who won it and the casino supervisor assigned to the table, verbally announce the amount of the blackjack bonus payout, if it is less than \$100.00; and
4. Have a casino supervisor confirm and verify the amount of the blackjack bonus payout, if it is \$100.00 or more.

(h) After all winning blackjack bonus wagers have been paid, the dealer shall remove all cards and wagers remaining on the layout, in accordance with N.J.A.C. 13:69F-2.6(i).

(i) A blackjack bonus wager shall have no bearing upon any other wager made by a player at the game of blackjack, and shall be paid regardless of the point total of the dealer's hand.

(j) A casino licensee shall pay winning blackjack bonus wagers at no less than the amounts listed below:

<u>Blackjack bonus wager</u>	<u>Blackjack bonus payout</u>
\$1.00	\$5.00 minimum to \$1,000 maximum
\$5.00	\$50.00 minimum to \$5,000 maximum

(k) Notwithstanding any minimum or maximum payoff amounts in (j) above, the house advantage for blackjack bonus wagers shall not exceed 30 percent or be less than zero. Additionally, although the house advantage may vary for different denominations of the wager, the house advantage for a blackjack bonus wager of any given denomination shall be the same in all blackjack games offered by that casino licensee at any given time.

(l) The blackjack bonus wager may not be offered at a blackjack table which offers multiple action blackjack wagers pursuant to N.J.A.C. 13:69F-2.18, a progressive blackjack wager pursuant to N.J.A.C. 13:69F-2.19, a streak wager pursuant to N.J.A.C. 13:69F-2.22, a 20 point bonus wager pursuant to N.J.A.C. 13:69F-2.24, an optional

bonus wager pursuant to N.J.A.C. 13:69F-2.25, or the in-between wager authorized by N.J.A.C. 13:69F-2.26.

**13:69F-2.21 Continuous shuffling shoe or device**

In lieu of the dealing and shuffling requirements set forth in N.J.A.C. 13:69F-2.5 and 2.6, a casino licensee may utilize a dealing device designed to automatically reshuffle the cards or shoe, provided that such device, as approved by the Division, or shoe and the procedures for dealing and shuffling the cards through use of this device are in accordance with the casino licensee's internal control procedures.

**13:69F-2.22 Streak wager**

(a) If a blackjack table includes the information and equipment required by N.J.A.C 13:69E-1.10(l), a casino licensee may, in its discretion, offer each player at that blackjack table the option to make an additional wager that the player will win either two, three, four, or five consecutive hands of blackjack. This wager shall be known as a streak wager.

(b) Prior to the first card being dealt for each round of play, any player who has placed a blackjack wager in compliance with N.J.A.C. 13:69F-2.3(a) and (d) may make a streak wager by placing gaming chips in the appropriate designated betting area of the layout.

(c) Once the round of play has been dealt, the dealer shall, starting with the player farthest to his or her right and continuing counter-clockwise around the table, collect all losing blackjack and streak wagers and place them in the table inventory container, pay off all winning blackjack and streak wagers, place any necessary streak lammers in accordance with (d) below, and then collect the cards and place them in the discard rack in accordance with N.J.A.C. 13:69F-2.6.

(d) When any player making an optional streak wager has won an initial blackjack hand, the dealer shall place a lammer button or other marker device approved by the Division in the player's streak betting area labeled "2," to indicate that the player has one winning blackjack hand and is attempting to obtain a second consecutive winning hand.

1. If a player had placed a streak wager on the designated betting area labeled "2" and the player wins the next consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.
2. If a player had placed a streak wager on the designated betting area labeled "3," the player must win the next two consecutive blackjack hands. If the player wins the second consecutive blackjack hand, the dealer shall move the lammer button onto the designated betting area labeled "3" to indicate that the player has won two consecutive hands and is attempting to obtain a third consecutive winning hand. If the player wins the third consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.
3. If a player had placed a streak wager on the designated betting area labeled "4" the player must win the next three consecutive blackjack hands. With each consecutive win, the dealer shall move the lammer button onto the designated betting area labeled "3," and then onto "4." If the player wins the fourth consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.
4. If a player had placed a streak wager on the designated betting area labeled "5" the player must win the next four consecutive

blackjack hands. With each consecutive win, the dealer shall move the lammer button onto the designated betting area labeled "3," then onto "4," and then onto "5." If the player wins the fifth consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.

(e) If a player loses a blackjack hand during the pendency of a streak wager, the streak wager shall lose and the dealer shall collect the losing streak wager and the losing blackjack wager from that player.

(f) If a player makes a streak wager in conjunction with a blackjack hand, and thereafter fails or refuses to complete the underlying blackjack hand or any successive blackjack hands required to satisfy the streak wager, the streak wager shall be deemed abandoned and lost.

(g) A push shall not advance or lose a streak wager.

(h) A player who elects to split pairs on any hand during the pendency of a streak wager must win a majority of the split hands to advance the consecutive winning streak; otherwise the streak wager is lost. If a player wins and loses the same number of split hands, the streak wager is not advanced or lost. A push on a split hand shall not advance or lose a streak wager.

(i) A streak wager shall have no bearing upon any other wager made by a player at the game of blackjack.

(j) A casino licensee shall pay winning streak wagers at no less than the amounts listed below:

<u>Streak wager</u>	<u>Streak payout</u>
Two Consecutive Winning Hands	3 to 1
Three Consecutive Winning Hands	7 to 1
Four Consecutive Winning hands	17 to 1
Five Consecutive Winning Hands	37 to 1

(k) A player may make more than one streak wager at a time on a blackjack hand, provided that:

1. All such streak wagers are placed simultaneously (that is, placing streak wagers on designated betting areas "3" and "4" at the same time) and prior to any cards being dealt for that hand;
2. A player who makes a multiple streak wager may not place any additional streak wagers until all prior streak wagers made by that player have been determined; and
3. When multiple streak wagers are in play, the dealer shall move the lammer to the next applicable streak betting area, if any, prior to paying any winning streak wager.

(l) The streak wager may not be offered at a blackjack table which offers multiple action blackjack wagers pursuant to N.J.A.C. 13:69F-2.18, a progressive blackjack wager pursuant to N.J.A.C. 13:69F-2.19, a blackjack bonus wager pursuant to N.J.A.C. 13:69F-2.20, a 20 point bonus wager pursuant to N.J.A.C. 13:69F-2.24, an

optional bonus wager pursuant to N.J.A.C. 13:69F-2.25, or the in-between wager authorized by N.J.A.C. 13:69F-2.26.



**13:69F-2.23 Match-the-dealer wager**

(a) A casino licensee may, at its discretion, offer players at a blackjack table the option to make an additional match-the-dealer wager. The match-the-dealer wager of a player shall win if either of the player's initial two cards matches the dealer's initial card. For purposes of the match-the-dealer wager, any card with a face value of 10 or a point value of 10 (jack, queen, king) shall only match a card of identical ascription without regard to value.

1. A winning match-the-dealer wager shall be paid in accordance with (f) below.
2. If both of the initial cards dealt to a player match the dealer's initial card, the player shall be paid for each card.

(b) A match-the-dealer wager shall have no bearing on any other wager made by a player at the game of blackjack.

(c) Prior to the first card being dealt for each round of play, a player who has placed the basic wager required by N.J.A.C. 13:69F-2.3(a) may make a match-the-dealer wager. The minimum and maximum match-the-dealer wagers permitted by a casino licensee shall be posted in accordance with N.J.A.C. 13:69F-8.3.

(d) A match-the-dealer wager shall be made by placing gaming chips, plaques or, if applicable, a match play coupon on the appropriate area of the blackjack layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being

dealt to any player, and that such cash is expeditiously converted into gaming chips or plaques.

(e) Immediately after the second card is dealt to each player, and prior to any additional cards being dealt to any player at the table or the dealer and before any card reader device is utilized, all losing match-the-dealer wagers shall be collected by the dealer, and then all winning match the dealer wagers shall be paid in accordance with (f) below.

(f) All winning match-the-dealer wagers shall be paid at no less than the following odds for each card that matches the dealer's initial card:

Six-deck blackjack

Non-Matching Suit	4 to 1
Matching Suit	11 to 1

Eight-deck blackjack

Non-Matching Suit	3 to 1
Matching Suit	14 to 1

(g) The match-the-dealer wager may not be offered at a blackjack table that offers an optional bonus wager pursuant to N.J.A.C. 13:69F-2.25, or the in-between wager authorized by N.J.A.C. 13:69F-2.26.

**13:69F-2.24 20 point bonus wager**

(a) A casino licensee may, in its discretion, offer each player at a blackjack table the option to make an additional wager that the player will be dealt a point count of 20 in the first two cards. For the purposes of this subchapter, this wager shall be known as the 20 point bonus wager.

(b) A 20 point bonus wager shall have no bearing on any other wager made by a player at the game of blackjack.

(c) Prior to the first card being dealt for each round of play, each player who has placed a blackjack wager in compliance with N.J.A.C. 13:69F-2.3(a) may make a 20 point bonus wager by placing gaming chips, plaques or, if applicable, a match play coupon on the appropriate area of the blackjack layout, except that a verbal wager accompanied by cash may be accepted, provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt and such cash is expeditiously converted into gaming chips or plaques. The minimum and maximum 20 point bonus wagers permitted by a casino licensee shall be posted in accordance with N.J.A.C. 13:69F-8.3.

(d) The dealer shall then announce "No more bets" and deal the initial two cards to all players and the dealer in accordance with N.J.A.C 13:69F-2.6(e) and (j). Prior to any additional cards being dealt to any player at the table, the dealer shall, starting with the player farthest to his or her right and continuing counterclockwise around the table, settle in succession, except as provided in (e) below, all 20 point bonus wagers by collecting all losing wagers and paying all winning wagers in accordance with (f) below.

(e) If the upcard of the dealer is a ten, jack, queen, king, or ace and a player who has placed a 20 point bonus wager has two queens of hearts, that player's 20 point bonus wager shall be settled after all other 20 point bonus wagers. Upon notification to and in the presence of a floorperson, the dealer shall settle all such 20 point bonus wagers as follows:

1. If the casino licensee utilizes a card reader device pursuant to N.J.A.C. 13:69F-2.6(j) and the dealer:
  - i. Has a blackjack, the player shall be paid in accordance with (f) below when the player's blackjack wager is settled; or
  - ii. Does not have a blackjack, the player shall be paid in accordance with (f) below before any other cards are dealt; or
2. If the casino licensee does not utilize a card reader device, the player shall be paid in accordance with (f) below when the player's blackjack wager is settled.

(f) All winning 20 point bonus wagers shall be paid once for the highest qualifying hand and at no less than the odds in the following payable selected by the casino licensee and posted at the table pursuant to N.J.A.C. 13:69F-8.3:

<u>Winning Hand</u>	<u>Paytable A</u>	<u>Paytable B</u>
Queen of Hearts Pair and Dealer Blackjack	1,000 to 1	1,000 to 1
Queen of Hearts Pair	125 to 1	200 to 1
Matched 20	19 to 1	25 to 1

Suited 20	9 to 1	10 to 1
Any 20	4 to 1	4 to 1

(g) For purposes of (f) above, the following definitions shall apply:

1. "Matched 20" – Two identical cards with a total value of 20, except for a queen of hearts pair (for example, two kings of diamonds).
2. "Suited 20" – Two cards of the same suit with total value of 20 (for example, one king of diamonds and one jack of diamonds).
3. "Any 20" – Two cards of different suits with a total value of 20 (for example, one king of diamonds and one king of hearts, or one king of diamonds and one jack of hearts).

(h) Notwithstanding the minimum payout odds required in (f) above for a winning hand of queen of hearts pair and dealer blackjack, a casino licensee may establish a maximum amount as approved by the Division that is payable to all such winning hands in the aggregate on a single round of play, which amount shall be at least \$25,000 or the maximum amount that one patron could win per round when betting the minimum permissible wager, whichever is greater. Pursuant to any such established maximum payout limit, if more than one player at a table has a winning hand of queen of hearts pair and dealer blackjack, each player shall share the maximum payout amount proportionately to the amount of their respective wagers. The payout limit and the proportionate allocation between two or more players with such winning hands

shall either be included on the layout or posted at the table pursuant to N.J.A.C. 13:69E-1.10(n). If the payout limit is not included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 13:69F-8.3.

(i) The 20 point bonus wager may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to N.J.A.C. 13:69E-2.18, a progressive blackjack wager pursuant to N.J.A.C. 13:69F-2.19, a blackjack bonus wager pursuant to N.J.A.C. 13:69F-2.20, a streak wager pursuant to N.J.A.C. 13:69F-2.22, an optional bonus wager pursuant to N.J.A.C. 13:69F-2.25, or the in-between wager authorized by N.J.A.C. 13:69F-2.26.

**13:69F-2.25 Optional bonus wager**

(a) A casino licensee may, in its discretion, offer each player at a blackjack table the option to make an additional wager that the dealer shall be required to draw a third card and that the third card will result in the dealer's hand having a point total greater than 21.

(b) Prior to the first card being dealt for each round of play, each player who has placed a blackjack wager in compliance with N.J.A.C. 13:69F-2.3(a) may make the bonus wager authorized by this section by placing his or her wager on the appropriate area of the blackjack layout. A verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt to any player, and that such cash is expeditiously converted into gaming chips or plaques.

(c) The amount of an optional bonus wager shall be at least \$1.00 but shall not exceed the lesser of the player's wager pursuant to N.J.A.C. 13:69F-2.3(a) or any maximum amount established by the casino licensee and posted in accordance with N.J.A.C. 13:69F-8.3.

(d) The optional bonus wager of a player shall lose if the dealer's first two cards have a point count of 17 or higher or, if the dealer is required to draw a third card, the dealer's first three cards have a point count of 21 or less. The optional bonus wager of a player shall win if the dealer is required to draw a third card and the third card results in the dealer's hand having a point total of greater than 21. If the dealer's first two cards have a point total of less than 17 and any player has placed an optional bonus

wager under this section, the dealer shall be required to draw a third card regardless of whether all players have been dealt blackjack.

(e) Immediately after the dealer either determines his or her first two cards have a point count of 17 or higher or deals a third card to his or her hand, the dealer shall, before any other wagers are settled, settle all optional bonus wagers. Starting with the player farthest to the dealer's right who has placed an optional bonus wager and proceeding around the table in a counterclockwise direction, the dealer shall collect all losing optional bonus wagers and pay all winning optional bonus wagers based upon the value of the third card drawn by the dealer as set forth in the following pay table:

<u>Dealer's Third Card Value</u>	<u>Payout Odds</u>
10	3 to 1
Nine	5 to 1
Eight	7 to 1
Seven	9 to 1
Six	15 to 1

(f) Notwithstanding (e) above, if the dealer is required to draw three cards during a round of play and all three cards have a value of eight and are of the same color or suit, a casino licensee shall pay each player who has placed an optional bonus wager as follows:

1. Three eights of the same color: 50 to 1;
2. Three eights of the same suit: 200 to 1.



(g) The optional bonus wager shall have no bearing on any other wager made by a player at the game of blackjack.

(h) The optional bonus wager authorized by this section may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to N.J.A.C. 13:69E-2.18, a progressive blackjack wager pursuant to N.J.A.C. 13:69F-2.19, a blackjack bonus wager pursuant to N.J.A.C. 13:69F-2.20, a streak wager pursuant to N.J.A.C. 13:69F-2.22, a match-the-dealer wager pursuant to N.J.A.C. 13:69F-2.23, a 20 point bonus wager pursuant to N.J.A.C. 13:69F-2.24, or the in-between wager authorized by N.J.A.C. 13:69F-2.26.

**13:69F-2.26 In-between wager**

(a) A casino licensee may, in its discretion, offer players at a blackjack table the option to make an additional wager that, when “ranking” the initial two cards dealt to the player, one card will have a rank higher than and one card will have a rank lower than the first face up card dealt to the dealer (the rank of the dealer’s card is “in-between”).

(b) Notwithstanding the value assigned to each card in N.J.A.C. 13:69F-2.2(b), the rank of each card for purposes of determining a winning in-between wager, in order of lowest to highest rank, shall be: two, three, four, five, six, seven, eight, nine, 10, jack, queen, king, and ace.

(c) An in-between wager shall have no bearing on any other wager made by a player at the game of blackjack.

(d) Prior to the first card being dealt for each round of play, each player who has placed a blackjack wager in compliance with N.J.A.C. 13:69F-2.3(a) may make an in-between wager by placing gaming chips, plaques or, if applicable, a match play coupon on the appropriate area of the blackjack layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt to any player and such cash is expeditiously converted into gaming chips or plaques. The minimum and maximum in between wagers permitted by a casino licensee shall be posted in accordance with N.J.A.C. 13:69F-8.3.

(e) The dealer shall then announce “No more bets” and deal the initial two cards to all players and the dealer in accordance with N.J.A.C 13:69F-2.6(e), (j), or (k). Prior to any additional cards being dealt to any player at the table and before any card reader device is utilized, the dealer shall, starting with the player farthest to his or her right and continuing counterclockwise around the table, settle in succession all in-between wagers by collecting all losing wagers and paying all winning wagers in accordance with (f) below.

(f) All winning in-between wagers shall be paid at no less than the odds in one of the following pay tables pre-selected by the casino licensee and posted at the table pursuant to N.J.A.C. 13:69F-8.3.

	<u>Table A</u>	<u>Table B</u>	<u>Table C</u>	<u>Table D</u>
Triple match	30 to 1	30 to 1	30 to 1	40 to 1
One-card spread	12 to 1	10 to 1	10 to 1	10 to 1
Two-card spread	6 to 1	6 to 1	5 to 1	5 to 1
Three-card spread	4 to 1	4 to 1	3 to 1	3 to 1
All other spreads	1 to 1	1 to 1	1 to 1	1 to 1

(a) For purposes of (f) above, the following definitions shall apply:

1. “Triple match” – The dealer’s face up card has the same rank as each of the player’s initial two cards (for example, three jacks).
2. “One-card spread” – The dealer’s face up card is one rank higher than one of the player’s initial two cards and one rank lower than

the other of the player's initial two cards (for example, dealer's card is a five and the player's cards are a four and a six).

3. "Two-card spread" – The dealer's face up card is one of two consecutively ranked cards, each of which is ranked higher than one of the player's initial two cards and lower than the other of the player's initial two cards (for example, dealer's card is a five or six and the player's cards are a four and a seven).
4. "Three-card spread" – The dealer's face up card is one of three consecutively ranked cards, each of which is ranked higher than one of the player's initial two cards and lower than the other of the player's initial two cards (for example, dealer's card is a five, six, or seven and the player's cards are a four and an eight).
5. "All other spreads" – The dealer's face up card is one of four or more consecutively ranked cards, each of which is ranked higher than one of the player's initial two cards and lower than the other of the player's initial two cards (for example, dealer's card is a jack and the player's cards are a four and an ace).

(b) The in-between wager may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to N.J.A.C. 13:69F-2.18, a progressive blackjack wager pursuant to N.J.A.C. 13:69F-2.19, a blackjack bonus wager pursuant to N.J.A.C. 13:69F-2.20, a streak wager pursuant to N.J.A.C. 13:69F-2.22, a match-the-

dealer wager pursuant to N.J.A.C. 13:69F-2.23, a 20 point bonus wager pursuant to N.J.A.C. 13:69F-2.24, or an optional bonus wager pursuant to N.J.A.C. 13:69F-2.25.

## **SUBCHAPTER 2A. BLACKJACK SWITCH**

### **13:69F-2A.1 Definitions**

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

"Bart Carter shuffle" means a shuffling procedure in which approximately one deck of cards is shuffled after being dealt, segregated into separate stacks and each stack is inserted into premarked locations within the remaining decks contained in the dealing shoe.

"Blackjack" means an ace and any card having a point value of 10 dealt as the initial two cards to a player or dealer. An ace and a card having a point value of 10 dealt to a player who has split a pair, or an ace and a card having a point value of 10 that results from a player's decision to switch pairs pursuant to N.J.A.C. 13:69F-2A.7, shall be a hand with a point value of 21, but is not a blackjack.

"Hard total" means the total point count of a hand which contains no aces or which contains one or more aces that are each counted as one in value.

"Hole card" means the second card dealt to the hand of the dealer.

"Push" means a void wager which is returned to the player.

"Soft total" means the total point count of a hand which contains an ace that is counted as 11 in value.

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

“Switch” means a player’s one-time option to have the second cards dealt to that player’s two blackjack hands exchanged with each other pursuant to N.J.A.C. 13:69F-2A.7, thus creating two new blackjack hands.

**13:69F-2A.2 Cards; number of decks; rank of cards**

(a) Blackjack shall be played with six or eight decks of cards, with backs of the same color and design and one additional cutting card. The cutting card shall be opaque and a solid color readily distinguishable from the color of the backs and edges of the playing cards.

(b) The point value of the cards contained in each deck shall be as follows:

1. Any card from two to 10 shall have its face value;
2. Any jack, queen, or king shall have a value of 10; and
3. An ace shall have a value of 11, unless that value would give a player or the dealer a score in excess of 21, in which case it shall have a value of one.

(c) The "rank" of the cards, for purposes of the optional match wager, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. All suits shall be considered equal in rank.



**13:69F-2A.3 Opening of the table for gaming**

After receiving the decks of cards at the table, the dealer shall comply with the rules of the Division regarding table opening and inspection of cards.

**13:69F-2A.4 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to the rules of the Division, after any round of play as may be determined by the casino licensee and after each shoe of cards is dealt, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack.

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

1. If the cards were shuffled using an automated card shuffling device, place the stack of cards in the dealing shoe and deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-2A.7; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe; or
2. If the cards were shuffled manually or were pre-shuffled, cut the cards in accordance with the procedures set forth in (c) through (f) below.

(c) If a cut of the cards is required, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, as determined in accordance with (d) or (e) below.

(d) The player to cut the cards shall be:

1. The first player to the table if the game is just beginning;
2. The player on whose box the cutting card appeared during the last round of play;
3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play; or
4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

(e) If the player designated in (d) above refuses the cut, the cards shall be offered to each other player moving clockwise around the table until a player accepts the cut or all players refuse the cut. If no player accepts the cut, the dealer shall cut the cards.

(f) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards in front of the cutting card and place them to the back of the stack. The dealer shall then take the entire stack of cards that was just shuffled and align them along the side of the dealing shoe which has the mark required by the rules of the Division. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. If the Bart Carter shuffle is utilized, the dealer shall not re-insert the cut card after the stack has been cut.

(g) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (d) and (e) above.

(h) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 13:69F-2A.7, except that:

1. The casino licensee may determine after each round of play that the cards should be reshuffled; and
2. When the "Bart Carter shuffle" is utilized, a reshuffle shall take place after the cards in the discard rack exceed approximately one deck in number.

**13:69F-2A.5 Wagers; payout odds**

(a) Prior to the first card being dealt for each round of play, each player at the game of blackjack switch shall make two equal wagers, one for each blackjack hand to be dealt to that player, and each wager shall equal or exceed the posted minimum wager for the table. Each wager of a player shall be determined individually, and shall win if:

1. The point count of the player is 21 or less and the point count of the dealer exceeds 22;
2. The point count of the player exceeds that of the dealer without either exceeding 21; or
3. The player has a blackjack without switching cards pursuant to N.J.A.C. 13:69F-2A.7, and the dealer has achieved a point count of 21 in more than two cards.

(b) Except as provided in (a)3 above, if the point count of the player is the same as the dealer, a wager made in accordance with this section shall be a push, unless:

1. The player has a point count of 21 in more than two cards and the dealer has a blackjack, in which case the wager shall lose; or
2. The player has a point count exceeding 21, in which case the wager shall lose.

(c) If the point count of the dealer is 22 and the point count of the player is 21 or less, a wager made in accordance with this section shall be a push unless the

player has a blackjack without switching cards pursuant to (a)3 above, in which case the wager shall win.

(d) All wagers at blackjack switch, including the optional match wager in N.J.A.C. 13:69F-2A.6, shall be made by placing gaming chips or plaques and, if applicable, a wager coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash may be accepted, provided it is confirmed by the dealer and casino supervisor, and that such cash is expeditiously converted into gaming chips or plaques in accordance with the rules of the Division.

(e) Once the first card of any round of play has been removed from the shoe by the dealer, no player shall make, alter, remove, or otherwise handle any wager that has been made until a decision has been rendered and implemented with respect to that wager, except as permitted in this subchapter.

(f) Once an insurance wager or a wager to double down has been made by a player and confirmed by the dealer, no player shall alter, remove or otherwise handle the wager until a decision has been rendered and implemented with respect to that wager.

(g) After each round of play is complete, the dealer shall collect all losing wagers, return any pushes, and pay off all winning wagers. Except as provided in N.J.A.C. 13:69F-2A.6 (match wager) and N.J.A.C. 13:69F-2A.8 (insurance wager), all winning blackjack switch wagers, including a blackjack, shall be paid at odds of 1 to 1.

(h) After the cards have been shuffled, a casino licensee may, in its discretion, prohibit any person, whether seated at the gaming table or not, who does

not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of play at that gaming table unless the casino licensee chooses to permit the player to begin wagering or until a reshuffle of the cards has occurred.

(i) Only wagers authorized by this subchapter shall be permitted in the game of blackjack switch.

**13:69F-2A.6 Match wager; payout odds**

(a) A player at a blackjack switch table may make an additional optional wager, known as a “match wager,” that two or more of the initial four cards dealt to that player will form one of the following authorized matches:

1. "One pair" or a “pair” is a hand consisting of two cards of the same rank, regardless of suit;
2. "Two pairs" is a hand consisting of two "pairs";
3. "Three-of-a-kind" is a hand consisting of three cards of the same rank, regardless of suit; and
4. "Four-of-a-kind" is a hand consisting of four cards of the same rank, regardless of suit.

(b) Prior to the first card being dealt for each round of play, any player who has placed the two blackjack wagers required by N.J.A.C. 13:69F-2A.5 may make a match wager by placing gaming chips or plaques, and, if applicable, a match play coupon, on the appropriate designated betting area of the layout, and in an amount which shall equal or exceed the posted minimum wager for a match wager at that table.

(c) A casino licensee shall pay winning match wagers at no less than the amounts listed below, using one of the following pay tables:

	<u>Payout Odds</u>	
<u>Match Type</u>	<u>Six-Deck Game</u>	<u>Eight-Deck Game</u>
One Pair	1 to 1	1 to 1



Three-of-a-Kind	5 to 1	5 to 1
Two Pair	8 to 1	7 to 1
Four-of-a-Kind	40 to 1	50 to 1

(d) If more than one type of match occurs in a player's initial four cards, the match wager shall be paid only once, using the highest payoff occurring within those cards.

(e) A match wager shall have no bearing upon any other wager made by a player at the game of blackjack switch.

**13:69F-2A.7 Procedure for dealing the cards**

(a) All cards used in blackjack shall be dealt from a dealing shoe specifically designed for such purpose and located on the table to the left of the dealer.

(b) The dealer shall remove cards from the shoe with his or her left hand, turn them face upwards, and then place them on the appropriate area of the layout with his or her right hand, except that the dealer has the option to deal hit cards to the first two betting spots with his or her left hand.

(c) After each full set of cards is placed in the shoe, the dealer shall remove the first card from the shoe face downwards and place it in the discard rack, which shall be located on the table immediately to the right of the dealer. Each new dealer who comes to the table shall also burn one card as described herein before the new dealer deals any cards to the players. The burn card shall be disclosed if requested by a player. This procedure shall not be applicable to the "Bart Carter shuffle."

(d) At the commencement of each round of play, the dealer shall, starting on his or her left and continuing around the table, deal the cards in the following order:

1. One card face upwards to each box on the layout in which a wager is contained;
2. One card face upwards to the dealer; and
3. A second card face upwards to each box in which a wager is contained, which card shall be dealt so as to overlap the lower left-hand corner of the first card, as seen from the dealer's point of view.

(e) Immediately after the first four cards are dealt to each player, and before any card reader device is utilized and any additional cards are dealt to any player or the dealer, the dealer shall collect all losing match wagers and pay off all winning match wagers in accordance with N.J.A.C. 13:69F-2A.6.

(f) After all match wagers have been settled, each player may make an insurance bet pursuant to N.J.A.C. 13:69F-2A.8.

(g) After all match wagers have been settled and any insurance bets have been made, the dealer shall, beginning from his or her left, announce the point total of the first hand of each player, and ask if the player wishes to switch, by saying, for example, "15 or switch?".

1. If the player decides to switch, the dealer shall exchange the second cards dealt to the two hands of that player with each other, and then announce the new point total of each hand.
2. A player who has switched cards pursuant to this subsection may revoke the decision and request the dealer to return the cards to their original positions, provided that no additional cards have yet been dealt to either of the player's hands or to the dealer.
3. Other than a return of the cards to their original positions pursuant to (g)2 above, a player shall be permitted only one switch of cards per hand in each round of play.

(h) After the player has been offered a switch and has either declined or obtained the switch, the player shall, for the first of the player's two hands, indicate

whether the player wishes to stand, draw, surrender pursuant to N.J.A.C. 13:69F-2A.9, double down pursuant to N.J.A.C. 13:69F-2A.10, or split pairs pursuant to N.J.A.C. 13:69F-2A.11.

(i) As the player indicates decisions as to the first hand, the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decisions consistent with these rules, and shall announce the new point total of that hand after each additional card is dealt.

(j) After the player completes his or her decisions as to the first hand, the procedures in (g) through (i) above shall be repeated for the second hand of that player.

(k) After the player has completed all decisions for both hands, the procedures in (g) through (j) above shall be repeated for the player to the dealer's right of that player at the table.

(l) After the decisions of each player have been implemented and all additional player cards have been dealt, the dealer shall deal a second card face upward to himself (the "hole card"); provided, however, that such card shall not be removed from the dealing shoe until the dealer has first announced "Dealer's Card," which shall be stated by the dealer in a tone of voice calculated to be heard by each person at the table. Any additional cards authorized to be dealt to the hand of the dealer by N.J.A.C. 13:69F-2A.12 shall be dealt face upwards at this time, after which the dealer shall announce the total point count for the hand of the dealer.

1. In lieu of the foregoing, a casino licensee may permit the dealer to deal the hole card face downward after a second card but before

any additional cards are dealt to the box of each player, provided that the dealer shall not look at the face of the hole card until after all other cards requested by the players pursuant to these rules have been dealt.

2. Notwithstanding (l)1 above, if a casino licensee elects to utilize a card reader device and the dealer's first card is an ace, king, queen, jack, or 10 of any suit, the dealer shall determine whether the hole card will give the dealer a blackjack prior to dealing any additional cards to the players at the table, in accordance with procedures approved by the Commission. The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone, including the dealer, at the table. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with N.J.A.C. 13:69F-2A.5.

(m) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each hand of each player in case of a question or dispute. The dealer shall pick up the cards beginning with those of the player to his or her far right and moving counterclockwise around the table. After all the cards of the players have been collected, the dealer shall pick up his or her cards against the bottom of the players' cards and place all of them in the discard rack.

(n) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed, after which the dealer shall:

1. Collect the cards as provided in (l) above;
2. Remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing; and
3. Shuffle the cards.

(o) If the "Bart Carter shuffle" is utilized and the cards in the discard rack exceed approximately one deck in number, the dealer shall continue dealing the cards until that round of play is completed after which he or she shall remove the cards from the discard rack and shuffle those cards so that they are randomly intermixed. After the cards taken from the discard rack are shuffled, they shall be split into three separate stacks and each stack shall be inserted into premarked locations within the remaining decks contained in the dealing shoe.

(p) No player or spectator shall handle, remove or alter any cards used to game at blackjack switch, and no dealer or other casino employee shall permit a player or spectator to engage in such activity.

(q) Each player at the table shall be responsible for correctly computing the point count of his or her hands, and no player shall rely on the point counts required to be announced by the dealer without checking the accuracy of such announcement himself or herself.

**13:69F-2A.8 Insurance bets**

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance bet, which shall win if the hole card of the dealer is a king, queen, jack, or 10, and shall lose if the hole card of the dealer is an ace, two, three, four, five, six, seven, eight, or nine.

1. A player may make an insurance bet on either or both of the player's hands.
2. Any insurance bets shall be placed only after the first four cards are dealt to all players, before any players are offered the opportunity to switch cards pursuant to N.J.A.C. 13:69F-2A.7, and before any additional cards are dealt to any player.
3. If a card reader device is in use, all insurance bets shall also be placed before the dealer inserts his or her hole card into the card reader device.

(b) An insurance bet shall be made by placing on the insurance line of the layout an amount not more than half the amount staked on the player's initial wager, except that a player may bet an amount in excess of half the initial wager to the next unit that can be wagered in chips, when because of the limitation of the value of chip denominations, half the initial wager cannot be bet.

(c) All losing insurance bets shall be collected by the dealer immediately after the dealer discloses his or her hole card and before the dealer draws any additional cards.

(d) After all losing insurance bets are collected, all winning insurance bets shall be paid at odds of 2 to 1.

(e) Insurance bets shall not apply to the match wager.



### **13:69F-2A.9 Surrender**

(a) After the first four cards are dealt to a player and the point totals of each hand are announced, the player may elect to discontinue play on one or both hands for that round of play by surrendering one-half of the amount of the wager for the surrendered hand. All decisions to surrender shall be made prior to the player indicating whether the player wishes to stand, draw, double down or split pairs. If a player elects to surrender a hand and:

1. If the first card dealt to the dealer is not an ace or a card having a point value of 10, the dealer shall immediately collect half of the wager and return the remaining half to the player; or
2. If the first card dealt to the dealer is an ace or a card having a point value of 10, the dealer shall place the wager on top of the player's cards. When the dealer's second card is revealed, the hand shall be settled by immediately collecting the entire wager if the dealer has blackjack, or by collecting half of the wager and returning the remaining half to the player if the dealer does not have blackjack.

(b) If the player has made an insurance wager and then elects to surrender, each wager shall be settled separately and each wager shall have no bearing upon the other.

(c) A casino licensee may, in its discretion, offer its patrons the surrender option authorized in this section. A casino licensee shall not initiate or terminate the

use of the surrender option at a table unless the casino licensee complies with the notice requirements set forth in the rules of the Division.

**13:69F-2A.10 Doubling down**

(a) Except for a blackjack, a player may elect to double down (make an additional wager not in excess of the amount of the original wager). A player may double down on one or both of the player's hands after the player has accepted or declined the opportunity to switch cards pursuant to N.J.A.C. 13:69F-2A.7, but prior to any additional cards being dealt to that hand.

(b) One and only one additional card shall be dealt to each hand on which the player has elected to double down, and that additional card shall be dealt face upwards and placed sideways on the layout.

(c) If the dealer obtains blackjack after a player doubles down, the dealer shall only collect the amount of the original wager of such player, and shall not collect the additional amount wagered in doubling down.

### **13:69F-2A.11 Splitting pairs**

(a) Whenever the initial two cards in either or both hands dealt to a player are identical in value, or the two cards in either hand of a player who has completed a switch pursuant to N.J.A.C. 13:69F-2A.7 are identical in value, the player may elect to split the hand into two separate hands, provided that the player makes a wager on the second hand so formed in an amount equal to the original wager.

(b) When a player splits pairs, the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to any other hand.

(c) After a second card is dealt to a split pair, the dealer shall announce the point total of such hand and the player shall indicate a decision to stand, draw or double down with respect thereto except that:

1. A player may not split pairs again if the second card so dealt is identical in value to a card of the split pair; and
2. A player splitting aces shall only have one card dealt to each ace and may not elect to receive additional cards.

(d) If the dealer obtains blackjack after a player splits pairs, the dealer shall only collect the amount of the original wager of such player and shall not collect the additional amount wagered in splitting pairs.

(e) Notwithstanding the provisions of (c)1 above, a casino licensee may, in its discretion, permit a player to split pairs up to three times. If a casino licensee elects to

offer the option of splitting pairs more than once, it may, at its discretion, prohibit a player from splitting a pair of aces more than once (a total of two hands) if notice is provided. All other requirements of this section shall apply to each hand which is formed as a result of splitting pairs more than once.

**13:69F-2A.12 Drawing of additional cards by players and dealers**

(a) Except as provided in N.J.A.C. 13:69F-2A.11, a player may elect to draw additional cards whenever the point count total of the player is less than 21, except that:

1. A player having blackjack or a total of 21 may not draw additional cards; and
2. A player electing to double down shall draw one and only one additional card.

(b) Except as provided in (c) below, a dealer shall draw additional cards to his or her hand until the dealer has a hard total of 17 or a hard or soft total of 18, 19, 20, 21, or 22, at which point no additional cards shall be drawn.

(c) A dealer shall not draw any additional cards to his or her hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will have no effect on the outcome of the round of play.

**13:69F-2A.13 More than one player wagering on a spot**

(a) A casino licensee may permit a maximum of three people to wager on any one spot of the blackjack switch layout, provided that the first person wagering on that spot consents to additional players wagering on such spot, and provided further that the casino licensee adheres to such procedures and limitations imposed by the Commission as dictated by the particular circumstances.

(b) When more than one player wagers on a spot, the player seated at that spot shall have the exclusive right to call the decisions with regard to the cards dealt to such spot. In the case of no seated player, the person with the highest wager in the spot shall have such right.

(c) The player calling the decisions with respect to any spot shall place his or her wager in those portions of the betting boxes closest to the dealer's side of the table, and all other players wagering on such spot shall place their wagers immediately behind and in a vertical line with the aforementioned wager.

(d) When more than one player is wagering on a spot and the player calling the decisions decides to double down, the other players may also double down their wagers but shall not be required to do so. In any event, only one additional card shall be dealt to a hand that is subject to the double down decision.

(e) When more than one player is wagering on a spot, each player shall have the right to make an insurance bet, regardless of whether the other players on that spot make such a bet.

(f) The Division and its agents shall have the discretion and authority to limit, control, and regulate the implementation of this section as is appropriate under the circumstances which shall include, without limitation, the right to limit the number of tables at which this procedure is permitted, the right to limit the number of spots at each table on which more than one person can wager, and the right to require the casino licensee to establish the ability of its dealers to implement this section.



**13:69F-2A.14 Player wagering on more than one spot**

A player may only wager on one spot at a blackjack switch table unless the casino licensee, in its discretion, permits the player to wager on additional spots.

### **13:69F-2A.15 Irregularities**

(a) A card found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.

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

(c) After the initial four cards have been dealt to each player and a card is drawn in error and exposed to the players, such card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player refusing to accept such card shall not have any additional cards dealt to that player during such round. If the card is refused by the players and the dealer cannot use the card, the card shall be burned.

(d) If the dealer has a hard total of 17 or a hard or soft 18 point total and draws an additional card for the dealer, such card shall be burned.

(e) If the dealer misses dealing the first or second card to the dealer, the dealer shall continue dealing the first two cards to each player's betting box, and then deal the appropriate number of cards to the dealer.

(f) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack shall be shuffled and cut according to the procedures in N.J.A.C. 13:69F-2A.4, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play.

(g) If no initial cards are dealt to a player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to a player's hand, at the player's option, the dealer shall deal the second card to the player after all other players have received a second card.

(h) If, after a player receives the first two cards, the dealer fails to deal an additional card or cards to a player who has requested such cards, then at the player's option, the dealer shall either deal the additional cards after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or shall call the player's hand dead and return the player's original wager.

(i) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the rules of the Division.

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

(k) If the dealer inserts his or her hole card into a card reader device when the value of his or her first card is not an ace, king, queen, jack, or 10, the dealer, after notification to a casino supervisor, shall:

1. Call all hands dead, collect the cards and return the wagers of each player if the particular card reader device in use provides any player with the opportunity to determine the value of the hole card; or

2. Continue play if the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card.

(l) If a card reader device malfunctions, the dealer may only continue dealing the game at that table by using dealing procedures applicable when a card reader device is not in use.

### **13:69F-2B.1 Definitions**

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

"Bart Carter shuffle" means a shuffling procedure in which approximately one deck of cards is shuffled after being dealt, segregated into separate stacks and each stack is inserted into pre-marked locations within the remaining decks contained in the dealing shoe.

"Blackjack" shall mean an ace and any card having a point value of 10 dealt as the initial two cards to a player or a dealer, except that this shall not include an ace and a 10-point value card dealt to a player who has split pairs.

"Card reader device" is described in N.J.A.C. 13:69E-1.10.

"Colored blackjack" means a two card total of 21 with each card being of the same color - red or black.

"Dealer" shall mean the person responsible for dealing the cards at a Switch Hands Blackjack table.

"Hard total" means the total point count of a hand, which contains no aces or which contains one or more aces that are each counted as 1 in value.

"Hole card" means the second card dealt to the hand of the dealer.

"Push" means a void wager, which is returned to the player.

"Soft total" means the total point count of a hand, which contains an ace that is counted as 11 in value.

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

"Switch hands" means a player's one-time option to discard his or her first two face-up cards and play his or her two face-down cards.

**13:69F-2B.2 Cards; number of decks; rank of cards**

(a) Switch Hands Blackjack shall be played with not less than six decks nor more than eight decks of cards, with backs of the same color and design and one additional cutting card. All decks used to play Switch Hands Blackjack shall comply with the requirements of N.J.A.C. 13:69E-1.17. The cutting card shall be opaque and a solid color readily distinguishable from the color of the backs and edges of the playing cards.

(b) The point value of the cards contained in each deck shall be as follows:

1. Any card from two to 10 shall have its face value;
2. Any jack, queen, or king shall have a value of 10; and
3. An ace shall have a value of 11, unless that value would give a player or the dealer a score in excess of 21, in which case it shall have a value of one.

(c) The "rank" of the cards, for purposes of the optional match wager, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. All suits shall be considered equal in rank.

**13:69F-2B.3 Opening of the table for gaming**

The dealer shall comply with the rules for opening of the table for gaming as set forth at N.J.A.C. 13:69F-2.4.



#### **13:69F-2B.4 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), after any round of play as may be determined by the casino licensee and after each shoe of cards is dealt, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack.

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

1. If the cards were shuffled using an automated card shuffling device, place the stack of cards in the dealing shoe and deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-2A.7; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe; or
2. If the cards were shuffled manually or were pre-shuffled, cut the cards in accordance with the procedures set forth in (c) through (f) below.

(c) If a cut of the cards is required, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, as determined in accordance with (d) or (e) below.

(d) The player to cut the cards shall be:

1. The first player to the table if the game is just beginning;
2. The player on whose box the cutting card appeared during the last round of play;
3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play; or
4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

(e) If the player designated in (d) above refuses the cut, the cards shall be offered to each other player moving clockwise around the table until a player accepts the cut or all players refuse the cut. If no player accepts the cut, the dealer shall cut the cards.

(f) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards in front of the cutting card and place them to the back of the stack. The dealer shall then take the entire stack of cards that was just shuffled and align them along the side of the dealing shoe which has the mark required by N.J.A.C. 13:69E-1.10(e). Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for

commencement of play. If the Bart Carter shuffle is utilized, the dealer shall not re-insert the cut card after the stack has been cut.

(g) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (d) and (e) above.

(h) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 13:69F-2B.6, except that:

1. The casino licensee may determine after each round of play that the cards should be reshuffled; and
2. When the "Bart Carter shuffle" is utilized, a reshuffle shall take place after the cards in the discard rack exceed approximately one deck in number.

(i) If there is no gaming activity at a Switch Hands Blackjack table that is open for gaming, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table for inspection, either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards the cards shall be turned face downward on the table.

1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy shuffle of the cards, stacked, then shuffled and cut in accordance with this section.
2. If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler need not be spread for inspection and reshuffled prior to being dealt, if:
  - i. The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner in accordance with the casino licensee's internal control procedures; and
  - ii. The shuffled cards have been secured, released, and prepared for play in accordance with the casino licensee's internal control procedures.

(j) A casino licensee may use an alternative shuffle, the proposed shuffle, cut card placement, number of cut cards (to include shuffle techniques without the use of any cut cards), location of where the shuffle takes place, who is responsible for shuffling, shuffling equipment (dealing shoes or other dealing devices), and burn card procedures in accordance with the casino licensee's internal control procedures.

**13:69F-2B.5 Wagers; payout odds**

(a) Prior to the first card being dealt, each player at the game of Switch Hands Blackjack shall make a blackjack wager, which shall equal or exceed the posted minimum wager for the table and shall be in increments of \$ 5.00 and a Switch Hands Blackjack ante fee, which shall total \$ 1.00 for each \$ 5.00 or any portion thereof bet. Each wager of a player shall be determined individually, and shall win if:

1. The point count of the player is 21 or less and the point count of the dealer exceeds 21;
2. The point count of the player exceeds that of the dealer without either exceeding 21; or
3. At the casino's option, the player has a blackjack pursuant to N.J.A.C. 13:69F-2B.6, and the dealer has a blackjack, in which case the player shall be paid at odds of 1 to 2 instead of it being a push.

(b) Except as provided in (a)3 above, if the point count of the player is the same as the dealer, a wager made in accordance with this section shall be a push, unless the player has a point count of 21 in more than two cards and the dealer has a blackjack, in which case the wager shall lose.

(c) All wagers at Switch Hands Blackjack, including the Switch Hands Blackjack ante, shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash may be accepted, provided it is confirmed by the dealer and

casino supervisor, and that such cash is expeditiously converted into gaming chips or plaques.

(d) Once the first card of any round of play has been removed from the shoe by the dealer, no player shall make, alter, remove, or otherwise handle any wager that has been made until a decision has been rendered and implemented with respect to that wager, except as permitted in this subchapter.

(e) Once an insurance wager or a wager to double down has been made by a player and confirmed by the dealer, no player shall alter, remove or otherwise handle the wager until a decision has been rendered and implemented with respect to that wager.

(f) After each round of play is complete, the dealer shall collect all losing wagers, return any pushes, and pay off all winning wagers. Winning insurance wagers shall be paid at odds of 2 to 1; all winning blackjacks of players shall be paid at odds of 3 to 2, except that:

1. Those Switch Hands Blackjack ante players with suited or colored blackjack shall be paid at odds of 2 to 1;
2. At the casino's option, those with a blackjack pursuant to N.J.A.C. 13:69F-2A.7 and the dealer has a blackjack, a blackjack shall be paid at the odds of 1 to 2 instead of being a push; and
3. All other winning hands shall be paid at odds of 1 to 1.

(g) After the cards have been shuffled, a casino licensee may, in its discretion, prohibit any person, whether seated at the gaming table or not, who does

not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of play at that gaming table unless the casino licensee chooses to permit the player to begin wagering or until a reshuffle of the cards has occurred.

(h) The following wagers shall not be offered in the game of Switch Hands Blackjack:

1. Any optional wagers pursuant to N.J.A.C. 13:69F-2.17;
2. Multiple action blackjack wagers pursuant to N.J.A.C. 13:69F-2.18;
3. A progressive blackjack wager pursuant to N.J.A.C. 13:69F-2.19;
4. A blackjack bonus wager pursuant to N.J.A.C. 13:69F-2.20;
5. A streak wager pursuant to N.J.A.C. 13:69F-2.22;
6. A match the dealer wager pursuant to N.J.A.C. 13:69F-2.23;
7. A blackjack switch wager pursuant to N.J.A.C. 13:69F-2A.1;
8. An optional bonus wager pursuant to N.J.A.C. 13:69F-2.25; and
9. An in between wager pursuant to N.J.A.C. 13:69F-2.26.

**13:69F-2B.6 Procedure for dealing the cards**

(a) All cards used in Switch Hands Blackjack shall be dealt from a dealing shoe specifically designed for such purpose and located on the table to the left of the dealer.

(b) The dealer shall remove cards from the shoe with his or her left hand, turn them face upwards, excepting the "switch hands" cards, which shall remain face-down, and then place them on the appropriate area of the layout with his or her right hand, except that the dealer has the option to deal hit cards to the first two betting spots with his or her left hand.

(c) After each full set of cards is placed in the shoe, the dealer shall remove the first card from the shoe face downwards and place it in the discard rack, which shall be located on the table immediately to the right of the dealer. Each new dealer who comes to the table shall also burn one card as described in this subsection before the new dealer deals any cards to the players. The burn card shall be disclosed if requested by a player. This procedure shall not be applicable to the "Bart Carter shuffle."

(d) At the commencement of each round of play, the dealer shall, starting on his or her left and continuing around the table, deal the cards in the following order:

1. One card face down to each player;
2. A second card face down to each player;
3. One card face upwards to each designated area on the layout in which a wager is contained;
4. One card face upwards to the dealer;



5. A second card face upwards to each designated area in which a wager is contained, which card shall be dealt so as to overlap the lower left-hand corner of the first card, as seen from the dealer's point of view; and
6. One face-down card to the dealer.

(e) Immediately after cards are dealt in accordance with (d) above, to each player, and before any card reader device is utilized and any additional cards are dealt to any player or the dealer, the dealer shall collect all Switch Hands Blackjack antes.

(f) Beginning with the farthest eligible player to the dealer's left and continuing in a clockwise direction, the dealer shall ask each player whether the player wants to discard his or her two face-up cards and play the two face-down cards, which shall be indicated by the appropriate hand signal, and if the player chooses to discard the two face-up cards and play the two face-down cards, the dealer shall remove the two face-up cards and place them in the discard rack and turn over the two face-down cards. If the player chooses to play the face-up cards, the dealer shall remove the face-down cards to the discard rack without turning them over. Each player shall make his or her choice before any other cards are dealt and before the dealer asks for insurance bets or checks the dealer's down card with the card-reader device.

(g) After each player has declared his or her intention to either switch hands or play his or her two face-up cards, each player may make an insurance bet pursuant to N.J.A.C. 13:69F-2.9.

(h) After all insurance bets have been made, the dealer shall, beginning from his or her left, announce the point total of the hand of each player. Insurance bets are determined only after all players have chosen to either play their two face-up cards or switch hands.

(i) Insurance bets shall then be determined, after which play shall resume in the normal manner with players either standing, hitting, splitting, doubling down, or surrendering.

(j) After the decisions of each player have been implemented and all additional player cards have been dealt, the dealer shall play out his or her hand in the normal manner. Any additional cards authorized to be dealt to the hand of the dealer shall be dealt face upwards at this time, after which the dealer shall announce the total point count for the hand of the dealer.

(k) Beginning with the player farthest to the dealer's right and continuing in a counter-clockwise direction, the dealer shall collect all losing bets, pay all winning bets, and "push" or return all tying bets, excepting when the dealer and player both have blackjacks, in which case the player is paid at odds of 1 to 2.

(l) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each hand of each player in case of a question or dispute. The dealer shall pick up the cards beginning with those of the player farthest to the dealer's right and moving counter-clockwise around the table. After all the cards of the players

have been collected, the dealer shall pick up his or her cards and place them on the top of the players' cards and place all of them in the discard rack.

**13:69F-2B.7 Additional applicable rules**

N.J.A.C. 13:69F-2A.10 through 2A.15 shall be incorporated herein by reference, except that only one player may wager on any one spot of the Switch Hands Blackjack layout.

### **SUBCHAPTER 3. BACCARAT–PUNTO BANCO**

#### **13:69F-3.1 Cards: number of decks; value; point count of hand**

(a) Baccarat-punto banco shall be played with at least six decks of cards and two additional cutting cards. The cutting cards shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards.

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

1. Any card from two to nine shall have its face value;
2. Any 10, jack, queen or king shall have a value of zero;
3. Any ace shall have a value of one.

(c) The "point count" of a hand shall be a single digit number from 0 to 9 inclusive and shall be determined by totaling the value of the cards in the hand. If the total of the cards in a hand is a two-digit number, the left digit of such number shall be discarded having no value and the right digit shall constitute the point count of the hand. Examples of this rule are as follows:

1. A hand composed of an ace, a two and a four has a point count of 7;
2. A hand composed of an ace, a two and a nine has a total of 12 but only a point count of 2 since the digit 1 in the number 12 is discarded.

**13:69F-3.2 Wagers**

(a) The following wagers shall be permitted to be made by a participant at the game of baccarat-punto banco:

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

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

5. A casino licensee may, in its discretion, offer each player at the table the opportunity to make an optional bonus wager on either or both the Player's Hand and Banker's Hand. The optional bonus wager shall:
  - i. Win if the selected hand is a "natural" as defined at N.J.A.C. 13:69F-3.9(a) and the other hand is not a "natural," the selected hand is a "natural" 9 and the other hand is a "natural" 8, or the selected hand is not a "natural" and has a point count that exceeds the point count of the other hand by four or more points;
  - ii. Lose if the selected hand is a "natural" 8 and the other hand is a "natural" 9, or the selected hand is not a "natural" and has a point count less than or equal to the point count of the other hand or has a point count that exceeds the point count of the other hand by three or fewer points; or
  - iii. Be void if the selected hand is a "natural" and the other hand is a "natural" of equal point count.
6. If a casino licensee offers a no vigorish variation of baccarat-punto banco pursuant to N.J.A.C. 13:69F-3.3(h):

- i. A wager on the "Banker's Hand" shall be void, notwithstanding (a)1 above, if the "Banker's Hand" is a "dragon 7 hand" as defined at N.J.A.C. 13:69F-3.3(h);
- ii. A wager on the dragon 7 shall win if the "Banker's Hand" is a dragon 7 hand, and lose if it is any other hand; and
- iii. The "dragon 7 wager" shall not be offered in conjunction with the optional wagers authorized at (a)4 and 5 above.

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

(c) All wagers at baccarat-punto banco shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate areas of the baccarat-punto banco layout, except that verbal wagers accompanied by cash may be accepted provided they are confirmed by the dealer and casino supervisor at the table and such cash is expeditiously converted into gaming chips or plaques.

(d) No wager at baccarat-punto banco shall be made, increased, or withdrawn after the dealer calling the game has announced "No more bets."



**13:69F-3.3 Payout odds; vigorish**

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

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

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

1. When collecting the vigorish, the casino licensee may round off the amount of a five percent vigorish to 25 cents or the next highest multiple of 25 cents, and the amount of a four percent vigorish to 20 cents or the next highest multiple of 20 cents.
2. A casino licensee may collect the vigorish from a player at the time the winning payout is made or defer the collection until reshuffling the cards or at the end of the patron's play for that session. The amount of any deferred vigorish shall be evidenced by the placing of a coin or marker button containing the amount of the vigorish owed in a rectangular space in front of the dealer

on the layout imprinted with the number of the player owing such vigorish. The coin or marker button shall not be removed from the layout until the vigorish owed is collected or documented on an Uncollected Vigorish form pursuant to N.J.A.C. 13:69D-1.30.

(d) Each casino licensee shall provide notice of any increase in the percentage of vigorish being charged at each baccarat table, in accordance with N.J.A.C. 13:69F-8.3. The percentage of vigorish charged at a baccarat table shall apply to all players at that table.

(e) Notwithstanding (c) and (d) above, a casino licensee may, in its discretion, pay a winning wager made on the "Banker's Hand" at odds of 1 to 1 and not collect any vigorish from the winning player provided that the casino licensee offers one, but not both, of the following options and complies with the notice requirements set forth in N.J.A.C. 13:69F-8.3:

1. Any winning wager on a "Banker's Hand" that has a point count of six shall be paid off by the casino licensee at odds of 1 to 2; or
2. The player has made one or more of the total card wagers authorized by N.J.A.C. 13:69F-3.2(a)4 in a total amount that is equal to or greater than the player's wager on the "Banker's Hand" for that round of play.

(f) If a casino licensee offers the total card wagers authorized by N.J.A.C.

13:69F-3.2(a)4, winning wagers shall be paid by a casino licensee at the following odds:

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

(g) No vigorish shall be charged on a winning optional bonus wager. A casino licensee shall pay an optional bonus wager for hands that are not a "natural" with prescribed winning margins and for "natural" winning hands at not less than the odds listed in one of the following alternative payout schedules:

**PAYTABLE A**

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

**PAYTABLE B**

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

**PAYTABLE C**

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

(h) A casino licensee may offer a variation of baccarat-punto banco in which the vigorish otherwise required by (c) above shall not be collected; provided, however, that a three-card "Banker's Hand" with a point count of seven that wins (dragon 7 hand) shall be deemed a push.

(i) If a casino licensee offers the variation of baccarat-punto banco in (h) above, a winning dragon 7 wager shall be paid by a casino licensee at odds not less than 40 to 1.

**13:69F-3.4 Opening of table for gaming**

(a) After receiving the six or more decks of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer calling the game shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (c) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

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

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

**13:69F-3.5 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each shoe of cards is completed, the casino licensee shall require its dealers to perform, at its option, either of the following procedures:

1. One or more of the dealers shall shuffle the cards so that they are randomly intermixed. After the cards have been shuffled, a dealer shall lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.
  - i. After lacing the cards, the casino licensee may, as an additional option, require the dealer calling the game to shuffle some or all of the cards again.
  - ii. A casino licensee shall not initiate or terminate the use of this reshuffling option unless the casino licensee provides its surveillance department and the Division with at least 30 minutes prior written notice; or
2. One or more of the dealers shall "wash" and stack the cards, after which each of the three dealers shall shuffle the stack of cards independently.

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

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

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

(e) Once the cutting card has been inserted into the stack, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then insert one cutting card in a position at least 14 cards in from the back of the stack and the second cutting card at the end of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. Prior to commencement of play, the dealer shall remove the first card from the shoe and place it, and an additional amount of cards equal to the amount on the first card drawn, in the discard bucket after all cards have been shown to the players. Face cards and 10s count as 10s. Aces count as one.

(f) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by



the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (c) above.

**13:69F-3.6 Dealing shoe; selection of player to deal cards**

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

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

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

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

1. A participant who accepts the shoe and any other participant to whom the shoe is relinquished pursuant to N.J.A.C. 13:69F-3.11 designates the dealer as the curator; or
2. No participant to whom the shoe is offered accepts the shoe.

**13:69F-3.7 Hands of player and banker; procedure for dealing initial two cards to each hand**

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

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

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

(d) In lieu of the procedure in (c) above, the first and third cards dealt shall be placed face down on the area designated for the "Player's Hand" and the second and fourth card dealt shall be placed face down on the area designated for the "Banker's Hand." After all four cards have been dealt, the dealer shall place the "Banker's Hand" underneath the right corner of the dealing shoe until the "Player's Hand" is called in accordance with N.J.A.C. 13:69F-3.8(a).

1. The dealer shall then hand the two cards of the "Player's Hand," face down, to the player with the highest wager on the "Player's Hand." After viewing the "Player's Hand," the player shall return the two cards, face up, to the dealer who shall place the cards

face up on the area of the layout designated for the "Player's Hand" and announce the point count of the "Player's Hand" in accordance with N.J.A.C. 13:69F-3.8(a).

2. The dealer shall then hand the two cards of the "Banker's Hand," face down, to the player with the highest wager on the "Banker's Hand." After viewing the "Banker's Hand," the player shall return the two cards, face up, to the dealer who shall place the cards face up on the areas of the layout designated for the "Banker's Hand" and announce the point count of the "Banker's Hand" in accordance with N.J.A.C. 13:69F-3.8(a).
3. Any third card required to be dealt to the "Player's Hand" shall be placed face down on the area of the layout designated for the "Player's Hand." The dealer shall then hand the card, face down, to the player who was handed and returned the "Player's Hand." After viewing the card, the player shall return the card face up to the dealer who shall place the card face up on the area on the layout designated for the "Player's Hand."
4. Any third card required to be dealt to the "Banker's Hand" shall be placed face down on the area of the layout designated for the "Banker's Hand." The dealer shall then hand the card, face down, to the player who was handed and returned the "Banker's Hand." After viewing the card, the player shall return the card face up to

the dealer who shall place the card face up on the area of the layout designated for the "Banker's Hand."

5. If two or more players offer to wager an equally high amount on the "Player's Hand," the player making such wager who is closest to the dealer moving counterclockwise around the table shall be handed the "Player's Hand" and any third card required to be dealt. If two or more players offer to wager an equally high amount on the "Banker's Hand," the player making such wager who is closest to the dealer moving counterclockwise around the table shall be handed the "Banker's Hand" and any third card required to be dealt pursuant to N.J.A.C. 13:69F-3.9.
6. In the event there are no wagers on the "Player's Hand," any player with a wager on the "Banker's Hand" may be permitted at the discretion of the casino licensee to turn face up the "Player's Hand" and any additional card required to be dealt. In the event there are no wagers on the "Banker's Hand," any player with a wager on the "Player's Hand" may be permitted at the discretion of the casino licensee to turn face up the "Banker's Hand" and any additional card required to be dealt.

**13:69F-3.8 Procedure for dealing of additional cards**

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

(b) Following the announcement of the point counts of each hand, the dealer calling the game shall instruct the curator whether to deal a third card to each hand which instructions shall be in conformity with the requirements of N.J.A.C. 13:69F-3.9.

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

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

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



0 (Point Count of Banker's Hand)

1	BANKER'S HAND DRAWS										
2											
3	D	D	D	D	D	D	D	D	D	S	D
4	D	S	S	D	D	D	D	D	D	S	S
5	D	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	S	D	D	S	S
7											
8	BANKER'S HAND STAYS										
9											

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

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

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

(g) The method of using Table 2 shall be to find the point count of the



"Banker's Hand" in the first vertical column and trace that horizontally across the table until it intersects the third card drawn by the "Player's Hand." The box at which such intersection takes place will show whether the "Banker's Hand" shall draw a third card or stay. For example, if the point count of the "Banker's Hand" after two cards is 5 and the value of the third card drawn by the "Player's Hand" is 4, the table shows that the "Banker's Hand" shall draw a third card.

**13:69F-3.10 Announcement of result of round; payment and collection of wagers**

(a) After each hand has received all the cards to which it is entitled pursuant to N.J.A.C. 13:69F-3.7, 3.8, and 3.9, the dealer shall announce the final point count of each hand indicating which hand has won the round. If the two hands have equal point counts, the dealer shall announce "Tie Hand." If the total card wagers authorized by N.J.A.C. 13:69F-3.2(a)4 are offered, the dealer shall also announce the total number of cards dealt during the round of play. In the no vigorish variation of baccarat-punto banco authorized by N.J.A.C. 13:69F-3.3(h), if a "dragon 7 hand" is dealt, the dealer shall announce "dragon 7."

(b) After the result of the round is announced, the dealer or dealers responsible for the wagers on the table shall first collect each losing wager. Thereafter, except as provided in (b)5 below, the dealer or dealers shall, in accordance with one of the following procedures, pay each winning wager and collect or mark any vigorish or commission owed pursuant to N.J.A.C. 13:69F-3.3.

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

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

each player is either marked or collected and each winning wager is paid.

5. If a casino licensee offers a variation of baccarat-punto banco authorized by N.J.A.C. 13:69F-3.3(e) or (h), the dealer or dealers shall pay each winning wager in accordance with one of the procedures set forth in (b)1 through 4 above, but shall not collect or mark any vigorish.

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

1. The same procedure shall be used for all punto banco tables located within the same gaming pit; and
2. The Division and the casino licensee's surveillance department shall be notified, in writing, at least 30 minutes prior to the implementation of or a change in the particular procedure to be used at a table or gaming pit.

**13:69F-3.11 Continuation of curator as such; selection of new curator**

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

1. The curator shall pass the shoe whenever the "Banker's Hand" loses; and
2. The dealer or floorman assigned to the table may order the curator to pass the shoe if the curator unreasonably delays the game, repeatedly makes invalid deals or violates either the Casino Control Act or the rules of the Division.

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

### **13:69F-3.12 Irregularities**

(a) A third card dealt to the "Player's Hand" when no third card is authorized by this subchapter shall become the third card of the "Banker's Hand" if the "Banker's Hand" is obliged to draw by Table 2 of N.J.A.C. 13:69F-3.9(c). If, in such circumstances, the "Banker's Hand" is required to stay, the card dealt in error shall become the first card of the next hand except as otherwise provided in (c) below.

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

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

1. The disclosed card and an additional number of cards equal to the value of the disclosed card shall be drawn face upwards from the shoe and placed in the discard bucket; provided, however, that if a 10, jack, queen, or king is disclosed in error, the disclosed card and either one or 10 additional cards, as pre-selected by the casino licensee, shall be drawn face upwards from the shoe and placed in the discard bucket.
2. The disclosed card and one additional card drawn face downwards from the shoe shall be placed in the discard bucket without disclosing the additional card.

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

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

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

## **SUBCHAPTER 4. BACCARAT–CHEMIN DE FER**

### **13:69F-4.1 Cards: number of decks; value; point count of hand**

(a) Baccarat-chemin de fer shall be played with at least six decks of cards having backs of the same color and design and two additional cutting cards. The cutting cards shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards.

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

1. Any card from two to nine shall have its face value;
2. Any 10, jack, queen, or king shall have a value of zero;
3. Any ace shall have a value of one.

(c) The "point count" of a hand shall be a single digit number from 0 to 9 inclusive and shall be determined by totaling the value of the cards in the hand. If the total of the cards in a hand is a two-digit number, the left digit of such number shall be discarded having no value and the right digit shall constitute the point count of the hand. Examples of this rule are as follows:

1. A hand composed of an ace, a two and a four has a point count of 7; and
2. A hand composed of an ace, a two and a nine has a total of 12 but only a point count of 2 since the digit 1 in the number 12 is discarded.



**13:69F-4.2 (Reserved)**

**13:69F-4.3 Opening of table for gaming**

(a) After receiving the six or more decks of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer calling the game shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (c) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

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

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

**13:69F-4.4 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each shoe of cards is completed, the casino licensee shall require its dealers to perform, at its option, either of the following procedures.

1. One or more of the dealers shall shuffle the cards so that they are randomly intermixed. After the cards have been shuffled, a dealer shall lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.
  - i. After lacing the cards, the casino licensee may, as an additional option, require the dealer calling the game to shuffle some or all of the cards again.
  - ii. A casino licensee shall not initiate or terminate the use of this reshuffling option unless the casino licensee provides its surveillance department and the Division with at least 30 minutes prior written notice.
2. One or more of the dealers shall "wash" and stack the cards, after which each of the three dealers shall shuffle the stack of cards independently.

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

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

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

(e) Once the cutting card has been inserted into the stack, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then insert one cutting card in a position at least 14 cards in from the back of the stack and the second cutting card at the end of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. Prior to commencement of play, the dealer shall remove the first card from the shoe and place it, and an additional amount of cards equal to the amount on the first card drawn, in the discard bucket after all cards have been shown to the players. Face cards and 10s count as 10s. Aces count as one.

(f) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by

the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (c) above.

**13:69F-4.5 Dealing shoe; selection of banker**

(a) All cards used to game at baccarat-chemin de fer shall be dealt from a dealing shoe specifically designed for such purpose.

(b) After the cards have been shuffled and placed in the shoe, the dealer calling the game shall offer the shoe to the participants to be dealt. The participant offering to wager the highest amount on the first hand shall become the "Banker" and shall be responsible for dealing the cards from the shoe in accordance with this subchapter and the instructions of the dealer calling the game. If two or more participants offer to wager an equal amount on the first hand, the participant making such wager that is closest to the dealer moving counterclockwise around the table shall become the "Banker."

**13:69F-4.6 Wagers placed by banker**

(a) Immediately prior to dealing the cards, the Banker shall place a wager in support of the "Banker's Hand" which shall conform to the requirements of (b) below.

The wager placed by the Banker shall:

1. Win if the "Banker's Hand" has a point count higher than that of the "Player's Hand";
2. Lose if the "Banker's Hand" has a point count lower than that of the "Player's Hand"; or
3. Be void if the point counts of the "Banker's Hand" and the "Player's Hand" are equal.

(b) The wager placed by the Banker immediately after accepting the shoe shall not be less than the amount such participant offered in bidding to become the Banker. The amount of all subsequent wagers placed by the Banker as such shall be at least equal to, but no more than twice, the amount of his or her immediately preceding wager. An example of this rule is as follows: if Participant A becomes the Banker for a high bid of \$1,000, he must place a wager of at least \$1,000 on the first hand dealt. If he continues as the Banker, his wager on the second hand must be at least \$1,000 but not more than \$2,000. Assuming he wagers \$2,000 on the second hand, his wager on the third hand (if he continues as the Banker) must be at least \$2,000 but not more than \$4,000.

(c) Any wager placed by the Banker in cash shall be exchanged immediately by the dealer for gaming chips or plaques in accordance with the regulations governing

the acceptance and conversion of such instruments.



**13:69F-4.7 Wagers made against banker**

(a) After the Banker has placed a wager in support of the "Banker's Hand," the remaining participants at the table shall be given the opportunity of wagering against all or a part of the wager made by the Banker; provided, however, that such wagers shall not exceed, either individually or in the aggregate, the amount wagered by the Banker.

(b) Any participant who equaled and lost the immediately preceding wager of the Banker shall have the first option of making a wager against the Banker in an amount equal to the amount being wagered by the Banker. Said participant shall exercise this option by announcing "banco suivi" or "suivi" and by placing the requisite wager on the appropriate area of the layout. A "stand off" shall not be counted for the purpose of determining the immediately preceding wager under this subsection.

(c) If no qualified participant announces "banco suivi" or "suivi," the next preference shall be given to any participant placing a wager against the Banker equal in amount to that wagered by the Banker. This option shall be exercised by a participant announcing "banco seul" or "banco" and by placing the requisite wager on the appropriate area of the layout. Whenever more than one participant announces "banco seul" or "banco," preference shall be given to the participant making such announcement who is seated nearest to the Banker in a counterclockwise direction around the table.

(d) If the options granted by (b) and (c) above are not exercised, each participant, beginning with one seated to the immediate right of the Banker and moving

counterclockwise around the table, shall have the right to make a wager against a part of the wager made by the Banker. Such wagers shall be accepted until the amount of the partial wagers, taken in the aggregate, equals the amount of the wager made by the Banker or until, the dealer announces "No more bets."

(e) No wager at baccarat-chemin de fer shall be made, increased or withdrawn after the dealer has announced "No more bets" except that the Banker shall withdraw any part of his or her initial wager that was not covered by the wagers of the other participants.

(f) Any wager placed by the participants in cash shall be exchanged immediately by the dealer for gaming chips or plaques in accordance with the regulations governing the acceptance and conversion of such instruments.

(g) The wager(s) placed by the participants shall:

1. Win if the "Player's Hand" has a point count higher than that of the "Bankers Hand";
2. Lose if the "Player's Hand" has a point count lower than that of the "Banker's Hand"; or
3. Be void if the point counts of the "Banker's Hand" and the "Player's Hand" are equal.

**13:69F-4.8 Hands of player and banker; persons controlling each hand; procedure for dealing initial two cards to each hand**

(a) There shall be two hands dealt in the game of baccarat-chemin de fer, one of which shall be denominated the "Player's Hand" and the other denominated the "Banker's Hand."

(b) The participant selected as the Banker shall have exclusive control of the "Banker's Hand" and shall make all decisions permitted by this subchapter with respect to such hand.

(c) Exclusive control of the "Player's Hand" and the right to make all decisions permitted by this subchapter with respect to such hand shall reside in the participant who made a wager in accordance with N.J.A.C. 13:69F-7.7(b) or (c). If no such wager has been made, this right shall reside in the participant making the highest wager against the Banker. If two or more equally high wagers have been made, this right shall reside in the participant making such wager that is nearest to the Banker moving counterclockwise around the table. The participant possessing exclusive control of the "Player's Hand" under this subsection shall hereinafter be referred to as the "Dominant Player."

(d) After the dealer announces "Cards," the Banker shall deal an initial four cards from the shoe. The first and third card dealt shall be placed face downwards in front of the Dominant Player and shall constitute the first and second card of the "Player's Hand." The second and fourth card dealt shall be placed face downward in front of the Banker and shall constitute the first and second card of the "Banker's Hand."



**13:69F-4.9 Procedure for dealing of additional cards**

(a) After the initial four cards have been dealt, the Dominant Player shall look at the two cards dealt to the "Player's Hand" without disclosing them to the Banker. If the point count of the "Player's Hand" is:

1. A 0, 1, 2, 3, or 4, the Dominant Player shall request one additional card by announcing "Card";
2. A 5, the Dominant Player shall exercise the option of requesting one additional card by announcing "Card" or not requesting one additional card by announcing "Stay";
3. A 6 or 7, the Dominant Player shall not draw an additional card and shall announce "Stay"; or
4. An 8 or 9, the Dominant Player shall announce "Natural" and all cards in both hands shall be turned immediately face upwards with no additional cards being dealt to either hand.

(b) If the Dominant Player has announced "Card" in accordance with (a) above, an additional card shall not be dealt to the "Player's Hand" until the Banker first looks at the two cards dealt to the "Banker's Hand." If the point count of the "Banker's Hand" is 8 or 9, the Banker shall announce "Natural" and all cards in both hands shall be turned immediately face upwards with no additional cards being dealt to either hand. If the point count of the "Banker's Hand" is less than 8, the Banker shall announce "Under Eight" and shall deal a third card face upwards to the "Player's Hand" in accordance with the request of the Dominant Player.



Hand" shall refer to the point count of the "Banker's Hand" after the first two cards have been dealt to it.

(e) The first horizontal column at the top of Table 3 labeled "Third Card Drawn by Player's Hand" shall refer to the value of the third card drawn by the "Player's Hand" as distinguished from the point count of the "Player's Hand."

(f) As used in Table 3, the letter "D" shall mean that the "Banker's Hand" must draw a third card, the letter "S" shall mean that the "Banker's Hand" shall stay (that is, not draw a third card) and the abbreviation "Op." shall mean that the Banker may draw a third card or stay within his discretion.

(g) The method of using Table 3 shall be to find the point count of the "Banker's Hand" in the first vertical column and trace that horizontally across the table until it intersects the third card drawn by the "Player's Hand." The box at which such intersection takes place will show whether the "Banker's Hand" shall draw a third card or stay. For example, if the point count of the "Banker's Hand" after two cards is 3 and the value of the third card drawn by the "Player's Hand" is 9, Table 3 shows that the Banker has the option of drawing a third card or staying.

(h) Any announcement required to be made by the Dominant Player or Banker by this section shall be immediately repeated by the dealer at the table to assure the clarity and understanding of such statements.

**13:69F-4.10 Announcement of result of round; payment and collection of wagers; payout odds; vigorish**

(a) After each hand has received all the cards it is entitled to by this subchapter, the dealer calling the game shall announce the point count of each hand indicating which hand has won the round. If the two hands have equal point counts, the dealer shall announce "Stand Off" or "Tie Hand."

(b) After the result of the round is announced, the dealer or dealers responsible for the wagers at the table shall collect and payoff the wagers made. Winning wagers made against the "Banker's Hand" shall be paid off from the amount wagered by the Banker at odds of 1 to 1. A winning wager made by the Banker shall be paid off at odds of 1 to 1 from the amount(s) wagered by the other participants.

(c) As its fee in housing the game, the casino licensee shall extract a commission known as "vigorish" from the amount won by the Banker on each round of play, in an amount equal to, in the casino licensee's discretion, either four or five percent of the amount won; provided, however, that when collecting the vigorish, the casino licensee may round off the amount of a five percent vigorish to 25 cents or the next highest multiple of 25 cents, and the amount of a four percent vigorish to 20 cents or the next highest multiple of 20 cents. Such vigorish shall be collected immediately after each round won by the Banker.

(d) Each casino licensee shall provide notice of any increase in the percentage of vigorish being charged at each baccarat-chemin de fer table, in accordance with N.J.A.C. 13:69F-8.3. The percentage of vigorish charged at a baccarat-chemin de fer table shall apply to all players at that table.





**13:69F-4.11 Continuation of banker as such; selection of new banker**

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

1. The Banker shall pass the shoe whenever the "Banker's Hand" loses; and
2. The dealer or floorman assigned to the table may order the Banker to pass the shoe if the Banker unreasonably delays the game, repeatedly makes invalid deals or violates either the Casino Control Act or the rules of the Division.

(b) Whenever a mandatory relinquishment of the bank occurs, it shall be offered to the seated participant to the right of the previous Banker and then to each other seated participant, moving counterclockwise around the table, until a participant accepts it and becomes the new Banker.

(c) Whenever a voluntary relinquishment of the bank occurs, each seated participant shall be offered it, beginning with the participant to the right of the previous Banker and moving counterclockwise around the table. The first participant willing to accept the bank and to wager an amount on the next hand equal to, but not more than twice, the amount of the previous Banker's last wager, shall become the next Banker. If no participant offers to meet this condition, the participant offering to wager the highest amount on the next hand shall become the new Banker; provided, however, that the participant who passed the bank shall not be permitted to take part in the first round of such bidding.

(d) When a passed bank is defeated in any hand, it shall be transferred as it would have been in accordance with (b) above had it not been voluntarily passed.

(e) A participant by moving to another seat at the table shall miss a turn to become the Banker in the next seat where such a move would otherwise give that participant promotion in turn to become the Banker.

### **13:69F-4.12 Irregularities**

(a) If the Banker, by taking cards for his or her hand in the wrong order in the initial deal, makes an error which cannot be rectified, the hand shall be annulled and the bank may be transferred counterclockwise to the next participant seated at a numbered place.

(b) If the Banker, during the initial deal, takes more than two cards for his or her hand and the deal cannot be rectified, the point count of his or her hand shall be regarded as 0 and the play shall proceed in accordance with N.J.A.C. 13:69F-4.9.

(c) If the Banker, during the initial deal, gives three cards to the Dominant Player and it is not possible to determine which card has been dealt in excess, the point count of the "Player's Hand" shall be the highest that can be made with two or all three of the cards.

(d) If the Banker, subsequent to the initial Deal, takes two cards for his or her hand instead of one and the deal cannot be rectified, the point count of his or her hand shall be the lowest that can be made with two or the cards.

(e) A card dealt face upwards to the Dominant Player after he or she has said "Stay" shall become the Banker's card in the event the Banker is obliged to draw or would have had the option of drawing a third card in accordance with this subchapter. If the Banker is required to stay, the card dealt in error shall be governed by the provisions of (h) below.

(f) A card dealt face upwards to the Dominant Player after he or she has said "Stay" and the dealer has mistakenly said "Card" shall become the Banker's card only in

the event the Banker is obligated to draw a third card under this subchapter. If the Banker is required to stay or has the option of drawing a third card, the card dealt in error shall be governed by the provisions of (h) below.

(g) There shall be no penalty for a card drawn in error from the shoe if it remains undisclosed. A card so drawn shall be used as the first card of the next hand providing that the cutting card has not been exposed in the shoe or drawn therefrom. In the course of play, cards once drawn from the shoe shall not be replaced. If a card drawn in error is disclosed at the time it is dealt, the card shall be governed by the provisions of (h) below.

(h) If a card dealt in error is disclosed and cannot be used by the Dominant Player or the Banker pursuant to (e), (f), or (g) above, the dealer shall perform the procedure in (h)1 through 3 below that has been pre-selected by the casino licensee in its rules of the game submission.

1. The disclosed card and an additional number of cards equal to the value of the disclosed card shall be drawn face upwards from the shoe and placed in the discard bucket; provided, however, that if a 10, jack, queen, or king is disclosed in error, the disclosed card and either one or 10 additional cards, as pre-selected by the casino licensee, shall be drawn face upwards from the shoe and placed in the discard bucket.

2. The disclosed card and one additional card drawn face downwards from the shoe shall be placed in the discard bucket without disclosing the additional card.
3. The disclosed card shall be used as the first card of a simulated round of play in which no wagers shall be accepted, the cards shall be dealt in accordance with this subchapter and the cards shall be discarded upon completion of the dealing procedures.

(i) If the Banker, subsequent to the initial deal, draws a card from the shoe for his or her hand after the Dominant Player has said "Card" and the dealer has repeated "Card," the Banker must give such card to the Dominant Player and thereafter either draw or not draw a third card for his or her hand as may be required by this subchapter.

(j) Any card found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard bucket, along with an additional number of cards, drawn face upwards, equal to the value of the card found face upwards in the shoe. The last hand of a shoe shall be void when a card of that hand is found face upwards in the shoe.

(k) If there are found to be insufficient cards in the shoe to complete a hand when the cutting card is drawn, that hand shall be void.

## **SUBCHAPTER 5. ROULETTE AND BIG SIX WHEELS**

### **13:69F-5.1 Roulette: placement of wagers; permissible and optional wagers**

(a) All wagers at roulette shall be made by placing gaming chips or plaques and if applicable, a match play coupon, on the appropriate areas of the roulette layout, except that verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and that the cash is expeditiously converted into gaming chips or plaques in accordance with the regulations governing the acceptance and conversion of such instruments.

(b) No person at a roulette table shall be issued or permitted to game with non-value chips that are identical in color and design to value chips or to non-value chips being used by another person at that same table. Additionally, no person shall be permitted to wager a value chip with a match play coupon at any roulette table at which match play coupons are being accepted.

(c) Each player shall be responsible for the correct positioning of his or her wager on the roulette layout regardless of whether he or she is assisted by the dealer. Each player shall ensure that any instructions he or she gives to the dealer regarding the placement of a wager are correctly carried out.

(d) Each wager shall be settled strictly in accordance with its position on the layout when the ball falls to rest in a compartment of the wheel.

(e) The permissible wagers in the game of roulette shall be:

1. "Straight" is a wager that the roulette ball will come to rest in the compartment of the roulette wheel that corresponds to a single

number selected by the player. The player shall select a number by placing a wager within the box on the roulette layout that contains the selected number.

i. A casino licensee may, in its discretion, offer to every player at a roulette table the option to make five simultaneous straight wagers by selecting five adjacent numbers on the roulette wheel.

(1) Any casino licensee offering this "five adjacent number" option shall use a roulette table layout that includes a replica of the roulette wheel on the layout.

(2) A player shall make a "five adjacent number" wager by placing five gaming chips or plaques, or a multiple thereof, on the number indicated on the roulette wheel replica that is the center number of the five adjacent numbers being selected. A player making a "five adjacent number" wager shall be deemed to have made a separate "straight" wager of equal value on each of the five numbers selected.

2. "Split" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to either of



two numbers selected by the player. The player shall select the numbers by placing a wager on the line between the two boxes on the roulette layout that contain the two selected numbers, except that a split wager on "0" and "00" may also be placed on the line between the "2nd 12" box and the "3rd 12" box.

3. "Three numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of three numbers in a single row on the roulette layout selected by the player. The player shall select a row of numbers by placing a wager on the outside line of the box on the roulette layout that contains the first number in the selected row.

i. "Three numbers" shall also include a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of the three numbers contained in one of the following groups of numbers: "0", "1," and "2"; "0", "2," and "00"; or "00", "2," and "3".

(1) The player shall select one of the "three numbers" wagers identified in (e)3i above by placing a wager on the common corner of the three boxes containing the selected numbers.

4. "Four numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of four numbers in contiguous boxes on the roulette layout selected by the player. The player shall select the four numbers by placing a wager on the common corner of the four boxes containing the selected numbers.
5. "First five numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of the numbers "0", "00", "1", "2," or "3". The player shall bet on the "first five numbers" by placing a wager on the common corner of the boxes on the roulette layout that contains the label "1st 12" and the numbers "0" and "1."
6. "Six numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to:
  - i. Any one of six consecutive numbers contained in two contiguous rows of numbers on the roulette layout selected by the player, who shall select the two rows of numbers by placing a wager on the outside common corner of the boxes on the roulette layout that contain the first number in each of the rows being selected; or
  - ii. If the casino licensee, in its discretion, offers the six numbers color wager, the matching color (black, blue,

gold, red, purple or green) on the roulette layout selected by the player, who shall select a color by placing a wager within the area on the roulette layout designated for the color wager being selected.

7. "Seven numbers color wager" is a wager on a single-zero roulette wheel that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to the single-zero compartment or to any one of six numbers contained in a specific section of the roulette wheel of the matching color (black, blue, gold, red, purple, or green) on the roulette layout selected by the player, who shall select a color by placing a wager within the area on the roulette layout designated for the seven numbers color wager being selected.
8. "Eight numbers color wager" is a wager on a double-zero roulette wheel that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to the single-zero compartment, the double-zero compartment or to any one of six numbers contained in a specific section of the roulette wheel of the matching color (black, blue, gold, red, purple, or green) on the roulette layout selected by the player, who shall select a color by placing a wager within the area on the roulette layout designated for the eight numbers color wager being selected.

9. "Column" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 12 numbers contained in a single column on the roulette layout selected by the player. The player shall select a column of 12 numbers by placing a wager in the box on the roulette layout that is at the bottom of the column being selected.
10. "Dozen" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 12 consecutive numbers from "1" through "12," "13" through "24," or "25" through "36" selected by the player. The player shall select the 12 numbers by placing a wager in the box on the roulette layout labeled "1st 12" ("1" through "12"), "2nd 12" ("13" through "24"), or "3rd 12" ("25" through "36").
11. "Red" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to a number with a red background on the roulette wheel. The player shall bet on "red" by placing a wager within the red box on the roulette layout used for such wagers.
12. "Black" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to a number with a black background on the roulette wheel. The player shall

bet on "black" by placing a wager within the black box on the roulette layout used for such wagers.

13. "Odd" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to an odd number. The player shall bet on "odd" by placing a wager within the box on the roulette layout that is labeled "Odd."
14. "Even" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to an even number. The player shall bet on "even" by placing a wager within the box on the roulette layout that is labeled "Even."
15. "1 to 18" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 18 consecutive numbers from "1" through "18." The player shall bet on "1 to 18" by placing a wager within the box on the roulette layout that is labeled "1 to 18."
16. "19 to 36" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 18 consecutive numbers from "19" through "36." The player shall bet on "19 to 36" by placing a wager within the box on the roulette layout that is labeled "19 to 36."

(f) Notwithstanding (e) above, a casino licensee may, in its discretion, offer to every player at a roulette table the option to make a "seven numbers" wager. "Seven

numbers" is a wager that the roulette ball will come to rest in a compartment of the Roulette wheel that corresponds to any one of the numbers "10", "11", "12", "13", "14", "15", or "33." The player shall bet on "seven numbers" by placing a wager within the area on the roulette layout that is designated for such wager.

(g) A casino licensee that offers the six numbers color wager in (e)6ii above, the seven numbers color wager in (e)7 above, or the eight numbers color wager in (e)8 above shall not offer the red and black wagers in (e)11 and 12 above, respectively, at the same roulette table. A casino licensee that offers the seven numbers color wager in (e)7 above or the eight numbers color wager in (e)8 above shall not offer the dozen wager in (e)10 above at the same roulette table. A casino licensee that offers the six numbers color wager in (e)6ii above may offer the dozen wager in (e)10 above at the same roulette table provided that neither the seven numbers color wager in (e)7 above nor the eight numbers color wager in (e)8 above are offered at that roulette table.

**13:69F-5.2 Roulette: payout odds**

(a) No casino licensee, its employees or agents shall pay off winning wagers at the game of roulette at less than the odds listed below:

<u>Bets</u>	<u>Payout Odds</u>
Straight	35 to 1
Split	17 to 1
Three Numbers	11 to 1
Four Numbers	8 to 1
First Five Numbers	6 to 1
Six Numbers	5 to 1
Seven Numbers	4 to 1
Eight Numbers	3 to 1
Column	2 to 1
Dozen	2 to 1
Red	1 to 1
Black	1 to 1
Odd	1 to 1
Even	1 to 1
1 to 18	1 to 1
19 o 36	1 to 1

(b) When roulette is played on a double zero wheel and the roulette ball comes to rest in a compartment marked zero (0) or double zero (00), a player shall lose,

at the casino licensee's option, either one-half of each wager on red, black, odd, even, 1 to 18, and 19 to 36 or the entire wager. If the former option is chosen by a casino licensee, the remaining half of each such wager shall be returned to the player by the dealer. Each casino licensee offering double zero roulette shall provide notice of the option in effect at the table in accordance with the provisions of N.J.A.C. 13:69F-8.3.

(c) When roulette is played on a single zero wheel and the roulette ball comes to rest in a compartment marked zero (0), wagers on red, black, odd, even, 1 to 18, and 19 to 36 shall be lost.

(d) When roulette is played on a double zero wheel being used as a single zero roulette wheel, as provided in N.J.A.C. 13:69E-1.7(c):

1. Notice shall be provided, in accordance with N.J.A.C. 13:69F-8.3;
2. The dealer shall announce "no spin," declare the spin void and respin the wheel if the Roulette ball comes to rest in a compartment marked double zero (00); and
3. Wagers on red, black, odd, even, 1 to 18, and 19 to 36 shall be lost if the roulette ball comes to rest in a compartment marked zero (0).



**13:69F-5.3     Roulette: rotation of wheel and ball**

(a)     The roulette ball shall be spun by the dealer in a direction opposite to the rotation of the wheel and shall complete at least four revolutions around the track of the wheel to constitute a valid spin.

(b)     While the ball is still rotating in the track around the wheel, the dealer shall call "No more bets."

(c)     Upon the ball coming to rest in a compartment, the dealer shall announce the number of such compartment and shall place a point marker to be known as a "crown" or "dolly" on that number on the roulette layout.

(d)     If a casino licensee offers the "five adjacent numbers" wagering option authorized by N.J.A.C. 13:69F-5.1, the dealer shall then move one-fifth of each winning "five adjacent numbers" wager from the roulette wheel replica on the layout to the box on the main roulette layout that contains the single number corresponding to the compartment in which the roulette ball came to rest.

(e)     After placing the crown on the layout and, if applicable, complying with the provisions of (d) above, the dealer shall first collect all losing wagers and then payoff all winning wagers.

**13:69F-5.4     Roulette: irregularities**

(a)     If the ball is spun in the same direction as the wheel, the dealer shall announce "No spin" and shall attempt to remove the roulette ball from the wheel prior to its coming to rest in one of the compartments.

(b)     If the roulette ball does not complete four revolutions around the track of the wheel, the dealer shall announce "No spin" and shall attempt to remove the ball from the wheel prior to its coming to rest in one of the compartments.

(c)     If a foreign object enters the wheel prior to the ball coming to rest, the dealer shall announce "No spin" and shall attempt to remove the ball from the wheel prior to its coming to rest in one of the compartments.

**13:69F-5.5 Big six wheel; payout odds**

(a) No casino licensee, his employees or agents shall pay off winning wagers made at big six at less than the odds listed below:

<u>Bet On</u>	<u>Payout Odds</u>
\$1 Insignia	1 to 1
\$2 Insignia	2 to 1
\$5 Insignia	5 to 1
\$10 Insignia	10 to 1
\$20 Insignia	20 to 1
Joker	45 to 1
Flag	45 to 1

(b) The payout odds for winning big six wagers printed on any big six wheel or layout, or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win," and no odds shall be stated through the use of the word "for."

**13:69F-5.6 Big six wheel; wagers and rotation of the wheel**

- (a) Prior to the spin of the wheel, the dealer shall call "No more bets."
- (b) The big six wheel shall be spun by the dealer in either direction and shall complete at least three revolutions to constitute a valid spin.
- (c) If the clapper comes to rest between two numbers upon completion of the spin of the big six wheel, the casino licensee has the option to do one of the following:
  - 1. Declare the winning number to be that number previously passed;  
or
  - 2. Declare the spin void and re-spin the wheel.
- (d) Upon a casino licensee choosing one of the options as outlined in (c) above, it shall conspicuously post a sign at each table stating which option is in effect.
- (e) Upon completion of the spin, the dealer shall first collect all losing wagers and then pay off all winning wagers.

## **SUBCHAPTER 6. RED DOG**

### **13:69F-6.1 Cards; number of decks; value of cards; dealing shoe**

(a) Red dog shall be played with at least one deck of cards with backs of the same color and design and two additional cutting cards. The cutting cards shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards.

(b) The "value" (from lowest to highest) of the cards in each deck shall be as follows:

1. Any card from two to 10 shall have its face value;
2. Any jack shall have a value of 11;
3. Any queen shall have a value of 12;
4. Any king shall have a value of 13; and
5. Any ace shall have a value of 14.

(c) All cards used to game at red dog shall be dealt from a dealing shoe specifically designed for such purpose.

**13:69F-6.2 Opening of table for gaming**

(a) After receiving the one or more decks of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (c) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

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

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

**13:69F-6.3 Shuffle and cut of the cards**

(a) Immediately prior to commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each shoe of cards is dealt, the dealer shall shuffle the cards so that they are randomly intermixed. A casino licensee may also shuffle the cards at the completion of any round of play.

(b) After the cards have been shuffled, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player at the farthest point to the right of the dealer; provided, however, if the game is just beginning, the cards shall be offered to the first player at the table. If the first player offered the cards refuses the cut, the cards shall be offered to each other player moving clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

(c) The person making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take all the cards in front of the cutting card and place them on the back of the stack. The dealer shall then insert the cutting card in a position approximately one-quarter of the way from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(d) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by

the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (b) above.



**13:69F-6.4 Procedures for dealing cards**

(a) After each full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face down and place it in the discard rack. Each new dealer who comes to the table shall also discard ("burn") one card as described in this subsection before the new dealer deals any card in a round of play. The burn card shall be disclosed if requested by a player.

(b) The dealer shall remove a card from the shoe with his or her left hand, turn it face up, and then place it on the appropriate area of the layout with his or her right hand.

**13:69F-6.5 Procedures for each round of play; wagers; payouts**

(a) Except as otherwise provided in this section, all wagers shall be made prior to the first card being dealt for each round of play.

(b) All wagers at red dog shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate area of the red dog layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt and such cash is expeditiously converted into gaming chips or plaques.

(c) To begin each round of play, the dealer shall place the first card, face up, on the box farthest to the dealer's left. The dealer shall then place the second card, face up, on the box farthest to the dealer's right.

(d) Once the first card of each round has been removed from the shoe by the dealer, no participant in the game shall handle, remove, or alter any wager until a decision has been rendered and implemented with respect to that wager.

(e) If the initial two cards dealt have values that are consecutive, the dealer shall announce "The cards are consecutive - tie hand," all wagers shall be void and the round of play shall be concluded.

(f) If the initial two cards dealt are of identical value, the dealer shall announce "We have a pair" and shall immediately draw a third card and place it face up in the middle box.

1. If the third card dealt is identical in value to the initial two cards, the dealer shall announce "Three of a kind," the players shall win

and all wagers shall be paid at odds of 11 to one.

2. If the third card dealt is not identical in value to the initial two cards, the dealer shall announce "No three of a kind - tie hand," all wagers shall be void and the round of play shall be concluded.

(g) If the initial two cards dealt are neither consecutive nor a pair, the dealer shall announce the "spread" and place a marker on the corresponding spread on the layout. The spread for each round of play shall be a number from one to 11 inclusive and shall be determined by the number of cards whose value can fall between the values of the initial two cards dealt. Examples of this rule are as follows:

1. If the initial two cards dealt are a four and a seven, then the spread shall be two (that is, two cards, the five and six, have a value that falls between four and seven); and
2. If the initial two cards dealt are a nine and a king, then the spread shall be three (that is, three cards, the 10, jack, and queen, have a value that falls between the nine and king).

(h) If there is a spread after the initial two cards are dealt, a player shall have the option to make a raise wager in support of the player's original wager by placing on the designated raise area of the layout an amount not in excess of the player's original wager. All raise wagers shall be made immediately after the initial two cards have been dealt and prior to the third card being dealt.

(i) After all raise wagers have been made and prior to dealing the third card,

the dealer shall announce "Raises closed." The dealer shall then draw a third card, place it face up on the box between the initial two cards and announce the value of the third card. Thereafter, the dealer shall collect all losing wagers or pay all winning wagers as follows:

1. The player shall win if the value of the third card dealt is between the values of the initial two cards dealt and shall lose if the value of the third card dealt is not between the values of the initial two cards dealt;
2. All winning wagers and raise wagers shall be paid at payout odds determined by the spread for that round of play, as listed below:

<u>Spread</u>	<u>Payout Odds</u>
1	5 to 1
2	4 to 1
3	2 to 1
4 through 11	1 to 1

3. A casino licensee may, in its discretion, offer to all patrons at a red dog table higher payout odds than those listed in (i)2 above, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 13:69F-8.3 prior to any decrease in the payout odds. In no event may a casino licensee decrease

the payout odds below those required by (i)2 above.

(j) At the conclusion of each round of play, all cards on the layout shall be picked up by the dealer and placed in the discard rack in order and in such a way they can be readily arranged to reconstruct the hand in case of a question or dispute.

(k) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed. The dealer shall then reshuffle the cards in accordance with N.J.A.C. 13:69F-6.3.

**13:69F-6.6 (Reserved)**

**13:69F-6.7 Irregularities**

(a) A card found turned face up in the shoe shall not be used in the game and shall be placed in the discard rack.

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

(c) If a third card is drawn and exposed to the players prior to the dealer announcing "Raises closed," the card shall be discarded and each player shall be given the option of playing out the round or voiding the round of play. Prior to dealing another third card, the dealer shall return the original wager and any raise wager to each player who has chosen to void the round of play.

**13:69F-6.8 A player wagering on more than one betting area**

A player may only wager on one betting area at a red dog table unless the casino licensee, in its discretion, permits the player to wager on additional betting areas.



**13:69F-6.9 Continuous shuffling shoe or device**

In lieu of the dealing and shuffling requirements set forth in N.J.A.C. 13:69F-6.3 and 6.4, a casino licensee may utilize a dealing shoe or other device designed to automatically reshuffle the cards.

## **SUBCHAPTER 7. MINI-BACCARAT**

### **13:69F-7.1 Cards: number of decks; value; point count of hand**

(a) Mini-baccarat shall be played with at least six decks of cards and two additional cutting cards. The cutting cards shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards.

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

1. Any card from two to 9 shall have its face value;
2. Any 10, jack, queen, or king shall have a value of zero; and
3. Any ace shall have a value of one.

(c) The "point count" of a hand shall be a single digit number from 0 to 9 inclusive and shall be determined by totaling the value of the cards in the hand. If the total of the cards in a hand is a two-digit number, the left digit of such number shall be discarded having no value and the right digit shall constitute the point count of the hand. Examples of this rule are as follows:

1. A hand composed of an ace, a two and a four has a point count of 7; and
2. A hand composed of an ace, a two and a nine has a total of 12 but only a point count of 2 since the digit 1 in the number 12 is discarded.

(d) If an automated card shuffling device is utilized, mini-baccarat shall be played with at least 12 decks of cards in accordance with the following requirements:

1. Each deck of cards shall meet the requirements of N.J.A.C. 13:69E-

1.17;

2. The cards shall be separated into two batches, with an equal number of decks included in each batch;
3. The backs of the cards in each batch shall be of the same color and design, but of a different color than the cards included in the other batch;
4. One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being dealt or used to play the game;
5. Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe; and
6. The cards from only one batch shall be placed in the discard rack at any given time.

**13:69F-7.2 Wagers**

(a) The following wagers shall be permitted to be made by a participant at the game of mini-baccarat:

1. A wager on the "Banker's Hand" which shall:
  - i. Win if the "Banker's Hand" has a point count higher than that of the "Player's Hand";
  - ii. Lose if the "Banker's Hand" has a point count lower than that of the "Player's Hand"; and
  - iii. Either be void or, if the licensee charges vigorish in accordance with the provisions of N.J.A.C. 13:69F-7.3(d), be charged a vigorish equal to 25 percent of the wager, if the point counts of the "Banker's Hand" and the "Player's Hand" are equal.
2. A wager on the "Player's Hand" which shall:
  - i. Win if the "Player's Hand" has a point count higher than that of the "Banker's Hand";
  - ii. Lose if the "Player's Hand" has a point count lower than that of the "Banker's Hand"; and
  - iii. Be void if the point counts of the "Banker's Hand" and the "Player's Hand" are equal.
3. A "Tie Bet" which shall win if the point counts of the "Banker's Hand" and the "Player's Hand" are equal and shall lose if such point counts are not equal.

4. At the discretion of the casino licensee, three separate wagers on whether the total number of cards dealt during the round of play will be four, five, or six, which wagers shall win or lose based upon the actual number of cards required to be dealt.
5. A casino licensee may, in its discretion, offer each player at the table the opportunity to make an optional bonus wager on either or both the "Player's Hand" and "Banker's Hand." The optional bonus wager shall:
  - i. Win if the selected hand is a "natural" as defined at N.J.A.C. 13:69F-7.9(a) and the other hand is not a "natural," the selected hand is a "natural" 9 and the other hand is a "natural" 8, or the selected hand is not a "natural" and has a point count that exceeds the point count of the other hand by four or more points;
  - ii. Lose if the selected hand is a "natural" 8 and the other hand is a "natural" 9, or the selected hand is not a "natural" and has a point count less than or equal to the point count of the other hand or has a point count that exceeds the point count of the other hand by three or fewer points; and
  - iii. Be void if the selected hand is a "natural" and the other hand is a "natural" of equal point count.

6. If a casino licensee offers a no vigorish variation of mini-baccarat pursuant to N.J.A.C. 13:69F-7.3(i):

- i. A wager on the "Banker's Hand" shall be void if the "Banker's Hand" is a "dragon 7 Hand" as defined at N.J.A.C. 13:69F-7.3(i) notwithstanding (a)1 above;
- ii. A wager on the "dragon 7" shall win if the "Banker's Hand" is a "dragon 7 hand," and lose if it is any other hand; and
- iii. The "dragon 7 wager" shall not be offered in conjunction with the optional wagers authorized at (a)4 and 5 above.

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

(c) All wagers at mini-baccarat shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate areas of the mini-baccarat layout except that verbal wagers accompanied by cash may be accepted provided they are confirmed by the dealer and casino supervisor at the table, and such cash is expeditiously converted into gaming chips or plaques.

(d) No wager at mini-baccarat shall be made, increased or withdrawn after the dealer has announced "No more bets."

(e) Once the first card of any hand has been removed from the shoe by the dealer, no participant shall handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.

**13:69F-3.3 Payout odds; vigorish**

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

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

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

1. When collecting the vigorish, the casino licensee may round off the amount of a five percent vigorish to 25 cents or the next highest multiple of 25 cents, and the amount of a four percent vigorish to 20 cents or the next highest multiple of 20 cents.
2. A casino licensee may collect the vigorish from a player at the time the winning payout is made or defer the collection until reshuffling the cards or at the end of the patron's play for that session. The amount of any deferred vigorish shall be evidenced by the placing of a coin or marker button containing the amount of the vigorish owed in a rectangular space in front of the dealer



on the layout imprinted with the number of the player owing such vigorish. The coin or marker button shall not be removed from the layout until the vigorish owed is collected or documented on an Uncollected Vigorish form pursuant to N.J.A.C. 13:69D-1.30.

(d) Each casino licensee shall provide notice of any increase in the percentage of vigorish being charged at each baccarat table, in accordance with N.J.A.C. 13:69F-8.3. The percentage of vigorish charged at a baccarat table shall apply to all players at that table.

(e) Notwithstanding (c) and (d) above, a casino licensee may, in its discretion, pay a winning wager made on the "Banker's Hand" at odds of 1 to 1 and not collect any vigorish from the winning player provided that the casino licensee offers one, but not both, of the following options and complies with the notice requirements set forth in N.J.A.C. 13:69F-8.3:

1. Any winning wager on a "Banker's Hand" that has a point count of six shall be paid off by the casino licensee at odds of 1 to 2; or
2. The player has made one or more of the total card wagers authorized by N.J.A.C. 13:69F-3.2(a)4 in a total amount that is equal to or greater than the player's wager on the "Banker's Hand" for that round of play.

(f) If a casino licensee offers the total card wagers authorized by N.J.A.C.

13:69F-3.2(a)4, winning wagers shall be paid by a casino licensee at the following odds:

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

(g) No vigorish shall be charged on a winning optional bonus wager. A casino licensee shall pay an optional bonus wager for hands that are not a "natural" with prescribed winning margins and for "natural" winning hands at not less than the odds listed in one of the following alternative payout schedules:

**PAYTABLE A**

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

**PAYTABLE B**

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

**PAYTABLE C**

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

(h) A casino licensee may offer a variation of baccarat-punto banco in which the vigorish otherwise required by (c) above shall not be collected; provided, however, that a three-card "Banker's Hand" with a point count of seven that wins (dragon 7 hand) shall be deemed a push.

(i) If a casino licensee offers the variation of baccarat-punto banco in (h) above, a winning dragon 7 wager shall be paid by a casino licensee at odds not less than 40 to 1.

**13:69F-7.4 Opening of table for gaming**

(a) After receiving the six or more decks of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer calling the game shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

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

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

(d) If an automated shuffling device is utilized, all the decks in one batch of cards shall be spread for inspection on the table separate from the decks in the other batch of cards. After the player or players is afforded an opportunity to visually inspect the cards, each batch of cards shall separately be turned face downward on the table and stacked.

**13:69F-7.5 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each shoe of cards is completed, the dealer shall shuffle the cards so that they are randomly intermixed.

(b) After the cards have been shuffled, the casino licensee shall require the dealer, at its option, to either:

1. Leave the entire stack of cards intermixed but not entirely squared off ("feathered") so that the floorperson can verify that the shuffle did not result in any uneven distribution of cards; or
2. Lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.
  - i. After lacing the cards, the casino licensee may, as an additional option, require the dealer to shuffle some or all of the cards again.
  - ii. A casino licensee shall not initiate or terminate the use of this reshuffling option unless the casino licensee provides its surveillance department and the Division with at least 30 minutes prior written notice.

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

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

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

(f) Once the cutting card has been inserted into the stack, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then insert one cutting card in a position at least 14 cards in from the back of the stack, and the second cutting card at the end of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. Prior to commencement of play, the dealer shall remove the first card from the shoe and place it, and an additional amount of cards equal to the amount on the first card drawn, in the discard rack after all cards have been shown to the participants. Face cards and 10s count as 10s. Aces count as one.

(g) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by

the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (d) above.

(h) If there is no gaming activity at a mini-baccarat table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table.

1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy shuffle of the cards, stacked, then shuffled and cut in accordance with this section.
2. If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler need not be spread for inspection and reshuffled prior to being dealt, if:
  - i. The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner in accordance with the casino licensee's internal control procedures; and



- ii. The shuffled cards have been secured, released and prepared for play in accordance with the casino licensee's internal control procedures.

**13:69F-7.6 Dealing shoe**

All cards used to game at mini-baccarat shall be of backs of the same color and design and shall be dealt from a dealing shoe specifically designed for such purpose.

**13:69F-7.7 Hands of player and banker; procedure for dealing initial two cards to each hand**

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

(b) At the commencement of each round of play, the dealer calling the game shall announce "No more bets."

(c) The dealer shall deal an initial four cards from the shoe. The first and third cards dealt shall constitute the first and second cards of the "Player's Hand." The second and fourth cards dealt shall constitute the first and second cards of the "Banker's Hand." The casino licensee may deal the initial four cards in accordance with one of the following options:

1. The dealer shall remove cards from the shoe with his or her left hand, turn them face up and then place them on the appropriate area of the layout with his or her right hand. The first and third cards dealt shall be placed on the area designated for the "Player's Hand" and the second and fourth cards dealt shall be placed on the area designated for the "Banker's Hand";
2. The first and third cards dealt shall be placed face down on the area designated for the "Player's Hand" and the second and fourth cards dealt shall be placed face down underneath the right corner of the dealing shoe until the "Player's Hand" is called as provided for in N.J.A.C. 13:69F-7.8(a), at which time the second

and fourth cards shall be turned face up and placed on the area designated for the "Banker's Hand"; or

3. The first and third cards dealt shall be placed face down on the area designated for the "Player's Hand" and the second and fourth cards dealt shall be placed face down on the area designated for the "Banker's Hand." After all four cards have been dealt, the dealer shall place the "Banker's Hand" underneath the right corner of the dealing shoe until the "Player's Hand" is called, as provided for in N.J.A.C. 13:69F-7.8(a).

(d) The dealer shall then hand the two cards of the "Player's Hand," face down, to the player with the highest wager on the "Player's Hand." After viewing the "Player's Hand," the player shall return the two cards, face up, to the dealer, who shall place the cards face up on the area designated for the "Player's Hand" and announce the point count of the "Player's Hand" in accordance with N.J.A.C. 13:69F-7.8(a).

(e) The dealer shall then hand the two cards of the "Banker's Hand," face down, to the player with the highest wager on the "Banker's Hand." After viewing the "Banker's Hand," the player shall return the two cards, face up, to the dealer, who shall place the cards face up on the area designated for the "Banker's Hand" and announce the point count of the "Banker's Hand" in accordance with N.J.A.C. 13:69F-7.8(a).

(f) Any third card required to be dealt to the "Player's Hand" shall be placed face down on the area designated for the "Player's Hand." The dealer shall then hand the card, face down, to the player who was handed and returned the "Player's Hand."

After viewing the card, the player shall return the card face up to the dealer, who shall place the card face up on the area designated for the "Player's Hand."

(g) Any third card required to be dealt to the "Banker's Hand" shall be placed face down on the area designated for the "Banker's Hand." The dealer shall then hand the card, face down, to the player who was handed and returned the "Banker's Hand." After viewing the card, the player shall return the card face up to the dealer, who shall place the card face up on the area designated for the "Banker's Hand."

(h) If two or more players offer to wager an equally high amount on the "Player's Hand," the player making such wager who is closest to the dealer moving counterclockwise around the table shall be handed the "Player's Hand" and any third card required to be dealt. If two or more players offer to wager an equally high amount on the "Banker's Hand," the player making such wager who is closest to the dealer moving counterclockwise around the table shall be handed the "Banker's Hand" and any third card required to be dealt pursuant to N.J.A.C. 13:69F-7.9.

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

**13:69F-7.8 Procedure for dealing of additional cards**

(a) After the dealer positions the cards in accordance with either N.J.A.C. 13:69F-7.7(c)1 or 2, the dealer shall announce the point count of the "Player's Hand" and then the "Banker's Hand." If the dealer positions the cards in accordance with N.J.A.C. 13:69F-7.7(c)3, the point counts of the "Player's Hand" and "Banker's Hand" shall be announced as provided therein. Notwithstanding the above and the procedures set forth at N.J.A.C. 13:69F-7.7(c)2 and 3, if the initial two cards of the "Player's Hand" and the "Banker's Hand" are dealt face down, the casino licensee, at its discretion and upon request of a player, may turn the cards of the "Banker's Hand" face up prior to turning the cards of the "Player's Hand" face up.

(b) Following the announcement of the point counts of each hand, the dealer shall determine whether to deal a third card to each hand which instructions shall be in conformity with the requirements of N.J.A.C. 13:69F-7.9.

(c) If the dealer positions the cards in accordance with N.J.A.C. 13:69F-7.7(c)1 or 2, any third card required to be dealt shall first be dealt face upwards to the "Player's Hand" and then to the "Banker's Hand" by the dealer. If the dealer positions the cards in accordance with N.J.A.C. 13:69F-7.7(c)3, any third cards required to be dealt shall be dealt as provided therein.

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

(e) Whenever the cutting card appears during play, the cutting card will be removed and placed to the side and the hand will be completed. Upon completion of

that hand, the dealer calling the game shall announce "Last hand." At the completion of one more hand, no more cards will be dealt until the reshuffle occurs.





\*0

\*1

BANKER'S HAND DRAWS

\*2

\*3    D            D    D    D    D    D    D    D    D    S    D

\*4    D            S    S    D    D    D    D    D    D    S    S

\*5    D            S    S    S    S    D    D    D    D    S    S

\*6    S            S    S    S    S    S    S    D    D    S    S

\*7

\*8

BANKER'S HAND STAYS

\*9

\*(Point count of Banker's Hand)

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

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

(g) The method of using Table 2 shall be to find the Point Count of the "Banker's Hand" in the first vertical column and trace that horizontally across the table until it intersects the third card drawn by the "Player's Hand." The box at which such intersection takes place will show whether the "Banker's Hand" shall draw a third card

or stay. For example, if the point count of the "Banker's Hand" after two cards is 5 and the value of the third card drawn by the "Player's Hand is 4, the table shows that the "Banker's Hand" shall draw a third card.

**13:69F-7.10 Announcement of result of round; payment and collection of wagers**

(a) After each hand has received all the cards to which it is entitled pursuant to N.J.A.C. 13:69F-7.7, 7.8, and 7.9, the dealer shall announce the final point count of each hand indicating which hand has won the round. If two hands have equal point counts, the dealer shall announce "Tie Hand." If the total card wagers authorized by N.J.A.C. 13:69F-7.2(a)4 are offered, the dealer shall also announce the total number of cards dealt during the round of play. In the no vigorish variation of mini-baccarat authorized by N.J.A.C. 13:69F-7.3(i), if a "dragon 7 hand" is dealt, the dealer shall announce "dragon 7."

(b) After the result of the round is announced, the dealer responsible for the wagers on the table shall first collect each losing wager. Thereafter, except as provided in (b)5 below, the dealer shall, in accordance with one of the following procedures, pay each winning wager and collect or mark any vigorish or commission owed pursuant to N.J.A.C. 13:69F-7.3.

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

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

each player is either marked or collected and each winning wager is paid.

5. If a casino licensee offers a variation of mini-baccarat authorized by N.J.A.C. 13:69F-7.3(e) or (i), the dealer or dealers shall pay each winning wager in accordance with one of the procedures set forth in (b)1 through 4 above, but shall not collect or mark any vigorish.

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

1. The same procedure shall be used for all mini-baccarat tables located within the same gaming pit;
2. Any mini-baccarat table located in a gaming pit that also contains a punto banco table shall use the same procedure that is to be used at the punto banco table pursuant to N.J.A.C. 13:69F-3.10(c);  
and
3. The Division and the casino licensee's surveillance department shall be notified, in writing, at least 30 minutes prior to the implementation of or a change in the particular procedure to be used at a table or gaming pit.

(d) At the conclusion of a round of play, all cards on the layout shall be picked up by the dealer and placed in the discard rack, in order and in such a way that

they can be readily arranged to indicate the "Player's Hand" and the "Banker's Hand" in case of question or dispute.

(e) No participant or spectator shall handle, remove or alter any cards used to game at mini-baccarat and no dealer or other casino employee or casino key employee shall permit a participant or spectator to engage in such activity.

### **13:69F-7.11 Irregularities**

(a) A third card dealt to the "Player's Hand," when no third card is authorized by these regulations, shall become the third card of the "Banker's Hand" if the "Banker's Hand" is obliged to draw by Table 2 of N.J.A.C. 13:69F-7.9. If, in such circumstances, the "Banker's Hand" is required to stay, the card dealt in error shall become the first card of the next hand except as otherwise provided in (c) below.

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

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

1. The disclosed card and an additional number of cards equal to the value of the disclosed card shall be drawn face upwards from the shoe and placed in the discard rack; provided, however, that if a 10, jack, queen, or king is disclosed in error, the disclosed card and either one or 10 additional cards, as pre-selected by the casino licensee, shall be drawn face upwards from the shoe and placed in the discard rack.
2. The disclosed card and one additional card drawn face downwards from the shoe shall be placed in the discard rack without disclosing the additional card.

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

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

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

(f) The dealer or floorperson assigned to the table may require any player to relinquish the right to turn over the cards pursuant to N.J.A.C. 13:69F-7.7(c)3, if the player unreasonably delays the game or violates either the Casino Control Act or the rules of the Division. Whenever the voluntary or compulsory relinquishment of that right occurs, the dealer shall offer it to the player immediately to the right of the previous player, and, if he or she does not accept it or there is no player in that position, the dealer shall offer it to each of the other players in turn counterclockwise around the table for the remainder of that round of play. If no player accepts the cards, the dealer shall turn the cards over and place them on the designated areas of the layout.



**13:69F-7.12 Continuous shuffling shoe or device**

In lieu of the dealing and shuffling requirements set forth in N.J.A.C. 13:69F-7.5 and 7.6, a casino licensee may utilize a dealing shoe or other device designed to automatically reshuffle the cards.

## **SUBCHAPTER 8. REGULATIONS CONCERNING ALL GAMES**

### **13:69F-8.1 Electronic, electrical and mechanical devices prohibited**

Except as specifically permitted by the Division, no person shall possess with the intent to use, or actually use, at any table game, either by himself or herself or in concert with others, any calculator, computer, or other electronic, electrical or mechanical device to assist in projecting an outcome at any table game or in keeping track of or analyzing the cards having been dealt, the changing probabilities of any table game, or the playing strategies to be utilized.

**13:69F-8.2 Minimum and maximum wagers; additional wagering requirements**

(a) Except as otherwise specifically provided in this chapter, the minimum and maximum wagers permitted at any authorized table game in a casino or casino simulcasting facility shall be established by the casino licensee; provided, however, that any required minimum wager of \$100.00 or less which has corresponding payout odds of 5 to 1 or less shall be required to have a maximum wager which is least 10 times the amount of the minimum wager.

(b) A casino licensee may offer:

1. Different maximum wagers at one gaming table for each permissible wager in an authorized game; and
2. Different maximum wagers at different gaming tables for each permissible wager in an authorized game.

(c) A casino licensee shall provide notice of the minimum and maximum wagers in effect at each gaming table, and any changes thereto, in accordance with N.J.A.C. 13:69F-8.3.

(d) Notwithstanding (c) above, a casino licensee may, in its discretion, permit a player to wager below the established minimum wager or above the established maximum wager at a gaming table.

(e) Any wager accepted by a dealer shall be paid or lost in its entirety in accordance with the rules of the game, notwithstanding that the wager exceeded the current table maximum or was lower than the current table minimum.

(f) Nothing in this subchapter shall preclude a casino licensee from establishing additional wagering requirements that are consistent with the rules of the game, such as a requirement that wagers be made in specified increments, provided that the casino licensee satisfies the notice requirements of N.J.A.C. 13:69F-8.3(c).

**13:69F-8.3 Rules of the games; notice**

(a) Whenever a casino licensee is required by regulation to provide notice of the rules pursuant to which a particular table game will be operated, the casino licensee shall post a sign at the gaming table advising patrons of the rules in effect at that table.

(b) Except as provided in (c) below, no casino licensee shall change the rules pursuant to which a particular table game is being operated unless, at least one-half hour in advance of such change, the casino licensee:

1. Posts a sign at the gaming table advising patrons of the rule change and the time that it will go into effect;
2. Announces the rule change to patrons who are at the table; and
3. Notifies the Division of the rule change, the gaming table where it will be implemented and the time that it will become effective.

(c) Notwithstanding (b) above, a casino licensee may at any time change the permissible minimum or maximum wager at a table game or add, change or delete any additional wagering requirement permitted by N.J.A.C. 13:69F-8.2(f), without notifying the Division of such change, addition or deletion, upon posting a sign at the gaming table advising patrons of the new permissible minimum or maximum wager or additional wagering requirement, and announcing the change to patrons who are at the table.

(d) The location, size and language of each sign required by this section shall be submitted to the Division prior to its use.



**13:69F-8.4 New games; requirements and procedures for application, declaratory ruling, test, or experiment, and final approval of new authorized game**

(a) Interested persons such as casino licensees, casino service industries, and owners, licensees, lessees or franchisees of the rights to a proposed new game, may petition the Division for approval of the game.

(b) A petition for approval of a proposed new game must include as a petitioner at least one casino licensee who has agreed in writing to participate in a test or experiment of the game in its casino. All petitioners shall be jointly and severally liable for payment of all regulatory review costs and other related expenses incurred by the Division of Gaming Enforcement in the review, testing and approval of the game.

(c) A proposed new game may be a variation of an authorized game, a composite of authorized games, or any other game compatible with the public interest and suitable for casino use, pursuant to N.J.S.A. 5:12-5.

(d) A petition for a proposed new game shall be in writing, signed by the petitioners, and addressed to the Division of Gaming Enforcement's Intake Unit. The petition shall include the following information:

1. The names and addresses of petitioners;
2. Whether the game is a variation of an authorized game, a composite of authorized games, or another game which is compatible with the public interest and is suitable for casino use;

3. A complete and detailed description of the game for which approval is sought, including:
  - i. A summary of the game, including the objectives of the game, the method of play and the wagers offered;
  - ii. The draft of proposed rules describing the equipment used to play the game, and the proposed rules of the game, drafted in a format similar to that found in this chapter and in accordance with the N.J.A.C. 1:30, Rules for Agency Rulemaking;
  - iii. The true odds, the payout odds, and the house advantage for each wager;
  - iv. A sketch or picture of the game layout, if any; and
  - v. sketches or pictures of the equipment used to play the game;
4. Whether the game, its name, or any of the equipment used to play it is covered by any copyrights, trademarks or patents, either issued or pending;
5. An agreement, satisfactory in form and content to the Division, releasing and indemnifying the Division and the State of New



Jersey from all copyright, trademark, patent or other claims of petitioners and any other persons;

6. A request for a declaratory ruling that the proposed new game is a variation of an authorized game, a composite of authorized games or is compatible with the public interest, as required by N.J.S.A. 5:12-5;
7. A request for a test or experiment of the game, if approved, under N.J.S.A. 5:12-5 and 69e; and
8. Any other pertinent information or material requested of specific petitioners by the Division of Gaming Enforcement.

(e) In making a determination whether a proposed new game is an acceptable variation of an authorized game or a composite of authorized games, or is compatible with the public interest, the Division may consider rules and method of play; true and payout odds; wagers offered; layout; equipment used to play the game; personnel requirements; game security and integrity; similarity to other authorized games or other games of chance; and other variations or composites of the game previously approved as authorized games; as well as any other relevant factors. Any such determination shall be subject to a condition that the game must undergo a successful test for suitability of casino use under N.J.S.A. 5:12-5 and 69e, as provided in (f) and (g) below.

(f) If the proposed new game is preliminarily approved by the Division in accordance with (e) above, petitioners shall submit the following in connection with any proposed test of the game pursuant to N.J.S.A. 5:12-5 and 69e:

1. For any petitioner that is not a casino licensee or a casino service industry (CSI) licensee:
  - i. A completed application for the appropriate type of CSI license, together with the applicable nonrefundable license application fee; and
  - ii. An application for a transactional waiver, pursuant to the Act and rules of the Division, if required; and
2. A test submission, which shall include, at a minimum:
  - i. The names of the casinos where the test of the proposed new game will take place;
  - ii. The dates and times when the test will take place, and the gaming tables or other gaming equipment that will be involved;
  - iii. The proposed signage to be posted at the entrances to the casinos where the test is to be conducted;

- iv. The criteria proposed for use in determining the success of the test, and the methods proposed for documenting it, including any necessary forms; and
- v. any other materials or information requested of specific petitioners by the Division of Gaming Enforcement.

(g) A test of the new game pursuant to N.J.S.A. 5:12-5 and 69e shall take place at such times and places, and under such conditions as the Division may require. The rules of the game and the test may be modified at any time during the test period if the Division deems it necessary to do so. No final approval of a new game shall be granted until:

1. The Division has determined that the game is suitable for casino use pursuant to N.J.S.A. 5:12-5 and 69e;
2. Any necessary regulatory amendments have been adopted pursuant to the Administrative Procedure Act, N.J.S.A. 52:14B-1 et seq., and have become effective;
3. All necessary CSI license applications have been filed, and all necessary transactional waivers have been issued; and
4. All regulatory review costs and other related expenses incurred by the Division of Gaming Enforcement in the review, testing and approval of the game, have been paid in full.

(h) Nothing in this section shall:

1. Restrict or limit the Division in any way from proposing new games or game variations on its own initiative, at any time; or
2. Require the promulgation by the Division of rules for any new game or wager in order for the Division to approve an electronic table game provided that the electronic table game display fully discloses such rules to the patron.

**13:69F-8.5 Patron access to the rules of the games; gaming guides**

(a) Each casino licensee shall maintain at its security podium a printed copy of the complete text of the rules of all authorized games and all other information required to be made available to the public pursuant to N.J.S.A. 5:12-100f. This information shall be made available to the public for inspection upon request.

(b) Each casino licensee shall make available to patrons upon request an abridged version of the information required to be made available by N.J.S.A. 5:12-100f. Each such version, to be known as a "gaming guide," may be produced in a printed, video or other format.

(c) No gaming guide shall be issued, displayed or distributed by a casino licensee unless and until a sample thereof has been submitted to the Division.

(d) Each casino licensee may display a gaming guide at any location in its establishment. Such display shall not be considered to constitute advertising, nor does such display constitute the contract with or the use or employment of a barker for purposes of N.J.S.A. 5:12-100l.

**13:69F-8.6 Gaming tournaments**

(a) A casino licensee may conduct a gaming tournament for any game approved by the Division pursuant to N.J.S.A. 5:12-5.

(b) No gaming tournament shall be conducted unless the casino licensee files a written notice with the Division at the Division's Regulatory Enforcement Bureau office in the establishment, at least five business days prior to the commencement of such tournament, which notice shall include, at a minimum, the following information:

1. The date(s), time(s), and location(s) of the scheduled gaming tournament;
2. A listing of the equipment expected to be used;
3. The number of participants expected to participate;
4. A description of security and surveillance measures that will be implemented for the gaming tournament;
5. A certification from the supervisors of the casino licensee's security, casino gaming operations, and surveillance departments that the proposed gaming tournament will not adversely affect the security and integrity of gaming operations;
6. A certification from the casino controller or designee that he or she has reviewed the rules for the tournament in regard to gaming tournament revenue reporting; and

7. A certification from a holder of casino key employee license that the tournament will be conducted in accordance with the internal controls required by (e) below.

(c) The Division may at any time require the licensee to immediately cease any gaming tournament conducted if the gaming tournament is in any material manner different from the description contained in the applicable internal controls or in any way compromises the security or integrity of gaming operations or the collection of gross revenue.

(d) Gaming tournaments involving games where the outcome depends on the skill of the participant are authorized provided that some element of chance is also part of the game.

(e) All funds collected by a casino licensee to fund the prize pool (for example, buy-in, re-buy, or add-on) shall be disbursed to the participants as a prize pool, except that a casino licensee may withhold dealer tips in an authorized tournament upon notification to the participants.

(f) Each casino licensee shall have on file internal controls associated with each tournament. The internal controls shall, at a minimum, address:

1. The game type;
2. Rules concerning tournament play and participation;
3. The prize structure;

4. Dealer tips, if applicable;
5. Participant registration procedures;
6. The methodology for determining winner(s);
7. The equipment to be used (for example, cards, chips, and slot machines); and
8. Forms utilized in conjunction with the tournament.

(g) A casino licensee shall make available to the public the information required by (f)1 through 6 above.



## **SUBCHAPTER 9. SIC BO**

### **13:69F-9.1 Dice; number of dice; sic bo shaker**

Sic bo shall be played with three dice, which shall be sealed inside a sic bo shaker pursuant to N.J.A.C. 13:69E-1.16. The sic bo shaker while at the table shall be the responsibility of the dealer at all times. No dice that have been placed in a sic bo shaker for use in gaming shall remain on a table for more than 24 hours.

**13:69F-9.2 Permissible wagers**

(a) The following shall constitute the definitions of permissible wagers at the game of sic bo:

1. "Three of a kind" shall mean a wager which shall win if the same number is showing on all three dice and the player selected that number to appear on all three dice.
2. "Two of a kind" shall mean a wager which shall win if the same number is showing on two of the three dice and the player selected that number to appear on two out of the three dice.
3. "Any three of a kind" shall mean a wager which shall win if the numeric value on all three dice is the same and the player wagered that any of the number 1 through 6 would appear on all of the three dice.
4. "Total value bet" shall mean a wager which shall win if the numeric total of all three dice equals the total of the number wagered.
5. "Two dice combination" shall mean a wager which shall win when the player wagered that a combination of two specific but different numeric values would appear on at least two of the dice and the two numeric values chosen are showing.
6. "Small bet" shall mean a wager which shall win if the numeric total of all three dice equals any one of the following totals: 4, 5,

6, 7, 8, 9, or 10 and shall lose if any other numeric total is shown or if three of a kind appears.

7. "Big bet" shall mean a wager which shall win if the numeric total of all three dice equals any one of the following totals: 11, 12, 13, 14, 15, 16, or 17 and shall lose if any numeric total is shown or if three of a kind appears.
8. "One of a kind" shall mean a wager which shall win if one or more of the three dice shows a numeric value equal to the number wagered.

**13:69F-9.3 Wagers**

(a) All wagers at sic bo shall be made by placing gaming chips or plaques on the appropriate areas of the sic bo layout. No verbal wagers accompanied by cash may be accepted at the game of sic bo.

(b) Each player shall be responsible for the correct positioning of his wagers on the sic bo layout regardless of whether the player is assisted by the dealer. Each player shall ensure that any instructions given to the dealer regarding the placement of wagers are correctly carried out.

(c) Each wager shall be settled strictly in accordance with its position on the layout when the dice come to rest and the numeric value showing on each die has been entered into the electrical device and illuminated at the table.

**13:69F-9.4 Payout odds**

(a) Payout odds on any layout or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win" and no odds shall be stated through the use of the word "for."

(b) Each casino licensee shall pay off winning wagers at the game of sic bo at no less than the odds listed below:

<u>Wager</u>	<u>Payout Odds</u>
Three of a Kind	150 to 1
Two of a Kind	8 to 1
Any Three of a Kind	24 to 1
Total value of 4	50 to 1
Total value of 5	18 to 1
Total value of 6	14 to 1
Total value of 7	12 to 1
Total value of 8	8 to 1
Total value of 9	6 to 1
Total value of 10	6 to 1
Total value of 11	6 to 1
Total value of 12	6 to 1
Total value of 13	8 to 1
Total value of 14	12 to 1
Total value of 15	14 to 1

Total value of 16	18 to 1
Total value of 17	50 to 1
Any two dice combination	5 to 1
Small bet	1 to 1
Big bet	1 to 1
One of a kind	1 to 10

(c) "One of a kind" shall be paid at 2 to 1, if two of the dice show the same numeric value, and at 3 to 1, if all three dice show the same numeric value.

**13:69F-9.5 Procedures for opening and dealing the game**

(a) Prior to opening the sic bo table for gaming activity, the floorperson assigned to the sic bo table shall inspect the following items to insure that each is in proper working order:

1. The electrical device; at a minimum, the inspection shall be completed by entering three numeric values into the electrical device and verifying that all winning combinations are properly illuminated; and
2. The automated dice shaker, if one is in use; at a minimum, the inspection shall be completed by operating the device three times and verifying that the dice are being properly tossed.

(b) At the beginning of each shift, the casino supervisor assigned to the sic bo table shall also inspect the automated dice shaker, if one is in use, to insure that it is in proper working order; at a minimum, the inspection shall be completed by operating the device three times and verifying that the dice are being properly tossed.

(c) Prior to shaking the manual sic bo shaker or activating the automated dice shaker, the dealer shall announce "No more bets."

(d) Once "No more bets" has been announced, the dealer shall either:

1. Place the cover on the manual sic bo shaker, and shake the sic bo shaker at least three times so as to cause a random mixture of the

dice; or

2. Activate the automated dice shaker to permit and cause a random mixture of the dice.

(e) The dealer shall then remove the cover from the manual sic bo shaker, announce the numeric value of each die and enter the numeric value of each die into the electrical device on the table. The electrical device shall then cause the winning combinations to be illuminated on the sic bo layout.

(f) After the winning combinations have been illuminated, the dealer shall first collect all losing wagers and then pay off all winning wagers at the odds currently being offered in accordance with N.J.A.C. 13:69F-9.4. A manual sic bo shaker shall remain uncovered until all winning wagers have been paid; an automated sic bo dice shaker shall remain uncovered at all times.

(g) After all losing wagers have been collected and all winning wagers paid, the dealer shall clear the previously illuminated winning combinations from the table.



**13:69F-9.6 Irregularities**

(a) If all three dice do not land flat on the bottom of the sic bo shaker after being tossed, the dealer shall call a "No roll."

(b) If the electrical device malfunctions after the manual sic bo shaker has been uncovered or the automated sic bo dice shaker has tossed the dice, the dealer shall, in the presence of the casino supervisor, collect all losing wagers and pay all winning wagers. Once the wagers on the layout have been settled, all gaming at sic bo shall cease until the electrical device has been fixed.

(c) If the automated sic bo shaker fails to operate or malfunctions when activated, the round of play shall be void.

(d) An automated sic bo shaker shall be removed from a gaming table before a manual sic bo shaker may be utilized at that table.

## **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.

"Bank" shall mean the player who elects to have the other players and dealer play against him or her and accepts the responsibility to pay all winning wagers.

"Co-banking" is defined in N.J.A.C. 13:69F-10.8.

"Copy hand" shall mean either a high hand or low hand of a player which is identical in pair rank or point value and contains the same highest ranking tile as the corresponding high hand or low hand of the dealer or bank.

"Dead hand" is defined in N.J.A.C. 13:69E-1.13C.

"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.

"Gongs" is defined in N.J.A.C. 13:69F-10.2.

"High hand" shall mean the two tile hand formed with two of the four tiles dealt at the game of pai gow so as to rank higher than the hand formed from the remaining two tiles.

"Marker" shall mean an object or objects used to designate the bank and the co-bank.

"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.

"Matched pairs" is defined in N.J.A.C. 13:69F-10.2.

"Mixed or unmatched pairs" is defined in N.J.A.C. 13:69F-10.2.

"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.

"Push" is a tie as defined in N.J.A.C. 13:69F-10.7(i).

"Rank or ranking" shall mean the relative position of a pai gow hand as set forth in N.J.A.C. 13:69F-10.2.

"Second highest" or "low hand" shall mean the two tile hand formed with two of the four tiles dealt at the game of pai gow so as to rank lower than the hand formed from the remaining two tiles.

"Setting the hands" shall mean the process of forming a high hand and a low hand from the four dealt tiles.

"Supreme pair" shall mean the pair of tiles that form the highest ranking hand in the game of pai gow and shall be formed with the six (2-4) tile and the three (1-2) tile.

"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.

"Value" shall mean the numerical point value assigned to a pair of tiles in accordance with the provisions of N.J.A.C. 13:69F-10.2.

"Washing" is defined in N.J.A.C. 13:69F-10.4.

"Wongs" is defined in N.J.A.C. 13:69F-10.2.

**13:69F-10.2 Pai gow tiles; ranking of hands, pairs and tiles; value of the hand**

(a) Pai gow shall be played with one set of 32 tiles which shall meet the requirements of N.J.A.C. 13:69E-1.19A.

(b) When comparing high hands or low hands to determine the higher ranking hand, the determination shall first be based upon the rank of any permissible pair of tiles which are contained in the hands. A hand with any permissible pair of tiles shall rank higher than a hand which does not contain any permissible pair. The permissible pairs of tiles in pai gow and their rank, with the "supreme pair" being the highest or "first" ranking pair, are as follows:

Ranking

Pairing

Supreme Pair

First Six (2-4) and Three (1-2)

Matched Pairs

Second Twelve (6-6) and Twelve (6-6)

Third Two (1-1) and Two (1-1)

Fourth Eight (4-4) and Eight (4-4)

Fifth Four (1-3) and Four (1-3)

Sixth Ten (5-5) and Ten (5-5)

Seventh Six (3-3) and Six (3-3)

Eighth Four (2-2) and Four (2-2)

Ninth	Eleven (5-6) and Eleven (5-6)
Tenth	Ten (4-6) and Ten (4-6)
Eleventh	Seven (1-6) and Seven (1-6)
Twelfth	Six (1-5) and Six (1-5)

Mixed or Unmatched Pairs

Thirteenth	Mixed Nines (3-6 and 4-5)
Fourteenth	Mixed Eights (3-5 and 2-6)
Fifteenth	Mixed Sevens (3-4 and 2-5)
Sixteenth	Mixed Fives (1-4 and 2-3)

Wongs

Seventeenth	Twelve (6-6) and Nine (4-5)
	Twelve (6-6) and Nine (3-6)
Eighteenth	Two (1-1) and Nine (4-5)
	Two (1-1) and Nine (3-6)

Gongs

Nineteenth	Twelve (6-6) and Eight (2-6)
	Twelve (6-6) and Eight (3-5)
	Twelve (6-6) and Eight (4-4)
Twentieth	Two (1-1) and Eight (2-6)

Two (1-1) and Eight (3-5)

Two (1-1) and Eight (4-4)

(c) When comparing high hands or low hands which are of identical permissible pair rank, the dealer or, if applicable, the bank shall win that hand (copy hand).

(d) When comparing the rank of high hands or low hands which do not contain any of the pairs listed in (b) above, the higher ranking hand shall be determined on the basis of the "value" of the hands. The value of a hand shall be a single digit number from 0 to 9 inclusive and shall be determined by adding the total number of spots which are contained on the two tiles which form the hand. If the numeric total of the spots is a two digit number, the left digit of such number shall be discarded and the right digit shall constitute the value of the hand. Examples of this rule are as follows:

1. A hand composed of a two (1-1) and a six (3-3) has a value of 8;  
and
2. A hand composed of an eleven (5-6) and a seven (1-6) has a numeric total of 18, but a value of only 8, since the left digit ("1") in the number 18 is discarded.

(e) Notwithstanding the provisions of (d) above, if the tiles which form the supreme pair are used separately, the numeric total of the three (1-2) may be counted as a 6 and the numeric total of the six (2-4) may be counted as a 3. When the three (1-2) is counted as 6, its individual ranking pursuant to (g) below shall be fifteenth instead

of seventeenth and when the six (2-4) is counted as 3, its individual ranking shall be seventeenth instead of fifteenth.

(f) When comparing high hands or low hands which are of identical value, the hand with the highest ranking individual tile shall be considered the higher ranking hand.

(g) The individual ranking for each tile, with "first" representing the highest ranking, is as follows:

<u>Ranking</u>	<u>Tile</u>	<u>Number of Tiles In Set</u>
First	Twelve (6-6)	2
Second	Two (1-1)	2
Third	Eight (4-4)	2
Fourth	Four (1-3)	2
Fifth	Ten (5-5)	2
Sixth	Six (3-3)	2
Seventh	Four (2-2)	2
Eighth	Eleven (5-6)	2
Ninth	Ten (4-6)	2
Tenth	Seven (1-6)	2
Eleventh	Six (1-5)	2
Twelfth	Nine (3-6)	1
Twelfth	Nine (4-5)	1
Thirteenth	Eight (2-6)	1



Thirteenth	Eight (3-5)	1
Fourteenth	Seven (2-5)	1
Fourteenth	Seven (3-4)	1
Fifteenth	Six (2-4)	1
Sixteenth	Five (1-4)	1
Sixteenth	Five (2-3)	1
Seventeenth	Three (1-2)	1

(h) If the highest ranking tile in each hand being compared is of identical rank after the application of (f) above, the hand shall be considered a copy hand, and the hand of the dealer or bank, as applicable, shall be considered the higher ranking hand.

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

(a) Pai gow shall be played with three dice which shall be maintained at all times inside a pai gow shaker while at the table. The dice used to play pai gow shall meet the requirements of N.J.A.C. 13:69E-1.15 and the pai gow shaker shall meet the requirements of N.J.A.C. 13:69E-1.13B.

(b) The pai gow shaker and the dice contained therein shall be the responsibility of the dealer and shall never be left unattended while at the table.

(c) No dice that have been placed in a pai gow shaker for use in gaming shall remain on a table for more than 24 hours.

(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-10.4 Opening of the table for gaming; shuffling procedures**

(a) After receiving one set of tiles at the table in accordance with N.J.A.C. 13:69E-1.19B, the dealer shall sort and inspect the tiles and the floorperson assigned to the table shall verify the inspection. Nothing in this section shall preclude a casino licensee from cleaning the tiles prior to the inspection required in this section. The inspection of tiles at the gaming table shall require the following:

1. Each set shall be sorted into pairs in order to assure that the supreme pair and all 15 matched and unmatched pairs as identified in N.J.A.C. 13:69F-10.2(b) are in the set.
2. Each tile shall be placed side by side in order to determine that all tiles are the same size and shading.
3. The back and sides of each tile shall be examined to assure that it is not flawed, scratched or marked in any way.
  - i. If, after checking the tiles, the dealer finds that certain tiles are unsuitable for use, a casino supervisor shall bring a substitute set of tiles to the table from the reserve in the pit stand.
  - ii. The unsuitable set of tiles shall be placed in a sealed envelope or container, identified by table number, date and time and shall be signed by the dealer and casino supervisor.

(b) Following the inspection of the tiles and the verification by the floorperson assigned to the table, the tiles shall be turned face up, then placed into 16 pairs and arranged according to rank starting with the supreme pair. The tiles shall be left in pairs for visual inspection by the first player to arrive at the table.

(c) After the first player is afforded an opportunity to visually inspect the tiles, the tiles shall be turned face downward on the table, mixed thoroughly by a "washing" of the tiles and stacked.

(d) The "washing" of the tiles shall be performed by the dealer and be known as the shuffle and shall be performed with the heels of the palms of the hands. The dealer shall shuffle the tiles in a circular motion with one hand moving clockwise and the other hand moving counterclockwise. Each hand shall complete at least eight circular motions in order to provide a random shuffle. The dealer shall then randomly pick up four tiles with each hand and place them side by side in stacks in front of the table inventory container, forming eight stacks of four tiles.

(e) If during the stacking process described in (d) above, a tile is turned over and exposed to the players, the entire set of tiles shall be reshuffled.

(f) After each round of play has been completed, the dealer shall turn all of the tiles face down and shuffle the tiles in accordance with (d) above.

(g) If there is no gaming activity at the pai gow table, the tiles shall be turned face up and placed into 16 pairs according to rank starting with the supreme pair. Once a player arrives at the table, the procedures in (c) and (d) above shall be followed.



### **13:69F-10.5 Wagers**

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

(b) Only players who are seated at the pai gow table may place a wager at the game. Once a player has placed a wager and received tiles, that player shall remain seated until the completion of the round of play.

(c) All wagers at pai gow shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 13:69F-10.6. No wager at pai gow shall be made, increased or withdrawn after the dealer has announced "No more bets."

(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-10.6 Procedures for dealing the tiles**

(a) Once the dealer has completed shuffling the tiles, the dealer shall announce "No more bets" prior to shaking the pai gow shaker. The dealer shall then shake the pai gow shaker at least three times so as to cause a random mixture of the dice.

(b) The dealer shall then remove the lid covering the pai gow shaker, total the dice and announce the total. The total of the dice shall determine which player receives the first stack of tiles.

(c) To determine the starting position for dealing the tiles, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one and continuing around the table with each betting position, regardless of whether there is a wager at the position, and the dead hand counted in order until the count matches the total of the three dice. Examples are as follows:

1. If the dice total 9, the dealer would receive the first stack of four tiles; or
2. If the dice total 15, the sixth wagering position would receive the first stack of four tiles.

(d) The dealer shall deal the first stack of four tiles, starting from the right side of the eight stacks, to the starting position as determined in (c) above and, moving counterclockwise around the table, deal all other positions including the dead hand and the dealer a stack of tiles, regardless of whether there is a wager at the position. The dealer shall place a marker on top of his or her stack of tiles immediately after they are

dealt.

(e) After all the stacks of tiles have been dealt, the dealer shall, without exposing the tiles, collect any stacks dealt to a position where there is no wager and place the stacks with the dead hand on the layout to the left of the dealer in front of the table inventory container.

(f) Once all tiles have been dealt and any tiles dealt to positions with no wagers have been collected, the dealer shall place the cover on the pai gow shaker and shake the shaker once. The pai gow shaker shall then be placed to the right of the dealer.



**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) After the dealing of the tiles has been completed, each player shall set his or her hands by arranging the tiles into a high hand and low hand. After setting the hands, the tiles shall be placed face down on the layout immediately behind that player's betting area and separated into two distinct hands.

(b) Each player at the table shall be responsible for setting his or her own hands and no other person except the dealer may touch the tiles of that player. Notwithstanding the foregoing, if a player requests assistance in the setting of his or her hands, the dealer may inform the requesting player of the manner in which the casino licensee requires the hands of the dealer to be set in its Rules of the Games Submission. Each player shall be required to keep the four tiles in full view of the dealer at all times. Once each player has set a high hand and low hand and placed the two hands face down on the layout, the player shall not touch the tiles again.

(c) After all players have set their hands and placed the tiles on the table, the four tiles of the dealer shall be turned over and the dealer shall set his or her hands by arranging the tiles into a high and low hand. The high hand shall be placed on the layout face up to his or her right and the low hand shall be placed on the layout face up to his or her left. If banking or co-banking is in effect pursuant to N.J.A.C. 13:69F-10.8, after all players have set their hands and placed the tiles on the table, the player banking the game shall turn over his or her four tiles and shall set the two hands by arranging the tiles in a high and low hand on the appropriate area of the layout.

(d) Except as provided in (e) below, the dealer shall be required to comply with the following rules when setting the hands of the dealer:

1. If the dealer has the supreme pair, it shall be played as such;
2. If possible, the dealer shall always play a pair, wong or gong as set forth in N.J.A.C. 13:69F-10.2;
3. If the dealer does not have any combinations described in (d)1 or 2 above, the dealer shall play any two tiles together which have a value equal to nine, eight, or seven; and
4. If the dealer does not have a combination listed in (d)1 through 3 above, the dealer shall play the highest ranking tile with the lowest ranking tile.

(e) Each casino licensee shall submit to the Division in its Rules of the Games Submission the manner in which it proposes to require the hands of the dealer to be set, and shall specifically note any exceptions it proposes to the rules listed in (d) above.

(f) A player may surrender his or her wager after the hands of the dealer have been set. The player must announce his or her intention to surrender prior to the dealer exposing either of the two hands of that player pursuant to (g) below. Once the player has announced his or her intention to surrender, the dealer shall:

1. Immediately collect the wager from that player; and
2. Collect the four tiles dealt to that player and stack them face down on the right side of the table in front of the table inventory container without exposing the tiles to anyone at the table.

(g) Once the dealer has set a high and low hand, the dealer shall expose both hands of each player, starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall always compare the high hand of the player to the high hand of the dealer and the low hand of the player to the low hand of the dealer and shall announce if the wager of that player shall win, lose or be considered a tie ("push").

(h) All losing wagers shall be collected immediately by the dealer and put in the table inventory container. All losing hands shall also be collected. A wager made by a player shall lose if the high hand of the player is identical in rank or lower in rank than the high hand of the dealer, and the low hand of the player is identical in rank or lower in rank than the low hand of the dealer or has a value of zero.

(i) If a wager is a push, the dealer shall not collect or pay the wager, but shall immediately collect the tiles of that player. A 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), lower in rank than the low hand of the dealer or has a value of zero; 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.

(j) All winning hands shall remain face up on the layout. Winning wagers shall be paid after all hands have been 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 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.

(k) A winning pai gow 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 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. After a winning wager has been paid and the vigorish collected, the dealer shall then collect the tiles from that player.

(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.

(m) All tiles collected by the dealer shall be picked up in order and in such a way that they can be readily arranged to reconstruct each hand in case of a question or dispute and shall be placed face up to the right of the dealer in front of the table inventory container.

**13:69F-10.8 Player bank; co-banking; selection of bank; procedures for dealing**

(a) A casino licensee may, in its discretion, offer to all players at a pai gow table the opportunity to bank the game. If the casino licensee elects this option, all the other provisions of this subchapter shall apply except to the extent that they conflict with the provisions of this section, in which case the provisions of this section shall control for any round of play in which a player is the bank.

(b) A player may not be the bank at the start of the game. For the purposes of this section, the start of the game shall mean the first round of play after the dealer is required to restack and shuffle the tiles in accordance with the procedures set forth in N.J.A.C. 13:69F-10.4(b) or (g).

(c) After the first round of play pursuant to (b) above, each player at the table shall have the option to either be the bank or pass the bank to the next player. The dealer shall, starting with the player farthest to the right of the dealer, offer the bank to each player in a counterclockwise rotation around the table until a player accepts the bank. The dealer shall place a marker designating the bank in front of the player who accepts the bank. If the first player offered the bank accepts, the player seated to the right of that player shall first be offered the bank on the next round of play. The initial offer to be the bank shall rotate counterclockwise around the table until it returns to the dealer. In no event may any player bank two consecutive rounds of play. If no player wishes to be the bank, the round of play shall proceed in accordance with the rules of play provided in this subchapter.

(d) Before a player may be permitted to bank a round of play, the dealer



shall determine that:

1. The player placed a wager against the dealer during the last round of play in which there was no player banking the game; and
2. The player has sufficient gaming chips on the table to cover all of the wagers placed by other players at the table for that round of play.

(e) A casino licensee may, in its discretion, offer the bank the option of having the casino cover 50 percent of the wagers made during a round of play. If the casino licensee offers this option, it shall make it available to all players at the table. If the bank wishes to use this option, the bank must specifically request the dealer to accept responsibility for the payment of one-half of all winning wagers. When the bank covers 50 percent and the casino covers 50 percent of the winning wagers, it shall be known as "co-banking" and the dealer shall place a marker designating the co-bank in front of that player. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner submitted to the Division pursuant to N.J.A.C. 13:69F-10.7. When co-banking is in effect, the dealer may not place a wager against the bank.

(f) If a player is the bank, the player may only wager on one betting area.

(g) Once the tiles have been shuffled and formed into stacks pursuant to N.J.A.C. 13:69F-10.4(d), the bank shall have the option to cut the tiles one time. If the bank does not wish to cut the tiles, there shall be no cut. Upon direction from the bank, the dealer may move:

1. One or more adjacent stacks of four tiles to the right or left end of the original eight stacks of tiles; or
2. Two or more adjacent stacks of four tiles, of which at least one stack is moved to one end and the other stacks are moved to the opposite end of the original eight stacks of tiles.

(h) Once the dealer has determined that a player may be the bank pursuant to (d) above and the tiles have been shuffled and, if applicable, cut, the dealer shall, unless co-banking is in effect, remove gaming chips from the table inventory container in an amount equal to the last wager made by that player against the dealer or in an amount, the calculation of which has been approved by the Division. This amount shall be the amount the dealer wagers against the bank. The bank may direct that the sum wagered by the dealer be a lesser amount or that the dealer places no wager during that round of play. Any amount wagered by the dealer shall be placed in front of the table inventory container. Immediately upon receipt of the four tiles dealt to the dealer pursuant to (k) below, the dealer shall place his or her wager on top of these tiles, instead of the marker otherwise required by N.J.A.C. 13:69F-10.6, before dealing the remaining tiles. If co-banking is in effect, the dealer shall not remove any gaming chips from the table inventory container pursuant to this subsection.

(i) Once the dealer has announced "No more bets," the bank may, by issuing a verbal instruction to the dealer, choose to have the dealer deliver the stacks of tiles using any one of the 10 styles of delivery described in (k) below. If the bank does not choose a style of delivery, the dealer shall use house way from the right. After the style

of delivery has been determined, the dealer shall indicate in order the style of delivery to be used by verbally repeating the selected style of delivery, taking such other action, in accordance with the casino licensee's internal control procedures, that identifies the selected delivery style to the casino licensee's surveillance department, and moving certain stacks of tiles or individual tiles slightly forward, backward or diagonally in the manner described in (k)1 through 10 below. After the dealer has indicated the style of delivery, the bank shall shake the pai gow shaker. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow shaker, the dealer shall remove the lid covering the pai gow shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow shaker to be covered and reshaken by the bank.

(j) To determine the starting position for dealing the tiles, the dealer shall count counterclockwise around the table, with the position of the bank considered number one and continuing around the table with each betting position, including the dealer, regardless of whether there is a wager at the position, and the dead hand counted in order until the count matches the total of the three dice.

(k) The dealer shall deal the first four tiles, in accordance with the selected style of delivery described in (k)1 through 10 below, to the starting position as determined in (j) above and, moving counterclockwise around the table, deal all other positions including the dead hand and the dealer four tiles, regardless of whether there

is a wager at the position. The dealer shall place his or her wager or marker, as applicable, on top of his or her stack of tiles immediately after they are dealt. Each casino licensee shall set forth in its Rules of the Games Submission the delivery styles offered to the bank. The 10 styles of delivery that may be used to deal the pai gow tiles are as follows:

1. House way from the right: The dealer shall indicate the use of house way from the right by pushing forward the first stack of tiles on the dealer's right. The dealer shall deliver the stack pushed forward to the starting position. The remaining stacks of tiles shall be delivered from the dealer's right to left.
2. House way from the left: The dealer shall indicate the use of house way from the left by pushing forward the first stack of tiles on the dealer's left. The dealer shall deliver the stack pushed forward to the starting position. The remaining stacks of tiles shall be delivered from the dealer's left to right.
3. Cup say (pick four) from the right: The dealer shall indicate the use of cup say from the right by pushing forward the first two stacks of tiles on the dealer's right. The dealer shall deliver the top two tiles from each of the two stacks pushed forward to the starting position. The four remaining tiles pushed forward shall be delivered to the next position. The remaining stacks of tiles shall be delivered from the dealer's right to left in the same

manner as the first two stacks.

4. Cup say (pick four) from the left: The dealer shall indicate the use of cup say from the left by pushing forward the first two stacks of tiles on the dealer's left. The dealer shall deliver the top two tiles from each of the two stacks pushed forward to the starting position. The four remaining tiles pushed forward shall be delivered to the next position. The remaining stacks of tiles shall be delivered from the dealer's left to right in the same manner as the first two stacks.
5. Jung quat (take the heart): The dealer shall indicate the use of jung quat by pushing forward the fourth stack of tiles from the dealer's right and the fourth stack of tiles from the dealer's left (the two center stacks of the eight). The dealer shall deliver the top two tiles from each of the two stacks pushed forward to the starting position. The four remaining tiles pushed forward shall be delivered to the next position. The remaining stacks shall be pushed together and the two new center stacks shall be pushed forward and delivered in the same manner as the first two stacks. This procedure shall be repeated until all eight stacks of tiles have been delivered.
6. Chee yee (chop the ears): The dealer shall indicate the use of chee yee by pushing forward the first stack of tiles on the dealer's

right and the first stack of tiles on the dealer's left. To deliver the tiles, the dealer shall center the two stacks pushed forward in front of the remaining stacks. The dealer shall deliver the top two tiles from each of the two centered stacks to the starting position. The four remaining tiles from the two centered stacks shall be delivered to the next position. The dealer shall then center and deliver the first stack remaining on the dealer's right and the first stack remaining on the dealer's left in the same manner. This procedure shall be repeated until all eight stacks of tiles have been delivered.

7. Pin say (slice four) from the right: The dealer shall indicate the use of pin say from the right by removing the top tile of the first stack of tiles on the dealer's right and placing it diagonally across the top of the second, third and fourth stacks of tiles from the dealer's right. The dealer shall deliver the top tile from each of the first four stacks on the dealer's right to the starting position (the diagonal tile plus the three tiles it covers). The top tile from each of the first four stacks on the dealer's left shall be delivered to the next position. The top tile remaining on each of the first four stacks on the dealer's right shall be delivered to the third position and the top tile remaining on each of the first four stacks on the dealer's left shall be delivered to the fourth position. This

procedure shall be repeated until four tiles have been delivered to all eight positions.

8. Pin say (slice four) from the left: The dealer shall indicate the use of pin say from the left by removing the top tile of the first stack of tiles on the dealer's left and placing it diagonally across the top of the second, third and fourth stacks of tiles from the dealer's left. The dealer shall deliver the top tile from each of the first four stacks on the dealer's left to the starting position (the diagonal tile plus the three tiles it covers). The top tile from each of the first four stacks on the dealer's right shall be delivered to the next position. The top tile remaining on each of the first four stacks on the dealer's left shall be delivered to the third position and the top tile remaining on each of the first four stacks on the dealer's right shall be delivered to the fourth position. This procedure shall be repeated until four tiles have been delivered to all eight positions.
9. Dragon head and phoenix tail from the right: The dealer shall indicate the use of dragon head and phoenix tail from the right by placing all four tiles in the first and second stacks from the dealer's right directly on top of the four tiles in the third and fourth stacks from the dealer's right and then pushing forward the top two tiles in each of the eight tile stacks that are created

(forming the "dragon head"). The dealer shall deliver the four tiles pushed forward to the starting position. The top tile from each of the four stacks of four tiles to the dealer's left (the "phoenix tail") shall be delivered to the next position. The dealer shall deliver the top two tiles from each of the two stacks on the dealer's right to the third position and the top tile from each of the four stacks on the dealer's left to the fourth position. This procedure shall be repeated until four tiles have been delivered to all eight positions.

10. Dragon head and phoenix tail from the left: The dealer shall indicate the use of dragon head and phoenix tail from the left by placing all four tiles in the first and second stacks from the dealer's left directly on top of the four tiles in the third and fourth stacks from the dealer's left and then pushing forward the top two tiles in each of the eight tile stacks that are created (forming the "dragon head"). The dealer shall deliver the four tiles pushed forward to the starting position. The top tile from each of the four stacks of four tiles to the dealer's right (the "phoenix tail") shall be delivered to the next position. The dealer shall deliver the top two tiles from each of the two stacks on the dealer's left to the third position and the top tile from each of the four stacks on the dealer's right to the fourth position. This procedure shall



be repeated until four tiles have been delivered to all eight positions.

(l) After all the stacks of tiles have been dealt, the dealer shall, without exposing the tiles, collect any stacks dealt to a position where there is no wager and place the stacks with the dead hand on the layout to the left of the dealer in front of the table inventory container.

(m) Once all tiles have been dealt and any tiles dealt to positions with no wagers have been collected, the dealer shall place the cover on the pai gow shaker and shake the shaker once. The pai gow shaker shall then be placed to the right of the dealer.

(n) If the tiles dealt to the dealer have not been previously collected, after each player has set his or her two hands and placed them on 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 tiles 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.

(o) 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-10.7. Once the vigorish has been paid, the remaining amount shall be given to the bank.

(p) 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 one-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-10.7 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.

(q) Immediately after a winning wager of the dealer is paid, this amount and the original wager shall be returned to the table inventory container.

(r) Each player who has a winning 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-10.7.

**13:69F-10.9 Irregularities; invalid roll of the dice**

(a) If the dealer uncovers the pai gow shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a "No roll" and reshake the dice.

(b) If the dealer uncovers the pai gow shaker and a die or dice fall out of the shaker, the dealer shall call a "No roll" and reshake the dice.

(c) If the dealer incorrectly totals the dice and deals the tiles to the wrong positions, all hands shall be void and the dealer shall reshuffle the tiles.

(d) If the dealer exposes any of the tiles dealt to a player, the player has the option of voiding the hand. Without looking at the unexposed tiles, the player shall make the decision either to play out the hand or to void the hand.

(e) If a tile dealt to the dealer, bank, the dead hand or any position where there is no wager is exposed, all hands shall be void and the tiles shall be reshuffled.

(f) If the dealer does not set his or her hands in the manner submitted to the Division pursuant to N.J.A.C. 13:69F-10.7, the hands must be reset in accordance with such submission and the round of play completed.

**13:69F-10.10 A player wagering on more than one betting area**

(a) Except as provided in N.J.A.C. 13:69F-10.8(f), a casino licensee may, in its discretion, permit a player to wager on no more than two betting areas at a pai gow table, which areas must be adjacent to each other.

(b) If a casino licensee permits a player to wager on two adjacent betting areas, the tiles dealt to each betting area shall be played separately. If the two wagers are not equal, the player shall be required to rank and set the hand with the larger wager before ranking and setting the other hand. If the amounts wagered are equal, each hand shall be played separately in a counterclockwise rotation with the first hand being ranked and set before the player proceeds to rank and set the second hand. Once a hand has been ranked and set and placed face down on the layout, the hand may not be changed.

**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 indicates otherwise.

"Bank" shall mean the player who elects to have the other players and dealer play against him or her and accepts the responsibility to pay all winning wagers.

"Banker hand bonus" shall mean a payout made to a player who placed an imperial pai gow bonus wager pursuant to N.J.A.C. 13:69F-11.19 if the bank's seven cards form one of the qualifying hands enumerated at N.J.A.C. 13:69F-11.20(b), except that the banker hand bonus for a player banking a round of play shall be determined by the dealer's seven cards.

"Bonus wager" shall mean an optional wager that the player's seven cards will form a qualifying poker hand, regardless of the manner in which the player set the high hand and the low hand. All bonus wagers shall be banked by the house.

"Co-banking" is defined in N.J.A.C. 13:69F-11.10.

"Copy hand" shall mean either a two-card hand or a five-card hand of a player which is identical in rank to the corresponding two-card hand or five-card hand of the dealer or bank.

"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.

"Envy bonus" shall mean an additional fixed sum payoff made to a player who placed a bonus wager of at least \$ 5.00 when another player at the pai gow poker table is the holder of a premium qualifying poker hand. A player is entitled to multiple envy bonuses if more than one other player is the holder of a premium qualifying poker hand; provided, however, that a player is not entitled to an envy bonus for his or her own cards or the cards of the dealer.

"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.

"High hand" shall mean the five-card hand which is formed from the seven cards dealt at the game of pai gow poker so as to rank equal to or higher than the two-card low hand.

"Marker" shall mean an object or objects used to designate the bank and the co-bank.

"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.

"Pai gow insurance wager" shall mean an optional wager as authorized by N.J.A.C. 13:69F-11.15, that the player's seven cards will form a seven-card hand with a rank of ace or lower (a "pai gow"), for which a payout will be awarded pursuant to N.J.A.C. 13:69F-11.16(c), regardless of the manner in which the player sets the high hand and the low hand and regardless of the outcome of the player's pai gow poker wager.

"Player hand bonus" shall mean a payout made to a player who placed an imperial pai gow bonus wager pursuant to N.J.A.C. 13:69F-11.19 if a five-card hand,

formed from the player's seven cards, is one of the qualifying hands enumerated at N.J.A.C. 13:69F-11.20(a).

"Premium qualifying poker hand" shall mean a five-card or seven-card poker hand with a rank of four-of-a-kind or higher formed from the seven cards dealt to a player.

"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.

"Push" is a tie as defined in N.J.A.C. 13:69F-11.9(h).

"Qualifying poker hand" shall mean a five-card or seven-card poker hand with a rank of straight or higher formed from the seven cards dealt to a player.

"Rank or ranking" shall mean the relative position of a card or group of cards as set forth in N.J.A.C. 13:69F-11.3.

"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.

"Second highest" or "low hand" shall mean the two-card hand which is formed from the seven cards dealt at the game of Pai Gow Poker so as to rank equal to or lower than the five-card high hand.

"Set or setting the hands" shall mean the process of forming a high hand and low hand from the seven cards dealt.

"Seven-card bonus wager" shall mean an optional wager, as authorized by N.J.A.C. 13:69F-11.17, that the player's seven card hand will form a five-card poker hand (best five cards out of seven cards) for which a payout is awarded pursuant to N.J.A.C. 13:69F-11.18, regardless of the manner in which the player sets the high hand and the low hand and regardless of the outcome of the player's pai gow poker wager.

"Suit" shall mean one of the four categories of cards, that is, diamond, spade, club, or heart.

"Three-card bonus wager" shall mean an optional wager, as authorized by N.J.A.C. 13:69F-11.17, that the player's first three cards will form a three-card poker hand that contains a straight flush with no joker, three-of-a-kind, a straight flush, a straight, a flush, or one pair.

"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-11.2 Cards; number of decks**

(a) Except as provided in (b) below, pai gow poker shall be played with one deck of cards with backs of the same color and design, on additional cutting card and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 13:69F-11.6. The cutting card and cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards. The deck of cards used to play pai gow poker shall meet the requirements of N.J.A.C. 13:69E-1.17 and shall include one joker. Nothing in this section shall prohibit a casino licensee from using decks which are manufactured with two jokers provided that only one joker is used for gaming at pai gow poker.

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

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

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

(a) The rank of the cards used in pai gow poker, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a two, three, four, and five. Except as otherwise provided in (c) below, the joker shall be used and ranked as an ace.

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

1. "Five aces" is a high hand consisting of four aces and a joker;
2. "Royal flush" is a high hand consisting of an ace, king, queen, jack, and 10 of the same suit; however, for purposes of the progressive payout wager, a "natural royal flush" is a royal flush which does not use a joker;
3. "Straight flush" is a high hand consisting of five cards of the same suit in consecutive ranking, with ace, two, three, four, and five being the highest ranking straight flush; king, queen, jack, 10, and nine being the second highest ranking straight flush, and six, five, four, three, and two being the lowest ranking straight flush;
4. "Four-of-a-kind" is a high hand consisting of four cards of the same rank regardless of suit, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;

5. "Full house" is a high hand consisting of a "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;
6. "Flush" is a high hand consisting of five cards of the same suit. When comparing two flushes, the provisions of (e) below shall be applied;
7. "Straight" is a high hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack, and 10 being the highest ranking straight; an ace, two, three, four, and five being the second highest ranking straight; and a six, five, four, three, and two being the lowest ranking straight;
8. "Three-of-a-kind" is a high hand containing three cards of the same rank regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
9. "Two pairs" is a high hand containing two "pairs," with two aces and two kings being the highest ranking two pair hand and two threes and two twos being the lowest ranking two pair hand; and
10. "Pair" is either a high hand or a low hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) For purposes of setting the hands, a joker may be used as any card to complete a "straight," a "flush," a "straight flush," or a "royal flush."

(d) Notwithstanding the provisions of (b) above, a casino licensee may, in its discretion, determine that a straight flush formed with an ace, two, three, four, and five of the same suit shall be the lowest ranking straight flush and that a straight formed with an ace, two, three, four, and five, regardless of suit, shall be the lowest ranking straight. If a casino licensee chooses to exercise this option, it shall so indicate in its Rules of the Games Submission.

(e) When comparing two high hands or two low hands which are of identical poker hand rank pursuant to the provisions of this section, or which contain none of the poker hands authorized herein, the hand which contains the highest ranking card as provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the two hands are of identical rank after the application of this subsection, the hands shall be considered a copy hand.

(f) If a casino licensee offers the optional bonus wager authorized by N.J.A.C. 13:69F-11.15, the following seven-card hands, each of which shall have a rank higher than a five-card poker hand of five aces, shall be used to determine the amount of the bonus wager payout or envy bonus payment to which a winning patron is entitled pursuant to N.J.A.C. 13:69F-11.16:

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



2. "Royal flush plus royal match" is a seven-card hand consisting of an ace, a king, a queen, a jack, and a 10 of the same suit, with or without a joker, with one of the following pre-selected by the casino licensee:
  - i. An additional king and queen of a same suit; or
  - ii. An additional ace and king of the same suit, without a joker (natural); and
3. "Seven-card straight flush with joker" is a seven-card hand consisting of seven cards of the same suit in consecutive ranking with a joker being used to complete the straight flush.

(g) For purposes of pay table "B" for the seven-card bonus wager at N.J.A.C. 13:69F-11.18(c), a "straight flush with joker" is a hand consisting of five cards of the same suit in consecutive ranking, one of which is the joker, and a "straight flush without joker" is a hand consisting of five cards of the same suit in consecutive ranking, none of which is the joker.

(h) If a casino licensee offers the insurance wager authorized by N.J.A.C. 13:69F-11.15, a joker is ranked as an ace for purposes of determining this wager.

(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) Unless a casino licensee offers the optional bonus wagers authorized by N.J.A.C. 13:69F-11.17 and follows the dealing procedures set forth therein, the starting position for the deal or delivery of cards in pai gow poker shall be determined by using one of the following methods:

1. Three dice and a pai gow poker shaker, which shall meet the requirements of N.J.A.C. 13:69E-1.15 and 1.13B(e), respectively, and be used in accordance with N.J.A.C. 13:69E-1.13B(e) and 11.8B(b).
  - i. The three dice shall be maintained at all times within the pai gow poker shaker.
  - ii. The pai gow poker shaker and the dice contained therein shall be the responsibility of the dealer and shall never be left unattended while at the table.
  - iii. No dice that have been placed in a pai gow poker shaker for use in gaming shall remain on a table for more than 24 hours.
2. A computerized random number generator that, in accordance with N.J.A.C. 13:69E-1.13B(f) and 11.8C(c), shall automatically select and display a number from 1 through 7 inclusive.
3. If an automated card shuffling device and dealing shoe is used pursuant to N.J.A.C. 13:69F-11.8B and 11.8C(d), a button that is

moved by the dealer clockwise around the table as each round of play is completed.

(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-11.5 Opening of the table for gaming**

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) If the deck of cards used by the casino licensee contains two jokers, the dealer and a casino supervisor shall ensure that only one joker is utilized and that the other joker is torn in half and discarded. Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence and shall include one joker.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-11.6.

(d) If a casino licensee uses an automated card shuffling device to play the game of pai gow poker and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 11.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above immediately prior to the commencement of play.

**13:69F-11.6 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards either manually or by use of an automated card shuffling device so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing herein shall be deemed to prohibit an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the cards directly into an automated or manual dealing shoe.

- (b) After the cards have been shuffled and stacked, the dealer shall:
1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-11.8, 11.8A, or 11.8B; or
  2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) through (e) below.

(c) Upon completion of a manual shuffle, the dealer shall place the stack of cards on top of the cover card. Thereafter, the dealer shall offer the stack of cards to be cut, with the backs facing up and faces facing the layout, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

- (d) The cut of the cards shall be offered to players in the following order:
1. The first player to the table, if the game is just beginning;

2. The player who accepts the bank pursuant to N.J.A.C. 13:69F-11.10; provided, however, if the bank refuses the cut, the cards shall be offered to each player moving counterclockwise around the table from the bank until a player accepts the cut; or
3. The player at the farthest position to the right of the dealer, if there is no bank during a round of play; provided, however, if there are two or more consecutive rounds of play where there is no bank, the offer to cut the cards shall rotate in a counterclockwise manner after the player to the far right of the dealer has been offered the cut.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards on top of the cutting card and place them on the bottom of the stack. The dealer shall then remove the cover card and place it on the bottom of the stack. Thereafter, the dealer shall remove the cutting card and, at the discretion of the casino licensee, either place it in the discard rack or use it as an additional cutting card to be inserted four cards from the bottom of the deck. The dealer shall then deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-11.8, 11.8A, or 11.8B.

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

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

(g) Whenever there is no gaming activity at a pai gow poker table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-11.5(c) shall be completed.



### **13:69F-11.7 Wagers**

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

(b) Only players who are seated at the pai gow poker table may place a wager at the game. Once a player has placed a wager and received cards, that player shall remain seated until the completion of the round of play.

(c) All wagers at pai gow poker shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 13:69F-11.8, 11.8A, or 11.8B. No wager at pai gow poker shall be made, increased or withdrawn after the dealer has announced "No more bets."

(d) Upon placing a pai gow poker wager, a player may, if a progressive payout wager is offered by the casino licensee pursuant to the provisions of N.J.A.C. 13:69F-11.14, place a progressive payout wager by depositing a gaming chip into the acceptor device designated for that player or by redeeming a progressive payout wager coupon. Each player shall be responsible for verifying that the acceptor light for his or her betting position has been properly illuminated upon placement of the progressive payout wager.

(e) If a casino licensee offers the optional bonus wagers authorized by N.J.A.C. 13:69F-11.17, upon placing a pai gow poker wager and prior to any cards being

dealt for the round of play, a player may place a three-card bonus wager and/or a seven-card bonus wager.

(f) If a casino licensee offers the optional bonus wager authorized by N.J.A.C. 13:69F-11.19, Imperial pai gow bonus wager, upon placing a pai gow poker wager and prior to any cards being dealt for the round of play, a player may place an imperial pai gow bonus wager.

(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-11.8 Procedures for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-11.6 have been completed, the cards shall be placed in the manual dealing shoe and the dealer shall announce "No more bets."

(b) The dealer shall then, using one of the procedures authorized by N.J.A.C. 13:69F-11.8C, determine the starting position for dealing the cards. If the casino licensee offers the additional wager authorized by N.J.A.C. 13:69F-11.13, all such additional wagers shall be determined and paid and the procedures in N.J.A.C. 13:69F-11.13 shall be completed, before any card is dealt to any player at the table.

(c) After the starting position for dealing the cards has been determined, each card shall be removed from the dealing shoe with the left hand of the dealer and placed face down on the appropriate area of the layout with the right hand of the dealer. The dealer shall deal the first card to the starting position as determined in (b) above and, moving clockwise around the table, deal a card to all other positions, including the dealer, regardless of whether there is a wager at the position. The dealer shall then return to the starting position and deal a second card in a clockwise rotation and shall continue dealing until each position, including the dealer, has seven cards.

(d) After seven cards have been dealt to each position, including the dealer, the dealer shall remove the remaining cards from the shoe and determine whether exactly four cards are left.

1. If four cards remain, the four cards shall not be exposed to

anyone and shall be placed in the discard rack. The dealer shall then collect any cards dealt to a position where there is no wager and place them in the discard rack without exposing the cards.

2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a player or the dealer has more or less than seven cards, all hands shall be void pursuant to N.J.A.C. 13:69F-11.11. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C.

13:69E-1.18.

**13:69F-11.8A Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play pai gow poker from his or her hand.

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

1. Once the procedures required by N.J.A.C. 13:69F-11.6 have been completed, the dealer shall place the deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
2. The dealer shall then announce "No more bets" prior to dealing seven stacks of seven cards each to the area in front of the table inventory container. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall deal the first seven cards moving from left to right and the second seven cards moving from right to left and shall continue alternating in this manner until there are seven stacks of seven cards.

(d) After seven stacks of seven cards have been dealt, the dealer shall determine whether exactly four cards are left by spreading them face down on the layout.

1. If four cards remain, the cards shall not be exposed to anyone at the table and shall be placed in the discard rack.
2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a stack has more or less than seven cards, the round of play shall be void and the cards reshuffled. If the cards have not been misdealt, the round of play shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.

(e) Once the dealer has completed dealing the seven stacks and placed the four remaining cards in the discard rack, the dealer shall then, using one of the procedures authorized by N.J.A.C. 13:69F-11.8C, determine the starting position for delivering the stacks of cards. If the casino licensee offers the additional wager authorized by N.J.A.C. 13:69F-11.13, all such additional wagers shall be determined and paid and the procedures in N.J.A.C. 13:69F-11.13 shall be completed, before any stack of cards is dealt to any player at the table.

(f) After the starting position for delivering the stacks of cards has been determined, the dealer shall deliver the first stack to the starting position as determined

in (e) above and, moving clockwise around the table, deliver the remaining stacks in order to all other positions, including the dealer, regardless of whether there is a wager at the position. In delivering the stacks, the stack farthest to the left of the dealer shall be considered the first stack, and the stack farthest to the right of the dealer shall be considered the seventh stack. The dealer shall deliver each stack face down.

(g) After the seven stacks have been delivered to each position, including the dealer, the dealer shall collect any stacks dealt to a player position where there is no wager and place them in the discard rack without exposing the cards.

**13:69F-11.8B Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play pai gow poker dealt from an automated dealing shoe which dispenses cards in stacks of seven cards, provided that the shoe, its location and the procedures for its use are in accordance with the casino licensee's internal control procedures.

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

1. Once the procedures required by N.J.A.C. 13:69F-11.6 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall then, using one of the procedures authorized by N.J.A.C. 13:69F-11.8C, determine the starting position for delivering the stacks of cards. If the casino licensee offers the additional wager authorized by N.J.A.C. 13:69F-11.13, all such additional wagers shall be determined and paid and the procedures in N.J.A.C. 13:69F-11.13 shall be completed, before any stack of cards is dealt to any player at the table.

(d) Once the starting position has been determined in accordance with (c) above, the dealer shall deliver the first stack of cards dispensed by the automated dealing shoe to that position. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall deliver a stack in turn to each of the other



positions, including the dealer, moving clockwise around the table, whether or not there is a wager at the position. The dealer shall deliver each stack face down.

(e) After the seven stacks of seven cards have been dispensed and delivered to each position, including the dealer, the dealer shall remove the remaining cards from the shoe and determine whether exactly four cards are left by spreading them face down on the layout.

1. If four cards remain, the cards shall not be exposed to anyone at the table and shall be placed in the discard rack.
2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a stack has more or less than seven cards, the round of play shall be void and the cards reshuffled. If the cards have not been misdealt, the round of play shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C.

13:69E-1.18.

(f) If the dealer determines the cards were dealt properly, the dealer shall then collect any stacks dealt to a position where there is no wager and place them in the discard rack without exposing the cards.

**13:69F-11.8C Procedure for determining the starting position for dealing cards or delivering stacks of cards**

(a) In order to determine the starting position for the dealing of cards or the delivery of stacks of cards for the game of pai gow poker, a casino licensee may, in its discretion, use the procedure authorized in (b), (c), or (d) below.

(b) The dealer shall shake the pai gow poker shaker and dice described in N.J.A.C. 13:69F-11.4 at least three times so as to cause a random mixture of the dice.

1. The dealer shall then remove the lid covering the pai gow poker shaker, total the dice and announce the total.
2. To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the total of the three dice.
3. Examples are as follows:
  - i. If the dice total eight, the dealer would receive the first card or stack of cards; or
  - ii. If the dice total 14, the sixth betting position would receive the first card or stack of cards.
4. After the dealing or delivery of the cards has been completed in accordance with the procedures set forth in N.J.A.C. 13:69F-11.8, 11.8A, or 11.8B, the dealer shall place the cover on the pai gow

poker shaker and shake the shaker once. The pai gow poker shaker shall then be placed to the right of the dealer.

(c) The dealer may use a computerized random number generator approved by the Division to select and display a number from 1 through 7 inclusive, and verbally announce the number. To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the number displayed by the random number generator.

(d) If an automated card shuffling device and dealing shoe is used pursuant to N.J.A.C. 13:69F-11.8B, the dealer may use a flat disk button to indicate the starting position. At the commencement of play, the button shall be placed in front of the dealer. Thereafter, the button shall rotate around the table in a clockwise manner after each round of play.

(e) After the starting position for a round of play has been determined, a casino licensee may, in its discretion, mark that position by the use of an additional cut card or similar object.

**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) After the dealing of the cards has been completed, each player shall set his or her hands by arranging the cards into a high hand and low hand. When setting the two hands, the five-card high hand must be equal to 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) Each player at the table shall be responsible for setting his or her own hands and no other person except the dealer may touch the cards of that player. Notwithstanding the foregoing, if a player requests assistance in the setting of his or her hands, the dealer may inform the requesting player of the manner in which the casino licensee requires the hands of the dealer to be set in its Rules of the Games Submission. Each player shall be required to keep the seven cards in full view of the dealer at all times. Once each player has set a high and low hand and placed the two hands face down on the appropriate area of the layout, the player shall not touch the cards again.

(c) 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) Each casino licensee shall submit to the Division in its Rules of the Games Submission the manner in which it will require the hands of the dealer to be set.

(e) Unless a player has placed a progressive payout wager pursuant to N.J.A.C. 13:69F-11.14, 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. Immediately collect the wager from that player; and
2. Collect the seven cards dealt to that player without exposing the cards to anyone at the table. The dealer shall verify that seven cards were collected by counting them face down on the layout prior to placing them in the discard rack.

(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. 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, 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, 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. The high hand of the player is lower in rank than the high hand of the dealer and the low hand of the player is lower in rank than the low hand of the dealer;
2. The high hand of the player is identical in rank to the high hand of the dealer or the low hand of the player is identical in rank to the low hand of the dealer (a "copy hand") and the other hand of the player is identical in rank or lower in rank than the other hand of the dealer;
3. The high hand of the player was not set so as to rank equal to or higher than the low hand of that player; or



4. The two hands of the player were not otherwise set correctly in accordance with the rules of the game (for example, a player forms a three-card low hand and a four-card high hand).

(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, 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;
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, 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, 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 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 poker 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 EZ pai gow variation. 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) 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.

(l) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in case of a question or dispute.

(m) If a player has won a progressive payout wager that is not being paid from the table inventory container, the cards of that player shall remain on the table until the necessary documentation has been completed.

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

(a) A casino licensee may, in its discretion, offer to all players at a pai gow poker table the opportunity to bank the game. If the casino licensee elects this option, all the other provisions of this subchapter shall apply except to the extent that they conflict with the provisions of this section, in which case the provisions of this section shall control for any round of play in which a player is the bank.

(b) A player may not be the bank at the start of the game. For the purposes of this section, the start of the game shall mean the first round of play after the dealer is required to shuffle the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-11.5(c).

(c) After the first round of play pursuant to (b) above, each player at the table shall have the option to either be the bank or pass the bank to the next player. The dealer shall, starting with the player farthest to the right of the dealer, offer the bank to each player in a counterclockwise rotation around the table until a player accepts the bank. The dealer shall place a marker designating the bank in front of the player who accepts the bank. If the first player offered the bank accepts, the player seated to the right of that player shall first be offered the bank on the next round of play. The initial offer to be the bank shall rotate counterclockwise around the table until it returns to the dealer. In no event may any player bank two consecutive rounds of play. If no player wishes to be the bank, the round of play shall proceed in accordance with the rules of play provided in this subchapter.

(d) Before a player may be permitted to bank a round of play, the dealer shall determine that:

1. The player placed a wager against the dealer during the last round of play in which there was no player banking the game; and
2. The player has sufficient gaming chips on the table to cover all of the wagers placed by other players at the table for that round of play.

(e) A casino licensee may, in its discretion, offer the bank the option of having the casino cover 50 percent of the wagers made during a round of play. If the casino licensee offers this option, it shall make it available to all players at the table. If the bank wishes to use this option, the bank must specifically request the dealer to accept responsibility for the payment of one-half of all winning wagers. When the bank covers 50 percent and the casino covers 50 percent of the winning wagers, it shall be known as "co-banking" and the dealer shall place a marker designating the co-bank in front of that player. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner submitted to the Division pursuant to N.J.A.C. 13:69F-11.9. When co-banking is in effect, the dealer may not place a wager against the bank.

(f) If a player is the bank, the player may only wager on one betting area.

(g) Once the dealer has determined that a player may be the bank pursuant to (d) above and after the cards have been shuffled, the dealer shall remove gaming chips from the table inventory container in an amount equal to the last wager made by

that player against the dealer or in an amount, the calculation of which has been approved by the Division. This amount shall be the amount the dealer wagers against the bank. The bank may direct that the sum wagered by the dealer be a lesser amount or that the dealer place no wager during that round of play. Any amount wagered by the dealer shall be placed in front of the table inventory container.

(h) If the cards are to be dealt from a manual dealing shoe, the procedures set forth in N.J.A.C. 13:69F-11.8 and 11.8C shall apply, except as follows:

1. If a pai gow poker shaker and dice are being used to determine the starting position for the dealing of the cards, the bank shall shake the pai gow poker shaker three times pursuant to N.J.A.C. 13:69F-11.8C(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.
2. If a computerized random number generator is used to determine the starting position for the dealing of the cards, the device shall

be operated in accordance with the casino licensee's internal control procedures.

3. When counting the betting positions, including the dealer, to determine the starting position for dealing the cards, the position of the banker, instead of the dealer, shall be considered number one.
  - i. If the cards are to be dealt from the hand, the procedures set forth in N.J.A.C. 13:69F-11.8A and 11.8C shall apply, except as follows:
    - (1) Once the dealer has completed dealing the seven stacks and placed the four remaining cards in the discard rack pursuant to N.J.A.C. 13:69F-11.8A, the bank shall select the first stack to be delivered by the dealer. This stack shall be designated as the first stack by the dealer moving it toward the players.
    - (2) If a pai gow poker shaker and dice are being used to determine the starting position for the delivery of the first stack, the bank shall shake the pai gow poker shaker three times pursuant to N.J.A.C. 13:69F-11.8C(b) instead

of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.

- (3) If a computerized random number generator is used to determine the starting position for the delivery of the first stack, the device shall be operated in accordance with the casino licensee's internal control procedures.
- (4) When counting the betting positions, including the dealer, to determine the



starting position for delivering the seven stacks of cards, the position of the bank, instead of the dealer, shall be considered number one.

5. The dealer shall deliver the first stack as determined in (i)1 above to the starting position as determined in N.J.A.C. 13:69F-11.8C and (i)2 through 4 above. Thereafter, the dealer shall deliver the remaining stacks in a clockwise rotation beginning with the stack closest to the right of the first stack and proceeding until all stacks to the right of the first stack have been dealt and then moving to the stack farthest to the left of the dealer and proceeding left to right. If there are no stacks to the right of the first stack, the dealer will begin with the stack farthest to the left and proceed to the right. The dealer shall deliver each stack face down to each position, including the dealer,

regardless of whether there is a wager at  
the position.

(j) If the cards are to be dealt from an automated dealing shoe, the  
procedures set forth in N.J.A.C. 13:69F-11.8B and 11.8C shall apply, except as follows:

1. If a pai gow poker shaker and dice are being used to determine the starting position for the delivery of the first stack of cards dispensed by the automated dealing shoe, the bank shall shake the pai gow poker shaker three times pursuant to N.J.A.C. 13:69F-11.8C(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.
2. If a computerized random number generator is used to determine the starting position, the device shall be operated in accordance with the casino licensee's internal control procedures.
3. When counting the betting positions, including the dealer, to determine the starting position for delivering the stacks of cards

as they are dispensed by the shoe, the position of the bank, instead of the dealer shall be considered number one.

(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.

(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 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) Immediately after a winning wager of the dealer is paid, this amount and the original wager shall be returned to the table inventory container.

(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; 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, the imperial pai gow bonus wager pursuant to N.J.A.C. 13:69F-11.19, 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-11.11 Irregularities; invalid roll of dice**

(a) If the dealer uncovers the pai gow poker shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a "No roll" and reshake the dice.

(b) If the dealer uncovers the pai gow poker shaker and a die or dice fall out of the shaker, the dealer shall call a "No roll" and reshake the dice.

(c) If the dealer incorrectly totals the dice and deals the first card or delivers the first stack to the wrong position, all hands shall be called dead and the dealer shall reshuffle the cards.

(d) If the dealer exposes any of the cards dealt to a player, the player has the option of voiding the hand. Without looking at the unexposed cards, the player shall make the decision either to play out the hand or to void the hand.

(e) If a card or cards in the hand of the dealer or bank is exposed, all hands shall be void and the cards shall be reshuffled.

(f) A card found turned face up in the shoe shall not be used in the game and shall be placed in the discard rack. If more than one card is found turned face up in the shoe, all hands shall be void and the cards shall be reshuffled.

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

(h) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards reshuffled.

(i) If the dealer does not set his or her hands in the manner submitted to the

Division pursuant to N.J.A.C. 13:69F-11.9, the hands must be reset in accordance with this submission and the round of play completed.

(j) If the bank does not set his or her own hands correctly, the wager shall not be lost pursuant to N.J.A.C. 13:69F-11.9, and the dealer shall be required to reset the bank's hands in the manner submitted to the Division pursuant to N.J.A.C. 13:69F-11.9 so that the round of play may be completed.

(k) If a card is exposed while the dealer is dealing the seven stacks in accordance with N.J.A.C. 13:69F-11.8A, the cards shall be reshuffled.

(l) If cards are being dealt from the hand and the dealer fails to deal the seven stacks in accordance with N.J.A.C. 13:69F-11.8A(c), the cards shall be reshuffled.

(m) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

(n) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void, and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with the casino licensee's internal control procedures.

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



**13:69F-11.12 A player wagering on more than one betting area**

(a) Except as provided in N.J.A.C. 13:69F-11.10(f), a casino licensee may, in its discretion, permit a player to wager on no more than two betting areas at a pai gow poker table, which areas must be adjacent to each other.

(b) If a casino licensee permits a player to wager on two adjacent betting areas, the cards dealt to each betting area shall be played separately. If the two wagers are not equal, the player shall be required to rank and set the hand with the larger wager before ranking and setting the other hand. If the amounts wagered are equal, each hand shall be played separately in a counterclockwise rotation with the first hand being ranked and set before the player proceeds to rank and set the second hand. Once a hand has been ranked and set and placed face down on the appropriate area of the layout, the hand may not be changed.

### **13:69F-11.13 Permissible additional wager**

(a) If a casino licensee, pursuant to N.J.A.C. 13:69F-11.8C, uses a random number generator to determine the starting position for the dealing of cards or the delivery of stacks of cards, the casino licensee may in its discretion offer to every player at the pai gow poker table the option to make an additional wager as to which one of the numbers 1 through 7 will be selected and displayed by the random number generator at the beginning of a round of play.

(b) The following procedures shall be observed by any casino licensee offering the additional wager authorized by this section:

1. Prior to the activation of the random number generator at the beginning of a round of play, any player who has made a pai gow poker wager pursuant to N.J.A.C. 13:69F-11.7 may, at the same time, make the additional wager authorized by this section. A player may make an additional wager on more than one number during each round of play.
2. A player shall make an additional wager by placing gaming chips, and if permitted by the casino licensee, a match play coupon, on the number selected by the player in the area designated for additional wagers on the pai gow poker table layout. No verbal additional wagers or cash additional wagers shall be permitted.
3. An additional wager shall win if the number selected by the player in (b)2 above is the same number selected and displayed by the

random number generator as the first player position to receive cards during that round of pai gow poker. All other additional wagers shall lose.

4. After the dealer announces "No more bets" and the random number generator selects and displays the position number for that round of play, any losing additional wagers shall be immediately collected by the dealer.
5. Any winning additional wagers shall be paid immediately after collection of any losing additional wagers, and prior to any card being dealt to any player at the table.
6. A casino licensee shall pay off winning additional wagers at odds of no less than 5 1/2 to 1 and no more than 6 to 1, and in accordance with the payout odds imprinted on the pai gow poker table layout; provided, however, that payouts for any additional winning wagers shall be rounded down to the nearest whole dollar.

(c) Any additional wager made pursuant to this section shall have no bearing upon any other wager made by a player at the game of pai gow poker.

**13:69F-11.14 Progressive payout wager**

(a) A casino licensee may, in its discretion, offer to every player at a pai gow poker table who has placed a pai gow poker wager the option to make a progressive payout wager on whether the player will be dealt a hand type as set forth in (d) below. The progressive payout wager shall, in the discretion of the casino licensee, be either a \$1.00 or \$5.00 wager.

(b) Prior to the first card or stack of cards of a round being dealt and once all wagers including progressive payout wagers have been placed, the dealer shall announce “No more bets” and press the lock-out button on the table controller panel. The dealer shall then remove any wagers placed on the progressive payout from the table inventory return device, verify, on the layout in front of the table inventory container, that the that the number of gaming chips wagered equals the number of lights illuminated on the acceptor devices and place the gaming chips into the table inventory container.

(c) A winning progressive payout wager shall be paid in accordance with the payout table listed in (d) below. A winning progressive payout wager shall be paid irrespective of the outcome of the player’s pai gow poker wager. Prior to paying a winning progressive payout wager, the dealer shall:

1. Verify that the light on the correct acceptor device has been illuminated;
2. Verify that the hand is a winning hand; and
3. Require a casino supervisor to validate any payouts to be

deducted from the progressive meter pursuant to (e) below and the casino licensee's internal control procedures.

(d) A casino licensee shall pay winning \$1.00 and \$5.00 progressive payout wagers at no less than the amounts listed below:

\$1.00 PROGRESSIVE WAGER

<u>Hand Type</u>	<u>Payout</u>
Natural Royal Flush and Pair	100 percent of meter
Five Aces and Pair	100 percent of meter
Natural Royal Flush	10 percent of meter
Five Aces	10 percent of meter
Royal Flush and Pair	\$200.00
Royal Flush	\$100.00
Straight Flush and Pair	\$50.00
Straight Flush	\$25.00
Four-of-a-Kind and Pair	\$40.00
Four-of-a-Kind	\$20.00
Full House and Pair	\$10.00
Full House	\$5.00
Flush and Pair	\$6.00
Flush	\$3.00
Straight and Pair	\$4.00

Straight	\$2.00
Three-of-a-Kind	\$2.00

\$5.00 PROGRESSIVE WAGER

<u>Hand Type</u>	<u>Payout</u>
Natural Royal Flush and Pair	100 percent of meter
Five Aces and Pair	100 percent of meter
Natural Royal Flush	10 percent of meter
Five Aces	10 percent of meter
Royal Flush and Pair	\$1,000
Royal Flush	\$500.00
Straight Flush and Pair	\$250.00
Straight Flush	\$125.00
Four-of-a-Kind and Pair	\$200.00
Four-of-a-Kind	\$100.00
Full House and Pair	\$50.00
Full House	\$25.00
Flush and Pair	\$30.00
Flush	\$15.00
Straight and Pair	\$20.00
Straight	\$10.00
Three-of-a-Kind	\$10.00

(e) The rate of progression of the progressive meter used to determine the progressive payouts required by (d) above shall be no less than 21 percent of the amount wagered for the \$1.00 progressive wager and 27 percent of the amount wagered for the \$5.00 progressive wager. Any progressive wager payout of \$50.00 or more or for a straight flush for a \$1.00 progressive wager, and any progressive wager payout of \$250.00 or more or for a straight flush for a \$5.00 progressive wager, shall be deducted from the progressive meter.

(f) The initial and reset amounts for the progressive meter shall be established by each casino licensee pursuant to the rules of the Division. In no instance shall the initial or reset amount on the progressive meter that is funded by the casino licensee be less than \$10,000.

(g) Any payout determined by the amount on the progressive meter shall be based upon the amount that is on the meter at the time the player's progressive payout wager is paid, irrespective of the amount that was on the meter when the player placed the wager or when the dealer dealt the player's cards.

**13:69F-11.15 Pai gow insurance wager; optional bonus wager; payment of envy bonus**

(a) A casino licensee may, in its discretion, offer to each player at a pai gow poker table the opportunity to make a pai gow insurance wager and/or a bonus wager and receive an envy bonus payment in accordance with the provisions of this section. The optional bonus wager authorized by this section may not be offered by a casino licensee on any pai gow poker table which offers the optional three-card bonus wager, the imperial pai gow bonus wager authorized by N.J.A.C. 13:69F-11.19 or the seven-card bonus wager authorized by N.J.A.C. 13:69F-11.17.

(b) Any player who has made a pai gow poker wager pursuant to N.J.A.C. 13:69F-11.7 may, at the same time, make a pai gow insurance wager and/or a bonus wager by placing gaming chips in the area designated for a bonus wager at his or her betting position. A bonus wager shall be no less than \$1.00.

(c) Any player who makes a 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 any bonus wager of \$5.00 or more.

(d) If a pai gow insurance wager and/or a bonus wager 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 poker



wager of each player and collect any vigorish that is due;

provided, however, that:

- i. The cards of any player who has placed a bonus wager 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 pai gow insurance wager or a bonus wager of at least \$5.00, the cards of each player 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.
2. After settling the pai gow poker wager of a player who has placed a pai gow insurance wager or a bonus wager, 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 for purposes of the pai gow insurance wager and the bonus wager. Except for the pai gow insurance 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 bonus wager of at least \$5.00, the dealer shall rearrange the cards of each player at the table regardless whether that player has placed a bonus wager.

- i. If the player does not have a qualifying poker hand or a pai gow, the dealer shall collect the bonus wager and/or pai gow insurance wager, if applicable, and place the cards of the player in the discard rack.
    - ii. If the player has a qualifying poker hand or a pai gow, the dealer shall, if and as applicable, pay the winning bonus wager in accordance with N.J.A.C. 13:69F-11.16(a) and/or the winning pai gow insurance wager in accordance with N.J.A.C. 13:69F-11.16(c) and place the cards of the player in the discard rack.
    - iii. If the player has a premium qualifying poker hand, the dealer shall verbally acknowledge the premium qualifying poker hand and leave the bonus wager, if applicable, and the cards of the player face up on the table.
3. After all other bonus wagers and pai gow insurance wagers have been settled, the dealer shall, starting from the dealer's right and moving counterclockwise around the table, settle with each player who has an envy bonus marker at his or her betting position or who has a bonus wager and a premium qualifying poker hand.
  - i. If the player has an envy bonus marker, the dealer shall pay the player the appropriate envy bonus payment set

forth at N.J.A.C. 13:69F-11.16(b) and collect the envy  
bonus marker.

- ii. If the player has a bonus wager and a premium qualifying poker hand, the dealer shall pay the winning bonus wager in accordance with N.J.A.C. 13:69F-11.16(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-11.16 Payout odds for bonus wagers; envy bonus payments; pai gow insurance wagers**

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

<u>Hand</u>	<u>Payout</u>
Seven-Card Straight Flush with No Joker	8,000 to 1
Royal Flush Plus Royal Match	2,000 to 1
Seven-Card Straight Flush with Joker	1,000 to 1
Five Aces	400 to 1
Royal Flush	150 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:

<u>Hand</u>	<u>Bonus</u>
Seven-Card Straight Flush with No Joker	\$5,000
Royal Flush Plus Royal Match	\$1,000
Seven-Card Straight Flush with Joker	\$500.00
Five Aces	\$250.00
Royal Flush	\$50.00

Straight Flush	\$20.00
Four-of-a-Kind	\$5.00

(c) Pai gow insurance wagers shall be paid pursuant to the payout odds set forth in one of the following pay tables pre-selected by the casino licensee:

<u>Hand</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>
Nine high	400 to 1	250 to 1	100 to 1	100 to 1
10 high	40 to 1	75 to 1	50 to 1	25 to 1
Jack high	20 to 1	25 to 1	25 to 1	15 to 1
Queen high	5 to 1	5 to 1	10 to 1	6 to 1
King high	3 to 1	3 to 1	5 to 1	5 to 1
Ace high	2 to 1	2 to 1	1 to 1	3 to 1

<u>Hand</u>	<u>E</u>
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) Notwithstanding the minimum payout odds required in (a) and (c) above and the fixed bonus amount required 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, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 13:69F-8.3. Any maximum payout limit established by a casino licensee shall apply only to payouts of pai gow poker bonus wagers and pai gow insurance wagers placed pursuant to N.J.A.C. 13:69F-11.15.

**13:69F-11.17 Dealing procedures for three-card bonus wager and seven-card bonus wager**

(a) A casino licensee may, in its discretion, offer to each player at a pai gow poker table the opportunity to place an optional three-card bonus wager and/or a seven-card bonus wager and to receive payouts on such winning wagers as set forth in N.J.A.C. 13:69F-11.18. The bonus wagers authorized by this section may not be offered by a casino licensee on any pai gow poker table which offers the optional bonus wager authorized by N.J.A.C. 13:69F-11.15 or the imperial pai gow bonus wager authorized by N.J.A.C. 13:69F-11.19. The three-card bonus wager and the seven-card bonus wager shall have no bearing on any other wager made by a player at the game of pai gow poker.

(b) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, the dealing procedures set forth in this section shall apply to any pai gow poker game that offers the optional bonus wagers authorized by this section. The first three cards dealt to each player shall be dealt from an automated dealing shoe which dispenses cards in stacks of three cards, provided that the shoe, its location and the procedures for its use are in accordance with the casino licensee's internal control procedures.

(c) Once the procedures required by N.J.A.C. 13:69F-11.5 and 11.6 have been completed, the cards shall be placed in the automated dealing shoe. The dealer shall then announce "No more bets."

(d) The dealer shall deliver the first stack of three cards dispensed by the automated dealing shoe face down to the player at the starting position. The starting position shall be the player position farthest to the left of the dealer at which a pai gow

poker wager has been placed in accordance with N.J.A.C. 13:69F-11.7.

(e) As the remaining stacks of three cards are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a pai gow poker wager. The dealer shall then deliver a stack of three cards face down to the area designated for the dealer's hand.

(f) Each player who has placed a three-card bonus wager shall, after examining his or her cards, determine whether the three-card hand qualifies for a three-card bonus wager payout as defined in N.J.A.C. 13:69F-11.18 and as displayed on the sign required by N.J.A.C. 13:69E-1.13B(c). Each player who has placed a three-card bonus wager and who has a winning hand shall place his or her cards face up on the layout. The dealer shall collect all three-card bonus wagers from players with losing three-card hands and then pay all winning three-card bonus wagers in accordance with the payouts set forth at N.J.A.C. 13:69F-11.18.

(g) After each stack of three cards has been dispensed and delivered and each three-card bonus wager has been resolved in accordance with this section, the dealer shall complete the dealing of the cards by observing one of the following procedures.

1. The dealer shall remove the stub from the automated dealing shoe, place the stub on top of a cover card and, following the relevant dealing procedures in N.J.A.C. 13:69F-11.8A(b), deal from his or hand four additional cards face down to each player and the



dealer. The dealer shall deal the first four consecutive cards to the player farthest to his or her left who has placed a pai gow poker wager in accordance with N.J.A.C. 13:69F-11.7 and, moving clockwise around the table, continue to deal four consecutive cards to each player who has placed a pai gow poker wager. The dealer shall then deal four consecutive cards to the area designated for the dealer's hand. After each player who has placed a pai gow poker wager and the dealer have been dealt a total of seven cards, the dealer shall place the stub in the discard rack without exposing the cards and the round of play shall proceed in accordance with the procedures set forth in N.J.A.C. 13:69F-11.9 and 11.18.

2. The dealer shall deliver the first stack of four additional cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a pai gow poker wager in accordance with N.J.A.C. 13:69F-11.7. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack of four cards face down to each player who has placed a pai gow poker wager. The dealer shall then deliver a stack of four additional cards face down to the area designated for the dealer's hand. The round of play shall then proceed in accordance with

the procedures set forth in N.J.A.C. 13:69F-11.9 and 11.18.

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

1. If the count of the stub indicates that 53 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of the cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the dealer has more or less than seven cards) but 53 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 13:69F-11.11(h). If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.

(i) Notwithstanding the provisions of (h) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards, plus the joker, are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.



**13:69F-11.18 Payout odds for optional three-card bonus wager and seven-card bonus wager**

(a) The payout odds for winning the optional bonus wagers authorized by N.J.A.C. 13:69F-1.17 when printed on any sign or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word “to” or “win,” and no odds shall be stated through the use of the word “for.”

(b) A casino licensee shall pay off winning three-card bonus wagers at no less than the following odds:

<u>Hand</u>	<u>Payout Odds</u>
Three-Card Straight Flush, with No Joker	40 to 1
Three-of-a-Kind	25 to 1
Three-Card Straight Flush	5 to 1
Three-Card Straight	4 to 1
Three-Card Flush	3 to 1
One Pair	1 to 1

(c) A casino licensee shall pay winning seven-card bonus wagers at no less than the odds in accordance with one of the following payout tables:

Table A

<u>Hand</u>	<u>Payout Odds</u>
Five Aces	500 to 1
Royal Flush	250 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

Table B

<u>Hand</u>	<u>Payout Odds</u>
Five Aces	500 to 1
Royal Flush	200 to 1
Straight Flush without Joker	50 to 1
Straight Flush with Joker	30 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

(d) Notwithstanding the minimum payout odds required in (c) 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 \$50,000 or the maximum amount that one player could win per round when betting the minimum permissible wager, whichever is greater. If the established payout limit is not

included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 13:69F-8.3. Any maximum payout limit established by a casino licensee shall apply only to payouts of the seven-card bonus wager placed pursuant to N.J.A.C. 13:69F-11.17.

**13:69F-11.19 Imperial pai gow bonus wager**

(a) A casino licensee may, in its discretion, offer to each player at a pai gow poker table the opportunity to make an imperial pai gow bonus wager and receive bonus payouts in accordance with the provisions of N.J.A.C. 13:69F-11.20. The optional bonus wager authorized by this section may not be offered by a casino licensee on any pai gow poker table which offers the pai gow insurance wager, optional bonus wager and envy bonus authorized by N.J.A.C. 13:69F-11.15 or the optional three-card bonus wager and the seven-card bonus wager authorized by N.J.A.C. 13:69F-11.17. The imperial pai gow bonus wager shall have no bearing on any other permitted wager made by a player at the game of pai gow poker.

(b) Any player who has made a pai gow poker wager pursuant to N.J.A.C. 13:69F-11.7 may, at the same time, make a bonus wager by placing gaming chips in the area designated for the imperial pai gow bonus wager at his or her betting position. Minimum and maximum imperial pai gow bonus wagers shall be established by the casino licensee.

(c) If an imperial pai gow bonus wager 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. After settling the pai gow poker wager of a player who has placed an imperial pai gow bonus wager, the dealer shall rearrange the seven cards of the player to form the best possible hand and determine if the player's hand qualifies for the player hand bonus

payout. The dealer shall be ultimately responsible for creating such hand for purposes of the player's hand bonus. A joker may be used as any card to complete any straight, flush, straight flush or five aces. The dealer shall pay any player hand bonus in accordance with the payout odds set forth at N.J.A.C. 13:69F-11.20(b).

2. After the dealer determines whether a player's hand qualifies for a player hand bonus and settles such bonus, the dealer shall determine whether the dealer's hand qualifies for a banker hand bonus. If a player is banking a round of play, the banker hand bonus for all other players shall be determined by the bank's hand and the banker hand bonus for the bank shall be determined by the dealer's hand. The dealer shall pay any banker hand bonus in accordance with the payout odds set forth at N.J.A.C. 13:69F-11.20(c). Payout odds for imperial pai gow wager bonus wager.



**13:69F-11.20 Imperial pai gow bonus wager payout odds**

(a) The payout odds for winning the imperial pai gow bonus wager authorized by N.J.A.C. 13:69F-1.19 when printed on any sign or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word “to” or “win,” and no odds shall be stated through the use of the word “for.”

(b) A casino licensee shall pay a player hand bonus for the highest qualifying hand type at the following odds:

<u>Hand</u>	<u>Payout Odds</u>
Five Aces	1000 to 1
Royal Flush	200 to 1
Straight Flush	50 to 1
Four-of-a-Kind	25 to 1
Full House	5 to 1
Flush	4 to 1
Straight	2 to 1
Three-of-a-Kind	2 to 1

(c) A casino licensee shall pay a banker hand bonus for the highest qualifying hand type at the following odds:

<u>Hand</u>	<u>Payout Odds</u>
Nine high	100 to 1
10 high	20 to 1
Jack high	5 to 1

(e) Notwithstanding the payout odds required in (b) and (c) 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 wager, whichever is greater. If the established payout limit is not included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 13:69F-8.3. Any maximum payout limit established by a casino licensee shall apply only to aggregate player hand bonus and banker hand bonus payouts for imperial pay go bonus wagers placed pursuant to N.J.A.C. 13:69F-11.19.

**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-11.23 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-11.23 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-11.23(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-11.23(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 one of the following pay tables pre-selected by the casino licensee:

**Pay Table A**

<b>Hand</b>	<b>Payout</b>
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

**Pay Table B**

<b>Hand</b>	<b>Payout</b>
Natural seven-card straight flush	8,000 to 1
Natural royal flush with ace and queen suited	2,000 to 1
Wild seven-card straight flush	1,000 to 1
Five aces	400 to 1
Royal flush	150 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 pay table that corresponds to the selected dynasty bonus wager table in (a) above:

**Pay Table A**

<b>Hand</b>	<b>Payout</b>
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

**Pay Table B**

<b>Hand</b>	<b>Payout</b>
Natural seven-card straight flush	\$ 5,000
Natural royal flush with ace and queen suited	\$ 1,000
Wild seven-card straight flush	\$ 500.00
Five aces	\$ 250.00
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:

<b>Hand</b>	<b>Payout</b>
-------------	---------------

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:

<b>Hand</b>	<b>Payout</b>
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.

## **SUBCHAPTER 12. POKETTE**

### **13:69F-12.1 Definitions**

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

"Non-poker hand wager" shall mean any of the wagers listed in N.J.A.C. 13:69F-12.5(a).

"Pair" shall mean two cards of identical value, regardless of suit.

"Poker hand wager" shall mean any of the wagers listed in N.J.A.C. 13:69F-12.5(b).

"Rank" shall mean the four cards of identical value within a single deck of cards. For example, the five rank consists of the five of diamonds, five of spades, five of clubs, and five of hearts.

"Suit" shall mean one of the four categories of cards, that is, diamond, spade, club, or heart.

"Winning card" shall mean the card which is depicted in the section of the pokette wheel where the clapper comes to rest after a valid spin of the pokette wheel.

**13:69F-12.2 Cards; number of decks; value of cards depicted on the pokette wheel**

(a) Three decks of cards shall be used in the game of pokette. The cards shall be used to indicate, through placement on the card stand, the winning card determined by each spin of the pokette wheel. Cards used at pokette shall meet the requirements of N.J.A.C. 13:69E-1.17. Notwithstanding these requirements, a device approved by the Division may be used to indicate the winning card determined by each spin of the pokette wheel, in lieu of cards and a card stand.

(b) For purposes of settling a poker hand wager, the relative value of the cards depicted on the pokette wheel, in order of highest to lowest value, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Neither of the jokers shall have any value for purposes of forming a poker hand. For purposes of completing a "straight" or a "straight flush" poker hand, an ace may be combined with a king and a queen or a two and a three but may not be combined with a king and a two.

**13:69F-12.3 Opening of the table for gaming**

(a) After receiving three decks of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer or the floorperson assigned to the table shall inspect the three decks by sorting each deck into sequence and into suit to ensure that all cards are in each deck.

(b) Following the inspection of the cards by the dealer or floorperson assigned to the table, each deck shall be placed in the container used to house the cards pursuant to N.J.A.C. 13:69E-1.13D.

**13:69F-12.4 Wagers; supervision**

(a) All wagers at pokette shall be made by placing gaming chips or plaques on the appropriate areas of the pokette layout except that verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and that such cash is expeditiously converted into gaming chips or plaques in accordance with the regulations governing the acceptance and conversion of such instruments.

(b) No person at a pokette table shall be issued or permitted to game with non-value chips that are identical in color and design to value chips or to nonvalue chips being used by another person at the same table.

(c) Each player shall be responsible for the correct positioning of his or her wager on the pokette layout regardless of whether he or she is assisted by the dealer. Each player must ensure that any instructions given to the dealer regarding the placement of his or her wager is correctly carried out.

(d) The wagers identified in N.J.A.C. 13:69F-12.5(a) (non-poker hand wagers) may be made by a player on each spin of the pokette wheel. The wagers identified in N.J.A.C. 13:69F-12.5(b) (poker hand wagers) may only be made on a subsequent spin of the pokette wheel when, in accordance with N.J.A.C. 13:69F-12.8, one or two winning cards are posted on the card stand.

(e) For purposes of complying with the organization and supervision requirements, each pokette table shall be considered the same as one roulette table.

**13:69F-12.5 Permissible wagers**

(a) The following shall constitute the permissible non poker hand wagers at the game of pokette:

1. "Single card straight up" is a wager that the winning card shall be the same card as the single card selected by the player.
2. "Two cards or split" is a wager that the winning card shall be the same card as either of the two adjoining cards selected by the player.
3. "Four cards or corner" is a wager that the winning card shall be the same card as any of the four adjoining cards selected by the player.
4. "Single rank" is a wager that the winning card shall be one of the four cards contained in the single rank selected by the player.
5. "Double rank" is a wager that the winning card shall be one of the eight cards contained in the two adjacent ranks selected by the player.
6. "Ace-king-queen rank" is a wager that the winning card shall be one of the 12 cards contained in the ace, king, and queen ranks or the two of spades.
7. "Jack-10-9 rank" is a wager that the winning card shall be one of the 12 cards contained in the jack, 10 and nine ranks or the two of clubs.



8. "8-7-6 rank" is a wager that the winning card shall be one of the 12 cards contained in the eight, seven, and six ranks or the two of diamonds.
9. "5-4-3 rank" is a wager that the winning card shall be one of the 12 cards contained in the five, four, and three ranks or the two of hearts.
10. "Red" is a wager that the winning card shall be a diamond or a heart.
11. "Black" is a wager that the winning card shall be a spade or a club.
12. "Suit or column" is a wager that the winning card shall be one of the 13 cards contained in the suit selected by the player.
13. "Jacer" is a wager that the winning card shall be the ace of clubs, the ace of diamonds or either of the two jokers.

(b) The following shall constitute the permissible poker hand wagers at the game of pokette:

1. "Pair in two" is a wager that the winning cards on two consecutive spins of the pokette wheel shall be of identical value, regardless of suit.
2. "Pair in three" is a wager that at least two of the three winning cards on three consecutive spins of the pokette wheel shall be of identical value, regardless of suit.
3. "Three-of-a-kind" is a wager that the winning cards on three

consecutive spins of the pokette wheel shall be of identical value, regardless of suit.

4. "Straight" is a wager that the winning cards on three consecutive spins of the pokette wheel shall be of consecutive value, regardless of suit or the order in which the winning cards are determined.
5. "Straight flush" is a wager that the winning cards on three consecutive spins of the pokette wheel shall be of consecutive value and of the same suit, regardless of the order in which the winning cards are determined.
6. "Flush" is a wager that the winning cards on three consecutive spins of the pokette wheel shall be of the same suit.

**13:69F-12.6 Payout odds**

(a) The payout odds for pokette printed on any layout or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win" and no odds shall be stated through the use of the word "for."

(b) Each casino licensee shall pay off winning wagers at the game of pokette at no less than the odds listed below:

<u>Wager</u>	<u>Payout Odds</u>
Single card straight up	50 to 1
Two cards or split bet	24 to 1
Four cards or corner bet	12 to 1
Single rank	12 to 1
Double rank	5 to 1
Ace-king-queen rank	3 to 1
Jack-10-nine rank	3 to 1
Eight-seven-six rank	3 to 1
Five-four-three rank	3 to 1
Red	1 to 1
Black	1 to 1
Suit or column	3 to 1
Jacer	12 to 1
Pair in two	11 to 1
Pair in three	5 to 1

Three-of-a-kind 11 to 1

Flush 3 to 1

Straight:

Open 5 to 1

Inside 11 to 1

Straight Flush:

Open 24 to 1

Inside 49 to 1

**13:69F-12.7 Procedures for dealing the game**

(a) Prior to spinning the pokette wheel, the dealer shall announce "No more bets."

(b) The pokette wheel shall be spun by the dealer in either direction and shall complete at least three revolutions to constitute a valid spin.

(c) Each wager shall be settled strictly in accordance with its position on the layout.

(d) Upon completion of each spin, the dealer shall announce the winning card, including its suit, and shall place a marker on the corresponding card on the pokette layout. The dealer shall then select the winning card from the decks of cards maintained at the pokette table and place the winning card in a card stand located at the pokette table. After placing the marker on the layout and the card in the card stand, the dealer shall first collect all losing wagers and then pay off all winning wagers at the odds currently being offered pursuant to N.J.A.C. 13:69F-12.6.

(e) When the pokette wheel clapper comes to rest on a joker:

1. All nonpoker hand wagers, except wagers on that single joker straight up, a two-card or split wager that includes that joker, or a jacer wager, shall be lost;
2. The dealer shall collect all losing and pay off all winning nonpoker hand wagers at the odds currently being offered pursuant to N.J.A.C. 13:69F-12.6; and
3. That spin of the pokette wheel shall have no bearing on the

settling of any poker hand wagers which have not been  
completed in accordance with N.J.A.C. 13:69F-12.8.

**13:69F-12.8 Procedures for placing and determining the outcome of poker hand wagers**

(a) After the first winning card that is not a joker has been placed in the first space of the card stand and all non poker hand wagers relevant to that winning card have been settled, the dealer shall announce that wagers may also be placed for a "pair in two."

(b) Once all wagers have been placed by the players, the dealer shall spin the pokette wheel in accordance with N.J.A.C. 13:69F-12.7(a) and (b). Upon completion of the spin, the dealer shall announce the winning card, including its suit, place a marker on the corresponding card on the pokette layout, select the winning card from the decks of cards maintained at the pokette table and place it in the second space of the card stand. The dealer shall first settle all nonpoker hand wagers relevant to that winning card. If the second winning card does not form a pair with the first winning card, all wagers on a "pair in two" shall lose and shall be immediately collected by the dealer. If the second winning card forms a pair with the first winning card, all wagers on a "pair in two" shall win and shall be paid at the odds currently being offered pursuant to N.J.A.C. 13:69F-12.6.

(c) If the second winning card does not form a pair, once all wagers relevant to the second winning card have been settled, the dealer shall announce, in accordance with (d) below, that wagers may also be placed for a "pair in three" and on the other possible poker hand wagers.

(d) Additional poker hand wagers which may be made once all wagers relevant to the second winning card have been settled are as follows:

1. If the first and second winning cards in the card stand are of the same suit, the dealer shall announce that wagers may be placed for a "flush."
2. If the third winning card could complete a "straight" with the first and second winning cards pursuant to N.J.A.C. 13:69F-12.2 and 12.5, the dealer shall:
  - i. If the values of the first and second winning cards in the card stand are consecutive, announce that wagers may be placed on an "open straight"; or
  - ii. If there is only one winning card that could complete a "straight" with the first and second winning cards in the card stand, announce that wagers may be placed on an "inside straight."
3. If the third winning card could complete a "straight flush" with the first and second winning cards in the card stand pursuant 13:69F-12.2 and 12.5, the dealer shall:
  - i. If the values of the first and second winning cards in the card stand are consecutive, announce that wagers may be placed on an "open straight flush"; or
  - ii. If there is only one winning card that could complete a "straight flush" with the first and second winning cards in the card stand, announce that wagers may be placed on an



"inside straight flush."

4. If the first and second winning cards in the card stand are a pair, the dealer shall announce that wagers may be made on "three of a kind."

(e) After the third winning card is placed in the card stand, all poker hand wagers shall be settled as follows:

1. A wager on a "pair in three" shall only win if the third winning card forms a pair with either the first or second winning card;
2. A wager on a "flush" shall only win if the third winning card is of the same suit as the first and second winning cards;
3. A wager on an "open straight" or "inside straight" shall only win if the third winning card is consecutive in value with the first and second winning cards;
4. A wager on an "open straight flush" or "inside straight flush" shall only win if the third winning card is consecutive in value with and of the same suit as the first and second winning cards; and
5. A wager on a "three of a kind" shall only win if the third winning card is of identical value with the first and second winning cards.

(f) All losing poker hand wagers shall be collected immediately by the dealer. The dealer shall then pay off all winning poker hand wagers in accordance with the odds currently being offered pursuant to N.J.A.C. 13:69F-12.6.

(g) After all poker hand wagers are settled, the dealer shall remove the three cards from the card stand. The next spin of the pokette wheel which results in a winning card other than a joker shall determine the first winning card for the formation of new poker hand wagers.

**13:69F-12.9 Irregularities**

(a) If the clapper comes to rest between two depictions of cards upon completion of the spin of the pokette wheel, the casino licensee has the option to do one of the following:

1. Declare the winning card to be the depiction of the card previously passed; or
2. Declare the spin void and re-spin the wheel.

(b) Upon a casino licensee choosing one of the options as outlined in (a) above, it shall conspicuously post a sign at each table stating which option is in effect.

(c) If the pokette wheel does not complete at least three revolutions, the dealer shall announce "No spin" and re-spin the pokette wheel.

## **SUBCHAPTER 13. MINI-DICE**

### **13:69F-13.1 Definitions**

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

"Shake" shall mean the action by which the dice contained in the mini-dice shaker are randomly mixed by shaking and then allowed to settle on the bottom of the shaker so that the number of spots on the top faces of the dice can be totalled and used to settle the wagers.

**13:69F-13.2 Permissible wagers**

(a) Permissible wagers at the game of mini-dice are defined as follows:

1. "Place bet" is a wager that the number selected by the player (either 4, 5, 6, 8, 9, or 10) shall appear after a shake, but before the number 7 appears after a shake. A place bet shall be active on each shake of the dice until won or lost.
2. "Field bet" is a wager that any one of the numbers 2, 3, 4, 9, 10, 11, or 12 shall appear on the shake immediately following the placement of the bet.
3. "Any 7" is a wager that a 7 shall appear on the shake immediately following the placement of the bet.
4. "Over 7" is a wager that any of the numbers 8, 9, 10, 11, or 12 shall appear on the shake immediately following the placement of the bet.
5. "Under 7" is a wager that any of the numbers 2, 3, 4, 5, or 6 shall appear on the shake immediately following the placement of the bet.

(b) Only the wagers listed in (a) above shall be permissible at the game of mini-dice. Any mini-dice wager may be made prior to each shake of the dice.

**13:69F-13.3 Dice; number of dice; mini-dice shaker**

(a) Mini-dice shall be played with two dice, which shall be sealed inside a mini-dice shaker at all times pursuant to N.J.A.C. 13:69E-1.13I. The dice used to play mini-dice shall meet the requirements of N.J.A.C. 13:69E-1.15, and the mini-dice shaker shall meet the requirements of N.J.A.C. 13:69E-1.13I.

1. The mini-dice shaker and the dice contained therein shall be the responsibility of the dealer and the shaker shall never be left unattended while at the table.
2. No dice placed in a mini-dice shaker for use in gaming shall remain on a mini-dice table for more than 24 hours.
3. The dice used in mini-dice shall remain sealed inside the shaker at all times and shall not be handled by a player or the dealer.

**13:69F-13.4 Making and removal of wagers**

(a) All wagers at mini-dice shall be made by placing gaming chips, plaques or coupons on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) Only players seated at the mini-dice table may place a wager at the game. Once a player has placed a wager, that player must remain seated until the completion of that round of play.

(c) Each player shall be responsible for the correct positioning of his or her wagers on the mini-dice layout regardless of whether the player is assisted by the dealer. Each player must ensure that any instructions given to the dealer regarding the placement of wagers are correctly carried out.

(d) All wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 13:69F-13.5(b).

(e) A wager shall be settled strictly in accordance with its position on the layout when the dice come to rest.

**13:69F-13.5 Procedures for opening and dealing the game**

(a) Prior to opening the mini-dice table for gaming activity, the floorperson assigned to the mini-dice table shall inspect the mini-dice shaker to ensure that the device is in proper working order.

(b) The dealer shall announce "No more bets" immediately prior to shaking the mini-dice shaker.

(c) Once "No more bets" has been announced, the dealer shall place the cover on the mini-dice shaker and shake it at least three times so as to cause a random mixture of the dice.

(d) The dealer shall then offer the mini-dice shaker to the player immediately to the left of the dealer. If that player rejects the shaker, the dealer shall then offer the shaker to each of the other players in turn moving clockwise around the table until one of the players accepts the shaker.

1. If a player accepts the mini-dice shaker, the player shall shake it at least three times and immediately return the shaker to the dealer.
2. If none of the players accepts the mini-dice shaker, the dealer shall accept the shaker on behalf of the players and shake it at least three more times.

(e) The dealer shall then place the mini-dice shaker directly in front of him or her, remove the cover and immediately call out the sum of the spots on the top or uppermost faces of the two dice. Only one face on each die shall be considered uppermost.



(f) After calling out the sum of the spots, the dealer shall settle all wagers decided by that shake of the dice by first collecting all losing wagers and then paying all winning wagers at the odds currently being offered in accordance with N.J.A.C. 13:69F-13.6. The dice shaker shall remain uncovered until all winning wagers have been paid.

**13:69F-13.6 Payout odds; vigorish prohibited**

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

(b) A casino licensee shall pay off winning wagers at no less than the odds listed below. A casino licensee may pay off winning wagers at higher odds than those listed below provided that such odds are uniform within the casino and the casino simulcasting facility.

<u>Wager</u>	<u>Payout Odds</u>
Place Bet 4 to Win	9 to 5
Place Bet 5 to Win	7 to 5
Place Bet 6 to Win	7 to 6
Place Bet 8 to Win	7 to 6
Place Bet 9 to Win	7 to 5
Place Bet 10 to Win	9 to 5
Field Bets (3, 4, 9, 10, 11)	1 to 1
Field Bets (2 and 12)	2 to 1
Any 7	4 to 1
Over 7	1 to 1
Under 7	1 to 1

1. No casino licensee or its employees shall accept any wager that, because of the amount thereof, cannot be paid at the odds permitted by (b) above.
2. No casino licensee shall charge any percentage fee or vigorish to a player making any wager in the game of mini-dice.

**13:69F-13.7 Voluntary or compulsory relinquishment of the dice shaker**

(a) After each shake of the dice is completed and the bets are settled, the person who accepted the mini-dice shaker pursuant to N.J.A.C. 13:69F-13.5(d) may either retain or pass the right to shake the mini-dice shaker after the dealer, except that:

1. If the person is a player:
  - i. The shaker shall be passed after the player shakes a 7; and
  - ii. The floorperson may order the shaker to be passed if the player unreasonably delays the game, repeatedly makes invalid shakes, or violates either the Casino Control Act or the regulations of the Division; or
2. If the person is the dealer, the dealer shall offer to pass the shaker if there is any player seated at the table who has not previously refused to accept the shaker.

(b) Whenever a voluntary or compulsory relinquishment of the mini-dice shaker occurs, the dealer shall offer the shaker to the first player who is immediately to the left of the person who previously accepted the shaker, and if that player does not accept, to each of the players in turn moving clockwise around the table until one of the players accepts the shaker. If none of the players accepts the mini-dice shaker, the dealer shall accept the shaker on behalf of the players.

## **SUBCHAPTER 14. POKER**

### **13:69F-14.1 Definitions**

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

"All-in" means a player who has no funds remaining on the Poker table to continue betting in a round of play but who still retains the right to contend for that portion of the pot in which the player has already placed a bet.

"Ante" means a predetermined wager which each player is required to make in some poker games prior to any cards being dealt in order to participate in the round of play.

"Bad beat" means one or more pre-designated high value poker hands which, when held by a player as a losing hand in a round of play, shall result in a bad beat payout if the casino licensee has elected to offer a bad beat payout at that poker table.

"Bad beat payout" means one or more awards that are payable to a player in accordance with the procedures set forth in N.J.A.C. 13:69F-14.19 upon the occurrence of a bad beat.

"Bet" means an action by which a player places gaming chips or gaming plaques into the pot on any betting round.

"Betting round" means a complete wagering cycle in a hand of poker after all players have called, folded or gone all-in.

"Blind bet" means a mandatory wager in some poker games which only players sitting in specific betting positions at the poker table shall be required to place prior to any cards being dealt.

"Burn card" means a card taken from the top of a deck which is discarded face down, which is not in play and the identity of which remains unknown.

"Button" means an object which is moved clockwise around the table to denote an imaginary dealer and thereby determine the betting and dealing sequence.

"Call" means a wager made in an amount equal to the immediately preceding wager.

"Check" means that a player waives the right to initiate the betting in a betting round but retains the right to act if another player initiates the betting.

"Common card" means, in any game of stud poker, a card which is dealt face upward if there are insufficient cards left in the deck to deal each player a card individually and which can be used by all players at the showdown.

"Community card" means any card which is dealt face upward and which can be used by all players to form their best hand.

"Cover card" means a yellow or green plastic card used during the cut process and then to conceal the bottom card of the deck.

"Draw" means, in any game of draw Poker, an exchange by a player of cards held in his or her hand, after the initial round of betting, for an equal number of new cards from the deck.

"Fold" means the withdrawal of a player from a round of play by discarding his or her hand of cards during a betting round and refusing to equal a wager.

"Forced bet" means a wager which is required to start the wagering on the first betting round.

"Fouled hand" means a hand that either has an improper number of cards or has come into contact with other cards in such a way as to render it impossible to determine accurately which cards are contained in the hand.

"Half-kill" means in the game of omaha high-low split eight or better poker when one player wins an entire qualifying pot, the betting limits are increased by one-half the posted table wagering limits for the next hand and remain in effect until a pot is split between one player winning the high hand and another player winning the low hand or until a pot does not qualify in amount.

"High" means a game of poker in which the highest ranking hand in accordance with N.J.A.C. 13:69F-14.3 wins the pot.

"High hand payout" means one or more awards that are payable to a player in accordance with the procedures set forth in N.J.A.C. 13:69F-14.19 whenever a player holds one or more predesignated high value poker hands without regard to the value of the hand of any other player.

"High-low split" means a form of poker in which there is a winner for both the highest and lowest ranking hands.

"Hole card" means any card dealt to a player face down.

"Kill" means in the game of omaha high-low split eight or better poker when one player wins an entire qualifying pot, the betting limits are twice the posted table wagering limits for the next hand and remain in effect until a pot is split between one player winning the high hand and another player winning the low hand or until a pot does not qualify in amount.

"Low" means a game of poker in which the highest ranking low hand in accordance with N.J.A.C. 13:69F-14.3 wins the pot.

"Opening bet" means the first bet in a round of play.

"Pot" means the amount which is awarded to the winning player or players at the conclusion of a round of play and is equal to the total amount anted or bet by the players during the round of play, less any rake extracted pursuant to N.J.A.C. 13:69F-14.14 and, if applicable, any amount contributed to a bad beat payout fund pursuant to N.J.A.C. 13:69F-14.19.

"Protected hand" means a hand of cards which the player is physically holding or has placed under one or more gaming chips.

"Raise" means a bet in an amount greater than the immediately preceding bet in that betting round.

"Rake" means the amount of gaming chips, gaming plaques or coin collected by the dealer as poker revenue in accordance with N.J.A.C. 13:69F-14.14.

"Round of play" means, for any game of poker, the process by which cards are dealt, bets are placed and the winner of the pot is determined and paid in accordance with the rules of this subchapter.



"Showdown" means the action of revealing the hands of each player in order to determine who shall win the pot.

"Side pot" means a separate pot formed when one or more players are all-in.

"Straddle" or "straddle bet" means an optional wager in some poker games that require blind wagers, which only players sitting in specific betting positions at the poker table may place prior any cards being dealt.

"Stub" means the remaining portion of the deck after all cards in a round of play have been dealt.

"Suit" means one of the four categories of cards, that is, diamond, spade, club, or heart.

"Table stakes" means the currency, gaming chips and gaming plaques on the table is in play and a player may not subtract from his or her currency, gaming chips or gaming plaques at any time during ongoing play.

"Up-card" means, in a game of stud poker, any card dealt to a player face up.

**13:69F-14.2 Cards; number of decks**

(a) Poker shall be played with one deck of cards with backs of the same color and design and one additional cover card. The cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards. Two decks of cards shall be maintained for use at each poker table at all times. Each deck maintained at the poker table shall be visually distinguishable in some manner from the other deck. While one deck is in use, the other deck shall be stored in a designated area pursuant to N.J.A.C. 13:69E-1.13E, unless an automated card shuffling device is being used.

(b) Each deck of cards maintained at the poker table may be rotated in and out of play; provided, however, that no deck of cards shall be used at the table for more than three hours without the dealer or floorperson placing the 52 cards into suit and sequence. All decks opened for use on a poker table shall be changed at least every six hours.

(c) Each gaming day, decks of cards with distinguishable card backings as required by N.J.A.C. 13:69E-1.17(j) shall be distributed among all open poker tables in a manner determined by the poker shift supervisor or supervisor thereof. The distribution of decks among tables shall consider, at a minimum, the table limits, the location of the table and the type of poker available at each table and shall be intended to ensure the integrity of gaming at poker.

(d) If an automated card shuffling device is being used, a casino licensee shall use both decks of cards, and:

1. The backs of the cards in the two decks shall be of different colors;
2. One deck shall be shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game; and
3. Both decks shall be continuously alternated in and out of play, with each deck being used for every other round of play.

### **13:69F-14.3 Poker rankings**

(a) The rank of the cards used in all types of poker other than low poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. All suits shall be considered equal in rank. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with, as applicable, a two and three (in a three-card poker hand) or a two, three, four, and five (in a five-card poker hand).

(b) The permissible high poker hands in poker games that result in a five-card hand, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king, queen, jack, and 10 of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with king, queen, jack, 10, and nine being the highest ranking straight flush and ace, two, three, four and five being the lowest ranking straight flush;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank regardless of suit, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;
4. "Full house" is a hand consisting of "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full

house;

5. "Flush" is a hand consisting of five cards of the same suit;
6. "Straight" is a hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight and an ace, two, three, four, and five being the lowest ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (for example, queen, king, ace, two, three);
7. "Three-of-a-kind" is a hand consisting of three cards of the same rank regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
8. "Two pairs" is a hand consisting of two "pairs," with two aces and two kings being the highest ranking two pair and two threes and two twos being the lowest ranking two pair; and
9. "One pair" is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) The permissible high poker hands in poker games that result in a three-card hand, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king, and queen of the

same suit;

2. "Straight flush" is a hand consisting of three cards of the same suit in consecutive ranking, with king, queen, and jack being the highest ranking straight flush and a three, two and ace being the lowest ranking straight flush;
3. "Three-of-a-kind" is a hand consisting of three cards of the same rank, regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
4. "Straight" is a hand consisting of three cards of consecutive rank, regardless of suit, with an ace, king, and queen being the highest ranking straight and a three, two, and ace being the lowest ranking straight; provided, however, that an ace may not be combined with a king and two for purposes of determining a winning hand;
5. "Flush" is a hand consisting of three cards of the same suit; and
6. "One pair" is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(d) When comparing two hands which are of identical poker hand rank pursuant to the provisions of (b) or (c) above, as applicable, or which contain none of the poker hands authorized for that game, the hand which contains the highest ranking

card as provided in (a) above or (e) below, whichever is applicable, which is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered tied and the pot shall be equally divided among the players with the tied hands.

(e) The rank of the cards used in low poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, two, three, four, five, six, seven, eight, nine, 10, jack, queen, and king; provided, however, that in the game of Triple Draw Low Ball Deuce to Seven the order of highest to lowest rank shall be two, three, four, five, six, seven, eight, nine, 10, jack, queen, king, and ace. All suits shall be considered equal in rank.

(f) The ranking of a low poker hand as determined by the holding of a five- or three-card hand shall be the inverse of the rankings for a high poker hand as set forth in (b) and (c) above; provided, however, that in all low poker games except for Triple Draw Low Ball Deuce to Seven, straights and flushes shall not be considered for purposes of determining a winning hand at low poker.

(g) In all games of poker, a hand shall be ranked according to the cards actually contained therein and not by the player's opinion or statement of its value.

#### **13:69F-14.4 Opening the table for gaming**

(a) After receiving two decks of cards at the table, in accordance with N.J.A.C. 13:69E-1.18 and 13:69F-14.2, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (c) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson or supervisor thereof, the cards shall be spread out face up on the table for visual inspection by the first two players to be seated at the table. The cards shall be spread out according to suit and in sequence.

(c) Immediately prior to the commencement of play and not before a minimum of two players are afforded an opportunity to visually inspect the cards from each deck at the table, each deck shall be separately turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Each deck of cards shall be shuffled in accordance with N.J.A.C. 13:69F-14.5.

1. If an automated shuffling device is not being used, one of the decks shall be cut in accordance with N.J.A.C. 13:69F-14.5 and the other deck shall be maintained pursuant to N.J.A.C. 13:69E-1.13E for subsequent use pursuant to N.J.A.C. 13:69F-14.2. In the alternative, a casino licensee may wash, shuffle and cut only the deck intended for immediate use and maintain the other deck pursuant to N.J.A.C. 13:69E-1.13E. Upon rotation pursuant to N.J.A.C. 13:69F-14.2, the other deck shall be washed, shuffled and



cut in accordance with the requirements herein and N.J.A.C.  
13:69F-14.5.

2. If an automated shuffling device is being used, one of the decks shall be cut in accordance with N.J.A.C. 13:69F-14.5 and the other deck shall be placed or left in the automated shuffler for the next round of play.

**13:69F-14.5 Shuffle and cut of the cards**

(a) Immediately prior to commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after the completion of each round of play, the dealer shall shuffle the entire deck of cards, either manually or by use of an automated card shuffling device, so that they are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack.

(b) After the cards have been shuffled, stacked, and placed on the table in front of the dealer, the dealer shall, using one hand, cut the deck by:

1. Placing the cover card on the table in front of the deck of cards;
2. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card; and
3. Then placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (b)2 above.

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

(d) If there is no gaming activity at the poker table, each deck of cards at the table shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once at least two players have arrived at

the table. After the first two players are afforded an opportunity to visually inspect both of the decks, the procedures required by N.J.A.C. 13:69F-14.4(c) shall be completed.

**13:69F-14.6 Poker overview; general dealing procedures for all types of poker**

(a) Poker shall be conducted in a separate and distinct area of the casino floor or the casino simulcasting facility approved by the Division.

(b) Poker shall be played by a minimum of two players and a maximum of 11 players. Poker shall be dealt by a dealer at a poker table. For all types of poker set forth in N.J.A.C. 13:69F-14.8, the dealer shall not participate in the playing or outcome of the game in any way except as otherwise authorized in this subchapter.

(c) A player shall wager on the cards that the player holds in his or her hand. All bets by a player shall be placed by the dealer in the designated area of the table known as the pot. A player may be required to ante or place a blind bet prior to the receipt of any cards. After each round of cards is dealt, a betting round shall be conducted. Each player shall decide whether to continue contending for the pot by calling or raising the bet of the other players.

(d) The object of the game shall be for a player to win the pot either by making a bet that no other player elects to call, or by having the hand of highest rank at the showdown in accordance with the provisions of N.J.A.C. 13:69F-14.3. If two or more players are still in contention for a pot after all cards have been dealt and the final betting round has been completed, there shall be a showdown among the players still in contention to determine which player has the hand of highest rank. Based on the type of poker being played, the winning player may be the player who holds the highest ranking high poker hand, the highest ranking low poker hand or both the highest ranking high and low poker hands.

(e) The following procedures shall be utilized by the dealer when dealing the game of poker:

1. The dealer shall choose the hand in which he or she will hold the cards. Once the dealer has chosen a hand, the dealer must use that hand whenever holding the cards. The cards held by the dealer shall, at all times, be held in front of the dealer, as level as possible and over the poker table. If during a round of play, the deck must be set down to handle a transaction, the dealer shall place a marker button on top of the deck until the transaction has been completed.
2. The dealer shall verbalize or physically indicate the action which is occurring at the poker table with regard to the conduct of the game and instruct each player as to his or her various turns to act and options.
3. All burn cards required by this subchapter shall be kept separate from the pile of discarded cards.
4. The dealer shall be required to count the entire deck of cards at least once every 15 minutes in order to determine that 52 cards are present; provided, however, that the dealer may count the stub in the games of hold 'em poker and omaha poker. In the alternative, a casino licensee may utilize an automated card shuffling device approved by the Division that has the capability of

counting the cards in a deck as it shuffles them. If a count reveals an incorrect number of cards, the deck shall be removed from the table in accordance with N.J.A.C. 13:69E-1.18(n).

5. At the completion of a round of play, the dealer shall award the pot to the winning player or players after a showdown or to the last remaining player if all other players have folded. Prior to pushing the pot to the winner and collecting the winning hand, the dealer shall first collect the cards from all losing players.
6. All side pots shall be awarded before the dealer awards the pot in the center of the poker table.
7. All discarded hands shall be counted by the dealer to determine that the proper number of cards has been returned.
8. The dealer shall collect the rake in accordance with N.J.A.C. 13:69F-14.14.
9. The dealer shall collect, if applicable, any amount required to be contributed to a bad beat payout fund in accordance with N.J.A.C. 13:69F-14.19.

**13:69F-14.7 Wagers**

(a) Only players who are seated at the poker table may be permitted to receive cards and participate in each betting round.

(b) Depending upon the particular type of poker game being dealt, a player may be required to:

1. Place an ante prior to receiving any cards;
2. Place a predetermined blind bet prior to receiving any cards; or
3. Place a forced bet to initiate a betting round based on that player's up-card.

(c) A player may only participate in the wagering during a round of play with the gaming chips, gaming plaques, or currency that were already on the poker table in front of the player when the round of play commenced. In addition, a player may use coin for the purpose of placing an ante in an amount less than \$ 1.00 and in denominations of \$.25 or \$.50.

1. A player may only add to his or her gaming chips, gaming plaques or currency between rounds of play and, except as provided in (c)5 below, may not remove any of his or her gaming chips, gaming plaques or currency from the poker table at any time during ongoing play pursuant to the definition of table stakes as set forth in N.J.A.C. 13:69F-1.1.
2. Currency which is available for use by a player pursuant to the requirements of this section may be utilized to initiate, call or

raise a bet if such currency is expeditiously converted into gaming chips or gaming plaques by the dealer in accordance with the regulations governing the acceptance and conversion of such instruments. Coin which is available for use by a player pursuant to this subsection may be utilized to place an ante in an amount less than \$ 1.00, and any such coin shall be expeditiously converted into a \$ 1.00 gaming chip by the dealer upon the pot accumulating an equivalent aggregate value in coin.

3. In order to participate in a round of play, a player shall be required to have an amount of gaming chips, gaming plaques or currency available on the poker table prior to the start of the round of play which is sufficient to make any bet required by (b) above and at least one bet at the posted table minimum.
4. A player who satisfies the requirements of (c)3 above but who depletes his or her funds on the Poker table prior to the completion of a round of play shall be deemed to be "all-in."
  - i. An "all-in" player shall retain financial interest in the outcome of the round of play, but shall only be eligible to win the amount of the pot to which he or she contributed;
  - ii. An "all-in" player shall continue to receive any cards to which he or she would normally be entitled; and



- iii. Betting shall continue unimpeded among the other players by generating a separate secondary pot which only those players shall be eligible to win.
5. Whenever a player indicates an intent to temporarily leave a poker table without relinquishing his or her seat at the table, the poker shift supervisor shall either:
  - i. Account for the amount of the player's table stakes prior to the player's departure from the table in possession of his or her table stakes and upon the player's return to the table;
  - ii. Maintain the player's table stakes on the table surface using a cover until the player's return; or
  - iii. Permit the player's table stakes to remain on the table surface uncovered.
6. Upon a player temporarily leaving a poker table and the poker shift supervisor observing either (c)5i or ii above, another patron who is not a player in an active game may play in the absent player's seat, until such time as the absent player returns to the table.

(d) A verbal statement of "fold," "check," "call," "raise," or an announcement of a specific size wager by a player, assuming it is within the rules of the poker game

being played and the minimum and maximum wager limits for the poker table, shall be binding on the player if it is that player's turn to act.

(e) A player who announces a bet or raise of a certain amount but places a different amount of gaming chips or gaming plaques in the pot shall be required to correct his or her bet or raise to the announced amount in accordance with the instructions of the dealer.

(f) A player shall be considered to have placed a bet if the player:

1. Pushes gaming chips or gaming plaques forward to indicate the intent of placing a bet;
2. Releases gaming chips or gaming plaques into the pot; or
3. Releases gaming chips or gaming plaques at a sufficient distance from the player and towards the pot to make it obvious that it is intended as a bet.

(g) A player shall not be permitted to make a bet and thereafter attempt to increase the amount of that bet.

1. If the player wishes to add additional gaming chips or gaming plaques to the bet, the player must indicate at the time the bet is being made that the bet is not yet complete.
2. A player who puts the proper amount of gaming chips or gaming plaques into the pot to call a bet, without indicating his or her intention to raise, may not thereafter raise the previous bet.

3. Subject to the posted table wagering limits, a player who announces "raise" may continue to bet gaming chips or gaming plaques until both of his or her hands come to rest in front of the pot.

(h) It shall be the dealer's responsibility to ensure that no player touches any of the gaming chips or gaming plaques once placed into the pot.

(i) Unless a raise has been verbally announced by that player, a player who puts into the pot a single gaming chip that is larger than required is assumed to have only called the preceding bet and to be awaiting change from the dealer.

(j) Unless specifically posted to the contrary, a player shall be permitted to raise after he or she has previously checked in a betting round.

**13:69F-14.8 Types of permissible poker games**

- (a) A casino licensee may offer the following types of poker games:
1. Seven-card stud (high, low, high-low split, and high-low split eight or better);
  2. Hold 'em (high);
  3. Omaha (high, high-low split eight, or better);
  4. Five-card draw (high and low);
  5. Five-card stud (high);
  6. Mambo stud (high-low split six or better); and
  7. Badugi.
- (b) No casino licensee shall offer or permit the playing of any poker game in its casino room or casino simulcasting facility which is not authorized by this subchapter.

**13:69F-14.9 Seven-card stud poker; procedures for dealing of cards; completion of each round of play**

(a) Each casino licensee shall be required to observe the procedures set forth in this section for each game of seven-card stud high, seven-card stud low, seven-card stud high-low split, or seven-card stud high-low split eight or better poker offered in its casino room or casino simulcasting facility.

(b) Each poker table shall be restricted to a maximum of nine players as determined by the casino licensee. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with N.J.A.C. 13:69F-8.3.

(c) Starting with the first player to the left of the dealer and continuing in a clockwise rotation around the poker table, the dealer shall deal two rounds of cards face down and one round of cards face up to each player.

(d) Once each player has received three cards in accordance with (c) above, the first betting round shall commence by comparing the up-card of each player. For the purposes of this subsection only, in the event that two or more up-cards are of the same rank, the up-cards shall then be ranked by suit, with the highest to lowest ranked suits in order as follows: spades, hearts, diamonds, and clubs. Betting shall be commenced by:

1. For high poker, the player with the lowest ranked up-card;
2. For low poker, the player with highest ranked up-card;

3. For high-low split poker, the player with the highest ranked up-card. For this purpose, an ace shall be considered ranked below a two; and
4. For high-low split eight or better poker, the player with the lowest ranked up-card. For this purpose, an ace shall be considered the highest ranking card.

(e) Following the placement of the forced bet required by (d) above, each subsequent player may, proceeding in a clockwise rotation from the player who placed the forced bet, fold, call, or raise the bet. After the last player has responded to the most recent bet, the betting round shall be considered complete.

(f) Upon completion of the first betting round, the dealer shall burn the top card of the deck and then, starting with the first remaining player to his or her left, deal a fourth card face up to each player who made or called the last wager. The next betting round shall commence as follows:

1. The player with the highest ranking poker hand showing shall be required to bet or check;
2. For seven-card stud low, the player with the highest ranking low poker hand showing shall be required to bet or check; or
3. If the highest ranking poker hand showing is held by two or more players, the player closest to the left of the dealer shall be required to bet or check.

(g) Following the initial bet or check required by (f) above, each subsequent player, proceeding in a clockwise rotation, may fold, call, raise or, if the preceding players have not made a bet, check. Each player may check until a bet has been made. Once a bet has been made, the next player in a clockwise rotation may fold, call or raise. After the last player has responded to the most recent bet, the betting round shall be considered complete.

(h) The dealer shall then deal two additional rounds of cards face up and one round of cards face down to each player who made or called the last wager. Prior to each round of cards being dealt, the dealer shall burn the top card of the deck.

Notwithstanding the foregoing, if insufficient cards remain in the deck to give each remaining player either a sixth or seventh card, the top card of the deck shall be burned and a common card shall be dealt face up in the center of the table. If there is either one or no card remaining in the deck when a common card is to be dealt, the dealer shall shuffle the burn cards, burn a card and then deal the common card. The dealing of each round of cards or, if applicable, each common card pursuant to this subsection shall be followed by a betting round conducted in accordance with the provisions of (f) and (g) above.

(i) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winner of the pot. Each player remaining in the game shall form a five card poker hand from the seven cards which he or she was dealt. This five-card hand shall constitute the poker hand of that player at the showdown. The winner of the pot shall be:

1. In high poker, the player with the highest ranking five-card high hand;
2. In low poker, the player with the highest ranking five-card low hand;
3. In high-low split poker or high-low split eight or better poker, the player with the highest ranking five-card high hand and the player with the highest ranking five-card low poker hand, subject to the provisions of (j) below, who shall divide the pot equally.
  - i. If a pot cannot be divided equally, the excess amount, which shall not exceed \$1.00, shall be given to the player with the highest ranking high hand.
  - ii. If a tie exists between two or more players for the highest ranking high hand, the high hand share of the pot shall be divided equally among the tied players. If the high hand share of the pot cannot be divided equally among the tied players, the excess, which shall not exceed \$1.00, shall be given to the player with the highest ranking high poker card by suit.
  - iii. If a tie exists between two or more players for the highest ranking low hand, the low hand share of the pot shall be divided equally among the tied players. If the low hand share of the pot cannot be divided equally among the tied



players, the excess, which shall not exceed \$1.00, shall be given to the player with the lowest ranking low poker card by suit.

- iv. For purposes of this subsection, the cards shall be ranked by suit with the highest to lowest ranked suit in order as follows: spades, hearts, diamonds, and clubs.

(j) In seven-card stud high-low split eight or better poker, a winning low hand may not contain any pairs or a nine, 10, jack, queen, or king. This defines the qualifying clause known as "eight or better." In the event that none of the hands of the remaining players satisfies this requirement, the entire pot shall be awarded to the player with the highest ranking high hand.

(k) In seven-card stud high-low split poker and seven-card stud high-low split eight or better poker, the player may form two different hands of five cards each out of the player's seven available cards, enabling that player to contend for both the high hand and low hand share of the pot. A player may use the same five-card grouping to make a high poker hand and a low poker hand. For example:

1. A hand consisting of a two, three, four, five, and six would qualify as a straight for purposes of the high hand and as a high ranking low hand; or
2. A hand consisting of five cards of the same suit, none higher than an eight, would qualify as a flush for purposes of the high hand and as a high ranking low hand.

(l) In seven-card stud high-low split poker and seven-card stud high-low split eight or better poker, an ace may be used concurrently as a low card to satisfy a low hand and as a high card to satisfy a high hand.

**13:69F-14.10 Hold 'em poker; procedures for dealing of cards; completion of each round of play**

(a) Each casino licensee shall be required to observe the procedures set forth in this section for each game of hold 'em high poker offered in its casino room or casino simulcasting facility. Hold 'em poker shall be played to determine a winning high hand only.

(b) Each poker table shall be restricted to a maximum of 11 players. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with N.J.A.C. 13:69F-8.3.

(c) The order in which the cards shall be dealt and the order in which players shall be required or have the option to bet shall be determined as follows:

1. A flat disk called the "button" shall be used to indicate an imaginary dealer;
2. At the commencement of play, the button shall be placed in front of:
  - i. The first player to the right of the dealer; or
  - ii. The player randomly determined by rank of a single card dealt; and
3. Thereafter, the button shall rotate around the table in a clockwise manner after each round of play.

(d) Wagers placed prior to dealing any cards shall be governed by the following rules:

1. The player to the immediate left of the button shall be required to initiate the first betting round by placing a blind bet in accordance with the posted table requirements.
  - i. In a casino licensee's discretion, if a new player enters a game at a seating position between the button and a player who has placed a blind bet, or an absent player who has missed a blind bet seeks to reenter the game, the new or absent player shall post a blind bet(s) (buying the button) to participate in any round of play prior to the button returning to the player's seating position.
2. A casino licensee may require additional blind bets to be made immediately subsequent to the initial blind bet.
3. A casino licensee may elect to offer players the option to place a straddle bet subsequent to the blind bet(s).
4. The amount and number of all blind bets required by the casino licensee and, if offered, the amount of a straddle bet, shall be posted on a sign in accordance with N.J.A.C. 13:69F-8.3.

(e) Starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, the dealer shall deal two rounds of cards face down to each player, with the player with the button being the last player to receive a card each time.

(f) Following the placement of the blind bet(s) and, if applicable, a straddle bet, each player shall in turn, in a clockwise rotation around the poker table, either fold, call, or raise the bet. The option to raise shall also apply to the player(s) who made the blind bet(s) and straddle bet. After the last player has responded to the most recent bet, the betting round shall be considered complete.

(g) The dealer shall then burn the top card of the deck and proceed to deal three community cards face up in the center of the table. The next betting round shall commence with the option to bet or check belonging to the first player to the left of the button who has not folded. Each subsequent player may, in clockwise rotation, fold, call, raise the bet, or, if preceding players have not made a bet, make an opening bet or check. The betting round shall be considered complete when each player has either folded or called in response to the most recent bet.

(h) Upon completion of the betting round required by (g) above, the dealer shall again burn the top card of the deck and then deal a fourth community card face up in the center of the table. The next betting round shall be commenced and completed in accordance with the requirements of (g) above.

(i) Upon completion of the betting round required by (h) above, the dealer shall again burn the top card of the deck and then deal a fifth and final community card face up in the center of the table. The final betting round shall be commenced and completed in accordance with the requirements of (g) above.

(j) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winner

of the pot. Each player remaining in the game shall form his or her highest ranking five card high poker hand by using, in any combination, his or her own two cards and the five community cards available on the table. The winner of the pot shall be the player with the highest ranking five-card high poker hand. If the highest ranking five-card high poker hand that each of the remaining players can form is comprised of the five community cards, all players remaining in the round of play shall share equally in the pot.

(k) A casino licensee may elect to offer variations of hold 'em poker known as "Pineapple" or "Crazy Pineapple," in which the dealer shall deal three rounds of cards face down to each player.

1. For Pineapple, upon completing the opening round of betting but prior to dealing the three community cards pursuant to (g) above, each player is required to discard one card in the same sequence as the preceding round of betting.
2. For Crazy Pineapple, upon the dealer dealing the three community cards and the completion of the round of betting prescribed in (g) above, each player is required to discard one card in the same sequence as the preceding round of betting.

(l) A casino licensee may elect to offer multiple, alternative hands resolution subject to the following:

1. Two or more players shall agree to the number of alternative hands to be played, provided that the players agree to:

- i. No more than four alternative hands in a round of play;  
and
  - ii. The juncture in the round of play at which the alternative hands are to be generated (examples include prior to turning over the first three community cards, prior to turning over the fourth community card, and prior to turning over the fifth community card).
2. The dealer shall verbally confirm such agreement and place a marker on the table bearing the number of alternative hands to be played prior to dealing any additional community cards.
3. Upon player agreement and dealer confirmation and marker placement, the dealer shall proceed to deal each alternative hand in accordance with the rules of this section, but without any additional player betting.
4. The dealer shall split the pot into separate equal portions to the nearest dollar amount corresponding to the number of alternative hands to be dealt, with any excess amount added to the first hand dealt. The portion of the pot dedicated for each hand resolution shall be awarded to the player with the winning hand. If players have equal ranking hands, the corresponding portion shall be split equally among players.

**13:69F-14.11 Omaha poker; procedures for dealing of cards; completion of each round of play**

(a) Each casino licensee shall be required to observe the procedures set forth in this section for each game of omaha high and omaha high-low split eight or better poker offered in its casino room or casino simulcasting facility.

(b) Each poker table shall be restricted to a maximum of 10 players. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, and the kill or half-kill option, if offered, shall be posted on a sign at each poker table in accordance with N.J.A.C. 13:69F-8.3.

(c) The order in which the cards shall be dealt and the order in which players shall be required or have the option to bet shall be determined in accordance with the procedures governing the use of a button as set forth in N.J.A.C. 13:69F-14.10(c).

(d) Starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, the dealer shall deal four rounds of cards face down to each player with the player with the button being the last player to receive a card each time.

(e) After each player is dealt four cards face down, an initial blind bet and all subsequent dealing and betting rounds shall be completed in accordance with the provisions of N.J.A.C. 13:69F-14.10(d) and (f) through (i).

(f) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winner of the pot. Each player remaining in the game shall form a five card poker hand by using



two of the four cards dealt to the player and three of the five community cards. This five-card hand shall constitute the poker hand of the player at the showdown. The winner of the pot shall be:

1. In high poker, the player with the highest ranking five-card high poker hand; or
2. In high-low split eight or better poker, the player with the highest ranking five-card high poker hand and the player with the highest ranking five-card low poker hand, subject to the provisions of (g) below, who shall divide the pot equally.
  - i. If a pot cannot be divided equally, the excess amount, which shall not exceed \$ 1.00, shall be given to the player with the highest ranking high hand.
  - ii. If a tie exists between two or more players for the highest ranking high hand, the high hand share of the pot shall be divided equally among the tied players. If the high hand share of the pot cannot be divided equally among the tied players, the excess, which shall not exceed \$ 1.00, shall be given to the player with the highest ranking high poker card by suit.
  - iii. If a tie exists between two or more players for the highest ranking low hand, the low hand share of the pot shall be divided equally among the tied players. If the low hand

share of the pot cannot be divided equally among the tied players, the excess, which shall not exceed \$ 1.00, shall be given to the player with the lowest ranking low poker card by suit.

- iv. For purposes of this subsection, the cards shall be ranked by suit with the highest to lowest rank suit in order as follows: spades, hearts, diamonds, and clubs.

(g) In omaha high-low split eight or better poker, the eligibility requirements of N.J.A.C. 13:69F-14.9(j) must be satisfied. In the event that none of the hands of the remaining players satisfies this requirement, the entire pot shall be awarded to the player with the highest ranking high poker hand.

(h) The following rules shall only apply in omaha high-low split eight or better poker:

1. A player may form two different hands of five cards each, enabling that player to contend for both the high hand and low hand share of the pot; provided, however, that the distribution of cards contained in each hand shall comply with (f) above;
2. A player may use the same five card grouping to make a high hand and a low hand; and
3. An ace may be used concurrently as a low card to satisfy a low hand and as a high card to satisfy a high hand.

(i) In omaha high-low split eight or better poker, an optional kill or half-kill may be offered. A kill button, indicating the kill or half-kill is in effect, shall be placed in front of the player who wins the entire pot in the hand, provided that the amount of the pot is an established dollar amount or multiple of the minimum permissible wager for the hand, as determined by the casino licensee. In the succeeding hand, the player shall be required to place no more than one blind bet in the amount of the increased permissible minimum wager for the hand, notwithstanding that the player may be required to place a blind bet to initiate the first round of betting pursuant to (e) above and N.J.A.C. 13:69F-14.10(d). Any other player required to place a blind bet to initiate the first round of betting shall be required to place a blind bet in accordance with the posted table requirements. If, in the succeeding hand, a qualifying pot is not split between one player winning the high hand and another player winning the low hand, the kill button shall be moved in front the player who wins the entire pot for that hand. The kill or half-kill shall remain in effect until a pot does not qualify in amount or a pot is split between a player winning the high hand and a player winning the low hand. Once a pot does not qualify in amount or is split between two players, the dealer shall collect the kill button.

(j) A casino licensee may elect to offer multiple, alternative hands resolution subject to the following:

1. Two or more players shall agree to the number of alternative hands to be played, provided that the players agree to:

- i. No more than four alternative hands in a round of play;  
and
  - ii. The juncture in the round of play at which the alternative hands are to be generated (examples include prior to turning over the first three community cards, prior to turning over the fourth community card, and prior to turning over the fifth community card).
2. The dealer shall verbally confirm such agreement and place a marker on the table bearing the number of alternative hands to be played prior to dealing any additional community cards.
3. Upon player agreement and dealer confirmation and marker placement, the dealer shall proceed to deal each alternative hand in accordance with the applicable provisions of N.J.A.C. 13:69F-14.10(h) and (i), but without any additional player betting.
4. The dealer shall split the pot into separate equal portions to the nearest dollar amount corresponding to the number of alternative hands to be dealt, with any excess amount added to the first hand dealt. The portion of the pot dedicated for each hand resolution shall be awarded to the player with the winning hand. If players have equal ranking hands, the corresponding portion shall be split equally among players.

**13:69F-14.12 Five-card draw poker; procedures for dealing of cards; completion of each round of play**

(a) Each casino licensee shall be required to observe the procedures set forth in this section for each game of five-card draw high and five-card draw low poker offered in its casino room or casino simulcasting facility.

(b) Each poker table shall be restricted to a maximum of eight players. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with N.J.A.C. 13:69F-8.3.

(c) The order in which the cards shall be dealt and the order in which players shall be required or have the option to bet shall be determined in accordance with the procedures governing the use of a button as set forth in N.J.A.C. 13:69F-14.10(c).

(d) Starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, the dealer shall deal five rounds of cards face down to each player with the player with the button being the last player to receive a card each time.

(e) After each player has been dealt five cards face down, an initial betting round shall be completed in accordance with the provisions of N.J.A.C. 13:69F-14.10(d) and (f).

(f) After completion of the initial betting round, each player remaining in the round of play, starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, shall have an opportunity to draw new cards. This process shall be accomplished one player at a time. Each player

may keep his or her original hand or discard as many cards as he or she chooses. Each discarded card shall be replaced by the dealer with a new card dealt from the deck as follows:

1. Prior to the first player receiving any new cards, the dealer shall burn the top card of the deck; and
2. If insufficient cards remain in the deck for each player remaining in the round of play to draw new cards, the discard pile shall be reshuffled and used for this purpose; provided, however, that the cards to be discarded by a player who has not yet requested new cards shall not be included as part of the reshuffled cards.

(g) The final betting round shall commence with the option to bet or check belonging to the first player to the left of the button who has not folded. Each subsequent player may, in clockwise rotation, fold, call, raise the bet, or, if preceding players have not made a bet, make an opening bet or check. The final betting round shall be considered complete when the last player has responded to the most recent bet.

(h) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winner of the pot. The winner of the pot shall be:

1. In high poker, the player with the highest ranking five-card high hand; and
2. In low poker, the player with the highest ranking five-card low

hand.

**13:69F-14.12A Triple Draw Low Ball Deuce to Seven; procedures for dealing of cards; completion of each round of play**

(a) Each casino licensee shall be required to observe the procedures set forth in this section for each game of Triple Draw Low Ball Deuce to Seven offered in its casino room or casino simulcasting facility.

(b) Each poker table shall be restricted to a maximum of seven players. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with N.J.A.C. 13:69F-8.3.

(c) The order in which the cards shall be dealt and the order in which players shall be required or have the option to bet shall be determined in accordance with the procedures governing the use of a button as set forth in N.J.A.C. 13:69F-14.10(c).

(d) Starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, the dealer shall deal five rounds of cards face down to each player with the player with the button being the last player to receive a card each time.

(e) After each player has been dealt five cards face down, an initial betting round shall be completed in accordance with the provisions of N.J.A.C. 13:69F-14.10(d) and (f).

(f) After completion of the initial betting round, each player remaining in the round of play, starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, shall have an opportunity to draw new cards one player at a time. Prior to the first player receiving any new cards,



the dealer shall burn the top card of the deck. Each player may keep his or her original hand or discard as many cards as he or she chooses. Each discarded card shall be replaced by the dealer with a new card dealt from the deck. If an insufficient number of cards remain in the deck for a player to draw new cards, all discarded cards, except for the cards discarded by that player, shall be reshuffled and the new cards shall be dealt to the player.

(g) After the completion of discarding and drawing new cards, the second betting round shall be completed in accordance with the provisions of N.J.A.C. 13:69F-14.10(f).

(h) After the second betting round, each player remaining in the round of play, starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, shall have an opportunity to draw new cards one player at a time. Each player may keep his or her original hand or discard as many cards as he or she chooses. Each discarded card shall be replaced by the dealer with a new card dealt from the deck in accordance with (f) above.

(i) After the completion of discarding and drawing new cards, the third betting round shall be completed in accordance with the provisions of N.J.A.C. 13:69F-14.10(f).

(j) After the third betting round, each player remaining in the round of play, starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, shall have an opportunity to draw new cards one player at a time. Each player may keep his or her original hand or discard as many

cards as he or she chooses. Each discarded card shall be replaced by the dealer with a new card dealt from the deck in accordance with the provisions of (f) above.

(k) After the completion of discarding and drawing new cards, the fourth and final betting round shall commence with the option to bet or check belonging to the first player to the left of the button who has not folded. Each subsequent player may, in clockwise rotation, fold, call, raise the bet, or, if preceding players have not made a bet, make an opening bet or check. The final betting round shall be considered complete when the last player has responded to the most recent bet.

(l) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winner of the pot. The winner of the pot shall be the player with the lowest ranking hand as determined by N.J.A.C. 13:69F-14.3(e) and (f).

**13:69F-14.12B Badugi; procedures for dealing of cards; completion of each round of play**

(a) Each casino licensee shall be required to observe the procedures set forth in this section for each game of Badugi poker offered in its casino room or casino simulcasting facility.

(b) Each poker table shall be restricted to a maximum of nine players. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with N.J.A.C. 13:69F-8.3.

(c) The order in which the cards shall be dealt and the order in which players shall be required or have the option to bet shall be determined in accordance with the procedures governing the use of a button as set forth in N.J.A.C. 13:69F-14.10(c).

(d) Starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, the dealer shall deal four rounds of cards face down to each player with the player with the button being the last player to receive a card each time.

(e) After each player has been dealt four cards face down, an initial betting round shall be completed in accordance with the provisions of N.J.A.C. 13:69F-14.10(d) and (f).

(f) After completion of the initial betting round, each player remaining in the round of play, starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, shall have an opportunity to draw new cards one player at a time. Prior to the first player receiving any new cards,

the dealer shall burn the top card of the deck. Each player may keep his or her original hand or discard as many cards as he or she chooses. Each discarded card shall be replaced by the dealer with a new card dealt from the stub. If an insufficient number of cards remain in the stub for a player to draw new cards, the dealer shall deal any remaining cards in the stub to the player and all discarded cards, except for the cards discarded by that player, shall be reshuffled and any additional new cards shall be dealt to the player.

(g) After the completion of discarding and drawing new cards, the second betting round shall be completed in accordance with the provisions of N.J.A.C. 13:69F-14.10(d) and (f).

(h) After the second betting round, each player remaining in the round of play, starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, shall have an opportunity to draw new cards one player at a time. Each player may keep his or her original hand or discard as many cards as he or she chooses. Each discarded card shall be replaced by the dealer with a new card dealt from the deck in accordance with (f) above.

(i) After the completion of discarding and drawing new cards, the third betting round shall be completed in accordance with the provisions of N.J.A.C. 13:69F-14.10(d) and (f).

(j) After the third betting round, each player remaining in the round of play, starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, shall have an opportunity to draw new cards

one player at a time. Each player may keep his or her original hand or discard as many cards as he or she chooses. Each discarded card shall be replaced by the dealer with a new card dealt from the deck in accordance with (f) above.

(k) After the completion of discarding and drawing new cards, the fourth and final betting round shall commence with the option to bet or check belonging to the first player to the left of the button who has not folded. Each subsequent player may, in clockwise rotation, fold, call, raise the bet or, if preceding players have not made a bet, make an opening bet, or check. The final betting round shall be considered complete when the last player has responded to the most recent bet.

(l) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winner of the pot based upon the following rankings in order from highest to lowest:

1. The lowest Badugi hand shall win the pot. A Badugi hand is a hand in which each of the four cards have a different suit from the others and rank, as set forth in N.J.A.C. 13:69F-14.3(e). The lowest Badugi hand is an ace, two, three and four in which each of the four cards have a different suit from the others.
2. If no remaining players have a Badugi hand then the winner of the pot shall be the player with the lowest hand containing three cards, each of a different suit and rank.
3. If no remaining players have a hand containing three cards, each of a different suit and rank, then the winner shall be the player

with the lowest hand containing two cards, each of a different suit and rank.

4. If no remaining players have a hand containing two cards, each of a different suit and rank then the winner shall be the player with the lowest card.
5. In the event of a tie between more than one player remaining at the end of a round of play the pot shall be split evenly.

**13:69F-14.13 Five-card stud poker; procedures for dealing of cards; completion of each round of play**

(a) Each casino licensee shall be required to observe the procedures set forth in this section for each game of five-card stud high poker offered in its casino room or casino simulcasting facility. Five-card stud shall be played to determine a winning high hand only.

(b) Each poker table shall be restricted to a maximum of eight players. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with N.J.A.C. 13:69F-8.3.

(c) Starting with the first player to the left of the dealer and continuing in a clockwise rotation around the poker table, the dealer shall deal one round of cards face down and one round of cards face up to each player.

(d) Once each player has received two cards in accordance with (c) above, the first betting round shall commence by comparing the up-card of each player. The player with the lowest ranked up-card, which shall be determined by suit in accordance with the provisions of N.J.A.C. 13:69F-14.9(d) if two or more players have an up-card of the same rank, shall be required to make a forced bet.

(e) Following the forced bet, each subsequent player may, proceeding in a clockwise rotation from the player who placed the forced bet, fold, call, or raise the bet. After the last player has responded to the most recent bet, the betting round shall be considered complete.

(f) Upon completion of the first betting round, the dealer shall burn the top

card of the deck and then deal another round of cards face up to each player who made or called the last wager. The next betting round shall be commenced by the player with the highest ranking high poker hand showing. If two or more hands are of equal rank, the player closest to the left of the dealer shall be required to bet. The betting round shall be completed in accordance with the procedures in (e) above.

(g) The dealer shall then deal two additional rounds of cards face up to each player who made or called the last wager, with each such round followed by a betting round conducted in accordance with the provisions of (f) above. Prior to each round of cards being dealt, the dealer shall burn the top card of the deck.

(h) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winner of the pot. The winner of the pot shall be the player with the highest ranking five card high poker hand.



**13:69F-14.13 Mambo stud poker; procedures for dealing the cards; completion of each round of play**

(a) Each casino licensee shall be required to observe the procedures set forth in this section for mambo stud high-low split six or better poker offered in its casino room or casino simulcasting facility.

(b) Each poker table shall be restricted to 11 players or such lesser number as may be determined by the casino licensee. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with N.J.A.C. 13:69F-8.3.

(c) Starting with the first player to the left of the dealer and continuing in a clockwise rotation around the poker table, the dealer shall deal one round of cards face down and one round of cards face up to each player.

(d) Once each player has received two cards in accordance with (c) above, the first round of betting shall commence by comparing the up-card of each player. The player with the lowest ranked up-card shall be required to place a forced bet. The lowest ranked up-card shall be determined in accordance with the poker card rankings set forth at N.J.A.C. 13:69F-14.3(a); provided, however, that if the lowest ranked up-card is held by two or more players, the lowest ranked up-card shall then be determined by suit. For the purposes of this subsection and (f) below, the rank of the suits, in order of highest to lowest rank, shall be: spades, hearts, diamonds, and clubs.

(e) Following the placement of the forced bet required by (d) above, each subsequent player may, proceeding in a clockwise rotation from the player who placed

the forced bet, fold, call, or raise the bet. After each player has either folded or called in response to the most recent bet, the betting round shall be considered complete.

(f) Upon completion of the first betting round, the dealer shall burn the top card of the deck and then, starting with the first remaining player to his or her left, deal a third card face down to each player who made or called the last wager. The next betting round shall commence by comparing the up-card of each remaining player. The player with the highest ranked up-card shall be required to bet or check. The highest ranked up-card shall be determined in accordance with the poker card rankings set forth at N.J.A.C. 13:69F-14.3(a); provided, however, that if the highest ranked up-card is held by two or more players, the highest ranked up-card shall then be determined by suit. For purposes of this subsection, the rank of suits is set forth in (d) above.

(g) Following the initial bet or check required by (f) above, each subsequent player, proceeding in a clockwise rotation, shall fold, call, raise, or, if none of the preceding players have made a bet, check. Each player may check until a bet has been made. If a bet is made, the next player in a clockwise rotation shall fold, call, or raise. After each player has folded or called in response to the most recent bet or, if no bet has been made, each player has checked, the betting round shall be considered complete.

(i) Upon completion of the betting round required by (g) above, the dealer shall again burn the top card of the deck and then deal a community card face up in the center of the table. The final betting round shall commence as follows:

1. The player with the highest ranking "one pair" that can be formed

with his or her up-card and the community card or, if no pair can be formed, the player who has the highest ranked up-card, shall be required to bet or check. The highest ranked "one pair" or up-card shall be determined in accordance with the high poker hand and card rankings set forth at N.J.A.C. 13:69F-14.3(c) or (a), respectively.

2. If the highest ranking "one pair" or up-card determined pursuant to (h)<sup>1</sup> above is held by two or more players, the player with such hand or card who is closest to the left of the dealer shall be required to bet or check.

(j) Following the initial bet or check required by (h) above, the final betting round shall be completed in accordance with the betting procedures set forth in (g) above.

(k) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winners of the pot. Each player remaining in the game shall form a three-card poker hand by using any combination of the player's three cards and the community card. The winners of the pot shall be the player with the highest ranking three-card high poker hand and, subject to the provisions of (k) below, the player with the highest ranking three-card low poker hand, who shall divide the pot equally.

1. If a pot cannot be divided equally, the excess amount, which shall not exceed \$1.00, shall be given to the player with the highest

ranking high poker hand.

2. If a tie exists between two or more players for the highest ranking high poker hand, the high poker hand share of the pot shall be divided equally among the tied players. If the high poker hand share of the pot cannot be divided equally among tied players, the excess amount, which shall not exceed \$1.00, shall be given to the player with the highest ranking high poker card by suit.
3. If a tie exists between two or more players for the highest ranking low poker hand, the low poker hand share of the pot shall be divided equally among the tied players. If the low poker hand share of the pot cannot be divided equally among the tied players, the excess amount, which shall not exceed \$1.00, shall be given to the player with the lowest ranking low poker card by suit.
4. For the purposes of this subsection, the rank of the suits, in order of highest to lowest rank, shall be: spades, hearts, diamonds, and clubs.

(l) A winning low poker hand may not contain any cards of equal rank or a seven, eight, nine, 10, jack, queen, or king. This defines the qualifying clause known as "six or better." In the event that none of the hands of the remaining players satisfies this requirement, the entire pot shall be awarded to the player with the highest ranking high poker hand.

(m) Notwithstanding (j) above, a player may form two different hands of

three cards using the player's three cards and the community card, enabling that player to contend for both the high poker hand and the low poker hand share of the pot. An ace may be used concurrently as a low card to satisfy a low poker hand and as a high card to satisfy a high poker hand. Alternatively, a player may use the same three-card combination as both a high poker hand and a low poker hand. For example:

1. A three-card hand consisting of a two, three, and four would qualify as a straight for purposes of the high poker hand and as a high ranking low poker hand; or
2. A three-card hand consisting of ace, four, and five of the same suit would qualify as a flush for purposes of the high poker hand and as a high ranking low poker hand.

### **13:69F-14.14 Poker revenue**

(a) The casino licensee shall derive its poker revenue at all poker tables by extracting a commission known as the "rake." Each casino licensee shall submit to the Division in its Rules of the Games Submission:

1. The types of rake utilized;
2. The methodology used for calculating the rake; and
3. The amount of maximum permissible rake.

(b) Each casino licensee shall use one or more of the following procedures in determining and extracting the rake:

1. A straight percentage rake, pursuant to which:
  - i. A fee, not to exceed 10 percent of all sums bet in the betting round, shall be extracted from a pot and any side pots;
  - ii. The amount to be raked shall be calculated and extracted from the pot and any side pots after the conclusion of a betting round and placed into the designated rake area pursuant to N.J.A.C. 13:69E-1.13E as play progresses; and
  - iii. Upon completion of a round of play, the rake shall be immediately placed by the dealer into the table inventory container.
2. A rake which shall be taken in incremental amounts, pursuant to which:

- i. Assessments of predetermined amounts shall be extracted from the pot and any side pots as certain predetermined dollar levels have been achieved;
  - ii. Upon collection, the amount to be raked shall be placed into the designated rake area pursuant to N.J.A.C. 13:69E-1.13E; and
  - iii. Upon completion of a round of play, the rake shall be immediately placed by the dealer into the table inventory container.
3. A rake based on time charges, pursuant to which:
  - i. Assessments may be imposed on a "per-player" basis or on a "per-table" basis. If taken on a "per-player" basis, inactive players seated at the table shall also be assessed;
  - ii. Time charges shall be expressed as an hourly fee based on the particular minimum and maximum wagering limits at a game;
  - iii. Time charges may be assessed fractionally every 20 or 30 minutes as determined by the casino licensee;
  - iv. Time charges once assessed shall be placed by the dealer into the designated rake area pursuant to N.J.A.C. 13:69E-1.13E; and
  - v. Upon verification by a floorperson or supervisor thereof of

the time charges collected, the rake shall be immediately placed by the dealer into the table inventory container.

(c) A sign describing the type and amount of rake to be collected pursuant to (b) above shall be posted at each poker table in accordance with the requirements of N.J.A.C. 13:69F-8.3.

(d) An uncalled final bet shall not be considered part of the pot for purposes of calculating the amount of rake pursuant to methods (b)1 and 2 above.

(e) Once the dealer has extracted the rake and the pot and any side pots have been collected by the winning player or players, no additional rake shall be taken by the casino licensee.



**13:69F-14.15 General operating rules for all types of poker; handling of irregularities**

(a) It shall be the responsibility of each player to ensure that his or her hand has lost to the other hands at the table before discarding the hand.

(b) In all disputes in which a ruling, interpretation, clarification or intervention is required, the decision of the poker shift supervisor shall be final.

(c) Each player shall be required to keep all cards dealt to the player in full view of the dealer at all times. The dealer shall ensure compliance with this requirement.

(d) At the showdown, a winning hand must be clearly displayed in its entirety and properly identified. The player initiating the final wager shall be the first player to show his or her hand at the showdown; all other players who have not folded shall then reveal their hands in a clockwise rotation. Any player holding a losing hand may concede his or her rights to the pot and discard the hand; provided, however, that the casino licensee may require the disclosure of any discarded hands.

(e) Misdeals shall cause all the cards to be returned to the dealer for a reshuffle. The following errors shall be cause for a misdeal:

1. Failure to shuffle and cut the cards in accordance with N.J.A.C. 13:69F-14.5;
2. Dealing to an incorrect starting position if the error has been detected prior to two players voluntarily placing wagers into the pot;
3. If more than one card is found face-up in the deck; and

4. Failure to deal to an eligible seated player, if the error has been detected prior to two or more players voluntarily placing wagers into the pot.

(f) If one or more cards are mistakenly dealt to an ineligible player, only those cards dealt to that player shall be discarded and the round of play shall be continued.

(g) If at any time during a round of play, missing cards are discovered or additional cards are found, the round of play shall be called dead, all gaming chips and gaming plaques in the pot shall be returned to the appropriate player and the deck shall be replaced pursuant to the procedures outlined in N.J.A.C. 13:69E-1.18.

(h) A card found face upwards in the deck shall not be used in the game and shall be placed with the pile of discarded cards.

(i) A player who fails to take reasonable means to protect his or her hand shall have no redress if his or her hand becomes a fouled hand or the dealer accidentally collects the hand.

1. Hole cards in a game of stud poker shall be considered protected for purposes of fouling a hand.
2. If a protected hand comes into contact with discarded cards, every effort shall be made to reconstruct the hand and complete the round of play.
3. A player who has a protected hand collected by the dealer or fouled by discarded cards shall be entitled to a refund from the

pot of all monies that he or she put in the pot if the player has been a victim of and not a contributor to the error.

4. A player who leaves the table without comment and has an unprotected hand shall be assumed to have no interest in the pot, and his or her cards shall be collected and discarded.

(j) Verbal statements which are clearly audible by and directed to the dealer shall always have precedence over actions and gestures and are considered binding on the player whose turn it is to act.

1. A player shall be deemed to have folded if, when faced with making or calling a wager, he or she:
  - i. Discards his or her hand face-down towards the pile of discarded cards or the pot; or
  - ii. Turns face-down his or her up-cards in a game of stud poker.
2. If a player is obligated to place a wager by virtue of a verbal statement or forced betting situation, throwing away his or her cards does not relieve the player of that obligation.

(k) In seven-card stud, if a player's first or second hole card is accidentally turned face-up in the dealing process; the third card shall be dealt face-down. If both hole cards are accidentally turned face-up, the dealer shall collect the two cards, call the player's hand dead and return the player's ante, if applicable. If a player's third hole

card is accidentally turned face-up in the dealing process, the player shall be afforded the option to either:

1. End his or her obligation to make additional wagers and contend only for that part of the pot formed prior to any additional wagering; or
2. Continue to contend for the entire pot.

(l) In five-card stud, if a player's hole card is accidentally turned face-up in the dealing process, the second card shall be dealt face-down.

(m) In mambo stud poker, if a player's first hole card is accidentally turned face-up in the dealing process, the second card shall be dealt face-down. If a player's second hole card (third card) is accidentally turned face-up in the dealing process, the player shall be afforded the option to either:

1. End his or her obligation to make additional wagers and contend only for that part of the pot formed prior to any additional wagering; or
2. Continue to contend for the entire pot.

(n) If a card is accidentally dealt off the table, it shall not be used in that round of play and shall be placed with the pile of discarded cards after a thorough examination by the dealer.

(o) In the games of hold 'em and omaha, if any of the cards dealt face down to a player are accidentally dealt face up, the dealer shall exchange the exposed card with a card from the top of the deck and either:

1. Place the exposed card face down with the pile of discarded cards; or
2. Use the exposed card as a face up burn card before the flop.

(p) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the Division's regulations.

(q) Any automated card shuffling device shall be removed from a gaming table before another method of shuffling may be utilized at that table.

(r) Nothing in this section shall preclude a casino licensee from clarifying and supplementing the above irregularities through its internal control procedures, as submitted to the Division.

**13:69F-14.16 Conduct of players**

(a) Each player in a poker game shall play the game solely to improve his or her chance of winning and shall take no action to improve another player's chance of winning. No player may communicate any information to another player which could assist the other player in any manner respecting the outcome of a poker game.

(b) A casino licensee which has reasonable cause to believe that a player has acted or is acting in violation of (a) above shall require the player to leave the game and shall notify the Division as expeditiously as possible.

(c) Any casino licensee which takes action under (b) above in good faith shall not be liable civilly to such person.

**13:69F-14.17 Minimum and maximum wagers**

Each casino licensee shall provide notice in accordance with N.J.A.C. 13:69F-8.3 of the minimum and maximum wagers in effect at each poker table, except that, if all patrons at a poker table agree to increase the minimum wager at the table, the provisions of N.J.A.C. 13:69F-8.3(b) need not be followed. Such sign shall also include any restrictions with regard to the maximum number of raises that may be permitted for any round of betting.

**13:69F-14.18 Announcement of available games and seats**

A casino licensee shall be permitted to announce in those areas of a casino or casino simulcasting facility where poker tables are located the particular types of poker games, the minimum/maximum wagers that are being offered and the availability of any vacant seats at particular poker tables.



**§ 13:69F-14.19 Bad beat payouts; high hand payouts; posting of rules; contributions; counting and displaying of payout amount; procedures for implementation**

(a) A casino licensee may elect, in its discretion, to offer a payout for one or more pre-designated high value poker hands when such a hand in a round of play is held by a player either as a losing hand (a "bad beat") or without regard to the relative rank of any other player's hand. Such payouts shall be made from a separate fund created from pot contributions required at tables where either a bad beat payout or a high hand payout is offered and shall be paid in accordance with the procedures established pursuant to this section. The funds extracted from pot contributions may be used by the casino licensee for other types of poker bonus payouts, so long as all funds extracted from any pot are awarded to poker players. A casino licensee may not offer both a bad beat payout and a high hand payout at the same poker table.

(b) A casino licensee shall post at each poker table that offers either a bad beat payout or a high hand payout, a notice advising patrons of eligibility for such payout. In addition to displaying the current amount of any payout, a casino licensee that offers a payout shall post its payout rules in a conspicuous location within its poker room, which, at a minimum, shall address:

1. The maximum amount that can be contributed from each pot and the method of calculation for any contributed amount;
2. The minimum pot amount required for a contribution to a payout;
3. Qualifying requirements and payouts; and

4. Other types of bonus awards that are funded through pot contributions to the fund.

(c) A casino licensee shall extract from each pot at a poker table designated for participation in either a bad beat payout or a high hand payout, a prescribed contribution to the payout, which amount shall be collected in accordance with the casino licensee's payout rules as set forth in its Rules of the Games Submission. Prior to distributing the pot to a winning patron and after the dealer has extracted the rake, the amount from each pot to be contributed to a payout shall be determined, segregated from the pot, and deposited into the payout box. A casino licensee may, upon amending its payout rules and pursuant to (j) below, terminate collection of contributions at any time.

(d) At least once each gaming day and upon notice to the Division, a casino licensee shall count the accumulated contents of each payout box and the contents shall be transferred to the cashiers' cage or a satellite cage. The counting shall occur at a closed poker table, the cashiers' cage, or a satellite cage in accordance with the casino licensee's internal control procedures.

1. If the counting of the contents of each payout box occurs at a closed poker table, the counting shall be performed by a poker dealer in the presence of a poker supervisor, and it shall be recorded by the surveillance department. Documentation of the count shall be prepared and signed by both the dealer and the supervisor. The contents of each payout box shall then be placed

in a locked container along with documentation of the count and transported to the cashiers' cage or satellite cage by a representative of the casino security department.

2. If the counting of the contents of each payout box occurs in the cashiers' cage or a satellite cage, a poker supervisor shall account for all locked payout boxes transported from the poker tables to the cage. A representative of the casino security department shall transport such boxes to the cashiers' cage or satellite cage for counting by casino cage cashiers.

(e) Once each payout box or a container containing the contents of the payout boxes is delivered to the cashiers' cage or satellite cage, a cashier shall count the contents of each box or, if the contents of such boxes were previously counted by poker room personnel and combined in a locked container for transport, verify the aggregate count.

(f) In lieu of the procedures set forth in (d) and (e) above, a casino licensee may count and record the total value of gaming chips contained in the approved contribution container(s) and return the gaming chips to the table inventory, subject to the following requirements:

1. The counting and recording shall occur prior to or whenever the container is filled to maximum capacity and upon table closing, provided that in any event such counting and recording shall occur at least once per gaming day.

2. The dealer assigned to the poker table shall count the contents of the container in the presence of a poker supervisor and under videotaped surveillance or, if counted without such presence and surveillance, in the presence of a representative of a second department. The same procedure shall apply at all affected poker tables. If a representative of a second department witnesses and verifies the count, that person shall:

i. Hold a casino license or casino key employee license and shall be employed in a position requiring his or her presence on the casino floor and, at a minimum, a casino employee license; and

ii. Be identified in the casino licensee's approved internal controls; provided, however, that the following positions shall be prohibited from witnessing and verifying a count of payout contributions pursuant to (f)2 above:

(1) Any surveillance department or internal audit department employee, or any employee of a department responsible for the conduct of poker;  
or

(2) Any other employee for whom it would be an incompatible function to witness and verify a count of payout contributions.

3. The Payout Contribution Form shall be serially pre-numbered and in a minimum of two parts, and shall contain the following information:
  - i. The date and time;
  - ii. The table number;
  - iii. Designation of bad beat payout or high hand payout;
  - iv. The total amount and value of gaming chips collected for the bad beat payout and placed into the table inventory;  
and
  - v. The signatures of the dealer and the person witnessing the count and attesting to the accuracy of the information recorded on the Bad Beat Payout Contribution Form.

(g) Upon completing the form as prescribed in (f)3 above, the dealer shall deposit the original Payout Contribution Form in the drop box attached to the poker table and the person who verified the count shall place the duplicate in a locked accounting box maintained at a secure location.

(h) At least once each gaming day, a casino accounting department representative shall collect the duplicate Payout Contribution Forms contained in the locked accounting box and verify that that the number of forms contained in the locked accounting box equals the number of original Contribution Forms received from the count room. In the event of a variance, the representative shall determine the missing form(s) by comparing form serial numbers. In any instance in which a duplicate form

cannot be matched with an original, the Master Game Report shall be adjusted to add to poker revenue the value of either bad beat payout or high hand payout contributions on such form.

(i) Each poker hand that qualifies for either a bad beat payout or a high hand payout shall be verified by a poker shift supervisor prior to awarding the payout.

Upon verification, the poker shift supervisor shall:

1. Post a sign or otherwise provide visible notice that the applicable payout display amount is pending adjustment due to a payout;  
and
2. Notify a representative from the casino security department or casino accounting department to deliver to the poker table the applicable amount of the payout.

(j) The casino accounting department shall prepare a payout distribution in cash, a recognized cash equivalent, or gaming chips in accordance with the casino licensee's internal control procedures. Notwithstanding (f)2 above, a casino licensee may elect to pay a payout at the cashiers' cage.

(k) The official record of the amount of daily contributions to payouts shall be maintained by the casino accounting department. No less than once each gaming day and immediately upon notification of a verification by a poker shift supervisor, a casino accounting department representative shall:

1. In the presence of a poker supervisor, adjust the applicable payout amount displayed in the poker area to reflect the current payout amount; and
2. Verify that the amount of any payout maintained by the casino accounting department corresponds to the amount being displayed to patrons.

(l) No bad beat payout or high hand payout shall be offered at a poker table until a casino licensee has submitted procedures to the Division for discontinuing the applicable payout. Such procedures shall address the method by which pot contributions shall be terminated and/or for transferring payout amounts to other payouts, so as to ensure that all payout amounts are paid to poker patrons.

(m) A casino licensee may also offer a secondary bad beat payout that is awarded to a lesser qualifying bad beat hand, and which shall be funded by:

1. A prescribed contribution from each pot at a participating poker table; or
2. A portion of the primary bad beat payout; provided, however, that:
  - i. The appendix to its Rules of the Games Submission shall prescribe the rules to be followed if a round of play results in both a higher qualifying hand and a lower qualifying hand;

- ii. When won, the amount of the secondary bad beat payout shall be subtracted from the current primary bad beat payout; and
- iii. Signage displaying a primary and secondary bad beat payout shall indicate that the secondary bad beat payout is funded from the primary bad beat payout, and shall be deducted from the amount of the primary bad beat jackpot if won.

(n) The appendix to the Rules of the Games Submission for a bad beat payout shall prescribe the rules to be followed if more than one player at a table has a qualifying bad beat payout hand.

(o) Once the amount of a bad beat payout or a high hand payout has been displayed to the public, the display shall not be reduced to a lesser amount unless the amount has been paid to a winning patron.

(p) A casino licensee may use a percentage of the daily payout contributions to fund a portion of the next payout (reset amount). The percentage of the daily contributions used to fund the reset amount shall be set forth in the internal control submission of the casino licensee and shall also be posted in the poker room of the casino licensee. The casino licensee shall also account for and document all reset amounts in a manner approved by the Division.

(q) Prior to implementing any changes to the information required in (b)1 through 4 above, a casino licensee shall be required to post a notice advising patrons of



the change; provided, however, that the qualifying hand requirements for a bad beat payout may not be increased until that bad beat payout has been won.

**13:69F-14.20 Bad beat payout and high hand payout interconnected in more than one casino; multi-casino payout system**

(a) Two or more casino licensees may jointly offer a bad beat payout or a high hand payout that is interconnected in more than one casino (a "multi-casino payout") and is operated by a multi-casino payout system (payout system); provided, however, that the applicable rules for the multi-casino payout shall be the same at all participating casinos.

(b) A payout system shall be administered by the participating casino licensees in accordance with the terms of a written multi-casino payout system agreement (payout system agreement), which has been approved in advance by the Division and has been executed by each participating casino licensee.

(c) A payout system agreement shall specifically identify and describe the role, authority, and responsibilities of each participating casino licensee in the conduct of the payout system, including without limitation:

1. A description of the process by which decisions that affect the rules and conduct of the multi-casino payout and the operation of the payout system are approved by the participating casino licensees and are implemented by each casino licensee;
2. The manner in which the funds for all multi-casino payouts and any fees or costs associated with the operation of the payout system will be maintained, accounted for, and paid; and

3. The participating casino licensee or licensees responsible for generating and maintaining all records and reports of the payout system, as required by the rules of the Division.

(d) Each and every casino licensee that is a party to a payout system agreement shall:

1. Post in each of its poker rooms:
  - i. The payout information; and
  - ii. The names of all casino licensees participating in that payout system, and the name and address of the host casino for the payout system; and
2. Be jointly and severally liable for the payment of all multi-casino payouts and for any acts, omissions, and violations committed by any participating casino licensee in connection with a multi-casino payout or the operation of the payout system, regardless of whether they had knowledge of such act, omission, or violation, and notwithstanding any contractual provision to the contrary.

(e) The casino licensees seeking approval to participate in a payout system shall maintain internal controls for the operation of a payout system, including, at a minimum, procedures for ensuring:

1. The physical and logical security of the central computer or server and any related hardware, software or other devices;

2. The integrity and security of all sensitive data and software, and which, at a minimum, ensure that all data sent through a transmission is completely and accurately received, and that data sent from each participating casino licensee can be separately identified as such;
3. Limited access to the computer system and the sensitive data and software in (e)1 and 2 above;
4. Proper operation of all equipment and software associated with the payout system; such equipment and software shall, at a minimum, have the capability and responsibility for:
  - i. Notifying all participating casinos and their patrons immediately and simultaneously of a pending multi-casino payout and a confirmed multi-casino payout; provided, however, that, if such notice cannot be immediately provided by means of the payout system, notice shall be provided by such other means but only for the pending payout in question, and no further multi-casino payouts shall be offered at the participating casinos through that payout system until the system becomes operational again;
  - ii. Documenting for each multi-casino payout the date, time, amount, winning and losing hands, casino location, and

the name of each casino employee verifying and authorizing the payout; and

iii. Addressing the claims of players at two or more casinos participating in a payout system who are claiming the same payout; and

5. Secure installation and modification of the computer system that controls, records, and displays the amount of the multi-casino payout, which installation and modifications shall occur only after advance written notice to the Division.

(f) A casino licensee may designate one or more casino key employees to represent the interests of the casino licensee in the operation and control of a payout system.

(g) Each payout system shall comply with the rules of the Division for casino computer systems.

## **SUBCHAPTER 15. KENO**

### **13:69F-15.1 Definitions**

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

"Conditioning" means the coding which the player and computer mark on the keno request and keno ticket, respectively, to indicate the type of keno ticket being wagered and the rate at which the keno ticket is to be played.

"House advantage" means the difference between true odds (the statistical probability of a selected event occurring) and the established payoff odds (the payoff rate at which a winner will be paid if the selected event occurs).

"Keno request" means a keno writer request or a keno runner request.

"Keno runner request" means a two-part form or a one-part form with a detachable portion which serves as a receipt used by a patron to select the desired number or numbers (spots) for one or more keno games by giving the form to a keno runner.

"Keno ticket" means a one-part computer generated form which is issued by a keno writer or keno runner based on the information recorded on a keno request or, in the case of a keno writer, verbalized by a patron.

"Keno ticket receipt" means a one-part form given to a patron by a keno runner as a receipt for a winning keno ticket that the patron has given to the keno runner to redeem, which contains, at a minimum, the serial number of the keno ticket.

"Keno writer request" means a one-part form used by a patron to select the

desired number or numbers (spots) for one or more keno games by giving the form directly to a keno writer.

"Quick-pick" means a straight or basic keno ticket in which the computer system randomly selects the marked number or numbers (spots) for the patron.

"Rate card" means the document issued by a casino licensee listing the available types of wagers, payoff rates, wagering format and such other information as required by this chapter.

"Spots" means the number or numbers selected by a player for a keno game. For example, a keno ticket based on a keno request on which a player selected three numbers is referred to as a "three-spot" keno ticket.

"Winning keno ticket report" means a report utilized by a keno runner who generates and redeems keno tickets at a keno work station to verify and directly redeem winning keno tickets. The report may be generated by a keno supervisor or print automatically after each keno game, shall list all winning keno tickets with a value of \$500.00 or less generated by each keno runner for that game and shall contain, at a minimum:

1. The identification code of the keno runner or the keno work station at which the keno runner generated the ticket;
2. The number of the keno game; and
3. As to each winning keno ticket:
  - i. The total payout; and
  - ii. A portion of the serial number sufficient to permit a keno

runner to verify a winning keno ticket but insufficient to enable a person to calculate or interpret with accuracy the entire serial number of the ticket.



**13:69F-15.2 Permissible wagers**

(a) Keno shall be played with 80 consecutive numbers starting with the number 1.

(b) The maximum number of spots that may be selected by a player for any keno game shall be determined by the casino licensee and set forth in its approved rate card.

(c) The following shall constitute the permissible wagers at the game of keno:

1. "Straight or basic ticket" is a keno ticket on which a player selects from one spot to the maximum number of spots that may be selected as permitted by the casino licensee without any type of groupings. The type of straight or basic ticket shall be determined by the number of spots the player selects.
2. "Split ticket" is a keno ticket on which the equivalent of two or more straight or basic tickets are written. Each group of spots shall be separated from each other by either circling each group or by drawing a line between them. The wager shall be limited in that the numbers in one group of spots shall not be duplicated in any other group of spots. For purposes of determining a winning keno ticket, each group of spots on a split ticket shall be evaluated separately.
  - i. When all of the groups on a split ticket contain an equal

number of spots, the split ticket must be wagered at the same rate for each group.

- ii. When at least two groups on a split ticket contain an unequal number of spots, the split ticket may be wagered at the same or a different rate for each group, notwithstanding (c)2i above.
3. "Way ticket" is a keno ticket on which a player selects at least two groups containing an equal number of spots which are then combined to form several straight or basic ticket combinations within one ticket. Each group played must be wagered at the same rate.
4. "Combination ticket" is a keno ticket on which a player selects at least two groups containing any number of spots and also selects how the groups shall be combined to form multiple tickets within one ticket.
5. "King ticket" is a keno ticket on which a player selects a single spot which is referred to as the "king" and then combines the king with other groups of spots to form multiple tickets within one ticket. A king ticket may contain more than one king.
6. "Multi-race ticket" is a keno ticket which is wagered for more than one game. All of the games covered by the ticket must be consecutive and must be wagered at the same rate.



**13:69F-15.3 Placement of wagers; payoff requirements**

(a) All wagering at the game of keno shall be conducted at a keno work station.

(b) All wagers at keno shall be made with currency, coin, gaming chips, coupons or slot tokens. Except for a quick-pick or a verbal wager, each player shall be required to use a keno request in order to place a wager. Verbal wagers shall only be made directly with a keno writer and shall not be made through or with a keno runner. Nothing in this section shall preclude the acceptance of a losing or winning keno ticket as the patron's keno writer request for the next game.

(c) Each player shall be responsible for ensuring that the spots recorded on the keno ticket agree with the spots marked on the player's keno request or the wagers verbalized by the player. The casino licensee shall not be responsible for any error by a keno writer on a ticket purchased directly from the keno writer which the player does not detect prior to the start of the first game for which the ticket has been generated. The casino licensee shall also not be responsible for any error on a ticket purchased through a keno runner if the error is not detected or cannot be corrected prior to the start of the first game for which the ticket has been generated. Keno runner request forms shall bear notice of this limitation. All winnings shall be paid in accordance with the computer-generated keno ticket and not the keno request or the player's verbal wager. A keno ticket may not be voided or changed once the keno computer system has been locked out for the start of the game.

(d) Each casino licensee shall provide notice of the minimum wagering

requirements and the maximum wagers in effect at the game of keno in its approved rate card.

(e) Each casino licensee shall set payoff amounts which shall increase arithmetically in proportion to the amount of the wager until any maximum payoff is reached. A casino licensee may establish a maximum aggregate payoff of not less than \$100,000 per game, which amount shall be equal to any maximum payoff amount which may be established for an individual wager. Notwithstanding any maximum payoff amount, the house advantage shall not exceed 30 percent for the minimum wager which is offered.

**13:69F-15.4 Issuance of keno tickets**

(a) Unless a player uses a previously generated keno ticket as a keno writer request, requests a quick-pick or makes a verbal wager, a player shall request the issuance of a keno ticket by completing a keno request and submitting the request to a keno writer or a keno runner, as applicable. The player shall complete a keno request by placing some type of distinguishing mark over the number or numbers he or she wishes to play. Prior to submitting the keno request to a keno writer or keno runner, the player shall properly condition and price the keno request in accordance with the information set forth in the rate card of the casino licensee.

(b) Keno requests shall contain, at a minimum, the following:

1. A grid listing the numbers 1 through 80;
2. An area to record the number of games to be played;
3. An area to record the dollar value of each wager;
4. An area to record the conditioning;
5. An area for the total price of the ticket; and
6. In the case of a keno runner request, an area to identify the particular game or games to be played.

(c) The keno writer shall input the information on the player's keno request, previously issued keno ticket or verbal keno wager into the keno computer system, in accordance with the casino licensee's internal control procedures. This action shall cause a one-part sequentially numbered keno ticket to be printed. Upon receipt of currency, coin, gaming chips, coupons or slot tokens in an amount equal to or greater

than the total price of the keno ticket from the player or keno runner, the keno writer shall issue the keno ticket and, if due, any change to the player or keno runner. The keno ticket shall contain, at a minimum, the following:

1. The date and time of issuance;
2. The keno work station number where the ticket was issued;
3. The numbers selected by the patron listed in a clearly identifiable manner;
4. The number of games to be played;
5. The first and last game number;
6. The conditioning;
7. The rate of each wager;
8. The number of ways played;
9. The total price of the keno ticket;
10. The identification code of the keno writer;
11. A representation as to the maximum keno limit for each game and an indication as to how that limit will be distributed to winners;
12. A statement that winning patrons must present a computer generated keno ticket in order to collect winnings; and
13. A conspicuous notice that the keno ticket must be redeemed within one year of its date issuance or the obligation of the casino licensee to pay the patron will expire.

(d) If a casino licensee permits multi-race keno tickets, one keno request shall be used for all of the games to be wagered by the player. The player shall be required to pay for the wager prior to the start of the first game and shall not be paid for any winning games until the completion of the last game for which the multi-race keno ticket was issued unless the remaining races on the multi-race keno ticket are cancelled. A casino licensee may permit a player to receive a refund on a multi-race keno ticket for those games not drawn; provided, however, that the keno computer system is capable of generating adequate documentation for the refund and the procedures governing the refund transaction are in accordance with the casino licensee's internal control procedures.

(e) A keno writer may void a keno ticket prior to the start of the game for which the keno ticket was issued. A multi-race keno ticket may only be voided, in its entirety, prior to the start of the first game for which the keno ticket was generated. The method for voiding keno tickets shall be in accordance with the casino licensee's internal control procedures. Each keno computer system shall be capable of maintaining, on a daily basis, a listing of voided keno tickets for each keno work station.



**13:69F-15.5 Keno games; selection of numbers**

(a) Each casino licensee which elects to offer the game of keno shall conduct the game with an independent computer system which selects the winning numbers for the game in a random fashion. The program used to operate the random number generator shall be unique to the State of New Jersey and may not be used by any other jurisdiction with gaming. All keno computer systems shall be approved by the Division. The random number generator for the keno system shall have a printer or other independent method which records the game numbers and selected winning numbers. The random number generator shall be secured by dual locking mechanisms, which are unique from one another. A casino security supervisor shall control one locking mechanism and the keno supervisor or supervisor thereof shall control the other locking mechanism.

(b) The casino licensee, at its discretion, shall determine the number of keno games to be conducted during the gaming day. Nothing in this subchapter shall preclude a casino licensee from conducting keno games at different intervals at separate locations. Each keno game conducted during the gaming day shall be assigned a unique sequential game number by the keno computer system.

(c) A keno supervisor or a keno writer shall provide verbal notice that the current keno game will be closing at least one minute prior to closing that game or the casino licensee shall display the minimum remaining time between keno games at each keno booth or satellite keno booth. If keno runners are authorized to accept wagers on a keno game, the game shall not be closed until all such runners have "signed in" in

accordance with the rules of the Division.

(d) If the keno computer system does not have an automatic lock-out feature, a keno supervisor or a keno writer with verbal approval from a keno supervisor shall cause the keno computer system to start a keno game by:

1. Locking out all keno work station terminals so that no additional keno tickets may be voided or issued for the game being conducted; and
2. Randomly selecting 20 of the 80 available numbers.

(e) If the keno computer system does have an automatic lock-out feature, each casino licensee shall be required to submit override procedures which document who performed the override of the lock-out system and the reason for the override. The ability to override the lock-out feature shall be available only to a keno supervisor or supervisor thereof.

(f) As the 20 numbers are selected by the computer, the keno supervisor or a keno writer may announce the winning numbers for the patrons in the area of the keno booth or satellite keno booth.

(g) The 20 numbers which are randomly selected by the keno computer system and the game number shall be displayed or illuminated on a keno board or video monitor visible to patrons in the area of the keno booth and in such other areas of the casino and casino simulcasting facility. Nothing herein shall preclude the placement of keno boards or video monitors in the hotel facility so long as the Division receives prior notification of such installation.

(h) Each casino licensee shall be required to maintain a record of the winning numbers for each keno game for a period of at least one year.

**13:69F-15.6 Payment of winning wagers**

(a) Except as otherwise provided for payouts which exceed \$500.00, after the 20 numbers have been selected by the keno computer, a player may take a winning keno ticket to a keno work station for redemption or give the winning ticket to a keno runner who shall redeem the ticket on behalf of the patron. All winning wagers shall be paid in accordance with the information recorded on the computer-generated keno ticket. The method used by the casino licensee to evaluate the keno ticket for correct payment and cancellation shall be in accordance with the casino licensee's internal control procedures. If redeemed by a keno writer, the keno writer shall pay the player directly or indirectly through a keno runner, from the cash or, upon request of the player, gaming chips in the keno drawer or issue the player a casino check and shall retain the keno ticket in the keno drawer until the end of the keno writer's shift. If redeemed by a keno runner at a keno booth, satellite keno booth or keno locker, the keno runner shall pay the player with cash from the keno drawer and shall retain the keno ticket in the keno drawer until the end of the keno runner's shift. If redeemed directly by a keno runner, the keno runner shall pay the player with cash from the keno runner's pouch or wallet and shall redeem the keno ticket at a keno work station by the end of the keno runner's shift. All winning keno ticket reports shall identify the winning tickets paid by the keno runner and shall be maintained with the keno runner's end-of-day paperwork.

(b) Winning wagers with a payout equal to or greater than \$1,500 but less than \$5,000 shall be authorized by a keno supervisor or a supervisor thereof. Winning

wagers with a payout of \$5,000 or more shall be authorized by the casino key employee to whom the keno supervisor reports or a supervisor thereof. The keno supervisor or supervisor thereof shall sign the back of the winning keno ticket as evidence of such authorization.

- (c) All winning keno tickets shall expire one year from their date of issuance.

**13:69F-15.7 Irregularities**

(a) A keno request which is marked in such a way that it is not clear which number or type of wager is to be played shall be returned to the player for preparation of another keno request.

(b) A winning keno ticket which is not accepted or read by the keno computer system shall be manually input by the keno writer in accordance with the casino licensee's internal control procedures.

(c) If the keno computer system is not operational, in accordance with the casino licensee's internal control procedures, a winning keno ticket:

1. For \$10.00 or less may be manually paid by a keno writer;
2. For more than \$10.00 but less than or equal to \$1,000 may be manually paid by the keno writer with authorization from the keno supervisor or a supervisor thereof; and
3. For over \$1,000 may not be paid until the keno ticket can be verified by the keno computer system.

## **SUBCHAPTER 16. CARIBBEAN STUD POKER**

### **13:69F-16.1 Definitions**

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

"Ante wager" means the initial wager placed prior to any cards being dealt in order to participate in the round of play.

"Bet wager" means an additional wager made by a player, in an amount double the player's ante wager, after all cards for the round of play have been dealt but before the dealer's hole cards are exposed.

"Fold" means the withdrawal of a player from a round of play by discarding his or her hand of cards after all cards have been dealt and prior to placing a bet wager.

"Hand" means the five-card hand dealt to each player and the dealer.

"Hole card" means any of the four cards which are dealt face down to the dealer.

"Progressive payout hand" means a flush, full house, four-of-a-kind, straight flush, or royal flush, as defined in N.J.A.C. 13:69F-16.5 and 16.11.

"Push" means a tie, as defined in N.J.A.C. 13:69F-16.10.

"Qualifying hand" means the dealer's hand as defined in N.J.A.C. 13:69F-16.10, with a rank of ace, king, four, three, and two or better.

"Rank" or "ranking" means the relative position of a card or group of cards as set forth in N.J.A.C. 13:69F-16.5.

"Round of play" or "round" means one complete cycle of play during which all players then playing at the table have been dealt a hand, have folded or wagered upon

it, and have had their wagers paid off or collected in accordance with the rules of this subchapter.

"Stub" means the remaining portion of the deck after all cards in the round of play have been dealt.

"Suit" means one of the four categories of cards: club, diamond, heart, or spade, with no suit being higher in rank than another.



**13:69F-16.2 Cards; number of decks**

(a) Except as provided in (b) below, Caribbean stud poker shall be played with one deck of cards with backs of the same color and design, one additional cutting card and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 13:69F-16.4. The cutting card and cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards. The deck of cards shall meet the requirements of N.J.A.C. 13:69E-1.17.

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

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

**13:69F-16.3 Opening of the table for gaming**

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-16.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-16.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

**13:69F-16.4 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-16.7, 16.8, or 16.9; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

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

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;

- ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;
  - iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to section (c)1ii above; and
  - iv. Removing the cover card and placing it in the discard rack; and
2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-16.7, 16.8 or 16.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at a Caribbean stud poker table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-16.3(c) shall be completed.

**13:69F-16.5 Caribbean stud poker rankings**

(a) The rank of the cards used in Caribbean stud poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or "straight" formed with a two, three, four, and five.

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

1. "Royal flush" is a hand consisting of an ace, king, queen, jack, and 10 of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with king, queen, jack, 10, and nine being the highest ranking straight flush and ace, two, three, four, and five being the lowest ranking straight flush;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;
4. "Full house" is a hand consisting of "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;
5. "Flush" is a hand consisting of five cards of the same suit;

6. "Straight" is a hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack, and 10 being the highest ranking straight and an ace, two, three, four, and five being the lowest ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (for example, queen, king, ace, two, three);
7. "Three-of-a-kind" is a hand consisting of three cards of the same rank, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
8. "Two pairs" is a hand containing two "pairs," with two aces and two kings being the highest ranking two pair and two threes and two twos being the lowest ranking two pair; and
9. "One pair" is a hand containing two cards of the same rank, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands which are of identical poker hand rank pursuant to the provisions of this section, or which contain none of the hands authorized in this section, the hand which contains the highest ranking card as provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered a push.

### **13:69F-16.6 Wagers**

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

(b) All ante wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 13:69F-16.7, 16.8 or 16.9. Except as provided in N.J.A.C. 13:69F-16.7, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) Upon placing an ante wager, a player may, at his or her discretion, place a progressive payout wager either by placing a \$1.00 gaming chip into the progressive wagering device designated for that player or by redeeming a progressive wager coupon in accordance with the rules of the Division. Each player shall be responsible for verifying that his or her respective progressive payout wager has been accepted.

(d) A "bet" wager shall be made in accordance with N.J.A.C. 13:69F-16.10.

(e) A player shall not be permitted to play more than one hand per round of play.

(f) Only players who are seated at the Caribbean stud poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

**13:69F-16.7 Procedure for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-16.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automatic shuffling device.

(b) Prior to dealing the cards and once all ante and progressive payout wagers have been placed, the dealer shall then announce "No more bets" and use the table game progressive payout wager system to prevent the placement of any additional progressive payout wagers. The dealer shall then collect any progressive payout wagers and, on the layout in front of the table inventory container, verify that the number of gaming chips wagered equals the number of progressive payout wagers accepted by the table game progressive payout wager system. The dealer shall then place the gaming chips into the table inventory container in accordance with the rules of the Division.

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(d) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;



2. One card face up to an area directly in front of the table inventory container designated for the dealer's hand;
3. A second card face down to each player directly on top of that player's first card;
4. A second card face down to the dealer to the right of the dealer's first card dealt face up; and
5. A third, fourth, and fifth card, in succession, face down to each player and the dealer directly on top of the preceding card dealt face down.

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

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

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were

misdealt. If the cards have been misdealt (a player or the area designed for the placement of the dealer's hand has more or less than five cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 13:69F-16.13. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.

**13:69F-16.8 Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provisions of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play Caribbean stud poker from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 13:69F-16.4 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall then announce "No more bets" and press the lock-out button in accordance with N.J.A.C. 13:69F-16.7 prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;
2. One card face up to an area directly in front of the table inventory container designated for the dealer's hand;
3. A second card face down to each player directly on top of that player's first card;
4. A second card face down to the dealer to the right of the dealer's first card dealt face up; and
5. A third, fourth, and fifth card face down to each player and the dealer, in succession, directly on top of the preceding card dealt face down.

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

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-16.7.

### **13:69F-16.9 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play Caribbean stud poker dealt from an automated dealing shoe which dispenses cards in stacks of five cards.

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

1. Once the procedures required by N.J.A.C. 13:69F-16.4 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" and press the lock-out button in accordance with N.J.A.C. 13:69F-16.7.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 13:69F-16.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with N.J.A.C. 13:69F-16.6. The dealer shall then deliver a stack of five cards face down to the area designated for the dealer's hand.

(d) After each stack of five cards has been dispensed and delivered in accordance with this subsection, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the cards in the discard rack

without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-16.7.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.

(g) The stack of five cards comprising the dealer's hand shall then be spread in a row directly in front of the table inventory container with the top card to the dealer's right and the bottom card to the dealer's left. The dealer shall then expose the bottom card of the dealer's hand, or that card farthest to the dealer's left, and the round of play shall proceed in accordance with N.J.A.C. 13:69F-16.10.

**13:69F-16.10 Bet wagers; procedure for completion of each round of play; collection and payment of wagers**

(a) After the dealing procedures required by N.J.A.C. 13:69F-16.7, 16.8 or 16.9 have been completed but before the dealer exposes the hole cards, each player shall, after examining his or her cards, either place a bet wager in the designated betting area or fold and forfeit the ante wager. If a player folds, the entire ante wager shall be collected by the dealer and placed in the table inventory container. A folded hand shall then be immediately collected by the dealer and placed in the discard rack.

(b) Each player who makes a bet wager shall be responsible for his or her own hand and no other person other than the dealer may touch the cards of that player. Each player shall be required to keep the five cards in full view of the dealer at all times. Once each player has examined his or her cards and placed the five cards face down on the appropriate area of the layout, the player shall not touch the cards again.

(c) No player may exchange or communicate information regarding his or her hand prior to the dealer revealing the hole cards. Any violation shall result in a forfeiture of all wagers on that round by the players communicating.

(d) After all players have either placed a bet wager or folded, the dealer shall turn over and reveal the dealer's hole cards and set the highest ranking poker hand.

(e) Except as otherwise provided in (g) below, after the hole cards are revealed, the dealer shall, starting with the player farthest to his or her right, turn over the player's cards and if the dealer has a qualifying hand:

1. All losing wagers shall immediately be collected by the dealer and

placed in the table inventory container. All losing hands shall then be immediately collected by the dealer and placed in the discard rack. Ante and bet wagers made by a player shall lose if the qualifying hand of the dealer has a hand rank which is higher than the hand of that player.

2. If the hand of the player ties with that of the dealer's qualifying hand, the hand of the player shall be a push. The dealer shall not collect or pay the wagers, but shall immediately collect the cards of that player after all losing wagers and hands have been collected.
3. After all losing wagers and pushes have been settled, all winning wagers shall be paid. All winning hands shall remain face up on the layout until all winning ante, bet wagers and, if applicable, progressive payout wagers are paid. Winning wagers shall be paid in accordance with the payout odds listed in N.J.A.C. 13:69F-16.12. The dealer shall pay all winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. Any wager made by a player shall win if the hand of the player has a hand rank higher than that of the dealer's qualifying hand. After paying all winning ante and bet wagers, the dealer shall immediately collect the cards of all winning players and place them in the discard rack, together



with the remaining cards in the deck used for that round of play; provided, however, if a player has won a progressive payout which is not being paid from the table inventory container, the cards of that player shall remain on the table until the necessary documentation has been completed pursuant to the rules of the Division.

(f) Except as provided in (g) below, after the hole cards are revealed, if the dealer does not have a qualifying hand:

1. It shall be the option of the casino licensee whether or not the dealer shall turn over the player's cards. If the casino elects not to turn over all the player's cards, the dealer shall be required to turn over the cards of any player who has made a progressive wager pursuant to N.J.A.C. 13:69F-16.11;
2. The dealer shall immediately announce "No hand" and shall pay all ante wagers at payouts odds of 1 to 1. The dealer shall pay all ante wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table;
3. All bet wagers shall be considered void and the dealer shall neither collect nor pay said wagers; and
4. After paying all ante wagers, the dealer shall immediately collect the cards of all players and place them in the discard rack, together with the remaining cards in the deck used for the round

of play; provided, however, if a player has won a progressive payout which is not being paid from the table inventory container, the cards of that player shall not be collected until the necessary documentation has been completed.

(g) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

**13:69F-16.11 Progressive payout**

(a) A progressive payout wager shall be paid pursuant to the payout table listed in N.J.A.C. 13:69F-16.12 and prior to the collection of the cards by the dealer.

(b) Prior to paying a progressive payout hand, the dealer shall:

1. Verify that the hand is a winning hand;
2. Verify that the appropriate light on the acceptor device has been illuminated; and
3. Have a casino supervisor validate the progressive payout pursuant to the casino licensee's internal control procedures.

(c) Any winning progressive payout wager shall be paid irrespective of the rank of the hand of the dealer or even if the dealer does not have a qualifying hand or has a higher ranking hand.

**13:69F-16.12 Payout odds; rate of progression; payout limitation**

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

(b) A casino licensee shall pay out winning ante wagers at payout odds of 1 to 1.

(c) Subject to the payout limitation in (d) below, a casino licensee shall pay off each winning wager at the game of Caribbean stud poker at no less than the odds listed below:

<u>Wager</u>	<u>Payout odds</u>
Royal Flush	100 to 1
Straight Flush	50 to 1
Four-of-a-Kind	20 to 1
Full House	7 to 1
Flush	5 to 1
Straight	4 to 1
Three-of-a-Kind	3 to 1
Two Pair	2 to 1
One Pair or Less	2 to 1

(d) Notwithstanding the payout odds in (c) above, the payout limit on each bet wager for any hand shall be no less than \$5,000 or the maximum amount that one patron could win per round when betting the minimum permissible wager, whichever is greater.

(e) A casino licensee shall pay out winning progressive payouts at no less than the amounts listed below:

<u>Hand</u>	<u>Payout</u>
Royal Flush	100 percent of progressive jackpot
Straight Flush	Either 10 percent of progressive jackpot or \$5,000, as designated in the casino licensee's internal control procedures
Four-of-a-Kind	\$500.00
Full House	\$100.00
Flush	\$50.00

(f) The rate of progression for the progressive meter used for the progressive payouts in (e) above shall be no less than 70 percent. The initial and reset amount shall be established by each casino licensee.

(g) Winning progressive payout hands shall be paid in accordance with the amount on the meter when it is the player's turn to be paid in accordance with N.J.A.C.

13:69F-16.11; provided, however, if more than one player at a table has a royal flush progressive payout hand, each player shall share equally in the amount on the progressive meter when the first player with a royal flush is to be paid.

### **13:69F-16.13 Irregularities**

(a) If a hole card is exposed prior to the dealer announcing "No more bets" pursuant to N.J.A.C. 13:69F-16.7, all hands shall be void.

(b) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.

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

(d) If any player is dealt an incorrect number of cards, that player's hand shall be void. If the dealer is dealt four cards of the five card hand, the dealer shall deal an additional card to complete the hand. Any other misdeal to the dealer shall result in all hands being void and the cards shall be reshuffled.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with the casino licensee's internal control procedures.

(g) Any automated card shuffling device or automated dealing shoe shall be removed from a gaming table before any other method of shuffling or dealing may be

utilized at that table.



## **SUBCHAPTER 17. DOUBLE DOWN STUD**

### **13:69F-17.1 Definitions**

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

"Double down wager" means an additional wager made by a player, in an amount not to exceed the amount of the player's original wager, after all cards for the round of play have been dealt but before the dealer exposes the hole card.

"Hand" means the five-card stud hand formed for each player by combining the single card dealt to the player and the four cards dealt in front of the dealer.

"Hole card" means the card which has been dealt face down to the dealer.

"Push" means a tie, as defined in N.J.A.C 13:69F-17.10.

"Rank" or "ranking" means the relative position of a card or group of cards as set forth in N.J.A.C. 13:69F-17.5.

"Round of play" or "round" means one complete cycle of play during which all players then playing at the table have been dealt a hand, have wagered upon it, and have had their wagers paid off or collected in accordance with this subchapter.

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

**13:69F-17.2 Cards; number of decks**

(a) Except as provided in (b) below, double down stud shall be played with one deck of cards with backs of the same color and design, one additional cutting card and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 13:69F-17.4. The cutting card and cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards. The deck of cards shall meet the requirements of N.J.A.C. 13:69E-1.17.

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

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

**13:69F-17.3 Opening of the table for gaming**

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-17.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-17.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked, and shuffled in accordance with the provisions of (a) through (c) above immediately prior to the commencement of play.

**13:69F-17.4 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a manual dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device which inserts them directly into a dealing shoe, deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-17.8; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r) or were shuffled using an automated card shuffling device which places the deck of cards in a single stack after the shuffle is completed, cut the cards in accordance with the procedures set forth in (c) through (e) below.

(c) If a cut of the cards is required, the dealer shall place the stack of cards on top of the cover card. Thereafter, the dealer shall offer the stack of cards to be cut,

with the backs facing up and the faces facing the layout, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

(d) The cut of the cards shall be offered to players in the following order:

1. The first player to the table, if the game is just beginning; or
2. The player at the farthest position to the right of the dealer; provided, however, that if there are two or more consecutive rounds of play, the offer to cut the cards shall rotate in a counterclockwise manner after the player to the far right of the dealer has been offered the cut.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards on top of the cutting card and place them on the bottom of the stack. Thereafter, the dealer shall remove the cover card and place it in the discard rack. The dealer shall then deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-17.8.

(f) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (c) and (d) above.

(g) Whenever there is no gaming activity at a double down stud table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-17.3 shall be completed.

**13:69F-17.5 Double down stud rankings**

(a) The rank of the cards used in double down stud, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a two, three, four, and five.

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

1. "Royal flush" is a hand consisting of an ace, king, queen, jack and 10, all of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank, regardless of suit;
4. "Full house" is a hand consisting of a "three-of-a-kind" and a "pair";
5. "Flush" is a hand consisting of five cards of the same suit;
6. "Straight" is a hand consisting of five cards of consecutive rank, regardless of suit;
7. "Three-of-a-kind" is a hand containing three cards of the same rank regardless of suit;
8. "Two pairs" is a hand containing two "pairs"; and
9. "Pair" is a hand containing two cards of the same rank, regardless

of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.



**13:69F-17.6 Wagers**

(a) All wagers at double down stud shall be made by placing gaming chips, plaques or coupons on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) All wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 13:69F-17.8. Except as provided in N.J.A.C. 13:69F-17.8(c) and (d) below, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) A casino licensee may, in its discretion, permit a player to wager on no more than two betting areas at a double down stud table during a round of play, which areas must be adjacent to each other.

**13:69F-17.7 Supervision requirements; required training and license endorsements**

For purposes of complying with the organizational and supervision requirements of the rules of the Division, the number of personnel required for each double down stud table shall be the same as that required for a blackjack table.

**13:69F-17.8 Procedure for dealing the cards**

(a) All cards used in double down stud shall be dealt from a dealing shoe or dealt from the dealer's hand, in accordance with the following procedures:

1. If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-17.4 have been completed, the deck shall be placed in the manual dealing shoe and the dealer shall announce "No more bets." Each card shall be removed from the dealing shoe with the dealer's left hand and placed on the appropriate area of the layout with the dealer's right hand.
2. If the casino licensee chooses to have the cards dealt by hand, the following requirements shall be observed:
  - i. The casino licensee shall use an automated shuffling device to shuffle the cards.
  - ii. Once the procedures required by N.J.A.C. 13:69F-17.4 have been completed, the dealer shall place the deck of cards in either hand, and once the dealer has chosen the hand in which the cards will be held, the dealer shall use that hand whenever holding the cards during that round of play.
  - iii. The cards held by the dealer shall at all times be kept in

front of the dealer and over the table inventory container.

- iv. The dealer shall announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it on the appropriate area of the layout.

(b) The dealer shall deal the first card, face up, to the player farthest to the left of the dealer and then, moving clockwise around the table, deal each remaining player a card, face up. The dealer shall then deal one card face down and three cards face up to the designated area directly in front of the table inventory container. These last four cards, together with the single card previously dealt to each player, shall be used to form the five card stud poker hand of each player for that round of play.

(c) After all cards for the round of play have been dealt but before the dealer exposes the hole card, a player may place a double down wager in the designated betting area.

(d) After all double down wagers have been placed, the dealer shall again announce "No more bets," and shall then turn over and reveal the hole card.

(e) No player shall touch any of the cards during a round of play.

**13:69F-17.9 Procedure for completion of each round of play; collection and payment of wagers**

(a) After the hole card is revealed, all losing wagers shall immediately be collected by the dealer and placed in the table inventory container. All losing hands shall then be immediately collected by the dealer and placed in the discard rack. A wager made by a player shall lose if the hand of the player has a poker hand rank which is lower than or equal to a pair of fives.

(b) If the wager made by a player is a push, the dealer shall not collect or pay the wager, but shall immediately collect the cards of that player after all losing wagers and hands have been collected. A wager made by a player shall be a push if the hand of the player has a poker hand rank equal to or higher than a pair of sixes but lower than a pair of jacks.

(c) After all losing wagers and pushes have been settled, all winning wagers shall be paid. All winning hands shall remain face up on the layout until all winning wagers have been paid by the dealer. Winning wagers shall be paid in accordance with the payout odds listed in N.J.A.C. 13:69F-17.10. The dealer shall pay all winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. A wager by a player shall win if the hand of the player has a poker hand rank equal to or higher than a pair of jacks. After paying all winning wagers, the dealer shall immediately collect the cards of all winning players and place them in the discard rack, together with the remaining cards in the deck used for that round of play.

**13:69F-17.10 Payout odds; payout limitation**

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

(b) A casino licensee shall pay off winning wagers at no less than the odds listed below, subject to the payout limitation in (c) below:

<u>Wager</u>	<u>Payout Odds</u>
Royal Flush	1,000 to 1
Straight Flush	100 to 1
Four-of-a-Kind	25 to 1
Full House	10 to 1
Flush	8 to 1
Straight	5 to 1
Three-of-a-Kind	3 to 1
Two Pair	2 to 1
Pair of Jacks, Queens, Kings or Aces	1 to 1
Pair of Sixes, Sevens, Eights, Nines, or 10s	Push
Pair of Fives or less	Lose

(c) Notwithstanding the payout odds in (b) above, the payout limit for any

hand shall be no less than \$100,000 or the maximum amount that one patron could win per round when betting the minimum permissible wager, whichever is greater.

### **13:69F-17.11 Irregularities**

(a) If a hole card is exposed prior to the dealer announcing "No more bets" pursuant to N.J.A.C. 13:69F-17.8(d), all hands shall be void.

(b) A card found face up in the shoe or the deck shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck, all hands shall be void and the cards shall be reshuffled.

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

(d) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards reshuffled.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

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



## **SUBCHAPTER 18. LET IT RIDE POKER**

### **13:69F-18.1 Definitions**

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

"Community card" means any card which is initially dealt face down to a designated area in front of the table inventory container and which is used by all players to form a five card poker hand.

"Hand" means the five-card poker hand formed for each player by combining the three cards dealt to the player and the two community cards.

"Let it ride" means that a player chooses not to take back a wager that may be withdrawn in accordance with the provisions of N.J.A.C. 13:69F-18.10.

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

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

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

**13:69F-18.2 Cards; number of decks**

(a) Except as provided in (b) below, let it ride poker shall be played with one deck of cards with backs of the same color and design and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 13:69F-18.5. The cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards. The deck of cards shall meet the requirements of N.J.A.C. 13:69E-1.17.

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

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

**13:69F-18.3 Let it ride poker rankings**

(a) The rank of the cards used in let it ride poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or "straight" formed with a two, three, four, and five. All suits shall be considered equal in rank.

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

1. "Royal flush" is a hand consisting of an ace, king, queen, jack, and 10 of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank;
4. "Full house" is a hand consisting of "three-of-a-kind" and a "pair";
5. "Flush" is a hand consisting of five cards of the same suit;
6. "Straight" is a hand consisting of five cards of consecutive rank, with an ace, king, queen, jack and 10 being the highest ranking straight and an ace, two, three, four, and five being the lowest ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of

determining a winning hand (for example, queen, king, ace, two, three);

7. "Three-of-a-kind" is a hand consisting of three cards of the same rank;
8. "Two pairs" is a hand consisting of two "pairs"; and
9. "One pair" is a hand containing two cards of the same rank.

(c) For purposes of the optional three-card bonus wager as defined in N.J.A.C. 13:69F-18.6B, the permissible three-card bonus wager hands eligible for a payout in accordance with N.J.A.C. 13:69F-18.11(e) shall be:

1. "Mini-royal" is a hand consisting of an ace, king and queen, all of the same suit;
2. "Straight flush" is a hand, other than a mini-royal, consisting of three cards of the same suit in consecutive ranking;
3. "Flush" is a hand consisting of three cards of the same suit, not in consecutive order;
4. "Straight" is a hand consisting of three cards of consecutive rank; provided, however, that an ace may not be combined with a king and a two;
5. "Three-of-a-kind" is a hand consisting of three cards of the same rank; and
6. "Pair" is a hand consisting of two cards of the same rank.

**13:69F-18.4 Opening of the table for gaming**

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first player has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-18.5.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-18.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked, and shuffled in accordance with the provisions of (a) through (c) above.

**13:69F-18.5 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-18.7, 18.8, or 18.9; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

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

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;
  - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;

- iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on top of the cover card pursuant to (c)1ii above; and
- iv. Removing the cover card and placing it in the discard rack; and

2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-18.7, 18.8, or 18.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at a let it ride poker table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-18.4(c) shall be completed.

**13:69F-18.6 Wagers**

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

(b) Only players who are seated at a let it ride poker table may wager at the game. Once a player has placed his or her wagers and received cards, that player shall remain seated until the completion of the round of play.

(c) All wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 13:69F-18.7, 18.8, or 18.9. Except as provided in (d) below, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(d) At the beginning of each round of play, each player shall be required to place three equal but separate wagers. The wagers shall be identified as bet number one, bet number two, and bet number three. Bet number one and bet number two may subsequently be removed by the player in accordance with the provisions of N.J.A.C. 13:69F-18.10.

(e) A casino licensee may, in its discretion, permit a player to place wagers at two betting positions during a round of play provided that the two betting positions are adjacent to each other.



**13:69F-18.6A Let it ride bonus wager**

(a) A casino licensee may, in its discretion, offer to each player at a let it ride poker table the option to make an additional "let it ride bonus wager" that the player will receive a poker hand with a rank of three-of-a-kind or better; provided, however, that the casino licensee shall comply with the notice requirements set forth in N.J.A.C. 13:69F-8.3 prior to withdrawing the option.

(b) Prior to the dealer announcing "No more bets," each player who has placed the three wagers required by N.J.A.C. 13:69F-18.6 may make an additional let it ride bonus wager by placing a \$1.00 gaming chip on or in the approved wagering device designated for that wager.

(c) All winning let it ride bonus wagers shall be paid in accordance with the payout schedule in N.J.A.C. 13:69F-18.11(d).

(d) A let it ride bonus wager shall have no bearing on any other wager made by a player at the game of let it ride poker.

**13:69F-18.6B Three-card bonus wager**

(a) A casino licensee may, in its discretion, offer to each player at a let it ride poker table the option to make an additional "three-card bonus wager" that the three cards dealt to the player will have a rank of pair or better; provided, however, that the casino licensee shall comply with the notice requirements set forth in N.J.A.C 13:69F-8.3 prior to withdrawing the option.

(b) Prior to the dealer announcing "No more bets," each player who has placed the three wagers required by N.J.A.C. 13:69F-18.6 may make an additional three-card bonus wager by placing a wager on the wagering area designated for that wager.

(c) All winning three-card bonus wagers shall be paid in accordance with the payout table in N.J.A.C. 13:69F-18.11(e) pre-selected by the casino licensee.

(d) A three-card bonus wager shall have no bearing on any other wager made by a player at the game of let it ride poker.

**13:69F-18.7 Procedures for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-18.5 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automated card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards. If any let it ride bonus wagers have been made, the dealer shall also collect these wagers from the approved wagering devices and shall then verify, on the layout in front of the table inventory container, that the number of gaming chips wagered equals the number of wagers acknowledged or accepted by the wagering devices. The dealer shall then place the gaming chips into the table inventory container.

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

1. One card face down to each player who has placed three wagers in accordance with N.J.A.C. 13:69F-18.6;
2. One card face down to the area designated for the placement of the community cards;

3. A second card face down to each player who has placed three wagers in accordance with N.J.A.C. 13:69F-18.6;
4. A second card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first card dealt to this area;
5. A third card face down to each player who has placed three wagers in accordance with N.J.A.C. 13:69F-18.6; and
6. A third card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first two cards dealt to this area.

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

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

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

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the area designated for the placement of the community cards has more or less than three cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 13:69F-18.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.

**13:69F-18.8 Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provisions of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play let it ride poker from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 13:69F-18.5 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall then announce "No more bets" prior to dealing any cards. If any let it ride bonus wagers have been made, the dealer shall also collect these wagers from the approved wagering devices and shall then verify, on the layout in front of the table inventory container, that the number of gaming chips wagered equals the number of wagers acknowledged or accepted by the

wagering devices. The dealer shall then place the gaming chips into the table inventory container.

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

1. One card face down to each player who has placed three wagers in accordance with N.J.A.C. 13:69F-18.6;
2. One card face down to the area designated for the placement of the community cards;
3. A second card face down to each player who has placed three wagers in accordance with N.J.A.C. 13:69F-18.6;
4. A second card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first card dealt to this area;
5. A third card face down to each player who has placed three wagers in accordance with N.J.A.C. 13:69F-18.6; and
6. A third card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first two cards dealt to this area.

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

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-18.7(e) and (f).



**13:69F-18.9 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play let it ride poker dealt from an automated dealing shoe which dispenses cards in stacks of three cards in accordance with the casino licensee's internal control procedures.

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

1. Once the procedures required by N.J.A.C. 13:69F-18.5 have been completed, the cards shall be placed in the automated dealing shoe.
2. Prior to the shoe dispensing any stacks of cards, the dealer shall then announce "No more bets." If any let it ride bonus wagers have been made, the dealer shall also collect these wagers from the approved wagering devices and shall then verify, on the layout in front of the table inventory container, that the number of gaming chips wagered equals the number of wagers acknowledged or accepted by the wagering devices. The dealer shall then place the gaming chips into the table inventory container.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed three wagers in accordance with N.J.A.C. 13:69F-8.6. As the remaining stacks are

dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed three wagers in accordance with N.J.A.C. 13:69F-8.6. The dealer shall then deliver a stack of three cards face down to the area designated for the placement of the community cards, and spread the stack within the designated area so that the top card is to the dealer's right, the middle card is directly in front of the dealer, and the bottom card is to the dealer's left.

(d) After each stack of three cards has been dispensed and delivered in accordance with this subsection, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the cards in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-18.7(e) and (f).

**13:69F-18.10 Procedures for completion of each round of play**

(a) After the dealing procedures required by N.J.A.C. 13:69F-18.7, 18.8, or 18.9 have been completed, each player shall examine his or her cards.

1. Each player who wagers at let it ride poker shall be responsible for his or her own hand and no person other than the dealer may touch the cards of that player.
2. Each player shall be required to keep his or her three cards in full view of the dealer at all times.
3. After each player has made a decision regarding bet number two pursuant to (e) below, each player's cards shall be placed face down on the appropriate area of the layout, the player shall not touch the cards again.

(b) After each player has examined his or her cards, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player if he or she wishes to withdraw bet number one or let it ride.

1. If a player chooses to let bet number one ride, that bet shall remain on the appropriate betting area of the layout until the end of the round of play.
2. If a player chooses to withdraw bet number one, the dealer shall move the gaming chips on the betting area designated for bet number one toward the player who shall then immediately remove the gaming chips from the betting area.

(c) After each player has made a decision regarding bet number one, the dealer shall remove ("burn") the community card that is to his or her left, and place the burned card in the discard rack face down.

(d) The dealer shall then turn the community card that is to his or her left face up and place it on top of the remaining card. The exposed card shall become the first community card.

(e) After the first community card is exposed, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player if he or she wishes to withdraw bet number two or let it ride. This decision shall be made by each player regardless of the decision made concerning bet number one.

1. If a player chooses to let bet number two ride, that bet shall remain on the appropriate betting area of the layout until the end of the round of play.
2. If a player chooses to withdraw bet number two, the dealer shall move the gaming chips on the betting area designated for bet number two toward the player who shall then immediately remove the gaming chips from the betting area.

(f) The dealer shall then move the first community card to the right of the card that remains face down in the community card area. The face down card shall be turned face up by the dealer and become the second community card.

(g) After the second community card is turned face up, the dealer shall, beginning with the player farthest to his or her right and continuing around the table in a counterclockwise direction, complete the following applicable procedures in succession for each player.

1. The dealer shall turn the three cards of the player face up. The two community cards and the three cards dealt to the player shall form the five card poker hand of that player.
2. The dealer shall examine the cards of the player to determine if the player's hand qualifies for a payout pursuant to N.J.A.C. 13:69F-18.11. Any let it ride poker wager on a hand which has a rank that is lower than a pair of 10's shall be a losing wager.
3. The dealer shall then settle all wagers of that player, including any bonus wagers. All losing wagers by the player shall be immediately collected by the dealer and placed in the table inventory container. After all losing wagers have been collected, all winning wagers shall be paid in accordance with the payout odds listed in N.J.A.C. 13:69F-18.11 or as otherwise approved by the Division.
4. All hands shall remain face up on the layout until all wagers have been settled by the dealer.

(h) After settling all wagers, the dealer shall immediately collect the cards of all players and the community cards and place them in the discard rack. All cards

collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

**13:69F-18.11 Payout odds; payout limitation**

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

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

<u>Wager</u>	<u>Payout Odds</u>
Royal Flush	1,000 to 1
Straight Flush	200 to 1
Four-of-a-Kind	50 to 1
Full House	11 to 1
Flush	8 to 1
Straight	5 to 1
Three-of-a-Kind	3 to 1
Two Pair	2 to 1
Pair of 10's, Jacks, Queens, Kings or Aces	1 to 1

(c) Notwithstanding the minimum payout odds required in (b) above, a casino licensee may establish a maximum amount as approved by the Division that is

payable to a player on a single hand, which amount shall be at least \$50,000 or the maximum amount that one patron could win per round when betting the minimum permissible wager, whichever is greater. If the established payout limit is not included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 13:69F-8.3. Any maximum payout limit established by a casino licensee shall apply only to payouts of let it ride poker wagers placed pursuant to N.J.A.C. 13:69F-18.6 and shall not apply to payouts of let it ride bonus wagers placed pursuant to N.J.A.C. 13:69F-18.6A or three-card bonus wagers placed pursuant to N.J.A.C. 13:69F-18.6B.

(d) A casino licensee shall pay off each winning let it ride bonus wager at no less than the following monetary amounts:

<u>Wager</u>	<u>Payout</u>
Royal Flush	\$ 25,000
Straight Flush	\$ 2,500
Four-of-a-Kind	\$ 400.00
Full House	\$ 200.00
Flush	\$ 50.00
Straight	\$ 25.00
Three-of-a-Kind	\$ 5.00



(e) A casino licensee shall pay off each winning three-card bonus wager at no less than the odds set forth in one alternative pay table below pre-selected by the casino licensee:

	<u>Table A</u>	<u>Table B</u>	<u>Table C</u>
Mini-royal	N/A	N/A	N/A
Straight Flush	40 to 1	40 to 1	40 to 1
Three-of-a-Kind	30 to 1	30 to 1	30 to 1
Straight	6 to 1	5 to 1	6 to 1
Flush	4 to 1	4 to 1	3 to 1
Pair	1 to 1	1 to 1	1 to 1

	<u>Table D</u>	<u>Table E</u>	<u>Table F</u>
Mini-royal	50 to 1	50 to 1	50 to 1
Straight Flush	40 to 1	40 to 1	40 to 1
Three-of-a-Kind	30 to 1	30 to 1	30 to 1
Straight	6 to 1	5 to 1	6 to 1
Flush	4 to 1	4 to 1	3 to 1
Pair	1 to 1	1 to 1	1 to 1

### **13:69F-18.12 Irregularities**

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

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

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

(d) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

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

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

## **SUBCHAPTER 19. SPANISH 21**

### **13:69F-19.1 Definitions**

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

"Blackjack" shall mean an ace and any card having a point value of 10 dealt as the initial two cards to a player or a dealer, except that this shall not include an ace and a 10 point value card dealt to a player who has split pairs.

"Hard total" shall mean the total point count of a hand which contains no aces or which contains aces that are each counted as one in value.

"Push" shall mean a tie between the hand of the player and that of the dealer, except for hands containing a point count of 21 or a Blackjack.

"Rescue" is defined in N.J.A.C 13:69F-19.9.

"Soft total" shall mean the total point count of a hand which contains an ace that is counted as 11 in value.

"Suit" shall mean one of the four categories of cards: club, diamond, heart, or spade.

**13:69F-19.2 Cards; number of decks; rank of cards**

(a) Spanish 21 shall be played with six or eight decks of cards, with backs of the same color and design and one additional cutting card. The decks shall meet the requirements of N.J.A.C. 13:69E-1.17(a) and shall consist of 48 cards, with the 10 of each suit having been removed from each deck during the inspection required by N.J.A.C. 13:69E-1.18(e) and 13:69F-19.3. The cutting card shall be opaque and a solid color readily distinguishable from the color of the backs and edges of the playing cards.

(b) The point value of the cards contained in each deck shall be as follows:

1. Any card from two to nine shall have its face value;
2. Any jack, queen, or king shall have a value of 10;
3. An ace shall have a value of 11, unless that value would give a player or the dealer a score in excess of 21, in which case it shall have a value of one.

**13:69F-19.3 Opening of the table for gaming**

(a) After receiving the decks of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (c) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) If the decks contain the 10 of any suit, the dealer shall remove these cards from the decks, and the floorperson shall verify that all such cards have been removed from each deck, and shall destroy them in accordance with the casino licensee's internal control procedures. Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. Each deck of cards shall be spread out separately, according to suit and in sequence.

(c) After the first player has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards, and stacked. If during the mixing or the stacking process a card is turned over and exposed to the players, the cards shall be remixed. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-19.4.

**13:69F-19.4 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each shoe of cards has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack.

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

1. If the cards were shuffled using an automated card shuffling device, place the stack of cards in the dealing shoe and deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-19.7; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

(d) The cut of the cards shall be offered to players in the following order:

1. The first player to the table, if the game is just beginning; or
2. The player at the farthest position to the right of the dealer; provided, however, that if there are two or more consecutive rounds of play, the offer to cut the cards shall rotate in a counter-clockwise manner after the player to the far right of the dealer has been offered the cut.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards on top of the cutting card and place them on the bottom of the stack. The dealer shall then take the entire stack of cards that was just shuffled and align them along the side of the dealing shoe which has the mark required by N.J.A.C. 13:69E-1.19(d)4. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(f) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (c) and (d) above.

(g) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 13:69F-19.7(j); provided, however, that the casino licensee may determine after each round of play that the cards should be reshuffled.

(h) A casino licensee shall have internal control procedures documenting the proposed shuffle, cut card placement, number of cut cards (to include shuffle techniques without the use of any cut cards), location of where the shuffle takes place, who is responsible for shuffling, shuffling equipment (dealing shoes or other dealing devices), and burn card procedures.

(i) Whenever there is no gaming activity at a Spanish 21 table that is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-19.3(c) shall be completed.



**13:69F-19.5 Wagers; payout odds**

(a) Prior to the first card being dealt for each round of play, each player at the game of Spanish 21 shall make a wager against the dealer which shall win if:

1. The score of the player is 21 or less and the score of the dealer is in excess of 21;
2. The score of the player exceeds that of the dealer without either exceeding 21;
3. The player has achieved a score of 21 in two cards and the dealer has achieved a score of 21 in two or more cards; or
4. The player has achieved a score of 21 in more than two cards and the dealer has achieved a score of 21 in more than two cards.

(b) Except as otherwise provided in (a)3 and 4 above, a wager made in accordance with this section shall be void if the score of the player is the same as the dealer. However, a wager shall lose if the player has 21 in more than two cards and the dealer has a blackjack.

(c) All wagers at Spanish 21 shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash may be accepted, provided it is confirmed by the dealer and casino supervisor, and that such cash is expeditiously converted into gaming chips or plaques.

(d) Except as otherwise provided in this subchapter, no wager shall be made, increased or withdrawn after the first card of the respective round has been dealt.

(e) After each round of play is complete, the dealer shall collect all losing wagers and pay off all winning wagers. Except as provided in (f) and (g) below, winning wagers made in accordance with (a)3 above shall be paid at odds of 3 to 2, and all winning wagers made in accordance with (a)1, 2, or 4 above shall be paid at odds of 1 to 1.

(f) Notwithstanding the provisions of (e) above, a casino licensee shall pay the following payout odds for winning wagers made in accordance with (a) above unless the player has doubled down, in which case all of the following wagers shall only be paid at odds of 1 to 1:

1. Three cards consisting of the six, seven, and eight of mixed suits shall be paid at odds of 3 to 2;
2. Three cards consisting of the six, seven, and eight of the same suit shall be paid at odds of 2 to 1, except that three cards consisting of the six, seven, and eight of spades shall be paid at odds of 3 to 1;
3. Three cards consisting of three sevens of mixed suits shall be paid at odds of 3 to 2;
4. Three cards consisting of three sevens of the same suit shall be paid at odds of 2 to 1, except that three cards consisting of three sevens of spades shall be paid at odds of 3 to 1;
5. Five cards totaling 21 shall be paid at odds of 3 to 2;
6. Six cards totaling 21 shall be paid at odds of 2 to 1; and

7. Seven or more cards totaling 21 shall be paid at odds of 3 to 1.

(g) In addition to the payouts required by (f)4 above, a winning hand that consists of three sevens of the same suit when the dealer's exposed card is also a seven of any suit shall be paid an additional fixed payout of \$1,000 if the player's original wager was \$5.00 or more but less than \$25.00, or \$5,000 if the player's original wager was \$25.00 or more. All other players at the table who placed a wager during that round of play shall also be paid an additional fixed payout of \$50.00. Notwithstanding the foregoing, the additional fixed payouts required by this subsection shall not be applicable if the winning hand had been doubled down pursuant to N.J.A.C. 13:69F-19.9 or had been split pursuant to N.J.A.C. 13:69F-19.10.

(h) Except as expressly permitted by this subchapter, once the first card of any hand has been removed from the shoe by the dealer, no player shall handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.

(i) Once an insurance wager, a wager to double down or a wager to split pairs has been made and confirmed by the dealer, no player shall handle, remove or alter such wagers until a decision has been rendered and implemented with respect to that wager, except as expressly permitted by this subchapter.

(j) After the cards have been shuffled pursuant to N.J.A.C. 13:69F-19.4, a casino licensee may, in its discretion, prohibit any person, whether seated at the gaming table or not, who does not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of play at that gaming table unless

the casino licensee chooses to permit the player to begin wagering or until a reshuffle of the cards has occurred.

**13:69F-19.6 Match-the-dealer wager**

(a) A player at a Spanish 21 table may make an additional “match-the-dealer” wager that either of the player’s initial two cards will match the dealer’s up card in the manner required by (e) below. If both of the player’s initial two cards match the dealer’s up card, the player shall be paid in accordance with (e) below for each matching card.

(b) Prior to the first card being dealt for each round of play, a player who has placed the basic wager required by N.J.A.C. 13:69F-19.5 may make an additional match-the-dealer wager, which shall be in an amount not less than \$1.00 and shall not exceed the lesser of:

1. The amount of the wager made by the player pursuant to N.J.A.C. 13:69F-19.5(a); or
2. A maximum amount established by the casino licensee, which limit shall be posted in accordance with N.J.A.C. 13:69F-8.3.

(c) A match-the-dealer wager shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate area of the Spanish 21 layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt to any player, and that such cash is expeditiously converted into gaming chips or plaques.

(d) Immediately after the second card is dealt to each player and the dealer, and prior to any additional cards being dealt to any player at the table or the dealer and

before any card reader device is utilized, all losing match-the-dealer wagers shall be collected by the dealer, and then all winning match-the-dealer wagers shall be paid by the dealer, in accordance with (e) below.

(e) All winning match-the-dealer wagers shall be paid at no less than the following odds:

1. If six decks of cards are being used:
  - i. Each matching card of a different suit: 4 to 1; and
  - ii. Each matching card of the same suit: 9 to 1; and
2. If eight decks of cards are being used:
  - i. Each matching card of a different suit: 3 to 1; and
  - ii. Each matching card of the same suit: 12 to 1.

(f) A match-the-dealer wager shall have no bearing on any other wager made by a player at the game of Spanish 21.

**13:69F-19.7 Procedure for dealing the cards**

(a) All cards used in Spanish 21 shall be dealt from a dealing shoe specifically designed for such purpose and located on the table to the left of the dealer.

(b) The dealer shall remove cards from the shoe with his or her left hand, turn them face upwards, and then place them on the appropriate area of the layout with his or her right hand, except that the dealer has the option to deal hit cards to the first two betting positions with his or her left hand.

(c) After each full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face downwards and place it in the discard rack, which shall be located on the table immediately to the right of the dealer. Each new dealer who comes to the table shall also burn one card as described in this subchapter before the new dealer deals any cards to the players. The burn card shall be disclosed if requested by a player.

(d) At the commencement of each round of play, the dealer shall, starting on his or her left and continuing around the table, deal the cards in the following order:

1. One card face upwards to each box on the layout in which a wager is contained;
2. One card face upwards to the dealer; and
3. A second card face upwards to each box in which a wager is contained.

(e) After two cards have been dealt to each player, the dealer shall,

beginning from his or her left, announce the point total of each player. As each player's point total is announced, such player shall indicate whether he wishes to surrender, double down, split pairs, stand or draw, as provided for by this subchapter.

(f) As each player indicates his or her decisions, the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decisions consistent with this subchapter and shall announce the new point total of such player after each additional card is dealt.

(g) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall deal a second card face upward to himself or herself; provided, however, that such card shall not be removed from the dealing shoe until the dealer has first announced "Dealer's Card," which shall be stated by the dealer in a tone of voice calculated to be heard by each person at the table. Any additional cards authorized to be dealt to the hand of the dealer by N.J.A.C. 13:69F-19.12 shall be dealt face upwards at this time, after which the dealer shall announce his or her total point count. In lieu of the requirements of this subsection, one of the procedures set forth in (i) below may be implemented.

(h) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each player's hand in case of question or dispute. The dealer shall pick up the cards beginning with those of the player to his or her far right and moving counterclockwise around the table. After all the players' cards have been collected the dealer shall pick up his or her cards against the bottom of the players' cards and place



them in the discard rack.

(i) In lieu of the procedure set forth in (g) above, a casino licensee may permit the dealer to deal his or her hole card face downward after a second card and before additional cards are dealt to the players; provided, however, that the dealer shall not look at the face of the hole card until after all other cards requested by the players pursuant to those regulations are dealt to them. Notwithstanding the foregoing, if a casino licensee elects to utilize a card reader device and the dealer's first card is an ace, king, queen or jack of any suit, the dealer shall determine whether the hole card will give the dealer a blackjack prior to dealing any additional cards to the players at the table, in accordance with the casino licensee's internal control procedures. The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone, including the dealer, at the table. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with N.J.A.C. 13:69F-19.5. Any casino licensee using this alternate dealing procedure shall provide notice thereof in accordance with the requirements set forth in N.J.A.C. 13:69F-8.3.

(i) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed, after which the dealer shall:

1. Collect the cards as provided in (h) above;
2. Remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing; and then

3. Shuffle the cards.

(j) No player or spectator shall handle, remove or alter any cards used to game at Spanish 21 except as explicitly permitted by this subchapter and no dealer or other casino employee shall permit a player or spectator to engage in such activity.

(k) Each player at the table shall be responsible for correctly computing the point count of his or her hand, and no player shall rely on the point counts required to be announced by the dealer under this section without checking the accuracy of such announcement himself or herself.

**13:69F-19.8 Surrender**

(a) After the first two cards are dealt to a player and the player's point total is announced, the player may elect to discontinue play on his or her hand for that round by surrendering one-half of his or her wager. All decisions to surrender shall be made prior to such player indicating as to whether he or she wishes to double down, split pairs, stand or draw as provided in this subchapter.

1. If the first card dealt to the dealer was a two, three, four, five, six, seven, eight, or nine, the dealer shall immediately collect one-half of the wager and return one-half to the player.
2. If the first card dealt to the dealer was an ace, king, queen, or jack, the dealer shall place the player's wager on top of the player's cards. When the dealer's second card is revealed, the hand shall be settled by immediately collecting the entire wager if the dealer has blackjack, or by collecting one-half of the wager and returning one-half of the wager to the player if the dealer does not have blackjack.

(b) If the player has made an insurance wager and then elects to surrender, each wager shall be settled separately and one wager shall have no bearing on the other.

**13:69F-19.9 Doubling down; rescue**

(a) Except for blackjack, a player may elect to double down, that is, make an additional wager not in excess of the amount of his or her original wager, on the two or more cards dealt to that player, including any hands resulting from a split pair, on the condition that one and only one additional card shall be dealt to each hand on which the player has elected to double down. In such circumstances, the one additional card shall be dealt face upwards and placed sideways on the layout.

(b) A winning wager on a doubled hand shall be paid in accordance with N.J.A.C 13:69F-19.5(e) only, and the payouts in N.J.A.C 13:69F-19.5(f) and (g) shall not be applicable to such wagers.

(c) If a dealer obtains blackjack after a player doubles down, the dealer shall collect only the amount of the original wager of such player, and shall not collect the additional amount wagered in doubling down.

(d) After the additional card required by (a) above has been dealt to a doubled hand, a player may "rescue" (take back) the double down wager and forfeit his or her original wager, as long as the additional card does not result in the hand having a point count in excess of 21.

### **13:69F-19.10 Splitting pairs**

(a) Whenever the initial two cards dealt to a player are identical in value, the player may elect to split the hand into two separate hands, provided that the player makes a wager on the second hand so formed in an amount equal to his or her original wager.

(b) When a player splits pairs, the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to any other hand.

(c) After a second card is dealt to a split pair, the dealer shall announce the point total of such hand and the player shall indicate his or her decision to stand, draw or double down with respect thereto. A player may also split pairs again if the second card dealt to an incomplete hand is identical in value to the split pair; provided, however, that a player may split pairs a maximum of three times, or a total of four hands.

(d) If the dealer obtains blackjack after a player splits pairs, the dealer shall collect only the amount of the original wager of such player, and shall not collect the additional amount wagered in splitting pairs.

(e) The additional payouts provided in N.J.A.C 13:69F-19.5(g) are not applicable to a winning wager on a split hand.

### **13:69F-19.11 Insurance**

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance bet, which shall win if the dealer's second card is a king, queen, or jack and shall lose if the dealer's second card is an ace, two, three, four, five, six, seven, eight, or nine.

(b) An insurance bet shall be made by placing on the insurance line of the layout an amount not more than half the amount staked on the player's initial wager, except that a player may bet an amount in excess of half the initial wager to the next unit that can be wagered in chips, when because of the limitation of the value of chip denominations, half the initial wager cannot be bet. All insurance bets shall be placed immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table. If a card reader device is in use, all insurance wagers shall be placed prior to the dealer inserting his or her hole card into the card reader device.

(c) All winning insurance bets shall be paid at odds of 2 to 1.

(d) All losing insurance bets shall be collected by the dealer immediately after the dealer draws his or her second face up card or discloses his or her hole card and before the dealer draws any additional cards.

(e) Insurance bets shall not apply to the match-the-dealer wager permitted pursuant to N.J.A.C 13:69F-19.6.

**13:69F-19.12 Drawing of additional cards by players and dealers**

(a) A player may elect to draw additional cards whenever his or her point count total is less than 21, except that:

1. A player having blackjack or a hard total of 21 may not draw additional cards; and
2. A player electing to double down shall draw one and only one additional card;

(b) Except as provided in (c) below, a dealer shall draw additional cards to his or her hand until the dealer has a hard or soft total of 17, 18, 19, 20, or 21, at which point no additional cards shall be drawn.

(c) A dealer shall draw no additional cards to his or her hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will have no effect on the outcome of the round of play.

**13:69F-19.13 More than one player wagering on a box**

(a) Unless otherwise directed by the Division, a casino licensee may permit from one to three people to wager on any one box of the Spanish 21 layout, provided that the first person wagering on that box consents to additional players wagering on such box, and provided further that the casino licensee adheres to such procedures and limitations imposed by the Division as dictated by the particular circumstances.

(b) Whenever more than one player wagers on a box, the player seated at that box shall have the exclusive right to call the decisions with regard to the cards dealt to such box. In the case of no seated player, the person with the highest wager in the box shall have such right.

(c) The player calling the decisions with respect to any box shall place his or her wager in that portion of the box closest to the dealer's side of the table and all other players wagering on such box shall place their wagers immediately behind and in a vertical line with the aforementioned wager.

(d) Whenever more than one player is wagering on a box and the player calling the decisions decides to double down, the other players may also double their wagers but shall not be required to do so. In any event, only one additional card shall be dealt to the hand that is subject to the double down decision.

(e) Whenever more than one player is wagering on a box and the player calling the decisions decides to split pairs, the other players shall either make an additional wager to cover each split pair or designate the split pair to which their initial



wager shall apply.

(f) Whenever more than one player is wagering on a box, each player shall have the right to make an insurance bet, regardless of whether the other players on that box make such a bet.

(g) The Division and its agents shall have the discretion and authority to limit, control and regulate the implementation of this section as is appropriate under the circumstances which shall include, without limitation, the right to limit the number of tables at which this procedure is permitted, the right to limit the number of boxes at each table on which more than one person can wager and the right to require the casino licensee to establish the ability of its dealers to implement this section.

**13:69F-19.14 Player wagering on more than one box**

A player may only wager on one box at a Spanish 21 table unless the casino licensee, in its discretion, permits the player to wager on additional boxes.

### **13:69F-19.15 Irregularities**

(a) A card found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.

(b) If a 10 card of any suit is found in the shoe, it shall not be used in the game and shall be removed from the shoe and destroyed by a floorperson in accordance with the casino licensee's internal control procedures. If more than one 10 card is found in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.

(c) A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.

(d) After the initial two cards have been dealt to each player and a card is drawn in error and exposed to the players, such card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player refusing to accept such card shall not have any additional cards dealt to him during such round. If the card is refused by the players and the dealer cannot use the card, the card shall be burned.

(e) If the dealer has a point count of 17 or higher and accidentally draws a card for himself or herself, such card shall be burned.

(f) If the dealer misses dealing his or her first or second card to himself or herself, the dealer shall continue dealing the first two cards to each player, and then deal the appropriate number of cards to himself or herself.

(g) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack shall be shuffled and cut according to the procedures in N.J.A.C. 13:69F-19.4, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play.

(h) If no cards are dealt to the player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to the player's hand, at the player's option, the dealer shall deal the second card to the player after all other players have received a second card.

(i) If after receiving the first two cards, the dealer fails to deal an additional card or cards to a player who has requested such cards, then, at the player's option, the dealer shall either deal the additional cards after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or shall call the player's hand dead and return the player's original wager.

(j) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with casino licensee's internal control procedures.

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

(l) If the dealer inserts his or her hole card into a card reader device when the value of his or her first card is not an ace, king, queen, or jack, the dealer, after notification to a casino supervisor, shall:

1. If the particular card reader device in use provides any player with the opportunity to determine the value of the hole card, call all hands dead, collect the cards and return each player's wager; or
2. If the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card, continue play.

(m) If a card reader device malfunctions the dealer may only continue dealing the game of Spanish 21 at that table using the dealing procedures applicable when a card reader device is not in use.

## **SUBCHAPTER 20. THREE-CARD POKER**

### **13:69F-20.1 Definitions**

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

"Ante wager" means the wager that a player is required to make prior to any cards being dealt in order to compete against the dealer's hand in a round of play.

"Hand" means the three-card poker hand that is held by each player and the dealer after the cards are dealt.

"Pair plus wager" means the wager that a player is required to make prior to any cards being dealt in order to compete against a posted scale of payouts, regardless of the outcome of the player's hand against the dealer.

"Play wager" means an additional wager, equal in value to his or her ante wager, that a player must make if the player opts to remain in competition against the dealer after the player reviews his or her hand.

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

"Six-card bonus wager" means an optional wager that a player will be able to form a five-card poker hand listed on a posted payout table from the three cards dealt to the dealer and the three cards dealt to the player during that round of play.

"Stub" means the remaining portion of the deck after all cards in the round of

play have been dealt or delivered.

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

**13:69F-20.2 Cards; number of decks**

(a) Except as provided in (b) and (c) below, three-card poker shall be played with one deck of cards with backs of the same color and design and one cover card to be used in accordance with the procedures set forth in N.J.A.C. 13:69F-20.5. The cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards. The deck of cards shall meet the requirements of N.J.A.C. 13:69E-1.17.

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

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

(c) If an automated dealing shoe is used to deal the cards pursuant to N.J.A.C. 13:69F-20.9, a casino licensee shall be required to use a cover card with the same attributes described in (a) above in accordance with the procedures set forth in N.J.A.C. 13:69F-20.9(c).



### **13:69F-20.3 Three-card poker rankings**

(a) The rank of the cards used in three-card poker, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. All suits shall be considered equal in rank. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" with a two and three.

(b) The permissible poker hands in the game of three-card poker, in order of highest to lowest rank, shall be:

1. "Straight flush" is a hand consisting of three cards of the same suit in consecutive ranking, with ace, king, and queen being the highest ranking straight flush and three, two, and ace being the lowest ranking straight flush.
2. "Three-of-a-kind" is a hand consisting of three cards of the same rank, regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind.
3. "Straight" is a hand consisting of three cards of consecutive rank, regardless of suit, with ace, king, and queen being the highest ranking straight and three, two, and ace being the lowest ranking straight.
4. "Flush" is a hand consisting of three cards of the same suit, regardless of rank.
5. "Pair" is a hand consisting of two cards of the same rank,

regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands that are of identical poker hand rank pursuant to the provisions of (b) above, or that contain none of the hands authorized in (b) above, the hand that contains the highest ranking card as provided in (a) above that is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered a draw.

**13:69F-20.4 Opening of the table for gaming**

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first player has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-20.5.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-20.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

**13:69F-20.5 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-20.7, 20.8, or 20.9; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

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

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;
  - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;

- iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (c)1ii above; and
  - iv. Removing the cover card and placing it in the discard rack; and
2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-20.7, 20.8, or 20.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at a three-card poker table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-20.4(c) shall be completed.

**13:69F-20.6 Wagers**

- (a) The following wagers may be placed in the game of three-card poker:
1. A player may compete solely against the dealer by placing an ante wager in an amount within the posted minimum and maximum wagers and then placing a play wager in an equal amount;
  2. A player may compete solely against a posted payout ledger by placing a pair plus wager, which wager may be in any amount within the posted minimum and maximum wagers;
    - i. Upon placing a pair plus wager, a player may also compete against a posted payout ledger by placing a six-card bonus wager if such wager is offered by the casino licensee pursuant to N.J.A.C. 13:69F-20.12A;  
or
  3. A player may compete against both the dealer and the posted payout ledger by placing wagers in accordance with the requirements of (a)1 and 2 above.
- (b) All wagers at three-card poker shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

- (c) Only players who are seated at a three-card poker table may wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.
- (d) All ante wagers and pair plus wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 13:69F-20.7, 20.8, or 20.9. No wager shall be made, increased, or withdrawn after the dealer has announced "No more bets." All play wagers shall be placed in accordance with N.J.A.C. 13:69F-20.10(b).
- (e) A casino licensee may, in its discretion, permit a player to place wagers at two or three betting positions during a round of play provided that all of the betting positions are adjacent to each other.
- (f) Notwithstanding (a) above, a casino licensee may offer a version of the game of three-card poker requiring:
  1. As a precondition to the placement of a pair plus wager, the placement of an ante wager in an amount at least equal to the pair plus wager;
  2. As a precondition to the placement of a pair plus wager, the placement of an ante wager in an amount at least equal to one-half the pair plus wager; or
  3. The compulsory placement of an ante wager and a pair plus wager, provided that one wager may be placed in an amount up

to a maximum of five times the amount of the other wager  
without regard to which wager is the greater of the two.



**13:69F-20.7 Procedures for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-20.5 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automated card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards. Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal one a card at a time in order to each player who has placed an ante wager or pair plus wager and to the dealer until each player who placed a wager and the dealer each has three cards. All cards shall be dealt face down.

(d) After three cards have been dealt to each player and the dealer, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

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

cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
  2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the dealer has more or less than three cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 13:69F-20.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.
- (f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.

**13:69F-20.8 Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provisions of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play three-card poker from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 13:69F-20.5 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall then announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and

continuing around the table in a clockwise manner, deal one card at a time in order to each player who has placed an ante wager or pair plus wager and to the dealer until each player who placed a wager and the dealer each has three cards. All cards shall be dealt face down.

(d) After three cards have been dealt to each player and the dealer, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-20.7(e) and (f).

**13:69F-20.9 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play three-card poker dealt from an automated dealing shoe which dispenses cards in stacks of three cards, provided that the shoe, its location and the procedures for its use in accordance with the casino licensee's internal control procedures.

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

1. Once the procedures required by N.J.A.C. 13:69F-20.5 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 13:69F-20.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with N.J.A.C. 13:69F-20.6. The dealer shall then place a cover card on top of the dealer's stack of three cards in the automated dealing shoe and either:

1. Deliver the stack face down with the cover card on top to the area designated for the placement of the dealer's cards; or
2. Deliver the stack face down after each player has made a play wager or forfeited his or her ante wager, the dealer has collected all forfeited wagers and associated cards, and the dealer has placed the cards of forfeited hands in the discard rack pursuant to N.J.A.C. 13:69F-20.10(b).

(d) After each stack of three cards has been dispensed and delivered in accordance with this section, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the cards in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-20.7(e) and (f).

**13:69F-20.10 Procedures for completion of each round of play**

(a) After the dealing procedures required by N.J.A.C. 13:69F-20.7, 20.8, or 20.9 have been completed, each player shall examine his or her cards. Each player who wagers at three-card poker shall be responsible for his or her own hand and no person other than the dealer and the player to whom the cards were dealt may touch the cards of that player.

(b) After examination of his or her cards, each player who has placed an ante wager shall have the option to either make a play wager in an amount equal to the player's ante wager or forfeit the ante wager and end his or her participation in the round of play. The dealer shall offer this option to each player, starting with the player farthest to the left of the dealer and moving clockwise around the table in order. If a player has placed an ante wager and a pair plus wager but does not make a play wager, the player shall forfeit the ante wager and the pair plus wager. If a player has placed an ante wager, a pair plus wager and a six-card bonus wager, but does not make a play wager, the player shall forfeit the ante wager and the pair plus wager, but shall not forfeit the six-card bonus wager. After each player has either placed a wager on the table in the play wager area or forfeited his or her wager and hand, the dealer shall collect all forfeited wagers and associated cards, placing them in the discard rack. The dealer shall then reveal the dealer's cards and place the cards so as to form the highest possible ranking hand. If an automated dealing shoe is used to deal the cards pursuant to N.J.A.C. 13:69F-20.9 and a cover card is used on top of the dealer's

stack removed from the shoe, the cover card shall be removed from the stack and placed on the table layout immediately next to the automated dealing shoe.

(c) The dealer shall then settle the wagers remaining on the table by complying with either (c)1 or 2 below. A casino licensee shall identify in its gaming submission which alternative the dealer shall use. The dealer's cards shall be placed in the discard rack after all players' cards have been collected.

1. The dealer shall, for each of the following procedures, start with the player farthest to the dealer's right and continue counterclockwise around the table until the procedure has been completed as to all players:
  - i. Reveal the three-card hand of each remaining player;
  - ii. Collect all losing wagers;
  - iii. Pay each winning wager in accordance with the payout odds listed in N.J.A.C. 13:69F-20.11; and
  - iv. Collect all player hands and place them in the discard rack.
2. The dealer shall, starting with the player farthest to the dealer's right and continuing counterclockwise around the table, complete all of the following procedures as to each remaining player in succession:
  - i. Reveal the three-card hand of the player;



- ii. Collect losing wagers or pay winning wagers in accordance with the payout odds listed in N.J.A.C. 13:69F-20.11; and
- iii. Collect the player's cards and place them in the discard rack.

(d) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

**13:69F-20.11 Payout odds**

(a) There are three payout types as follows:

1. A player in competition against the dealer shall be paid 1 to 1 on both the ante wager and the play wager if the player's hand is ranked higher than the dealer's hand. Notwithstanding the foregoing, if the dealer does not hold a hand with a "queen high or better" rank, the ante wager shall automatically be paid 1 to 1 and the play wager shall be returned to the player.
2. A player placing a pair plus wager shall be paid in accordance with a posted pay table at no less than the following odds:

<u>Wager</u>	<u>Payout Odds</u>
Pair	1 to 1
Flush	3 to 1
Straight	5 to 1
Three-of-a-Kind	25 to 1
Straight Flush	35 to 1
Mini Royal Flush (Ace, King, Queen)	35 to 1

3. A player placing an ante wager and a play wager shall be paid a bonus if the player's hand consists of the following:

Straight	pays	1 to 1
Three-of-a-Kind	pays	4 to 1

Straight Flush                      pays                      5 to 1

- i. In the event that a casino licensee offers a version of three-card poker pursuant to N.J.A.C. 13:69F-2.6(f), a player placing an ante wager and play wager shall be paid an ante bonus in accordance with one of the following pay tables pre-selected by the casino licensee:

	<u>A</u>	<u>B</u>	<u>C</u>
Straight	1 to 1		
Three-of-a-Kind	3 to 1	6 to 1	3 to 1
Straight Flush	4 to 1	8 to 1	4 to 1
Mini Royal Flush (Ace, King, Queen)	5 to 1	50 to 1	10 to 1
Mini Royal Flush of Spades (Ace, King, Queen)	50 to 1	50 to 1	

- 4. If a casino licensee offers the optional six-card bonus wager pursuant, a player placing a six-card bonus wager shall be paid in accordance with one of the following pay tables pre-selected by the casino licensee:

- i. For the version requiring a player to place a pair plus wager:

<u>Hand</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>
Five-Card Royal Flush	1,000 to 1	1,000 to 1	1,000 to 1	1,000 to 1
Five-Card Straight Flush	200 to 1	200 to 1	200 to 1	200 to 1
Four-of-a-Kind	50 to 1	50 to 1	100 to 1	100 to 1
Full House	25 to 1	25 to 1	20 to 1	20 to 1
Five-Card Flush	20 to 1	15 to 1	15 to 1	15 to 1
Five-Card Straight	10 to 1	10 to 1	9 to 1	10 to 1
Three-of-a-Kind	5 to 1	5 to 1	8 to 1	7 to 1

- ii. For the version requiring a player to place both an ante and pair plus wager:

<u>Hand</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>
Six-Card Diamond Royal					\$1,000,000
Six-Card Heart Royal					\$100,000
Six-Card Spade Royal					\$100,000

Six-Card Club Royal					\$100,000
Five-Card Royal Flush	1,000 to 1	1,000 to 1	1,000 to 1	1,000 to 1	1,000 to 1
Five-Card Straight Flush	200 to 1	200 to 1	200 to 1	200 to 1	200 to 1
Four-of-a-Kind	50 to 1	50 to 1	100 to 1	100 to 1	100 to 1
Full House	25 to 1	25 to 1	20 to 1	20 to 1	20 to 1
Five-Card Flush	20 to 1	15 to 1	15 to 1	15 to 1	15 to 1
Five-Card Straight	10 to 1	10 to 1	9 to 1	10 to 1	10 to 1
Three-of-a-Kind	5 to 1	5 to 1	8 to 1	7 to 1	5 to 1

### **13:69F-20.12 Irregularities**

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

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

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

(d) If one or more of the dealer's cards is inadvertently exposed prior to the dealer revealing his or her cards as prescribed in N.J.A.C. 13:69F-20.10(b), all hands shall be void and the cards shall be reshuffled.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with the casino licensee's internal control procedures.

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

**13:69F-20.12A      Optional six-card bonus wager**

(a) A casino licensee may give each player at a three-card poker table who makes a pair plus wager the option to make an additional wager known as a six-card bonus wager. A six-card bonus wager shall win if the three cards dealt to the player and the three cards dealt to the dealer during that round of play may be used to form one of the following five-card poker hands, listed in order of highest to lowest rank:

1. "Royal flush" is a hand consisting of an ace, king, queen, jack and 10, all of the same suit;
2. "Straight flush" is a hand consisting of five cards all of the same suit and in consecutive ranking;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank, regardless of suit;
4. "Full house" is a hand consisting of a "three of a kind" and a "pair" (two cards of the same rank, regardless of suit);
5. "Flush" is a hand consisting of five cards of the same suit, regardless of rank;
6. "Straight" is a hand consisting of five cards of consecutive rank, regardless of suit; and
7. "Three-of-a-kind" is a hand consisting of three cards of the same rank, regardless of suit.

(b) Prior to the first card being dealt for each round of play, a player who has made a pair plus wager may make a 6 card bonus wager by placing gaming chips on the designated betting area at his or her betting position. The dealer shall then announce "No more bets" and deal the hand to all players in accordance with the rules of the Division.

(c) A player who has made a winning six-card bonus wager shall only receive the payout for the highest ranking five-card poker hand that can be formed with the cards of the player and dealer.

(d) A six-card bonus wager shall have no bearing upon the outcome of any other wager made by a player at the game of three-card poker, and no other wager made by a player at the game of three-card poker shall have any bearing upon the outcome of a six-card bonus wager made by a player.



## **SUBCHAPTER 21. FAST ACTION HOLD 'EM**

### **13:69F-21.1 Definitions**

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

“Community card” means any of the five cards that are dealt to the designated areas in the center of the table and are used by both the players at the table and the dealer to form five-card hands.

“Copy hand” means a five-card hand of a player that is identical in rank to the five-card hand of the dealer.

“Dealing marker” means the object used to designate the position to which the first card out of the shoe shall be dealt as set forth in N.J.A.C. 13:69F-21.7.

“Five-card hand” means the highest ranking five-card hand that is possible for each player and the dealer pursuant to N.J.A.C. 13:69F-21.3 using the five community cards and the two cards retained by each player and the dealer after setting his or her hand.

“Natural” means the first four cards dealt to a player or the dealer are a four-of-a-kind.

“Rank” or “ranking” means the relative value of a card or group of cards, as set forth in N.J.A.C. 13:69F-21.3, in determining a winning five-card hand.

“Round of play” or “round” means one complete cycle of play during which all players then playing at the table have placed a wager, been dealt a hand, and have had their wagers paid or collected in accordance with this subchapter.

“Running cards” means two cards of consecutive rank.

“Setting of a hand” means the process by which each player and the dealer selects the two cards from his or her original four cards to be used with the community cards to form the highest ranking five-card hand.

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

**13:69F-21.2 Cards; number of decks; dealing shoe**

(a) Fast action hold 'em shall be played with six or eight decks of cards with backs of the same color and design and one additional cutting card of a color that is readily distinguishable from the backs of the cards used to play the game. The decks of cards used to play fast action hold 'em shall meet the requirements of N.J.A.C. 13:69E-1.17.

(b) All cards to be used in fast action hold 'em shall be dealt from a dealing shoe which shall meet the requirements of N.J.A.C. 13:69E-1.19.

(c) Nothing in this subchapter shall preclude a casino licensee from using an additional cutting card or similar object to conceal the last card of the stack of cards to be placed in the dealing shoe.

(d) If an automated card shuffling device is utilized, fast action hold 'em shall be played with at least 12 decks of cards in accordance with the following requirements:

1. Each deck of cards shall meet the requirements of N.J.A.C. 13:69E-1.17;
2. The cards shall be separated into two batches, with an equal number of decks included in each batch;
3. The backs of the cards in each batch shall be of the same color and design, but of a different color than the cards included in the other batch;
4. One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being dealt or used

to play the game;

5. Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe; and
6. The cards from only one batch shall be placed in the discard rack at any given time.

**13:69F-21.3 Fast action hold 'em rankings; cards; poker hands**

(a) The rank of the cards used in fast action hold'em, in order from the highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be combined with a two, three, four, and five to complete a "straight" or a "straight flush." All suits shall be considered equal in value.

(b) The permissible five-card hands at the game of fast action hold'em, in order of highest to lowest rank, shall be:

1. "Flush with five-of-a-kind" is a hand consisting of five cards of the same suit and same rank, with five aces of the same suit being the highest ranking flush with five-of-a-kind, and five twos of the same suit being the lowest ranking flush with five-of-a-kind;
2. "Royal flush" is a hand consisting of an ace, king, queen, jack, and 10 of the same suit;
3. "Flush with four-of-a-kind" is a hand consisting of five cards of the same suit, four of which are also of the same rank, with four aces and a fifth card of varying rank in the same suit being the highest ranking flush with four-of-a-kind, and four twos and a fifth card of varying rank in the same suit being the lowest ranking flush with four-of-a-kind;
4. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with a king, queen, jack, 10, and nine of

the same suit being the highest ranking straight flush, and a five, four, three, two, and ace of the same suit being the lowest ranking straight flush;

5. Flush with full house” is a hand consisting of a “three-of-a-kind” and a “pair” all of the same suit, with three aces and two kings of the same suit being the highest ranking flush with full house, and three twos and two threes of the same suit being the lowest ranking flush with full house;
6. “Five-of-a-kind” is a hand consisting of five cards of the same rank regardless of suit, with five aces being the highest ranking five-of-a-kind, and five twos being the lowest ranking five-of-a-kind;
7. Flush with three-of-a-kind” is a hand consisting of five cards of the same suit, three of which also are of the same rank, with three aces and two other cards of varying rank in the same suit being the highest ranking flush with three-of-a-kind, and three twos and two other cards of varying rank in the same suit being the lowest ranking flush with three-of-a-kind;
8. “Flush with two pairs” is a hand consisting of five cards of the same suit, four of which also form two “pairs,” with a pair of aces, pair of kings and fifth card varying rank in the same suit being the highest ranking flush with two pairs, and a pair of threes, a pair of twos and a fifth card of varying rank in the same suit being the

lowest ranking flush with two pairs;

9. "Flush with one pair" is a hand consisting of five cards of the same suit, two of which also form one pair, with a pair of aces and three other cards of varying rank in the same suit being the highest ranking flush with one pair, and a pair of twos and three other cards of varying rank in the same suit being the lowest ranking flush with one pair;
10. "Four-of-a-kind" is a hand consisting of four cards of the same rank regardless of suit, with four aces being the highest ranking four-of-a-kind, and four twos being the lowest ranking four-of-a-kind;
11. "Full house" is a hand consisting of a "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;
12. "Flush" is a hand consisting of five cards of the same suit but of varying rank;
13. "Straight" is a hand consisting of five cards of consecutive rank, not all of the same suit, with an ace, king, queen, jack, and 10 being the highest ranking straight, and five, four, three, two, and ace being the lowest ranking straight;
14. "Three-of-a-kind" is a hand consisting of three cards of the same

rank, regardless of suit, with three aces being the highest ranking three-of-a-kind, and three twos being the lowest ranking three-of-a-kind;

15. "Two pairs" is a hand consisting of two "pairs," with two aces and two kings being the highest ranking two pairs, and two threes and two twos being the lowest ranking two pairs;
16. "Pair" is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair; and
17. "Highest ranking card" is a hand that does not contain any of the permissible five-card hands listed in (b)1 through 16 above and the value of which is determined by the highest ranking individual card in the hand.

(c) When comparing the hands of a player and the dealer that are of identical five-card hand rank pursuant to (b) above, the hand which contains the highest ranking card as provided in (a) above that is not contained in the other hand shall be considered the higher ranking hand. If the two hands are of identical rank after the application of this subsection, the player's hand shall be considered a copy hand.



**13:69F-21.4 Opening of the table for gaming**

(a) After receiving six or eight decks of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-21.5.

(d) If a casino licensee uses an automated card shuffling device to play the game, each deck of cards shall be separately sorted, inspected, verified, spread, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

**13:69F-21.5 Shuffle and cut of the cards**

(a) Immediately prior to commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), after any round of play as may be determined by the casino licensee, and after each shoe of cards is dealt, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly in the dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with N.J.A.C. 13:69F-21.7 and 21.8; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to players in the following order:

1. The first player to the table, if the game is just beginning;
2. The player on whose box the cutting card appeared during the last round of play;

3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play; or

4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

(d) If the player designated in (c) above refuses to cut, the dealer shall offer the cut to each other player moving clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards in from either end.

(f) Once the cutting card has been inserted by the player, the dealer shall take all cards in front of the cutting card and place them on the back of the stack. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(g) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 13:69F-21.7, except that a casino licensee may determine after the completion of any round of play that the cards should be reshuffled.

(h) If there is no gaming activity at the fast action hold'em table, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table either face up or face down. If the cards are spread face down, they shall be

turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table.

1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy shuffle of the cards, stacked, then shuffled and cut in accordance with this section.
2. If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler need not be spread for inspection and reshuffled prior to being dealt, if:
  - i. The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner;  
and
  - ii. The shuffled cards have been secured, released and prepared for play in accordance with the casino licensee's internal control procedures.

**13:69F-21.6 Wagers**

(a) All wagers at fast action hold 'em shall be made by placing gaming chips or plaques on the appropriate betting area of the fast action hold 'em layout. A verbal wager accompanied by cash shall not be accepted at the game of fast action hold'em.

(b) Only players who are seated at the fast action hold 'em table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

(c) Except as provided for in N.J.A.C. 13:69F-21.8(c), all wagers at fast action hold 'em shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 13:69F-21.7.

**13:69F-21.7 Procedures for dealing the cards**

(a) After each full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face down and place it in the discard rack. Each new dealer who comes to the table shall also discard (“burn”) one card as described in this subsection before the new dealer deals any cards in a round of play. The burn card shall not be disclosed to any players at the table.

(b) Prior to the commencement of each round of play, the dealer shall announce “No more bets.” Upon commencement of the game, the dealing marker shall be placed in front of the dealer’s position. After completion of each round of play, the dealing marker shall rotate clockwise around the table to the next player position or the dealer’s position.

(c) Each card shall be removed from the dealing shoe with the left hand of the dealer, and placed face down on the appropriate area of the layout with the right hand of the dealer. The dealer shall deal the first card to the starting position indicated by the dealing marker as determined in (b) above and, moving clockwise around the table, deal all positions on the layout in which a wager is contained, and the dealer, a card. The dealer shall then return to the starting position and deal a second card in a clockwise rotation and shall continue dealing until each position and the dealer has four cards.

(d) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed after which the cards shall be reshuffled.

**13:69F-21.8 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds**

(a) Except as provided in (b), (c), and (f) below, after each player and the dealer have received four cards, each player shall set his or her hand by choosing two cards to use with the community cards and placing them face down on the layout immediately in front of the gaming chips or plaques that he or she has wagered. The two cards to be discarded shall be placed face down on the appropriate area of the layout.

(b) If the four cards dealt to a player are a natural, the player shall announce that he or she has a natural and turn the four cards face up on the table for confirmation. If the dealer confirms the player was dealt a natural, the dealer shall thereupon immediately pay the player at odds of 5 to 1, collect the four cards and place them in the discard rack.

(c) A player may elect to split the four cards into two separate hands provided the player makes a wager on the second hand so formed in an amount equal to his or her original wager. If a player elects to split, he or she shall place two cards face down in front of his or her original wager and place the remaining two cards face down in the area designated for discarded cards with the additional wager placed thereon.

(d) Each player at the table shall be responsible for setting his or her own hand and no other person except the dealer may touch the cards of that player. Each player shall be required to keep the four cards in full view of the dealer at all times.

Once each player has set his or her hand and placed the cards face down on the appropriate areas of the layout, the player shall not be permitted to touch the cards again during the round of play.

(e) After all players have placed their cards on the table; the dealer shall collect all discarded cards without exposing them, starting from the right and proceeding counterclockwise around the table, and place them in the discard rack. The dealer shall verify that two cards, except as provided in (b) and (c) above and (f) below, were collected from each player.

(f) A player may elect to discontinue play on his or her hand for that round by placing all four cards face down in the area designated for the discarded cards and announcing his or her decision prior to the dealer collecting the discarded cards pursuant to (e) above. A player who elects to exercise this option shall surrender one-half of his or her original wager, which shall be immediately collected by the dealer and placed in the table inventory. The dealer shall then collect the four cards in the area designated for the discarded cards, without exposing them, and verify that four cards were collected by counting them face down on the layout prior to placing them in the discard rack.

(g) Once all discarded cards have been collected and placed in the discard rack, the four cards of the dealer shall be turned over and, except as provided in (h) below, the dealer shall set his or her hand in accordance with (i) below by choosing two cards to be used with the community cards and placing them face up on the layout in front of the table inventory container. The two cards to be discarded shall be placed in the



discard rack.

(h) If the four cards dealt to the dealer are a natural, then the dealer shall not deal the community cards and shall, starting from the right and proceeding counterclockwise around the table, collect all wagers. The dealer shall only collect the amount of the original wager when a player has split his or her hand in accordance with (c) above. The dealer shall then collect all cards and place them in the discard rack.

(i) The dealer shall set his or her hand in accordance with the following prioritized two-card rankings or "house ways," in order from highest to lowest preference:

1. Suited pair;
2. Highest pair;
3. Ace with highest suited card, 10 or better;
4. Highest suited running cards, 10 and jack or better;
5. Ace with highest card, 10 or better;
6. Highest non-suited running cards, jack and queen or better;
7. Ace with highest suited card;
8. Highest suited cards, 10 or better;
9. Highest cards, jack or better;
10. Ace with highest card;
11. Any suited, running cards;
12. Highest suited cards, not running;
13. Any running cards; and

14. Highest cards.

(j) Once the dealer has set his or her hand, the dealer shall burn the next card out of the shoe and then deal the five community cards face up, placing the first card in the designated area farthest to the dealer's left. The dealer shall deal a card to each of the four remaining designated areas from left to right.

(k) After all five community cards have been dealt, the dealer shall expose the cards of each player, starting from the right and proceeding counterclockwise around the table. The dealer shall compare the hand of each player to the hand of the dealer, using the five community cards and the two retained cards to form the highest possible five-card hand, and shall announce if the wager of that player shall win or lose. A wager made by a player shall win if the five-card hand of the player is higher in rank than the five-card hand of the dealer. A wager made by a player shall lose if the five-card hand of the dealer is higher or equal in rank than the five-card hand of the player. In the event that the player and the dealer have hands of identical rank, the dealer shall announce to that player that his or her hand is a copy hand and the wager is a losing wager.

(l) All losing wagers shall be immediately collected by the dealer and placed in the table inventory container. All losing and copy hands shall also be collected.

(m) All winning hands shall remain face up on the layout. Winning wagers shall be paid after all hands have been exposed and all losing wagers and corresponding hands have been collected. The dealer shall pay winning wagers beginning with the player to the right of the dealer and continuing counterclockwise around the table.

(n) With the exception of a natural, a winning wager shall be paid by a casino licensee at odds of 1 to 1. After a winning wager has been paid, the dealer shall then collect the cards from that player.

(o) The dealer shall collect all cards and place them in the discard rack in an order that they can be readily arranged to reconstruct each hand in case of a question or dispute.

**13:69F-21.9 Irregularities**

(a) A card found face up in the shoe shall not be used in the game and shall be placed in the discard rack.

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

(c) If the dealer prematurely exposes any card dealt to a player, the card shall be turned face down and play shall continue.

(d) If the dealer is dealt fewer than four cards, any necessary additional cards shall be dealt to the dealer prior to setting the dealer's hand and play shall continue.

(e) If a player is dealt fewer than four cards, the player shall have the option of declaring his or her hand void or receiving any necessary additional cards after all other players and the dealer have been dealt four cards and prior to dealing the community cards.

(f) If the dealer is dealt more than four cards, all hands shall be void and a new round of play shall commence.

(g) If a player is dealt more than four cards, the player shall discard the cards necessary to set one two-card hand and play shall continue.

(h) If the dealer does not set his or her hand as prescribed in N.J.A.C. 13:69F-21.8, the hand shall be reset in accordance with house ways and the round of play completed.

(i) If there are insufficient cards remaining to complete a round of play, that round shall be void and a new round shall commence after the entire set of cards have

been reshuffled.

(j) If no cards are dealt to a player's wager, the wager shall be void and the player shall be included in the next round of play.

(k) If the dealer fails to move the dealer marker in accordance with N.J.A.C. 13:69F-21.7, the round of play shall be completed and the marker shall be moved to the next position for the next round of play.

**13:69F-21.10 Prohibition against a player wagering on more than one betting area**

A player shall not be permitted to wager on more than one betting area at a fast action hold'em table.

**13:69F-21.11 Continuous shuffling shoe or device**

In lieu of the dealing and shuffling requirements set forth in N.J.A.C. 13:69F-21.5 and 21.7, a casino licensee may utilize a dealing shoe or other device designed to automatically reshuffle the cards, provided that such shoe or device and the procedures for dealing and shuffling the cards through the use of this device are in accordance with the casino licensee's internal control procedures.

## **SUBCHAPTER 22. CASINO WAR**

### **13:69F-22.1 Definitions**

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

“Burn card” means a card that the dealer removes from the shoe and places face down in the discard rack without revealing its rank to anyone.

“Initial wager” means the wager that must be made by a player prior to any cards being dealt in order to participate in the round of play.

“Original deal” means the first card that is dealt to each player and the dealer to determine the initial wager in a round of play.

“Round of play” or “round” means one complete cycle of play during which each player then playing at the table has placed an initial wager, has been dealt a card, has surrendered or gone to war, if appropriate, and has had his or her wagers paid or collected in accordance with this subchapter.

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

“Tie hand” means the rank of a player’s card and the rank of the dealer’s card are equal.

“Tie wager” means an optional wager, made at the same time as an initial wager or war wager, that the deal on which the tie wager is made will result in a tie hand.

“War” or “go to war” means the decision of a player, in accordance with the option offered by N.J.A.C. 13:69F-22.8(e), to place a war wager when there is a tie hand on the original deal.



“War deal” means the deal of the cards that follows the placement of a war wager.

“War wager” means a wager, equal in amount to the player’s initial wager, that is required to be made if the player elects to go to war.

**13:69F-22.2 Cards; number of decks; dealing shoe**

(a) Casino war shall be played with six, seven or eight decks of cards with backs of the same color and design. Each deck of cards shall consist of 52 cards that meet the requirements of N.J.A.C. 13:69E-1.17. The game of casino war shall also require one additional cutting card of a color that is readily distinguishable from the backs of the cards used to play the game. The cutting card shall be used in accordance with the procedures set forth in N.J.A.C. 13:69F-22.5.

(b) All cards used in casino war shall be dealt from a manual dealing shoe that meets the requirements of N.J.A.C. 13:69E-1.19. The dealing shoe shall be located on the table to the left of the dealer.

(c) Nothing in this chapter shall preclude a casino licensee from using an additional cutting card or similar object to conceal the last card of the stack of cards to be placed in the dealing shoe.

(d) If an automated card shuffling device is utilized, casino war shall be played with at least 12 decks of cards in accordance with the following requirements:

1. Each deck of cards shall meet the requirements of N.J.A.C. 13:69E-1.17;
2. The cards shall be separated into two batches, with an equal number of decks included in each batch;
3. The backs of the cards in each batch shall be of the same color and design, but of a different color than the cards included in the other batch;

4. One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being dealt or used to play the game;
5. Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe; and
6. The cards from only one batch shall be placed in the discard rack at any given time.

**13:69F-22.3 Casino war card rankings**

The rank of the cards used in casino war, for the purpose of determining a winning hand, shall be, in order from the highest to lowest rank: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. The suit of a card shall have no effect on its rank.

**13:69F-22.4 Opening of the table for gaming**

(a) After receiving six, seven or eight decks of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-22.5.

(d) If a automated shuffling device is utilized, all the decks in one batch of cards shall be spread for inspection on the table separate from the decks in the other batch of cards. After the player or players is afforded an opportunity to visually inspect the cards, each batch of cards shall separately be turned face downward on the table and stacked.

**13:69F-22.5 Shuffle and cut of the cards**

(a) Immediately prior to commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each shoe of cards is dealt, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack.

(b) After the cards have been shuffled and stacked, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to players in the following order:

1. The first player to the table, if the game is just beginning;
2. The player on whose betting area the cutting card appeared during the last round of play;
3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play; or
4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

(c) If the player designated in (b) above refuses to cut, the dealer shall offer the cut to each other player moving clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

(d) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards in from either end.

(e) Once the cutting card has been inserted, the dealer shall take all cards in front of the cutting card and place them on the back of the stack. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(f) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 13:69F-22.7(d).

(g) If there is no gaming activity at the casino war table, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table.

1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy shuffle of the cards, stacked, then shuffled and cut in accordance with this section.
2. If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler need not be spread for inspection and reshuffled prior to being dealt, if:

- i. The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner;  
and
- ii. The shuffled cards have been secured, released and prepared for play in accordance with the casino licensee's internal control procedures.



**13:69F-22.6 Wagers**

(a) All wagers at casino war shall be made by placing gaming chips or plaques and, if applicable, match play coupons on the appropriate betting area of the casino war layout. A verbal wager accompanied by cash shall not be accepted at the game of casino war.

(b) Except as provided in N.J.A.C. 13:69F-22.8(e), all wagers at casino war shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 13:69F-22.7. Once a wager has been placed, no player shall handle, remove or alter the wager unless and until the dealer indicates that the wager has been decided in the player's favor as provided in this subchapter.

**13:69F-22.7 Procedure for dealing the cards**

(a) Prior to starting the first round of play after the cards have been cut and placed in the dealing shoe pursuant to N.J.A.C. 13:69F-22.5, the dealer shall remove the first card from the shoe face down and, without revealing its rank to anyone, place it in the discard rack, which shall be located on the table in front of or to the right of the dealer. Each new dealer who comes to the table shall also discard one burn card before dealing any cards in a round of play.

(b) Prior to dealing any cards, the dealer shall announce "No more bets." Each card shall be removed from the dealing shoe with the left hand of the dealer and placed face up on the appropriate area of the layout with the right hand of the dealer.

(c) The dealer shall, starting with the player farthest to the dealer's left and continuing in a clockwise manner, deal the cards as follows:

1. One card face up to each player who has placed an initial wager in accordance with N.J.A.C. 13:69F-22.6; and
2. One card face up to the dealer.

(d) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed after which the cards shall be reshuffled.

(e) No player shall touch any card used in the game of casino war other than the cutting card.

**13:69F-22.8 Procedures for completion of each round of play; collection and payment of wagers**

(a) After the dealing procedures required by N.J.A.C. 13:69F-22.7 have been completed, the dealer shall, beginning from the dealer's left and proceeding around the table in a clockwise direction, compare the rank of each player's card with that of the dealer's card and settle all initial and tie wagers.

1. If a player's card is lower in rank than the dealer's card, the player shall lose his or her initial wager and, if applicable, tie wager.
2. If a player's card is higher in rank than the dealer's card, the player shall win his or her initial wager and, if applicable, lose his or her tie wager.
3. If the player's card and the dealer's card are of equal rank (a tie hand), the player shall be afforded the options specified in (c) below as to his or her initial wager and, if applicable, win his or her tie wager.

(b) All losing initial wagers and tie wagers shall be collected by the dealer and placed in the table inventory container. All winning initial wagers and tie wagers shall be paid by the dealer in accordance with the payout odds provided in N.J.A.C.

13:69F-22.9.

(c) In a player has a tie hand, the player shall be offered one of the following options:

1. The player may surrender one-half of his or her initial wager and end his or her participation in that round of play. If a player

selects this option, the dealer shall collect one-half of the player's initial wager and place it in the table inventory container. The dealer shall return the remaining one-half of the initial wager to the player. The dealer shall then proceed around the table in a clockwise direction, repeating the process for each player with a tie hand who selects this option.

2. The player may surrender his or her entire initial wager and place a war wager pursuant to (e) below.

(d) After settling all initial wagers and tie wagers on the original deal, the dealer shall collect the cards of all players except for the cards of those players with a tie hand who have elected to go to war. The collected cards shall be placed in the discard rack in a manner that permits the reconstruction of each hand of the original deal in case of a question or dispute.

(e) If any player elects to make a war wager upon the occurrence of a tie hand, the dealer shall confirm the placement of the war wager and collect the full amount of the player's initial wager and place it in the table inventory container. The player's card and the dealer's card from the original deal shall remain exposed during the war deal. The dealer shall offer any player who has elected to go to war the opportunity to place a tie wager on the war deal.

(f) The war deal shall begin with the dealer discarding three burn cards and then dealing the next card face up to the player farthest to the dealer's left who has placed a war wager. The player's war deal card shall be placed on the table adjacent to

the player's card from the original deal. The dealer shall then proceed around the table in a clockwise direction, repeating the process for each player who has placed a war wager and the dealer.

(g) After the dealing procedures required by (f) above have been completed, the dealer shall, beginning from the dealer's left and proceeding around the table in a clockwise direction, compare the rank of each player's card from the war deal to the dealer's card from the war deal and settle all war and tie wagers.

1. If the player's card in the war deal is lower in rank than the dealer's card in the war deal, the player shall lose his or her war wager and, if applicable, tie wager.
2. If the player's card in the war deal is higher in rank than the dealer's card in the war deal, the player shall win his or her war wager and, if applicable, lose his or her tie wager.
3. If the player's card and the dealer's card in the war deal are of equal rank, the player shall win his or her war wager and, if applicable, tie wager.

(h) All losing war wagers and tie wagers shall be collected by the dealer and placed in the table inventory container. All winning war wagers and tie wagers shall be paid in accordance with the payout odds set forth in N.J.A.C. 13:69F-22.9. After the collection of all losing wagers and the payment of all winning wagers from the war deal, the dealer shall remove all remaining cards from the table and place them in the discard rack in a manner that permits the reconstruction of each hand of the war deal in case of

a question or dispute.

**13:69F-22.9 Payout odds**

(a) Winning wagers shall be paid as follows:

1. An initial wager shall be paid at odds of 1 to 1.
2. A tie wager shall be paid at odds of 10 to 1.
3. A war wager shall be paid at odds of 2 to 1, unless the war deal results in a tie hand, in which case a war wager shall be paid at odds of 3 to 1.

### **13:69F-22.10 Irregularities**

(a) A card found face up in the shoe while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe while the cards are being dealt, all hands shall be void and the cards shall be reshuffled.

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

(c) If a card is not dealt to a player's initial wager or tie wager in the original deal, the wager shall be void and the player shall be included in the next round of play.

(d) If an automated shuffling device is being used and the device jams, stops shuffling during the shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.



## **SUBCHAPTER 23. COLORADO HOLD 'EM POKER**

### **13:69F-23.1 Definitions**

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

“Ante wager” or “initial wager” means the first wager placed prior to any cards being dealt in order to participate in the round of play.

“Bet wager” means an additional wager made by a player in an amount equal to the player’s ante wager when the player continues play by discarding one of the three cards dealt to him or her but before the three community cards are exposed.

“Community card” means any of the three cards that are initially dealt face down to a designated area in front of the table inventory container and are used by the players at the table to form a five-card hand.

“Discard” means the card selected by the player from the three cards initially dealt the player which is not to be used to form the player’s five-card hand, and placed face down in the designated area in front of the player.

“Hand” means the five-card hand formed by each player by combining the two cards retained by the player after the player’s discard and the three community cards.

“Instant winner” means the three cards dealt to a player are either a “three-of-a-kind” or a “three-card straight flush,” which, upon player declaration, qualify for a payout.

“Push” means a hand that results in neither a winning or losing wager in accordance with this subchapter.

“Round of play” or “round” means one complete cycle of play during which all players then playing at the table have placed a wager, been dealt a hand, and have had their wagers paid, collected or declared a push in accordance with this subchapter.

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

“Suit” means one of the four categories of cards: club, diamond, heart, or spade, with no suit being higher in rank than another.

**13:69F-23.2 Cards; number of decks; dealing shoe**

(a) Except as provided in (b) below, Colorado hold 'em poker shall be played with one deck of cards with backs of the same color and design and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 13:69F-23.5. The cover card shall be opaque and in a solid color readily distinguishable from the backs and edges of the playing cards. The deck of cards used to play Colorado hold 'em poker shall meet the requirements of N.J.A.C. 13:69E-1.17.

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

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

**13:69F-23.3 Colorado hold 'em poker rankings; cards; poker hands**

(a) The rank of the cards used in Colorado hold 'em poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be combined with a two, three, four, and five to complete a "straight" or a "straight flush." All suits shall be considered equal in rank.

(b) The permissible five card hands at the game of Colorado hold 'em poker, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king, queen, jack, and 10 of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank;
4. "Full house" is a hand consisting of a "three-of-a-kind" and a "pair;"
5. "Flush" is a hand consisting of five cards of the same suit;
6. "Straight" is a hand consisting of five cards of consecutive rank, not all of the same suit;
7. "Three-of-a-kind" is a hand consisting of three cards of the same rank;
8. "Two pairs" is a hand consisting of two "pairs;" and

9. "Pair" is a hand consisting of two cards of the same rank.

(c) The three-card hands which are recognized as instant winners at the game of Colorado hold 'em poker shall be:

1. "Three-card straight flush" is a hand consisting of three cards of the same suit in consecutive ranking; and
2. "Three-of-a-kind" is a hand consisting of three cards of the same rank.

**13:69F-23.4 Opening of the table for gaming**

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-23.5.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-23.2, each deck of cards shall be separately sorted, inspected, verified, spread, mixed, stacked, and shuffled in accordance with (a) through (c) above.

**13:69F-23.5 Shuffle and cut of the cards**

(a) Immediately prior to commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly in the dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with N.J.A.C. 13:69F-23.7, 23.8, or 23.9; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures in (c) below.

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

1. Cut the deck, using one hand:
  - i. Placing the cover card on the table in front of the deck of cards;

- ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;
  - iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on top of the cover card pursuant to (c)1ii above; and
  - iv. Removing the cover card and placing it in the discard rack; and
2. Deal the cards in accordance with the procedures in N.J.A.C. 13:69F-23.7, 23.8, or 23.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is not gaming activity at a Colorado hold 'em table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures in N.J.A.C. 13:69F-23.4(c) shall be completed.



### **13:69F-23.6 Wagers**

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

(b) Only players who are seated at a Colorado hold 'em poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

(c) All initial wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 13:69F-23.7, 23.8 and 23.9. Except as provided in N.J.A.C. 13:69F-23.10(c)1 or 23.11(b)1, no wager shall be made, increased or withdrawn after the dealer has announced "No more bets."

(d) At the beginning of each round of play, each player shall be required to place an initial wager in the betting area designated "ante" on the table layout in front of the player. The wagers shall be identified as ante and bet on the table layout.

(e) A casino licensee may, in its discretion, permit a player to place wagers at two betting positions during a round of play provided that the two betting positions are adjacent to each other.

(f) A casino licensee may, in its discretion, offer one of two versions of Colorado hold 'em poker: a version with a required bet wager or a version with a permissible bet wager. The same version shall be played at each Colorado hold 'em poker table if a casino licensee has two or more Colorado hold 'em poker tables.

**13:69F-23.6A Optional bonus wager**

(a) A casino licensee may, in its discretion, offer to each player at a Colorado hold 'em poker table the option to make an additional bonus wager that the player will receive a poker hand with a rank of a pair of jacks or better; provided, however, that the casino licensee shall comply with the notice requirements set forth in N.J.A.C. 13:69F-8.3 prior to withdrawing the option.

(b) Prior to the dealer announcing "No more bets," each player who has placed the ante wager required by N.J.A.C. 13:69F-23.6 may make an additional bonus wager by placing a \$1.00 gaming chip on the area of the table layout designated for that wager.

(c) All winning bonus wagers shall be paid in accordance with the payout schedule in N.J.A.C. 13:69F-23.12(d) or 23.13(d).

(d) A bonus wager shall have no bearing on any other wager made by a player at the game of Colorado hold 'em poker.

**13:69F-23.7 Procedures for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-23.5 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by a dealer or by an automated card shuffling device.

(b) Prior to the commencement of each round of play, the dealer shall announce "No more bets."

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

1. One card face down to each player who has placed an initial wager in accordance with N.J.A.C. 13:69F-23.6;
2. One card face down to the area designated for the placement of the community cards;
3. A second card face down to each player who has placed an initial wager in accordance with N.J.A.C. 13:69F-23.6;
4. A second card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first card dealt to this area;

5. A third card face down to each player who has placed an initial wager in accordance with N.J.A.C. 13:69F-23.6; and
6. A third card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first two cards dealt to this area.

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

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

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the area designated for the placement of the community cards has more or less than three cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 13:69F-23.14. If the cards have

not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.

**13:69F-23.8 Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provisions of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play Colorado hold'em poker from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 13:69F-23.5 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during the round of play.
  - ii. The cards held by the dealer shall at times be kept in front of the dealer and over the table inventory container.
3. The dealer shall then announce "No more bets" prior to dealing any cards.

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

the cards as follows:

1. One card face down to each player who has placed an initial wager in accordance with N.J.A.C. 13:69F-23.6;
2. One card face down to the area designated for the placement of the community cards;
3. A second card face down to each player who has placed an initial wager in accordance with N.J.A.C. 13:69F-23.6;
4. A second card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first card dealt to this area;
5. A third card face down to each player who has placed an initial wager in accordance with N.J.A.C. 13:69F-23.6; and
6. A third card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first two cards dealt to this area.

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

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still present in the deck. The stub shall be counted in accordance with N.J.A.C. 13:69F-23.7(e) or (f), as applicable.





**13:69F-23.9 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play Colorado hold 'em poker dealt from an automated dealing shoe which dispenses cards in stacks of three cards.

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

1. Once the procedures required by N.J.A.C. 13:69F-23.5 have been completed, the cards shall be placed in the automated dealing shoe.
2. Prior to the shoe dispensing any stacks of cards, the dealer shall announce "No more bets."

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed an initial wager in accordance with N.J.A.C. 13:69F-23.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed an initial wager in accordance with N.J.A.C. 13:69F-23.6. The dealer shall then deliver a stack of three cards face down to the area designated for the placement of the community cards, and spread the stack within the designated area so that the top card is to the dealer's right, the middle card is directly in front of the dealer, and the bottom card is to the dealer's left.

(d) After each stack of three cards has been dispensed and delivered in accordance with this section, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the cards in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still present in the deck. The stub shall be counted in accordance with N.J.A.C. 13:69F-23.7(e) or (f), as applicable.

**13:69F-23.10 Procedures for completion of each round of play for version with required bet wager**

(a) After the dealing procedures required by N.J.A.C. 13:69F-23.7, 23.8, or 23.9 have been completed, each player shall examine his or her cards.

1. Each player who wagers at Colorado hold 'em poker shall be responsible for his or her own hand and no other person other than the dealer may touch the cards of that player.
2. Each player shall be required to keep his or her cards in full view of the dealer at all times.

(b) After each player has examined his or her cards, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player if he or she wishes to play, fold or declare an instant winner.

1. If a player chooses to continue play, the player must place an additional wager ("bet wager") exactly equal to the amount of the player's initial wager in the betting area designated "bet." The player must then select one card from the three cards initially dealt to him or her, and discard the selected card by placing it face down in the designated area in front of the player.
2. If a player chooses to fold, then he or she must place the three cards initially dealt to the player face down in the designated area in front of the player. The initial wager is considered a losing wager, and shall be immediately collected by the dealer and placed in the table inventory container. The three cards initially

dealt to the player who elected to fold shall be collected by the dealer and placed in the discard rack.

3. If the three cards initially dealt to the player qualify as a three-card instant winner in accordance with N.J.A.C. 13:69F-23.3, the player may:
  - i. Choose to declare an instant winner by turning all three cards face up. A player declaring and qualifying for an instant winner may not make any additional wager for that round of play. The dealer shall verify that the player's hand qualifies for a payout as an instant winner. The dealer shall thereupon pay the initial wager in accordance with N.J.A.C. 13:69F-23.11(b), collect the cards dealt to the player and place them in the discard rack before exposing any community card; or
  - ii. Choose not to declare an instant winner, in which event he or she may continue the current round of play in accordance with this section.

(c) After each player has made a decision to play, fold or declare an instant winner, the dealer shall turn the three community cards face up in the designated area in front of the dealer.

(d) Except as otherwise provided in (h) below after the community cards are

exposed, the dealer shall, beginning with the player farthest to his or her right and continuing counterclockwise around the table, turn face up the two cards of each player who has placed a wager in accordance with (b)1 above.

1. The three community cards and two remaining cards dealt to each player shall form the five-card hand of each player.
2. The dealer shall examine the cards of each player to determine if the player's hand qualifies for a payout pursuant to N.J.A.C.

13:69F-23.12.

(e) Any wager on a hand which has a rank that is lower than a pair of sevens shall be a losing wager. All losing wagers shall be immediately collected by the dealer and placed in the table inventory container. The cards of any player who has made a losing wager shall be collected and placed in the discard rack.

(f) Any wager on a hand which has a rank of a pair of sevens, eights or nines shall be a push. If the hand of the player is a push, the dealer shall not collect or pay the wager but shall immediately collect the cards of that player after all losing wagers and hands have been collected.

(g) After all losing wagers and pushes have been settled, all winning wagers shall be paid. All winning hands shall remain face up on the layout until the dealer has paid all winning wagers. Each winning wager that remains on the table shall be paid in accordance with the payout odds listed in N.J.A.C. 13:69F-23.12 or as otherwise approved by the Division.

1. The dealer shall pay all winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table.
2. After paying all winning wagers, the dealer shall immediately collect the cards of all winning players and the community cards and place them in the discard rack.

(h) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

**13:69F-23.11 Procedures for completion of each round of play for version with permissible bet wager**

(a) After the dealing procedures required by N.J.A.C. 13:69F-23.7, 23.8, or 23.9 have been completed, each player shall examine his or her cards.

1. Each player who wagers at Colorado hold 'em poker shall be responsible for his or her own hand and no other person other than the dealer may touch the cards of that player.
2. Each player shall be required to keep his or her cards in full view of the dealer at all times.

(b) After each player has examined his or her cards, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player if he or she wishes to play or declare an instant winner.

1. If a player chooses to continue play, the player may place an additional wager ("bet wager") exactly equal to the amount of the player's initial wager in the betting area designated "bet." The player must then select one card from the three cards initially dealt to him or her, and discard the selected card by placing it face down in the designated area in front of the player.
2. If the three cards initially dealt to the player qualify as a three-card instant winner in accordance with N.J.A.C. 13:69F-23.3, the player may:
  - i. Choose to declare an instant winner by turning all three cards face up. A player declaring and qualifying for an

instant winner may not make any additional wager for that round of play. The dealer shall verify that the player's hand qualifies for a payout as an instant winner. The dealer shall thereupon pay the initial wager in accordance with N.J.A.C. 13:69F-23.13(b), collect the cards dealt to the player and place them in the discard rack before exposing any community card; or

- ii. Choose not to declare an instant winner, in which event he or she may continue the current round of play in accordance with this section.

(c) After each player has made a decision to play or declare an instant winner, the dealer shall turn the three community cards face up in the designated area in front of the dealer.

(d) Except as otherwise provided in (h) below after the community cards are exposed, the dealer shall, beginning with the player farthest to his or her right and continuing counterclockwise around the table, turn face up the two cards of each player who has placed a wager in accordance with (b)1 above.

1. The three community cards and two remaining cards dealt to each player shall form the five-card hand of each player.
2. The dealer shall examine the cards of each player to determine if the player's hand qualifies for a payout pursuant to N.J.A.C. 13:69F-23.13.



(e) Any wager on a hand which has a rank that is lower than a pair of nines shall be a losing wager. All losing wagers shall be immediately collected by the dealer and placed in the table inventory container. The cards of any player who has made a losing wager shall be collected and placed in the discard rack.

(f) Any wager on a hand which has a rank of a pair of nines or 10's shall be a push. If the hand of the player is a push, the dealer shall not collect or pay the wager but shall immediately collect the cards of that player after all losing wagers and hands have been collected.

(g) After all losing wagers and pushes have been settled, all winning wagers shall be paid. All winning hands shall remain face up on the layout until the dealer has paid all winning wagers. Each winning wager that remains on the table shall be paid in accordance with the payout odds listed in N.J.A.C. 13:69F-23.13 or as otherwise approved by the Division.

1. The dealer shall pay all winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table.
2. After paying all winning wagers, the dealer shall immediately collect the cards of all winning players and the community cards and place them in the discard rack.

(h) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.



**13:69F-23.12 Payout odds for version with required bet wager**

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

(b) Subject to the payout limitation in (c) below, a casino licensee offering the version with a required bet wager shall pay off each winning wager at the game of Colorado hold 'em poker at no less than the following odds:

<u>Wager</u>	<u>Payout Odds</u>
Royal Flush	500 to 1
Straight Flush	100 to 1
Four-of-a-Kind	40 to 1
Full House	11 to 1
Flush	8 to 1
Straight	5 to 1
Three-Card Straight Flush	
(Instant Winner)	5 to 1
Three-of-a-Kind (Instant Winner)	5 to 1
Three-of-a-Kind	3 to 1
Two Pair	2 to 1
Pair of 10's, Jacks, Queens,	

Kings or Aces

1 to 1

(c) Notwithstanding the minimum payout odds required by (b) above, a casino licensee may establish a maximum amount of \$50,000 or such greater amount as approved by the Division that is payable to a player on a single hand, exclusive of any amount payable on a winning bonus wager. If the established payout limit is not included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 13:69F-8.3.

(d) A casino licensee shall pay off each winning bonus wager at no less than the following odds:

<u>Wager</u>	<u>Bonus Payout</u>
Royal Flush	10,000 to 1
Straight Flush	1000 to 1
Four-of-a-Kind	100 to 1
Full House	50 to 1
Flush	25 to 1
Straight	15 to 1
Three-Card Straight Flush	
(Instant Winner)	5 to 1
Three-of-a-Kind (Instant Winner)	5 to 1
Three-of-a-Kind	3 to 1
Two Pair	1 to 1

Pair of Jacks or Better

Push

**13:69F-23.13 Payout odds for version with permissible bet wager**

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

(b) Subject to the payout limitation in (c) below, a casino licensee offering the version with a permissible bet wager shall pay off each winning wager at the game of Colorado hold 'em poker at no less than the following odds:

<u>Wager</u>	<u>Payout Odds</u>
Royal Flush	500 to 1
Straight Flush	100 to 1
Four-of-a-Kind	25 to 1
Full House	10 to 1
Flush	8 to 1
Straight	5 to 1
Three-Card Straight Flush	
(Instant Winner)	5 to 1
Three-of-a-Kind (Instant Winner)	5 to 1
Three-of-a-Kind	3 to 1
Two Pair	2 to 1
Pair of Jacks, Queens, Kings or Aces	1 to 1

(c) Notwithstanding the minimum payout odds required by (b) above, a casino licensee may establish a maximum amount of \$50,000 or such greater amount as approved by the Division that is payable to a player on a single hand, exclusive of any amount payable on a winning bonus wager. If the established payout limit is not included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 13:69F-8.3.

(d) A casino licensee shall pay off each winning bonus wager at no less than the following odds:

<u>Wager</u>	<u>Bonus Payout</u>
Royal Flush	10,000 to 1
Straight Flush	1000 to 1
Four-of-a-Kind	100 to 1
Full House	50 to 1
Flush	25 to 1
Straight	15 to 1
Three-Card Straight Flush	
(Instant Winner)	5 to 1
Three-of-a-Kind (Instant Winner)	5 to 1
Three-of-a-Kind	3 to 1
Two Pair	1 to 1
Pair of Jacks or Better	Push





### **13:69F-23.14 Irregularities**

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

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

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

(d) If a player erroneously declares an immediate winner, that player's hand shall be void and that player shall lose his or her initial wager.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with the casino licensee's internal control procedures.

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

## **SUBCHAPTER 24. BOSTON 5 STUD POKER**

### **13:69F-24.1 Definitions**

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

“Ante bonus wager hand” means a player’s five-card hand as defined in N.J.A.C. 13:69F-24.11(d).

“Ante wager” means the wager placed at the same time as the first wager prior to any cards being dealt in order to participate in the round of play. The amount of the ante wager shall be exactly one-half of the amount of the first wager.

“First wager” means the initial wager placed at the same time as the ante wager prior to any cards being dealt in order to participate in the round of play. The amount of the first wager shall be exactly twice the amount of the ante wager.

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

“Hand” means the five-card hand dealt to each player.

“Optional bonus wager” means the optional wager on the first three cards dealt to a player as defined in N.J.A.C. 13:69F-24.6(c).

“Push” means a tie, as defined in N.J.A.C. 13:69F-24.10(f).

“Rank” or “ranking” means the relative position of a card or group of cards as set forth in N.J.A.C. 13:69F-24.5.

“Round of play” or “round” means one complete cycle of play during which all

players playing at the table have been dealt a hand, have folded or wagered upon it, and have had their wagers paid off or collected in accordance with the rules of this subchapter.

“Second wager” means the wager placed after the player has reviewed his or her first three cards but prior to the final two cards being dealt in order to complete the round of play. The amount of the second wager shall be exactly the amount of the first wager and twice the amount of the ante wager.

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

“Suit” means one of the four categories of cards: club, diamond, heart or spade, with no suit being higher in rank than another.

**13:69F-24.2 Cards; number of decks**

(a) Except as provided in (b) below, the game of Boston 5 stud poker shall be played with one deck of cards with backs of the same color and design, one additional solid yellow or green cutting card and one additional solid yellow or green cover card to be used in accordance with the procedures set forth in N.J.A.C. 13:69F-24.4. The deck of cards used shall meet the requirements of N.J.A.C. 13:69E-1.17.

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

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

**13:69F-24.3 Opening of the table for gaming**

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-24.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-24.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

**13:69F-24.4 Shuffle of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards by use of an automated card shuffling device so that the cards are randomly intermixed. Upon completion of the shuffle, the device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-24.7, 24.8, or 24.9.

(c) Whenever there is no gaming activity at a Boston 5 stud poker table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-24.3(c) shall be completed.

**13:69F-24.5 Boston 5 stud poker rankings**

(a) The rank of the cards used in Boston 5 stud poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a “straight flush” or “straight” formed with a two, three, four, and five.

(b) The permissible five-card poker hands at the game of Boston 5 stud poker, in order of highest to lowest rank, shall be:

1. “Royal flush” is a hand consisting of an ace, king, queen, jack, and 10 of the same suit;
2. “Straight flush” is a hand consisting of five cards of the same suit in consecutive ranking, with ace, king, queen, jack, and 10 being the highest ranking five-card straight flush and ace, two, three, four, and five being the lowest five-card straight flush;
3. “Four of a kind” is a hand consisting of four cards of the same rank, with four aces being the highest ranking four of a kind and four twos being the lowest ranking four of a kind;
4. “Full house” is a hand consisting of a “three of a kind” and a “pair” with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;
5. “Flush” is a hand consisting of five cards of the same suit, not in

consecutive order, with ace, king, queen, jack, and nine being the highest ranking five-card flush and two, three, four, five, and seven being the lowest ranking five-card flush;

6. "Straight" is a hand consisting of five unsuited cards of consecutive rank, with an ace, king, queen, jack, and 10 being the highest ranking five-card straight and an ace, two, three, four, and five being the lowest ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (for example, queen, king, ace, two, and three);
7. "Three of a kind" is a hand consisting of three cards of the same rank, with three aces being the highest ranking three of a kind and three twos being the lowest ranking three of a kind;
8. "Two pairs" is a hand consisting of two "pairs," with two aces and two kings being the highest ranking two pair and two threes and two twos being the lowest ranking two pair; and
9. "One pair" is a hand consisting of two cards of the same rank, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands which are of identical poker rank pursuant to the provisions of this section, or which contain none of the hands authorized in this section, the hand which contains the highest ranking card as provided in (a) above which



is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered a push.

(d) For purposes of the optional bonus wager as defined in N.J.A.C. 13:69F-24.6(c), the permissible three-card hands at the game of Boston 5 stud poker recognized for a payout in accordance with N.J.A.C. 13:69F-24.11(d) shall be:

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

**13:69F-24.6 Wagers**

(a) All wagers at Boston 5 stud poker shall be made by placing gaming chips or plaques, and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) All ante and first wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 13:69F-24.7, 24.8 or 24.9. Except as provided in N.J.A.C. 13:69F-24.10, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) Upon placing an ante and first wager, a player may, at his or her discretion, make an optional bonus wager by placing a gaming chip in the minimum denomination of \$1.00 on the designated betting area of the layout.

(d) A second wager shall be made in accordance with N.J.A.C. 13:69F-24.10.

(e) Only players who are seated at the Boston 5 stud poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

**13:69F-24.7 Procedure for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-24.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by the automatic card shuffling device.

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

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is the closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(d) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. Three consecutive cards face down to each player; and
2. Three consecutive cards face down to an area directly in front of the table inventory container designated for the dealer's hand.

(e) After the final two cards have been dealt to each player who placed a second wager and the area designated for the hand of the dealer as provided in N.J.A.C. 13:69F-24.10(d), the dealer shall remove the stub from the manual dealing shoe and, except as provided in (f) below, place the stub in the discard rack without exposing the cards.

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

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player or the area designed for the placement of the dealer's hand has more or less than five cards) but 52 cards remain in the deck, all hands are void pursuant to N.J.A.C. 13:69F-24.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.

(g) The five cards comprising the dealer's hand shall be spread in a row and then placed in the designated area directly in front of the table inventory container with the top card to the dealer's right and the bottom card to the dealer's left.

**13:69F-24.8 Procedure for dealing the cards from the hand**

(a) Notwithstanding any other provisions of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play Boston 5 stud poker from his or her hand.

(b) Once the procedures required by N.J.A.C. 13:69F-24.4 have been completed, the following requirements shall be observed if a casino licensee chooses to have the cards dealt from the dealer's hand:

1. The dealer shall place the stacked deck of cards in either hand.
2. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
3. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
4. The dealer shall then announce "No more bets."
5. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. Three consecutive cards face down to each player; and
2. Three consecutive cards face down to an area directly in front of

the table inventory container designated for the dealer's hand.

(d) After the final two cards have been dealt to each player who placed a second wager and the area designated for the hand of the dealer as provided in N.J.A.C. 13:69F-24.10(d), the dealer shall place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-24.7.

(f) The five cards comprising the dealer's hand shall be spread in a row and then placed in the designated area directly in front of the table inventory container with the top card to the dealer's right and the bottom card to the dealer's left.

### **13:69F-24.9 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play Boston 5 stud poker dealt from an automated dealing shoe which dispenses cards in stacks of three cards, provided that the shoe, its location and the procedures for its use in accordance with the casino licensee's internal control procedures.

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

1. Once the procedures required by N.J.A.C. 13:69F-24.4 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets."

(c) The dealer shall deliver the first stack of three cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 13:69F-24.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with N.J.A.C. 13:69F-24.6. The dealer shall then deliver a stack of three cards face down to the area designated for the dealer's hand.

(d) After each stack of three cards has been dispensed and delivered in accordance with this section and all second wagers have been placed, the dealer shall remove the remaining cards from the automated dealing shoe and then shall place

these cards in either hand and shall deal the final two cards in accordance with N.J.A.C. 13:69F-24.10(d) and the provisions of N.J.A.C. 13:69F-24.8(b). After all final cards have been dealt, the dealer shall place the stub in the discard rack without exposing the cards and the round of play shall proceed in accordance with N.J.A.C. 13:69F-24.10.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-24.7.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.

(g) The stack of five cards comprising the dealer's hand shall be spread in a row and then placed in the designated area directly in front of the table inventory container with the top card to the dealer's right and the bottom card to the dealer's left.



**13:69F-24.10 Boston 5 stud poker second wagers; procedure for completion of each round of play; collection and payment of wagers**

(a) After the dealing procedures required by N.J.A.C. 13:69F-24.7, 24.8, or 24.9 have been completed but before the final two cards are dealt as provided in (d) below, any player who has placed an optional bonus wager may elect to expose those cards in order to qualify for the optional bonus payout as defined in N.J.A.C. 13:69F-24.11. The dealer shall collect all losing optional bonus wagers from players with three-card hands who elect not to expose three-card hands or from players who elect to expose three-card hands that do not qualify for the optional bonus wager payout. The dealer shall then pay all winning optional bonus wagers as set forth in N.J.A.C. 13:69F-24.11(d).

(b) After the resolution of all optional bonus wagers, each player shall either place a second wager equal in amount to the first wager in the designated betting area or fold and forfeit the ante and first wager. If a player folds, the entire ante and first wager shall be collected by the dealer and placed in the table inventory container. A folded hand of a player shall then be collected by the dealer and placed in the discard rack without exposing the cards.

(c) Each player who makes a second wager shall be responsible for his or her own hand and no other person other than the dealer may touch the cards of that player. A player may withdraw his or her second wager at any time prior to the deal of the final two cards pursuant to (d) below. Each player shall be required to keep all cards in full view of the dealer at all times.

(d) The dealer shall, starting with the player farthest to his or her left who

has placed and not withdrawn a second wager and continuing around the table in a clockwise manner, deal the cards as follows:

1. Two consecutive cards face down (the fourth and fifth cards) to each player who has placed a second wager; and
2. Two consecutive cards face down (the fourth and fifth cards) to the area designated for the dealer's hand.

(e) The dealer shall then turn over and reveal all five cards of his or her hand simultaneously and shall set the highest ranking poker hand.

(f) The dealer shall, starting with the player farthest to his or her right and continuing counterclockwise around the table, turn over each player's cards. The wagers of each player shall be resolved in order, regardless of outcome.

1. Losing wagers shall immediately be collected by the dealer and placed in the table inventory container. Losing hands shall then be immediately collected by the dealer and placed in the discard rack. Ante, first and second wagers shall lose if the hand of the dealer has a hand rank higher than that of the player.
2. If the hand rank of the player ties with that of the dealer, the hand of the player shall be a push. The dealer shall not collect or pay the wagers, but shall immediately collect the cards of that player.
3. Winning wagers shall be paid in accordance with N.J.A.C. 13:69F-24.11. First and second wagers made by a player shall win if the

hand of the player has a hand rank higher than that of the dealer. After paying a player's winning first and second wagers, the dealer shall determine whether the player has a hand that qualifies for an ante bonus payout as set forth in N.J.A.C. 13:69F-24.11(d). Winning ante bonus payout hands shall be paid in accordance with N.J.A.C. 13:69F-24.11(c). If a player does not have an ante bonus payout hand, the player's ante shall be returned to the player. A player is entitled to an ante bonus payout regardless of whether the hand of the player is higher in rank than that of the dealer. After all winning wagers of the player are paid, the dealer shall immediately collect the cards of that player and place them in the discard rack.

(g) All cards collected by the dealer shall be picked up on order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

**13:69F-24.11 Payout odds**

(a) The payout odds for winning wagers at Boston 5 stud poker printed on any sign or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word “to” or “win,” and no odds shall be stated through the use of the word “for.”

(b) A casino licensee shall pay out winning first and second wagers at payout odds of 1 to 1.

(c) A casino licensee shall payoff each winning ante bonus wager at the game of Boston 5 stud poker at no less than the odds listed below:

<u>Hand</u>	<u>Payout Odds</u>
Royal Flush	1000 to 1
Straight Flush	200 to 1
Four-of-a-Kind	100 to 1
Full House	25 to 1
Flush	15 to 1
Straight	8 to 1
Three-of-a-Kind	4 to 1
Two Pair	2 to 1

(d) A casino licensee shall pay off each winning optional bonus wager at the game of Boston 5 stud poker at no less than the odds listed below:

<u>Hand</u>	<u>Payout Odds</u>
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Three-card Straight Flush	40 to 1
Three-of-a-Kind	25 to 1
Three-Card Straight	6 to 1
Three-Card Flush	3 to 1
One Pair	1 to 1

(e) Notwithstanding the minimum payout odds in (b) through (d) above, a casino licensee may establish a maximum amount as approved by the Division that is payable to a player on a single hand, which amount shall be at least \$50,000 or the maximum amount that could be won when betting the minimum permissible wager, whichever is greater. The payout limit shall either be included on the layout or posted at the table pursuant to N.J.A.C. 13:69E-1.13P. If the payout limit is not included on the layout, each casino licensee shall provide notice of any increase in the payout limit in accordance with N.J.A.C. 13:69F-8.3. Any maximum payout limit established by a casino licensee shall apply only to payouts for winning first and second wagers and the ante bonus wager and shall not apply to payouts for winning optional bonus wagers.

### **13:69F-24.12 Irregularities**

(a) If any of the dealer's first three cards is exposed prior to each player having either folded or placed a second bet wager pursuant to N.J.A.C. 13:69F-24.10, all hands shall be void, except for those three-card hands that qualify for an ante bonus or an optional bonus wager payout.

(b) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.

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

(d) If a player is dealt an incorrect number of cards, that player's hand shall be void. If the dealer is dealt four cards of the five card hand, the dealer shall deal an additional card to complete the hand. Any other misdeal to the dealer shall result in all hands being void and the cards shall be reshuffled.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal cards after the first three cards are dealt to a player, the round of play shall be void, except for those three-card hands that qualify for an ante bonus or an optional bonus wager payout.

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

## **SUBCHAPTER 25. DOUBLE CROSS POKER**

### **13:69F-25.1 Definitions**

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

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

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

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

“Hand” means the five-card poker hand formed by combining the two cards dealt to a player or the dealer and the three cards contained in either axis of the community card cross.

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

“Rank” or ranking means the relative value of a card or group of cards as set forth in N.J.A.C. 13:69F-25.5

“Round of play” means one complete cycle of play during which all wagers have



been placed, all cards have been dealt and all remaining wagers have been paid off or collected in accordance with this subchapter.

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

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

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

**13:69F-25.2 Cards; number of decks**

(a) Except as provided in (b) below, double cross poker shall be played with one deck of cards with backs of the same color and design and one additional cover card. The cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards. The deck of cards shall meet the requirements of N.J.A.C. 13:69E-1.17.

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

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

**13:69F-25.3 Opening of the table for gaming**

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer, and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first player has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-25.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-25.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

**13:69F-25.4 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer, or device, shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

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

1. If the cards were shuffled using a automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-25.7, 25.8, or 25.9; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

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

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;

- ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;
  - iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on top of the cover card pursuant to (c)1ii above; and
  - iv. Removing the cover card and placing it in the discard rack; and
2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-25.7, 25.8, or 25.9.

(d) Notwithstanding (c) above, after the cards have been cut, and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly, or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at a double cross poker table, which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-25.3(c) shall be completed.

**13:69F-25.5 Double cross poker rankings**

(a) The rank of the cards used in double cross poker for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be combined with a two, three, four, and five to complete a “straight” or a “straight flush.” All suits shall be considered equal in rank.

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

1. “Royal flush” is a hand consisting of an ace, king, queen, jack, and 10 of the same suit;
2. “Straight flush” is a hand consisting of five cards of the same suit in consecutive ranking;
3. “Four-of-a-kind” is a hand consisting of four cards of the same rank;
4. “Full house” is a hand consisting of “three-of-a-kind” and a “pair”;
5. “Flush” is a hand consisting of five cards of the same suit;
6. “Straight” is a hand consisting of five cards of consecutive rank, not all of the same suit;
7. “Three-of-a-kind” is a hand consisting of three cards of the same rank;
8. “Two pairs” is a hand consisting of two “pairs”;
9. “Pair” is a hand containing two cards of the same rank; and

10. “High card” is a hand that does not contain any of the permissible five-card hands listed in (b)1 through 9 above and the value of which is determined by the highest ranking individual card in the hand.

(c) For purposes of the optional three-card wager, the permissible three-card hands in the game of double cross poker recognized for a payout in accordance with N.J.A.C. 13:69F-25.11(c) shall be:

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

**13:69F-25.6 Wagers**

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

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

(c) All ante wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 13:69F-25.7, 25.8, or 25.9. Except as provided in N.J.A.C. 13:69F-25.10, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

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

(e) Raise wagers shall be made in accordance with N.J.A.C. 13:69F-25.10.



**13:69F-25.7 Procedures for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-25.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automated card shuffling device.

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

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

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

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

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

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the area designated for the placement of the dealer's cards has more or less than two cards, or the area designated for the community cards has more or less than five cards), but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 13:69F-25.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.

(f) Notwithstanding the provisions of (e) above, the counting of the stub

shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.

**13:69F-25.8 Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provisions of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play double cross poker from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 13:69F-25.4 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall then announce "No more bets" prior to dealing any cards.

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

the cards as follows:

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

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

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct numbers of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-25.7(e).

**13:69F-25.9 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play double cross poker dealt from an automated dealing shoe, which dispenses cards in stacks of two cards.

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

1. Once the procedures required by N.J.A.C. 13:69F-25.4 have been completed, the cards shall be placed in the automated dealing shoe.
2. Prior to the shoe dispensing any stacks of cards, the dealer shall then announce "No more bets."

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed an ante wager in accordance with N.J.A.C. 13:69F-25.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed an ante wager in accordance with N.J.A.C. 13:69F-25.6. The dealer shall then deliver a stack of two cards face down to the area designated for the dealer's hand. These two cards shall remain in a stack with one on top of the other face down until each player has elected to fold or made a raise wager. The dealer shall then remove the remaining cards from the automated dealing shoe and deal from his or her hand five

consecutive community cards face down in a cross formation to the area designated for the placement of community cards, with the first three community cards being dealt from the dealer's left to right in a horizontal array and the remaining two community cards being dealt to the top and bottom of the center card to complete a vertical array of three cards. After all cards have been dispensed, delivered and dealt in accordance with this section, the dealer shall place the stub in the discard rack without exposing the cards.

(d) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct numbers of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-25.7(e).

**13:69F-25.10 Procedures for completion of each round of play**

(a) After the dealing procedures required by N.J.A.C. 13:69F-25.7, 25.8, or 25.9 have been completed, the dealer shall turn over the community card in the vertical array farthest from the dealer and the community card in the horizontal array to the right of the dealer. Any player who has placed a three-card wager may elect to expose his or her two cards in order to qualify for the payout for the three-card wager. The dealer shall determine whether the player's two cards and the community card in the vertical array farthest from the dealer constitute a winning three-card wager hand. The dealer shall collect all losing three-card wagers from players who elect not to expose their two cards or from players who expose their two cards that do not qualify for the three-card wager payout. The dealer shall then pay all winning three-card wagers as set forth in N.J.A.C. 13:69F-25.11(c). The dealer shall turn face down the two cards of players who exposed them.

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

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



1. If a player folds, the player shall lose his or her ante. After the dealer collects the player's ante and places it in the table inventory container, the dealer shall then immediately collect the player's cards and place them face down in the discard rack.
2. If a player elects to play the hand, the player shall use the two cards dealt to the player and three community cards in either a designated vertical or horizontal alignment of the cross formation to form a five card poker hand. The player shall verbally inform the dealer that he or she intends to use the three community cards in the vertical or horizontal alignment. The player shall place two additional wagers, both in equal amounts to the ante, in the same alignment (vertical or horizontal) of the community cards the player intends to use to form his or her five-card poker hand.

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

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

(f) After the dealer determines the alignment of community cards for the

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

(g) Each remaining player who has not folded shall play his or her pre-designated five-card poker hand against the dealer's higher ranking five-card hand in accordance with the double cross poker hand rankings set forth at N.J.A.C. 13:69F-25.5.

1. The dealer shall compare the ranking of the player's five-card hand designated by the alignment of the player's wagers to the ranking of the dealer's five-card hand.
2. If the ranking of a player's five-card hand is lower than the dealer's hand, the player shall lose all three wagers. All three wagers shall be collected and placed into the table inventory container, and the player's cards shall be immediately collected by the dealer and placed face down in the discard rack.
3. If the ranking of a player's five-card hand is higher than the dealer's five-card hand, the player shall be paid 1 to 1 on the ante and an amount on the two raise wagers in accordance with the payout table set forth at N.J.A.C. 13:69F-25.11. In the event that a player's five-card hand and the dealer's five-card hand are of equal ranking ("tie hand"), the player's hand shall be considered a push, and the wager is neither paid nor collected. All winning

five-card hands shall remain face up on the layout until all winning wagers have been paid by the dealer.

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

**13:69F-25.11 Payout odds; payout limitation**

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

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

<u>Hand</u>	<u>Payout Odds</u>
Royal Flush	300 to 1
Straight Flush	50 to 1
Four-of-a-Kind	15 to 1
Full House	7 to 1
Flush	6 to 1
Straight	5 to 1
Three-of-a-Kind	3 to 1
Two Pair	3 to 2
One Pair	1 to 1
High Card	1 to 1

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

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

(d) Notwithstanding the minimum payout odds required in (b) above, a casino licensee may establish a maximum amount as approved by the Division that is payable to a player on a single hand, which amount shall be at least \$60,000 or the maximum amount that one patron could win per round when betting the minimum permissible wager, whichever is greater. The payout limit shall either be included on the layout or posted at the table pursuant to N.J.A.C. 13:69E-1.13N. If the established payout limit is not included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 13:69F-8.3.

### **13:69F-25.12 Irregularities**

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

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

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

(d) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

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

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

## **SUBCHAPTER 26. DOUBLE ATTACK BLACKJACK**

### **13:69F-26.1 Definitions**

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

"Blackjack" shall mean an ace and any card having a point value of 10 dealt as the initial two cards to a player or a dealer, except that this shall not include an ace and a 10-point value card dealt to a player who has split pairs.

"Double attack wager" shall mean an optional wager, in an amount not to exceed the amount of the initial wager, afforded to each player after the dealer is dealt a card face upwards.

"Hard total" shall mean the total point count of a hand which contains no aces or which contains aces that are each counted as one in value.

"Initial wager" shall mean the wager required to be made prior to any cards being dealt in order to participate in the round of play.

"Soft total" shall mean the total point count of a hand which contains an ace that is counted as 11 in value.

"Suit" shall mean one of the four categories of cards:  
club, diamond, heart, and spade.

**13:69F-26.2 Cards; number of decks; rank of cards**

(a) Double attack blackjack shall be played with six or eight decks of cards, with backs of the same color and design and one additional cutting card. The decks shall meet the requirements of N.J.A.C. 13:69E-1.17(a) and shall consist of 48 cards, with the 10 of each suit having been removed from each deck during the inspection required by N.J.A.C. 13:69F-26.3. The cutting card shall be opaque and a solid color readily distinguishable from the color of the backs and edges of the playing cards.

(b) The point value of the cards contained in each deck shall be as follows:

1. Any card from two to nine shall have its face value;
2. Any jack, queen, or king shall have a value of 10;
3. An ace shall have a value of 11, unless that value would give a player or the dealer a point total in excess of 21, in which case an ace shall have a value of one.



**13:69F-26.3 Opening of the table for gaming**

(a) After receiving the decks of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (c) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) If the decks contain the 10 of any suit, the dealer shall remove these cards from the decks, and the floorperson shall verify that all such cards have been removed from each deck, and shall destroy them in accordance with the casino licensee's internal control procedures. Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. Each deck of cards shall be spread out separately, according to suit and in sequence.

(c) After the first player has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards, and stacked. If during the mixing or the stacking process a card is turned over and exposed to the players, the cards shall be remixed. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-26.4.

**13:69F-26.4 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each shoe of cards has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack.

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

1. If the cards were shuffled using an automated card shuffling device, place the stack of cards in the dealing shoe and deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-26.7; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

(d) The cut of the cards shall be offered to players in the following order:

1. The first player to the table, if the game is just beginning;

2. The player on whose box the cutting card appeared during the last round of play;
3. The player at the farthest position to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play; or
4. The player at the farthest position to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards on top of the cutting card and place them on the bottom of the stack. The dealer shall then take the entire stack of cards that was just shuffled and align them along the side of the dealing shoe which has the mark required by N.J.A.C. 13:69E-1.19(d)4. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(f) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (c) and (d) above.

(g) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 13:69F-26.7(j); provided, however, that the casino licensee may determine after each round of play that the cards should be reshuffled.

(h) A casino licensee shall have internal control procedures documenting the proposed shuffle, cut card placement, number of cut cards (to include shuffle techniques without the use of any cut cards), location of where the shuffle takes place, who is responsible for shuffling, shuffling equipment (dealing shoes or other dealing devices), and burn card procedures.

(i) Whenever there is no gaming activity at a double attack blackjack table that is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-26.3(c) shall be completed.

**13:69F-26.5 Wagers; payout odds**

- (a) An initial wager and a double attack wager shall win if:
1. The point total of the player is 21 or less and that of the dealer is in excess of 21;
  2. The point total of the player exceeds that of the dealer without either exceeding 21; or
  3. The player has a blackjack and the dealer has a point total of 21 in three or more cards.

(b) Except as otherwise provided in (a)3 above, a wager made in accordance with this section shall be void if the point value of the player's hand equals the point value of the dealer's hand or if both player and dealer have blackjack. However, an initial wager shall lose and a double attack wager shall be void if the dealer has a blackjack and the player does not have blackjack.

(c) All wagers at double attack blackjack shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash may be accepted, provided it is confirmed by the dealer and casino supervisor, and that such cash is expeditiously converted into gaming chips or plaques.

(d) Except as otherwise provided in this subchapter, no wager shall be made, increased or withdrawn after the first card of the respective round has been dealt.

(e) After each round of play is complete, the dealer shall collect all losing

initial and double attack wagers and pay off all winning initial and double attack wagers at odds of 1 to 1.

(f) Except as expressly permitted by this subchapter, once the first card of any hand has been removed from the shoe by the dealer, no player shall handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.

(g) Once an insurance wager, a wager to double down or a wager to split pairs has been made and confirmed by the dealer, no player shall handle, remove or alter such wagers until a decision has been rendered and implemented with respect to that wager, except as expressly permitted by this subchapter.

(h) After the cards have been shuffled pursuant to N.J.A.C. 13:69F-26.4, a casino licensee may, in its discretion, prohibit any person, whether seated at the gaming table or not, who does not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of play at that gaming table unless the casino licensee chooses to permit the player to begin wagering or until a reshuffle of the cards has occurred.

**13:69F-26.6 Optional bonus wager**

(a) A player at a double attack blackjack table may make an optional bonus wager that the dealer will exceed a point total of 21 with exactly three cards.

(b) Prior to the first card being dealt for each round of play, a player who has placed the initial wager may make an additional bonus wager, which shall be in an amount not less than \$1.00 and shall not exceed the lesser of:

1. The amount of the player's initial wager; or
2. A maximum amount established by the casino licensee, which limit shall be posted in accordance with N.J.A.C. 13:69F-8.3.

(c) An optional bonus wager shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate area of the double attack blackjack layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt to any player, and that such cash is expeditiously converted into gaming chips or plaques.

(d) If the dealer's first two cards yield a point count of 17 or higher or immediately after the dealer has drawn a third card to a point count of less than 17, and before any other wagers are paid or collected, the dealer shall settle all optional bonus wagers as follows:

1. If the dealer's point total does not exceed 21 with exactly three cards all optional bonus wagers lose and shall be immediately collected by the dealer.

2. If the dealer's point total exceeds 21 with exactly three cards the dealer shall immediately pay all optional bonus wagers starting with the player immediately to the dealer's right and proceeding counterclockwise around the table. Except as provided in (d)3 below, the dealer shall pay each player who has placed an optional bonus wager based on the value of the third card drawn by the dealer in accordance with the following pay table:

<u>Dealer's Third Card Value</u>	<u>Payout Odds</u>
10	3 to 1
Nine	6 to 1
Eight	8 to 1
Seven	10 to 1
Six	15 to 1

3. If the value of the dealer's third card is an eight of the same color or suit of the dealer's first two cards which are also each an eight, a casino licensee shall pay each player who has placed an optional bonus wager as follows:
- i. Three eights of the same color: 50 to 1;
  - ii. Three eights of the same suit: 200 to 1.



(e) The optional bonus wager shall have no bearing on any other wager made by a player at the game of double attack blackjack.

**13:69F-26.7 Procedure for dealing the cards**

(a) All cards used at double attack blackjack shall be dealt from a dealing shoe specifically designed for such purpose and located on the table to the left of the dealer.

(b) The dealer shall remove cards from the shoe with his or her left hand, turn them face upwards, and then place them on the appropriate area of the layout with his or her right hand, except that the dealer has the option to deal hit cards to the first two betting positions with his or her left hand.

(c) After the full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face downwards and place it in the discard rack, which shall be located on the table immediately to the right of the dealer. Each new dealer who comes to the table shall also burn one card as described in this subsection before the new dealer deals any cards to the players. The burn card shall be disclosed if requested by a player.

(d) At the commencement of each round of play and after all players are given the opportunity to make an initial wager in the area marked "BET", the dealer shall deal a card to himself or herself face up and offer all players the opportunity to place an additional wager in the area marked "Double Attack" in an amount equal to the player's initial wager. The remaining cards are to be dealt in the following order.

1. One card face upwards to each box on the layout in which a wager is contained; and
2. A second card face upwards to each box in which a wager is

contained.

(e) After two cards have been dealt to each player, the dealer shall, beginning from his or her left, announce the point total of each player. As each player's point total is announced, such player shall indicate whether he or she wishes to surrender, double down, split pairs, stand or draw, as provided for by this subchapter.

(f) As each player indicates his or her decisions, the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decisions consistent with this subchapter and shall announce the new point total of such player after each additional card is dealt.

(g) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall deal a second card face upward to himself or herself; provided, however, that such card shall not be removed from the dealing shoe until the dealer has first announced "Dealer's Card," which shall be stated by the dealer in a tone of voice calculated to be heard by each person at the table. Any additional cards authorized to be dealt to the hand of the dealer by N.J.A.C. 13:69F-26.12 shall be dealt face upwards at this time, after which the dealer shall announce his or her total point count. In lieu of the requirements of this subsection, one of the procedures set forth in (i) below may be implemented.

(h) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each player's hand in case of question or dispute. The dealer shall

pick up the cards beginning with those of the player to his or her far right and moving counterclockwise around the table. After all the players' cards have been collected, the dealer shall pick up his or her cards against the bottom of the players' cards and place them in the discard rack.

(i) In lieu of the procedure set forth in (g) above, a casino licensee may permit the dealer to deal his or her hole card face downward after a second card and before additional cards are dealt to the players; provided, however, that the dealer shall not look at the face of the hole card until after all other cards requested by the players pursuant to those regulations are dealt to them. Notwithstanding the foregoing, if a casino licensee elects to utilize a card reader device and the dealer's first card is an ace, king, queen or jack of any suit, the dealer shall determine whether the hole card will give the dealer a blackjack prior to dealing any additional cards to the players at the table, in accordance with the casino licensee's internal control procedures. The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone, including the dealer, at the table. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager(s) shall be settled in accordance with N.J.A.C. 13:69F-26.5 and 26.6, as applicable. Any casino licensee using this alternate dealing procedure shall provide notice thereof in accordance with the requirements set forth in N.J.A.C. 13:69F-8.3.

(j) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed, after which the

dealer shall:

1. Collect the cards as provided in (h) above;
2. Remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing; and
3. Shuffle the cards.

(k) No player or spectator shall handle, remove or alter any cards used to game at double attack blackjack except as explicitly permitted by this subchapter, and no dealer or other casino employee shall permit a player or spectator to engage in such activity.

(l) Each player at the table shall be responsible for correctly computing the point count of his or her hand, and no player shall rely on the point counts required to be announced by the dealer under this section without checking the accuracy of such announcement himself or herself.

**13:69F-26.8 Surrender**

(a) After the first two cards are dealt to a player and the player's point total is announced, the player may elect to discontinue play on his or her hand for that round by surrendering one-half the amount of his or her wager(s). A player may also elect to surrender after additional cards are drawn, after a hand is split and after doubling down. A player may not elect to surrender after he or she decides to stand.

1. If the first card dealt to the dealer is a two, three, four, five, six, seven, eight, or nine, the dealer shall immediately collect one-half the amount of the player's wager(s) and return one-half to the player.
2. If the first card dealt to the dealer is an ace, king, queen, or jack, the dealer shall place the player's wager(s) on top of the player's cards. When the dealer's second card is revealed, the hand shall be settled by immediately collecting the entire wager if the dealer has blackjack, or by collecting one-half the amount of the player's wager(s) and returning one-half to the player if the dealer does not have blackjack.
3. If a card reader device is employed on the game, the casino licensee shall have the option to, when a player elects to surrender, collect one-half the amount of the player's wager(s) and return one-half to the player immediately regardless of the dealer's up card, provided that the dealer has already determined

that he or she does not have a blackjack.

(b) If the player has made an insurance wager and then elects to surrender, each wager shall be settled separately, and one wager shall have no bearing on the other.

**13:69F-26.9 Doubling down**

(a) Except for when a player is dealt a blackjack, a player may elect to double down, that is, make an additional wager not in excess of the amount of his or her wager(s), on the two or more cards dealt to that player, including any hands resulting from a split pair, on the condition that only one additional card shall be dealt to each hand on which the player has elected to double down. In such circumstances, the one additional card shall be dealt face upwards and placed sideways on the layout.

(b) Winning wager(s) on a doubled hand shall be paid in accordance with N.J.A.C. 13:69F-26.5(e).

(c) If a dealer has a blackjack after a player doubles down, the dealer shall collect only the amount of the original wager(s) of such player, and shall not collect the additional amount(s) wagered in doubling down.



### **13:69F-26.10 Splitting pairs**

(a) Whenever the initial two cards dealt to a player are identical in value, the player may elect to split the hand into two separate hands, provided that the player makes a wager on the second hand so formed in an amount equal to his or her initial wager. If a player has also placed a double attack wager, the player shall make a wager on the second hand so formed in an amount equal to his or her initial wager and double attack wager.

(b) When a player splits pairs, the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to any other hand.

(c) After a second card is dealt to a split pair, the dealer shall announce the point total of such hand and the player shall indicate his or her decision to stand, draw or double down with respect thereto. A player may also split pairs again if the second card dealt to an incomplete hand is identical in value to the split pair; provided, however, that a player may split pairs a maximum of two times (total of three hands) at a table with seven player positions or a maximum of three times (total of four hands) at a table with six player positions.

(d) If the dealer obtains blackjack after a player splits pairs, the dealer shall collect only the amount of the original wager(s) of such player, and shall not collect the additional amount(s) wagered in splitting pairs.

(e) If a player elects to split a pair of aces, each ace shall receive only one card. Aces may be split only once and cannot be resplit.

### **13:69F-26.11 Insurance**

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance wager, which shall win if the dealer's second card is a king, queen or jack and shall lose if the dealer's second card is an ace, two, three, four, five, six, seven, eight, or nine.

(b) An insurance wager shall be made by placing on the insurance line of the layout an amount not more than half the amount staked on the player's initial wager, except that a player may wager an amount in excess of half the initial wager to the next unit that can be wagered in chips, when because of the limitation of the value of chip denominations, half the initial wager cannot be wagered. All insurance wagers shall be placed immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table. If a card reader device is in use, all insurance wagers shall be placed prior to the dealer inserting his or her hole card into the card reader device.

(c) All winning insurance wagers shall be paid at odds of 5 to 2.

(d) All losing insurance wagers shall be collected by the dealer immediately after the dealer draws his or her second face up card or discloses his or her hole card and before the dealer draws any additional cards.

**13:69F-26.12 Drawing of additional cards by players and the dealer**

(a) A player may elect to draw additional cards whenever his or her point count total is less than 21, except that:

1. A player having blackjack or a hard total of 21 may not draw additional cards; and
2. A player electing to double down shall draw only one additional card.

(b) Except as provided in (c) below, a dealer shall draw additional cards to his or her hand until the dealer has a hard or soft total of 17, 18, 19, 20, or 21, at which point no additional cards shall be drawn.

(c) A dealer shall draw no additional cards to his or her hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will have no effect on the outcome of the round of play including the resolution of any optional bonus wagers.

**13:69F-26.13 More than one player wagering on a box**

(a) Unless otherwise directed by the Division, a casino licensee may permit from one to three people to wager on any one box of the double attack blackjack layout, provided that the first person wagering on that box consents to additional players wagering on such box, and provided further that the casino licensee adheres to such procedures and limitations imposed by the Division as dictated by the particular circumstances.

(b) Whenever more than one player wagers on a box, the player seated at that box shall have the exclusive right to call the decisions with regard to the cards dealt to such box. In the case of no seated player, the person with the highest wager in the box shall have such right.

(c) The player calling the decisions with respect to any box shall place his or her wager in that portion of the box closest to the dealer's side of the table and all other players wagering on such box shall place their wagers immediately behind and in a vertical line with the aforementioned wager.

(d) Whenever more than one player is wagering on a box and the player calling the decisions decides to double down, the other players may also double their wagers but shall not be required to do so. In any event, only one additional card shall be dealt to the hand that is subject to the double down decision.

(e) Whenever more than one player is wagering on a box and the player calling the decisions decides to place an additional bet in the double attack box, the other players may also place an additional bet in the double attack box, but shall not be

required to do so.

(f) Whenever more than one player is wagering on a box and the player calling the decisions decides to split pairs, the other players shall either make an additional wager to cover each split pair or designate the split pair to which their initial wager shall apply.

(g) Whenever more than one player is wagering on a box, each player shall have the right to make an insurance wager, regardless of whether the other players on that box make such a wager.

(h) The Division and its agents shall have the discretion and authority to limit, control and regulate the implementation of this section as is appropriate under the circumstances which shall include, without limitation, the right to limit the number of tables at which this procedure is permitted, the right to limit the number of boxes at each table on which more than one person can wager and the right to require the casino licensee to establish the ability of its dealers to implement this section.

**13:69F-26.14 Player wagering on more than one box**

A player may only wager on one box at a double attack blackjack table unless the casino licensee, in its discretion, permits the player to wager on additional boxes.

### **13:69F-26.15 Irregularities**

(a) A card found turned face up in the shoe shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.

(b) If a 10 card of any suit is found in the shoe, it shall not be used in the game and shall be removed from the shoe and destroyed by a floorperson in accordance with the casino licensee's internal control procedures. If more than one 10 card is found in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.

(c) A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.

(d) If the dealer fails to deal the first card to himself or herself before dealing the first two cards to each player, the round of play shall be void.

(e) After the initial two cards have been dealt to each player and a card is drawn in error and exposed to the players, such card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player refusing to accept such card shall not have any additional cards dealt to him or her during such round. If the card is refused by the player and the dealer cannot use the card, the card shall be burned.

(f) If the dealer has a point count of 17 or higher and accidentally draws a card for himself or herself, such card shall be burned.

(g) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack shall be shuffled and cut according to the procedures in N.J.A.C. 13:69F-26.4, the first card shall be drawn face down and burned, and the dealer shall complete the round of play.

(h) If no cards are dealt to the player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to the player's hand, at the player's option, the dealer shall deal the second card to the player after all other players have received a second card.

(i) If after receiving the first two cards, the dealer fails to deal an additional card or cards to a player who has requested such cards, then, at the player's option, the dealer shall either deal the additional cards after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or shall call the player's hand dead and return the player's original wager.

(j) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

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

(l) If the dealer inserts his or her hole card into a card reader device when the value of his or her first card is not an ace, king, queen, or jack, the dealer, after notification to a casino supervisor, shall:



1. If the particular card reader device in use provides any player with the opportunity to determine the value of the hole card, call all hands dead, collect the cards and return each player's wager; or
2. If the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card, continue play.

(m) If a card reader device malfunctions, the dealer may only continue dealing the game of Double Attack Blackjack at that table using the dealing procedures applicable when a card reader device is not in use.

## **SUBCHAPTER 27. FOUR-CARD POKER**

### **13:69F-27.1 Definitions**

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

"Aces up wager" means the optional wager that a player may make prior to any cards being dealt that the player's best four-card poker hand will be a pair of aces or better, with a winning aces up wager being paid in accordance with a posted payable regardless of the outcome of the player's hand against the dealer's hand.

"Ante wager" means the wager that a player is required to make prior to any cards being dealt in order to compete against the dealer's hand in a round of play.

"Hand" means the best four-card poker hand that can be formed by each player and the dealer from the cards they are dealt.

"Play wager" means an additional wager, in an amount from one to three times the amount of the player's ante wager that a player is required to make if the player opts to remain in competition against the dealer.

"Round of play" means one complete cycle of play during which all wagers have been placed, all cards have been dealt and all remaining wagers have been settled in accordance with the rules of this subchapter.

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

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



**13:69F-27.2 Cards; number of decks**

(a) Except as provided in (b) below, four-card poker shall be played with one deck of cards with backs of the same color and design and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 13:69F-27.5. The cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards. The deck of cards shall meet the requirements of N.J.A.C. 13:69E-1.17.

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

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

### **13:69F-27.3 Four-card poker rankings**

(a) The rank of the cards used in four-card poker, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. All suits shall be considered equal in rank. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" with a two, three, and four.

(b) The permissible poker hands in the game of four-card poker, in order of highest to lowest rank, shall be:

1. "Four-of-a-kind" is a hand consisting of four cards of the same rank, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;
2. "Straight flush" is a hand consisting of four cards of the same suit in consecutive ranking, with ace, king, queen, and jack being the highest ranking straight flush and four, three, two, and ace being the lowest ranking straight flush;
3. "Three-of-a-kind" is a hand consisting of three cards of the same rank, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
4. "Flush" is a hand consisting of four cards of the same suit, regardless of rank;
5. "Straight" is a hand consisting of four cards of consecutive rank, regardless of suit, with ace, king, queen, and jack being the

highest ranking straight and four, three, two, and ace being the lowest ranking straight;

6. "Two pair" is a hand consisting of two "pairs"; and
7. "Pair" is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands that are of equal rank pursuant to the provisions of (b) above, or that contain none of the hands authorized in (b) above, the hand that contains the highest ranking card as provided in (a) above that is not contained in the other hand shall be considered the higher ranking hand. If, after application of the foregoing, the hands are of equal rank, the hands shall be considered a tie.

**13:69F-27.4 Opening of the table for gaming**

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first player has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-27.5.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-27.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked, and shuffled in accordance with the provisions of (a) through (c) above.

**13:69F-27.5 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-27.7, 27.8, or 27.9; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

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

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;
  - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;



- iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to section (c)1ii above; and
  - iv. Removing the cover card and placing it in the discard rack; and
2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-27.7, 27.8, or 27.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at a four-card poker table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-27.4(c) shall be completed.

**13:69F-27.6 Wagers**

(a) The following wagers may be placed in the game of four-card poker:

1. A player may compete solely against the dealer by placing an ante wager in an amount within the posted minimum and maximum wagers and then placing a play wager in an amount from one to three times the amount of the ante wager;
2. A player may compete solely against a posted payout table by placing an aces up wager in any amount within the posted minimum and maximum wagers; or
3. A player may compete against both the dealer and the posted payout table by placing wagers in accordance with the requirements of (a)1 and 2 above.

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

(c) Only players who are seated at a four-card poker table may wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

(d) All ante wagers and aces up wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 13:69F-27.7, 27.8, or 27.9. No wager shall be made, increased, or withdrawn after the dealer has announced "No more bets." All play wagers shall be placed in accordance

with N.J.A.C. 13:69F-27.10(b).

(e) A casino licensee may, in its discretion, permit a player to place wagers at two betting positions during a round of play provided that the two betting positions are adjacent to each other.

### **13:69F-27.7 Procedures for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-27.5 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automated card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards. Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal one card at a time, in order, to each player who has placed an ante wager and/or an aces up wager and to the dealer until each player who placed a wager has five cards and the dealer has six cards. All cards dealt to the players shall be dealt face down. The first five cards dealt to the dealer shall be face down and the sixth card shall be dealt face up. The dealer's fifth and sixth cards shall be dealt consecutively.

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

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still present in

the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player has more or less than five cards or the dealer has more or less than six cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 13:69F-27.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.

**13:69F-27.8 Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provisions of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play four-card poker from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 13:69F-27.5 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall then announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal one card at a time in order to each player who has placed an ante wager and/or an aces up wager and to the dealer until each player who placed a wager has five cards and the dealer has six cards. All cards dealt to the players shall be dealt face down. The first five cards dealt to the dealer shall be face down and the sixth card shall be dealt face up. The dealer's fifth and sixth cards shall be dealt consecutively.

(d) After five cards have been dealt to each player and six cards have been dealt to the dealer, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-27.7(e) and (f).

**13:69F-27.9 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play four-card poker dealt from an automated dealing shoe which dispenses cards in stacks of five cards, provided that the shoe, its location and the procedures for its use are in accordance with the casino licensee's internal control procedures.

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

1. Once the procedures required by N.J.A.C. 13:69F-27.5 have been completed, the cards shall be placed in the automated dealing shoe; and
2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 13:69F-27.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with N.J.A.C. 13:69F-27.6. The dealer shall then deliver a stack of five cards face down to himself or herself. When the automated dealing shoe dispenses the next stack of five cards, the dealer shall remove the stack



from the shoe and place the stack on the layout next to his or her hand. The dealer shall spread the cards in the stack face down, with the bottom card of the stack to the dealer's far left and the top card of the stack to the dealer's far right. The dealer shall turn the bottom card of the stack (on the dealer's far left) face up on the dealer's hand. The dealer shall collect the remaining four cards of that stack and place them in the discard rack without revealing them.

(d) After each stack of five cards has been dispensed and delivered in accordance with this section, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the cards in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-27.7(e) and (f).

**13:69F-27.10 Procedures for completion of each round of play**

(a) After the dealing procedures required by N.J.A.C. 13:69F-27.7, 27.8, or 27.9 have been completed, each player shall examine his or her cards. Each player who wagers at four-card poker shall be responsible for his or her own hand and no person other than the dealer and the player to whom the cards were dealt may touch the cards of that player.

(b) The dealer shall, starting with the player farthest to his or her left and continuing clockwise around the table, offer each player who has placed an ante wager the option to either make a play wager or forfeit his or her ante wager. A play wager shall be made in an amount from one to three times the amount of the player's ante wager. If a player has placed an ante wager and an aces up wager but does not make a play wager, the player shall forfeit the ante wager but shall not forfeit the aces up wager.

(c) After each player has either placed a play wager on the designated area of the layout or forfeited his or her ante wager, the dealer shall collect all forfeited ante wagers. The dealer shall collect the cards of any player who forfeited his or her ante wager and also did not make an aces up wager, placing the cards in the discard rack.

(d) The dealer shall then reveal the dealer's cards and select the four cards that form the highest possible ranking hand. The dealer shall then, starting with the player farthest to his or her right whose hand is still active, reveal the cards of each player and select the four cards that form the highest possible ranking hand for each

player. The dealer shall then collect all losing ante, play and aces up wagers.

(e) The dealer shall then settle the wagers remaining on the table by complying with either (e)1 or 2 below. A casino licensee shall identify in its gaming submission which alternative the dealer shall use. The dealer's cards shall be placed in the discard rack after all players' cards have been collected.

1. The dealer shall, for each of the following procedures, start with the player farthest to the dealer's right and continue counterclockwise around the table until the procedure has been completed as to all players:
  - i. Reveal the best four-card poker hand of each player;
  - ii. Collect all losing wagers;
  - iii. Pay each winning wager in accordance with the payout odds listed in N.J.A.C. 13:69F-27.11; and
  - iv. Collect all player hands and place them in the discard rack.
2. The dealer shall, starting with the player farthest to the dealer's right and continuing counterclockwise around the table, complete all of the following procedures as to each remaining player in succession:
  - i. Reveal the best four-card poker hand of the player;
  - ii. Collect losing wagers or pay winning wagers in accordance with the payout odds listed in N.J.A.C. 13:69F-27.11; and
  - iii. Collect the player's cards and place them in the discard

rack.

(f) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

**13:69F-27.11 Payout odds**

(a) There are three payout types as follows:

1. A player in competition against the dealer shall be paid 1 to 1 on both the ante wager and the play wager if the player's hand is either ranked higher than the dealer hand's or is of equal rank with the dealer's hand.
2. A player placing an ante wager and a play wager who has a three-of-a-kind or better shall be paid a bonus on the ante wager, regardless of whether the player's hand outranks the dealer's hand, at no less than the following odds:

<u>Hand Type</u>	<u>Payout Odds</u>
Four-of-a-Kind	25 to 1
Straight Flush	20 to 1
Three-of-a-Kind	2 to 1

3. A player shall be paid for an aces up wager if the player's best four-card poker hand is a qualifying hand type below, regardless of whether the player's hand outranks the dealer's hand, at no less than the odds in accordance with one of the following payout tables:

<u>Hand Type</u>	<u>Table I</u>	<u>Table II</u>	<u>Table III</u>	<u>Table IV</u>
Four-of-a-Kind	50 to 1	50 to 1	50 to 1	50 to 1

Straight Flush	40 to 1	40 to 1	30 to 1	30 to 1
Three-of-a-Kind	9 to 1	7 to 1	9 to 1	7 to 1
Flush	6 to 1	6 to 1	6 to 1	6 to 1
Straight	4 to 1	5 to 1	4 to 1	5 to 1
Two Pair	2 to 1	2 to 1	2 to 1	2 to 1
Pair of Aces	1 to 1	1 to 1	1 to 1	1 to 1

<u>Hand Type</u>	<u>Table V</u>	<u>Table VI</u>	<u>Table VII</u>
Four-of-a-Kind	50 to 1	50 to 1	50 to 1
Straight Flush	40 to 1	40 to 1	40 to 1
Three-of-a-Kind	8 to 1	8 to 1	7 to 1
Flush	5 to 1	6 to 1	5 to 1
Straight	4 to 1	4 to 1	4 to 1
Two Pair	3 to 1	2 to 1	3 to 1
Pair of Aces	1 to 1	1 to 1	1 to 1

### **13:69F-27.12 Irregularities**

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

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

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

(d) If one or more of the dealer's cards is inadvertently exposed prior to the dealer revealing his or her cards as prescribed in N.J.A.C. 13:69F-27.10(d), all hands shall be void and the cards shall be reshuffled.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with the casino licensee's internal control procedures.

(g) Any automated card shuffling device or automated dealing shoe shall be removed from a gaming table before any other method of shuffling or dealing may be

utilized at that table.



## **SUBCHAPTER 28. TEXAS HOLD 'EM BONUS POKER**

### **13:69F-28.1 Definitions**

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

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

“Bonus wager” means the optional, supplemental wager on the two cards dealt to a player.

“Burn” means to remove the top or next card from the deck and place it face down in the discard rack without revealing it to anyone.

“Community cards” means any of the five cards dealt face up in the center of the table that are used by each player and the dealer with their own two cards to form the best possible five-card poker hand.

“Flop” means the first three community cards dealt face up to the area designated for the placement of the community cards.

“Flop wager” means the second wager, equal to twice the amount of the player’s ante, that is required to be made prior to the flop being dealt in order to continue participation in the round of play.

“Fold” means the withdrawal of a player from a round of play by discarding his or her two cards prior to placing the flop wager.

“Hand” means the highest ranking five-card hand that can be formed from the five community cards and the two cards dealt to the dealer or a player.

“Push” means a tie, as defined in N.J.A.C. 13:69F-28.10(h)3.

“Rank” or “ranking” means the relative position of a card or group of cards as set forth in N.J.A.C. 13:69F-28.5.

“River” or “river card” means the fifth and final community card dealt face up to the designated area of the layout.

“River wager” means the fourth wager, equal to the amount of the player’s ante, that the player may place prior to the river card being dealt.

“Round of play” or “round” means one complete cycle of play during which all players playing at the table have been dealt a hand, have folded or wagered upon it, and have had their wagers paid or collected in accordance with the rules of this subchapter.

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

“Suit” means one of the four categories of cards: club, diamond, heart, or spade, with no suit being higher in rank than another.

“Turn” or “turn card” means the fourth community card dealt face up to the designated area of the layout.

“Turn wager” means the third wager, equal to the amount of the player’s ante, that a player may place prior to the turn card being dealt.

**13:69F-28.2 Cards; number of decks**

(a) Except as provided in (b) below, the game of Texas hold 'em bonus poker shall be played with one deck of cards that meets the requirements of N.J.A.C. 13:69E-1.17 and two additional solid yellow or green cover cards.

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

1. Each deck of cards complies with the requirements of N.J.A.C. 13:69E-1.17;
2. The backs of the cards in the two decks are of a different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continually alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

**13:69F-28.3 Opening of the table for gaming**

(a) After receiving the cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

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

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-38.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-28.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked, and shuffled in accordance with the provisions of (a) through (c) above.

**13:69F-28.4 Shuffle and cut of the cards**

(a) Immediately prior to commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that they are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-28.7, 28.8, or 28.9; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

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

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;
  - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;

- iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (c)1ii above; and
  - iv. Removing the cover card and placing it in the discard rack; and
2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-28.7, 28.8, or 28.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at a Texas hold 'em bonus poker table that is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-28.3(c) and, if applicable, (d) shall be completed.

**13:69F-28.5 Texas hold 'em bonus poker hand rankings**

(a) The rank of the cards used in Texas hold 'em bonus poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or "straight" formed with a two, three, four, and five.

(b) The permissible five-card poker hands at the game of Texas hold 'em bonus poker, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king, queen, jack, and 10 of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with ace, king, queen, jack, and 10 being the highest ranking straight flush and ace, two, three, four, and five being the lowest straight flush;
3. "Four of a kind" is a hand consisting of four cards of the same rank, with four aces being the highest ranking four of a kind and four twos being the lowest ranking four of a kind;
4. "Full house" is a hand consisting of a "three of a kind" and a "pair" with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;
5. "Flush" is a hand consisting of five cards of the same suit, not in

consecutive order, with ace, king, queen, jack and nine being the highest ranking flush and two, three, four, five, and seven being the lowest ranking flush;

6. "Straight" is a hand consisting of five unsuited cards of consecutive rank, with an ace, king, queen, jack, and 10 being the highest ranking straight and an ace, two, three, four, and five being the lowest ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (for example, queen, king, ace, two, and three);
7. "Three-of-a-kind" is a hand consisting of three cards of the same rank, with three aces being the highest ranking three of a kind and three twos being the lowest ranking three of a kind;
8. "Two pairs" is a hand consisting of two "pairs," with two aces and two kings being the highest ranking two pair and two threes and two twos being the lowest ranking two pair; and
9. "One pair" is a hand consisting of two cards of the same rank, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands which are of identical poker rank pursuant to the provisions of this section, or which contain none of the hands authorized in this section, the hand which contains the highest ranking card as provided in (a) above which



is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered a push.

**13:69F-28.6 Wagers**

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

(b) All wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 13:69F-28.7, 28.8, or 28.9. Except as provided in N.J.A.C. 13:69F-28.10, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) Upon placing an ante wager, a player may also place a bonus wager by placing, at a minimum, a \$1.00 gaming chip on the designated betting area of the layout. The outcome of the bonus wager shall have no bearing on any other wager made by the player at the game of Texas hold 'em bonus poker.

(d) Flop, turn and river wagers shall be made in accordance with the provisions of N.J.A.C. 13:69F-28.10.

(e) Only players who are seated at the Texas hold 'em bonus poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

**13:69F-28.7 Procedure for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-28.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by the automated card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards.

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is the closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(d) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;
2. One card face down to the area designated for the dealer's hand under a cover card;
3. A second card face down to each player; and
4. A second card face down to the area designated for the dealer's hand under a cover card.

(e) After two cards have been dealt to each player and to the area designated for the hand of the dealer, and after all community cards have been dealt in accordance with the provisions of N.J.A.C. 13:69F-28.10, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (f) below, place the stub

in the discard rack without exposing the cards.

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

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player or the area designated for the placement of the dealer's cards has more or less than two cards) but 52 cards remain in the deck, all hands are void pursuant to N.J.A.C. 13:69F-28.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.

(g) Notwithstanding the provisions of (f) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in

accordance with the provisions of N.J.A.C. 13:69E-1.18.

**13:69F-28.8 Procedure for dealing the cards from the hand**

(a) Notwithstanding any other provisions of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play Texas hold 'em bonus poker from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 13:69F-28.4 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;
2. One card face down to the area designated for the dealer's hand under a cover card;
3. A second card face down to each player; and
4. A second card face down to the area designated for the dealer's hand under a cover card.

(d) After two cards have been dealt to each player and to the area designated for the hand of the dealer and after all community cards have been dealt in accordance with the provisions of N.J.A.C. 13:69F-28.10, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-28.7(f).

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.





**13:69F-28.9 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play Texas hold 'em bonus poker dealt from an automated dealing shoe which dispenses cards in stacks of two cards, provided that the shoe, its location and the procedures for its use are in accordance with the casino licensee's internal control procedures.

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

1. Once the procedures required by N.J.A.C. 13:69F-28.4 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall deliver the first stack of two cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 13:69F-28.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with N.J.A.C. 13:69F-28.6. The dealer shall then place a cover card on top of the dealer's stack of two cards in the automated dealing shoe and deliver the stack face down with the cover card on top to the area designated for the dealer's hand.

(d) After each stack of two cards has been dispensed and delivered in accordance with this subsection, the dealer shall remove the remaining cards from the automated dealing shoe and, following the procedures set forth in N.J.A.C. 13:69F-28.8(b)2 and 3, deal from his or hand the five community cards in accordance with the provisions of N.J.A.C. 13:69F-28.10. After all community cards have been dealt, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-28.7(f).

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.

**13:69F-28.10 Procedure for completion of each round of play; collection and payment of wagers**

(a) After the dealing procedures required by N.J.A.C. 13:69F-28.7, 28.8, or 28.9 have been completed, each player shall examine his or her cards without exposing them to any person, replace the cards face down on the layout and either place a flop wager or fold and forfeit the ante wager.

1. If a player chooses to place a flop wager, the wager shall be placed in the designated flop betting area.
2. If a player folds, the player's ante shall be collected by the dealer and placed in the table inventory container.
  - i. If the player has also placed a bonus wager, the player's cards shall remain on the table pending resolution of the bonus wager at the conclusion of the round of play.
  - ii. If no bonus wager has been made, the dealer shall immediately spread the cards of the folded hand face down, collect the cards and place them in the discard rack.

(b) Once all players have either placed a flop wager or folded, the dealer shall burn the next card face down. The dealer shall then turn face up the next three cards in the deck (the flop) and place them in the designated area for the community cards.

(c) Prior to revealing the turn card, the dealer shall, starting with the player farthest to the dealer's left who has placed a flop wager and proceeding around the table in a clockwise manner, ask each player who has placed a flop wager if he or she

wishes to place a turn wager or check (not place a turn wager). If a player wishes to place a turn wager, the wager shall be placed in the designated turn betting area.

(d) Once all remaining players have either placed a turn wager or checked, the dealer shall burn the next card face down. The dealer shall then turn face up the next card in the deck (the turn) and place it in the designated area for the community cards.

(e) Prior to revealing the river card, the dealer shall, starting with the player farthest to the dealer's left who has placed a flop wager and proceeding around the table in a clockwise manner, ask each player if he or she desires to place a river wager or check (not place a river wager). If a player wishes to place a river wager, the wager shall be placed in the designated river betting area.

(f) Once all remaining players have either placed a river wager or checked, the dealer shall burn the next card face down. The dealer shall then turn the next card in the deck (the river) face up and place it in the designated area for the community cards.

(g) The dealer shall remove the cover card on top of the dealer's cards and place it on the table layout. The dealer shall then turn the dealer's two cards face up, and announce and place the cards to indicate the best possible five-card poker hand that can be formed using the dealer's two cards and the five community cards.

(h) Starting with the player farthest to the dealer's right who has placed a flop wager and proceeding in a counterclockwise manner around the table, the dealer

shall turn face up the two cards of each player who has placed a flop wager and announce the best possible five-card poker hand that can be formed using the two player cards and the five community cards. The wagers of each player shall be resolved one player at a time regardless of outcome. Unless a player has placed a bonus wager, the hand of the player shall then be immediately collected by the dealer and placed in the discard rack.

1. If the player's five-card poker hand has a lower rank than the dealer's five-card poker hand, the player shall lose and the dealer shall immediately collect any ante, flop, turn and river wagers made by the player and place the wagers in the table inventory container.
2. If the player's five-card poker hand has a higher rank than the dealer's five-card poker hand, the player shall win and the dealer shall pay any ante, flop, turn and river wagers made by the player in accordance with the payout odds set forth in N.J.A.C. 13:69F-28.11; provided, however, that the ante wager shall not be paid unless the player's winning hand has a rank, at the election of the casino licensee, of straight or higher or flush or higher.
3. If the player's five-card poker hand and the dealer's five-card poker hand are of equal rank, the player's hand shall be a push. In such case, the dealer shall not collect or pay the player's wagers.
4. After settling a player's ante, flop, turn, and river wagers, the

dealer shall settle any bonus wager made by the player by determining whether the player's two cards qualify for a payout in accordance with N.J.A.C. 13:69F-28.11(c). A winning bonus wager shall be paid without regard to the outcome of any other wager made by the player. After the bonus wager of the player is settled, the dealer shall immediately collect the cards of that player and place them in the discard rack.

(i) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

**13:69F-28.11 Payout odds**

(a) The payout odds for winning wagers at Texas hold ‘em bonus poker printed on any sign or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word “to” or “win,” and no odds shall be stated through the use of the word “for.”

(b) A casino licensee shall pay each winning ante, flop, turn and river wager at odds of 1 to 1.

(c) A casino licensee shall pay each winning bonus wager at the game of Texas hold ‘em bonus poker at no less than the odds set forth below:

<u>Player’s Two Cards</u>	<u>Payout Odds</u>
Ace-Ace	30 to 1
Ace-King (same suit)	25 to 1
Ace-Queen or Ace-Jack (same suit)	20 to 1
Ace-King (different suits)	15 to 1
King-King, Queen-Queen or Jack-Jack	10 to 1
Ace-Queen or Ace-Jack (different suits)	5 to 1
10-10 through Two-Two (pair)	3 to 1

(d) A casino licensee may, in its discretion, supplement the pay table set forth in (c) above to include a payout for when both a player and the dealer have a pair of aces. In such case, the player shall be paid at odds of no less than 1,000 to 1.

(e) Notwithstanding the payout odds set forth in (b) through (d) above, the

aggregate payout limit on all winning ante, flop, turn, river and bonus wagers for any hand shall be \$50,000 or the maximum amount that one patron could win per round when betting the minimum wager, whichever is greater.



### **13:69F-28.12 Irregularities**

(a) If any card dealt to the dealer in Texas hold 'em bonus poker is exposed prior to each player having either folded or placed a flop, turn or river wager pursuant to N.J.A.C. 13:69F-28.10, all hands shall be void. Notwithstanding the foregoing, if a player has placed a bonus wager, such wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 13:69F-28.11(c).

(b) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled. Notwithstanding the foregoing, if the card(s) are found face up after each player and the dealer has received their initial two cards, any bonus wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 13:69F-28.11(c).

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

(d) If a player is dealt an incorrect number of cards, that player's hand shall be void and the cards shall be reshuffled. If the dealer is dealt an incorrect number of cards, all players' hands shall be void unless the dealer can deal himself or herself the correct number of cards in sequence, provided that such cards have not already been turned face up.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with the casino licensee's internal control procedures.

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

**13:69F-28.13 Prohibition against a player wagering on more than one player position**

A player shall not be permitted to wager on more than one player position at a Texas hold 'em bonus poker table.

## **SUBCHAPTER 29. FLOP POKER**

### **13:69F-29.1 Definitions**

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

“Ante” or “ante wager” means the initial wager, required to be made by a player prior to any cards being dealt, that the player’s hand will qualify for a posted payout.

“Community cards” means the three cards dealt face down in the center of the table, two of which shall be used by each player with his or her own three cards to form the best possible player hand.

“Flop wager” means the optional additional wager, equal in amount to the player’s ante wager and placed prior to exposure of the community cards by the dealer that the player’s hand will qualify for a posted payout.

“Hand” or “player hand” means the highest ranking five-card poker hand that can be formed using two of the three community cards and the three cards dealt to a player.

“Pot wager” means the initial wager, required to be made by a player prior to any cards being dealt, that the player’s hand will be the highest ranking player hand at the table during the round of play.

“Rank” or “ranking” means the relative position of a card or hand as set forth in N.J.A.C. 13:69F-29.5.

“Round of play” or “round” means one complete cycle of play during which all players playing at the table have placed their wagers, been dealt a hand and had their

wagers paid or collected in accordance with the rules of this subchapter.

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

“Suit” means one of the four categories of cards: club, diamond, heart, or spade, with no suit being higher in rank than another.

“Surrender” means the decision of a player to forfeit his or her ante wager prior to the dealer exposing the community cards.

“Three-card bonus wager” means the optional wager a player may make prior to any cards being dealt to the player that will qualify for a payout in accordance with a posted pay table regardless of the outcome of any other wager made by the player.

“Tie hand” means a five-card poker hand that is of equal rank with another five-card poker hand during a round of play.

**13:69F-29.2 Cards; number of decks**

(a) Except as provided in (b) below, the game of flop poker shall be played with one deck of cards that meets the requirements of N.J.A.C. 13:69E-1.17 and one additional solid yellow or green cover card.

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

1. Each deck of cards complies with the requirements of N.J.A.C. 13:69E-1.17;
2. The backs of the cards in the two decks are of different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

**13:69F-29.3 Opening of the table for gaming**

(a) After receiving the cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

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

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-29.4

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-29.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked, and shuffled in accordance with the provisions of (a) through (c) above.

**13:69F-29.4 Shuffle and cut the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that they are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack, provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-29.7, 29.8, or 29.9; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

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

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;
  - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;



- iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (c)1ii above; and
  - iv. Removing the cover card and placing it in the discard rack; and
2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-29.7, 29.8, or 29.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at a flop poker table that is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-29.3(c) and, if applicable, (d) shall be completed.

### **13:69F-29.5 Flop poker hand rankings**

(a) The rank of the cards used in flop poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a “straight flush” or a “straight” formed with a two, three, four, and five. An ace may not be used, however, with any other sequence of cards to form a “straight” (for example, queen, king, ace, two, and three).

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

1. “Royal flush” is a hand consisting of an ace, king, queen, jack, and 10 of the same suit;
2. “Straight flush” is a hand consisting of five cards of the same suit in consecutive ranking, with king, queen, jack, 10 and nine being the highest ranking straight flush and ace, two, three, four, and five being the lowest ranking straight flush;
3. “Four-of-a-kind” is a hand consisting of four cards of the same rank, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;
4. “Full house” is a hand consisting of “three-of-a-kind” and a “pair,” with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;

5. "Flush" is a hand consisting of five cards of the same suit, not in consecutive order, with ace, king, queen, jack, and nine being the highest ranking flush and two, three, four, five, and seven being the lowest ranking flush;
6. "Straight" is a hand consisting of five cards of consecutive rank, not all of the same suit, with ace, king, queen, jack, and 10 being the highest ranking straight and ace, two, three, four, and five being the lowest ranking straight;
7. "Three-of-a-kind" is a hand consisting of three cards of the same rank, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
8. "Two pairs" is a hand consisting of two "pairs," with two aces and two kings being the highest ranking two pairs and two threes and two twos being the lowest ranking two pairs; and
9. "Pair" is a hand containing two cards of the same rank, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands which are of identical rank pursuant to the provisions of this section, or which contain none of the hands authorized in this section, the hand that contains the highest ranking card as provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the hands

are of identical rank after the application of this subsection, the hands shall be considered a tie.

(d) For purposes of the three-card bonus wager, the permissible three-card hands in the game of flop poker recognized for a payout in accordance with N.J.A.C.

13:69F-29.11(d) shall be:

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

**13:69F-29.6 Wagers**

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

(b) Except as provided in N.J.A.C. 13:69F-29.10, all wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 13:69F-29.7, 29.8, or 29.9, and no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) Each player shall be required to place an ante wager and, unless there is only one player at the flop poker table, a pot wager.

(d) If a casino licensee offers a three-card bonus wager, each player may place a three-card bonus wager at the flop poker table.

(e) The outcome of any ante wager, three-card bonus wager, or any flop wager made by a player shall have no bearing on the pot wager of that player.

(f) Only players who are seated at a flop poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

**13:69F-29.7 Procedure for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-29.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by the automated card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards.

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is the closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(d) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;
2. One card face down to the area designated for the community cards;
3. A second card face down to each player;
4. A second card face down to the area designated for the community cards;
5. A third card face down to each player; and
6. A third card face down to the area designated for the community cards.

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

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

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player or the area designated for the placement of the community cards has more or less than three cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 13:69F-29.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.

**13:69F-29.8 Procedure for dealing the cards from the hand**

(a) Notwithstanding any other provisions of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play flop poker from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 13:69F-29.4 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.



(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;
2. One card face down to the area designated for the community cards;
3. A second card face down to each player;
4. A second card face down to the area designated for the community cards;
5. A third card face down to each player; and
6. A third card face down to the area designated for the community cards.

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

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-29.7(e) and (f).

**13:69F-29.9 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play flop poker dealt from an automated dealing shoe which dispenses cards in stacks of three cards, provided that the shoe, its location and the procedures for its use are in accordance with the casino licensee's internal control procedures.

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

1. Once the procedures required by N.J.A.C. 13:69F-29.4 have been completed, the cards shall be placed in the automated dealing shoe; and
2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall deliver the first stack of three cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 13:69F-29.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with N.J.A.C. 13:69F-29.6. The dealer shall then deliver a stack of three cards face down to the area designated for the community cards.

(d) After each stack of three cards has been dispensed and delivered in

accordance with this section, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-29.7(e) and (f).

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.

**13:69F-29.10 Procedure for completion of each round of play; collection and payment of wagers**

(a) After the dealing procedures required by N.J.A.C. 13:69F-29.7, 29.8, or 29.9 have been completed, each player shall examine his or her cards without exposing them to any person, replace the cards face down on the layout and either place a flop wager or surrender the ante wager.

1. If a player chooses to place a flop wager, the wager shall be placed in the designated flop wager betting area.
2. If a player chooses to surrender his or her ante wager, the player's ante shall be collected by the dealer and placed in the table inventory container.

(b) Once each player has either placed a flop wager or surrendered his or her ante wager, the dealer shall turn the three community cards (the flop) face up in the designated area for the community cards.

(c) Starting with the player farthest to the dealer's right and proceeding in a counterclockwise manner around the table, the dealer shall, one player at a time, turn the three cards of each player face up, announce the best possible five-card hand that can be formed using the three cards of the player and two of the three community cards. In addition, if the casino licensee offers the three-card bonus wager, the dealer shall announce for each player who has placed such wager the best possible three-card hand that can be formed using only the three cards of the player. The dealer shall then

collect or pay any three card bonus wagers, if placed, and any ante and flop wagers remaining on the table in order as follows:

1. Three-card bonus wagers shall win and be paid by the dealer if the player's three cards form a hand recognized for payout in accordance with N.J.A.C. 13:69F-29.11(d). Losing three-card bonus wagers shall be collected by the dealer and placed in the table inventory container.
2. Ante and flop wagers shall lose if the best possible five-card hand that can be formed has a rank lower than a pair of jacks. Losing ante and flop wagers shall be collected by the dealer and placed in the table inventory container.
3. Ante and flop wagers shall win if the best possible five-card hand that can be formed has a rank of jacks or better. Winning ante and flop wagers shall be paid by the dealer in accordance with the payout odds set forth in N.J.A.C. 13:69F-29.11.

(d) After settling all remaining three-card bonus wagers, ante wagers and flop wagers, the dealer shall determine the player at the table with the highest ranking five-card hand and award that player the pot bets of all players. If the five-card hands of two or more players are of equal rank, the hand of each such player shall be a tie hand. In such case, the dealer shall award the pot wagers of all players in equal amounts to those players with a tie hand.

(e) After the pot wagers of all players have been awarded in accordance with

(d) above, the dealer shall immediately collect the cards of all players and the community cards and place them in the discard rack. All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

**13:69F-29.11 Payout odds**

(a) The payout odds for winning ante, flop and three-card bonus wagers printed on any sign or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word “to” or “win,” and no odds shall be stated through the use of the word “for.”

(b) Each winning ante wager shall be paid at odds of 1 to 1.

(c) Each winning flop wager shall be paid once for the highest ranking qualifying hand that can be formed and at no less than the odds set forth below:

<u>Hand</u>	<u>Payout Odds</u>
Royal Flush	1,000 to 1
Straight Flush	500 to 1
Four-of-a-Kind	100 to 1
Full House	30 to 1
Flush	20 to 1
Straight	10 to 1
Three-of-a-Kind	4 to 1
Two Pair	2 to 1
Pair, Jacks or Better	1 to 1

(d) Each winning three-card bonus wager shall be paid once for the highest ranking qualifying three-card hand that can be formed and at no less than the odds set forth below:

<u>Hand</u>	<u>Payout Odds</u>
Royal 3	100 to 1
Straight Flush	50 to 1
Three-of-a-Kind	25 to 1
Straight	6 to 1
Flush	3 to 1
Pair	1 to 1

(e) Notwithstanding the payout odds set forth in (b) and (c) above, the aggregate payout limit for a player on winning ante and flop wagers on any hand shall be \$50,000 or the maximum amount that one patron could win per round when betting the minimum wager, whichever is greater.



### **13:69F-29.12 Irregularities**

(a) If any community card is exposed after each player has placed an ante and pot wager but prior to each player having either placed a flop wager or surrendered his or her ante wager, all ante and flop wagers shall be void. Notwithstanding the foregoing, the pot wagers of all players shall be awarded in accordance with the provisions of N.J.A.C. 13:69F-29.10.

(b) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled. Notwithstanding the foregoing, if the card(s) are found face up after all cards have been dealt, the pot wagers of all players shall be awarded in accordance with the provisions of N.J.A.C. 13:69F-29.10.

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

(d) If a player is dealt an incorrect number of cards, that player's hand shall be void.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already

dealt, in accordance with the casino licensee's internal control procedures.

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

**13:69F-29.13 Prohibition against a player wagering on more than one player position**

A player shall not be permitted to wager on more than one player position at a flop poker table.

## **SUBCHAPTER 30. TWO-CARD JOKER POKER**

### **13:69F-30.1 Definitions**

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

“Ante” or “ante wager” means a wager a player may make prior to any cards being dealt that the hand of the player will have a higher rank than the hand of the dealer.

“Call wager” means an additional wager a player who has placed an ante wager is required to make after receiving his or her two cards if the player elects to remain in competition against the hand of the dealer.

“Hand” means the two-card joker poker hand that is held by each player and the dealer after the cards are dealt.

“Rank” or “ranking” means the relative position of a card or hand as set forth in N.J.A.C. 13:69F-30.5.

“Round of play” or “round” means one complete cycle of play during which all players playing at the table have placed one or more wagers, been dealt a hand, and had their wagers paid or collected in accordance with the rules of this subchapter.

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

“Suit” means one of the four categories of cards: club, diamond, heart, or spade, with no suit being higher in rank than another.

“Tie hand” means the two-card joker hand of a player is equal in rank to the two-

card joker poker hand of the dealer during a round of play.

**13:69F-30.2 Cards; number of decks**

(a) Except as provided in (b) below, the game of two-card joker poker shall be played with one deck of cards that meets the requirements of N.J.A.C. 13:69E-1.17 and two additional solid yellow or green cover cards.

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

1. Each deck of cards complies with the requirements of N.J.A.C. 13:69E-1.17;
2. The backs of the cards in the two decks are of different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

**13:69F-30.3 Opening of the table for gaming**

(a) After receiving the cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or N.J.A.C. 13:69E-1.18(e)2 and (r).

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

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-30.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-30.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

**13:69F-30.4 Shuffle and cut the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that they are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack, provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-30.7, 30.8, or 30.9; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

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

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;
  - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;



- iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (c)1ii above; and
  - iv. Removing the cover card and placing it in the discard rack; and
2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-30.7, 30.8, or 30.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at a two-card joker poker table that is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-30.3(c) and, if applicable, (d) shall be completed.

### **13:69F-30.5 Two-card joker poker hand rankings**

(a) The rank of the cards used in two-card joker poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a two. A joker may only be used to form a pair with the other joker or a non-joker card.

(b) The permissible hands at the game of two-card joker poker, in order of highest to lowest rank, shall be:

1. "Two jokers" is a hand consisting of two jokers;
2. "Royal flush" is a hand consisting of an ace and a king of the same suit;
3. "Straight flush" is a hand consisting of two cards of the same suit in consecutive ranking, other than an ace and a king, with a king and a queen being the highest ranking straight flush and an ace and a two being the lowest ranking straight flush;
4. "Straight" is a hand consisting of two cards, not of the same suit, in consecutive ranking, with an ace and a king being the highest ranking straight and an ace and a two being the lowest ranking straight;
5. "Pair" is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair; provided, however,

that a hand consisting of one joker and one non-joker shall be ranked as a pair of the non-joker card;

6. "Flush" is a hand consisting of two cards of the same suit but not of consecutive rank, with an ace and a queen being the highest ranking flush and an ace and a three being the lowest ranking flush; and

7. "High card" is a hand that is not listed in (b)1 through 6 above, the value of which is determined by the higher ranking card in the hand.

(c) When comparing two hands which are of identical rank pursuant to the provisions of this section, or which contain none of the hands authorized in this section, the hand that contains the highest ranking card as provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered a tie.

### **13:69F-30.6 Wagers**

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

(b) Except as provided in N.J.A.C. 13:69F-30.10, all wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 13:69F-30.7, 30.8, or 30.9, and no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) The following wagers may be placed in the game of two-card joker poker:

1. A player may compete solely against the dealer by placing an ante wager and, unless the player chooses to fold after receiving his or her cards, a call wager in accordance with N.J.A.C. 13:69F-30.10;
2. A player may compete solely against a posted pay table by placing a pair up wager and/or a super flush bonus wager; or
3. A player may compete against both the dealer and the posted pay table by placing wagers in accordance with (c)1 and 2 above.

(d) The outcome of an ante wager and, if placed, a call wager shall have no bearing on a pair up wager or a super flush bonus wager made by a player at the game of two-card joker poker.

(e) Only players who are seated at a two-card joker poker table may place a wager at the game. Once a player has placed a wager and received cards, that player

must remain seated until the completion of the round of play.

**13:69F-30.7 Procedure for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-30.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by the automated card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards.

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is the closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(d) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;
2. One card face down to the area designated for the dealer's hand under a cover card;
3. A second card face down to each player; and
4. A second card face down to the area designated for the dealer's hand under a cover card.

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

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

1. If the count of the stub indicates that 54 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player or the dealer has more or less than two cards) but 54 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 13:69F-30.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.

**13:69F-30.8 Procedure for dealing the cards from the hand**

- (a) Notwithstanding any other provisions of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play two-card joker poker from his or her hand.
- (b) If a casino chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed:
  - 1. The casino licensee shall use an automated shuffling device to shuffle the cards.
  - 2. Once the procedures required by N.J.A.C. 13:69F-30.4 have been completed, the dealer shall place the stacked deck of cards in either hand.
    - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
    - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
  - 3. The dealer shall announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.
- (c) The dealer shall, starting with the player farthest to his or her left and



continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;
2. One card face down to the area designated for the dealer's hand under a cover card;
3. A second card face down to each player; and
4. A second card face down to the area designated for the dealer's hand under a cover card.

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

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-30.7(f).

**13:69F-30.9 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play two-card joker poker dealt from an automated dealing shoe which dispenses cards in stacks of two cards, provided that the shoe, its location and the procedures for its use are in accordance with the casino licensee's internal control procedures.

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

1. Once the procedures required by N.J.A.C. 13:69F-30.4 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall deliver the first stack of two cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 13:69F-30.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with N.J.A.C. 13:69F-30.6. The dealer shall then place a cover card on top of the dealer's stack of two cards in the automated dealing shoe and deliver the stack face down with the cover card on top to the area designated for the dealer's hand.

(d) After each stack of two cards has been dispensed and delivered in accordance with this subsection, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-30.7(f).

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 54 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.

**13:69F-30.10 Procedure for completion of each round of play; collection and payment of wagers**

(a) After the dealing procedures required by N.J.A.C. 13:69F-30.7, 30.8, or 30.9 have been completed, each player shall examine his or her cards without exposing them to any person and replace the cards face down on the layout.

(b) The dealer shall then, starting with the player farthest to the left of the dealer and moving clockwise around the table, offer each player who has placed an ante wager the option to either make a call wager in an amount equal to the player's ante or fold the hand and forfeit his or her ante wager.

(c) After each player has either placed a call wager or folded his or her hand, the dealer shall, starting with the player farthest to the right of the dealer and moving counterclockwise around the table, complete the following procedures in succession for each player:

1. If the player has placed either a pair up wager or a super flush wager, reveal the cards of the player and settle the pair up wager and/or the super flush wager in accordance with the provisions of N.J.A.C. 13:69F-30.11(d) and (e); and
2. If the player has folded his or her hand, collect the ante wager and cards of the player and place the cards in the discard rack.

(d) The dealer shall then remove the cover card from the dealer's hand, reveal his or her cards and, starting with the player farthest to the right of the dealer and continuing counterclockwise around the table, complete the following applicable procedures in succession for each player with wagers remaining on the table:

1. If the dealer does not have a qualifying hand of queen or higher, the dealer shall:
  - i. Pay the player 1 to 1 on the ante wager;
  - ii. Return the call wager of the player; and
  - iii. Collect the cards of the player and place them in the discard rack; or
  
2. If the dealer has a qualifying hand of queen or higher, the dealer shall:
  - i. Unless the hand of the player was revealed pursuant to (c)1 above, reveal the cards of the player;
  - ii. Collect the ante and call wagers of the player if the hand of the dealer is ranked higher than the hand of the player;
  - iii. Pay the ante and call wagers of the player in accordance with the payout odds listed N.J.A.C. 13:69F-30.11 if the hand of the player is ranked higher than the hand of the dealer; and
  - iv. Collect the cards of the player and place them in the discard rack.

(e) Upon completion of the procedures in (d)1 or 2 above, the dealer shall place the cards of the dealer in the discard rack.

(f) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each

hand in the event of a question or dispute.

**13:69F-30.11 Payout odds**

(a) The payout odds for winning ante, call, pair up, and super flush bonus wagers printed on any sign or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word “to” or “win,” and no odds shall be stated through the use of the word “for.”

(b) A player shall be paid 1 to 1 on an ante wager if:

1. The player placed a call wager and the dealer does not have a qualifying hand rank of “queen or higher;” or
2. The dealer has a qualifying hand rank of “queen or higher” and the hand of the player is ranked higher than the hand of the dealer.

(c) If the dealer does not have a qualifying hand rank of “queen or higher,” the call wager of a player shall be returned to the player. If the dealer has a qualifying hand rank of “queen or higher,” the call wager of a player shall be paid in accordance with the following pay table if the hand of the player is ranked higher than the hand of the dealer:

<u>Player’s Hand</u>	<u>Payout Odds</u>
Pair of Jokers	8 to 1
Royal Flush	5 to 1
Straight Flush	3 to 1
Straight or less	1 to 1

(d) A winning pair up wager shall be paid in accordance with the one of following pay tables pre-selected by the casino licensee:

<u>Player's Hand</u>	<u>Table 1</u>	<u>Table 2</u>	<u>Table 3</u>
Pair of Jokers	40 to 1	50 to 1	40 to 1
Royal Flush	20 to 1	25 to 1	30 to 1
Straight Flush	5 to 1	4 to 1	4 to 1
Straight	3 to 1	3 to 1	3 to 1
Pair	1 to 1	1 to 1	1 to 1

(e) A winning super flush bonus wager shall be paid in accordance with the following pay table:

<u>Player's Hand</u>	<u>Payout Odds</u>
Royal Flush	30 to 1
Straight Flush	5 to 1
Ace high Flush	3 to 1
King high Flush	2 to 1
Flush	1 to 1
Straight	Push
Pair (including pair of jokers)	Push

(f) If a player and the dealer have a tie hand, the player's ante and call wagers are a push and shall be returned to the player.





### **13:69F-30.12 Irregularities**

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

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

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

(d) If one or both of the dealer's cards is inadvertently exposed prior to the dealer revealing his or her cards as prescribed in N.J.A.C. 13:69F-30.10(d), all hands shall be void and the cards shall be reshuffled.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with the casino licensee's internal control procedures.

(g) Any automated card shuffling device or automated dealing shoe shall be removed from a gaming table before any other method of shuffling or dealing may be

utilized at that table.

## **SUBCHAPTER 31. ASIA POKER**

### **13:69F-31.1 Definitions**

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

“Copy hand” means either a high hand, medium hand or low hand of a player that is identical in rank to the corresponding high hand, medium hand or low hand of the dealer.

“High hand” means the four-card hand formed by the player or dealer from the seven cards that he or she is dealt, so that the four-card hand is higher in rank than the medium hand and low hand.

“Low hand” means the one-card hand formed by the player or dealer from the seven cards that he or she is dealt, so that the one-card hand is lower in rank than the high hand and the medium hand.

“Medium hand” means the two-card hand formed by the player or dealer from the seven cards that he or she is dealt so that the two-card hand is lower in rank than the high hand and higher in rank than the low hand.

“Rank or ranking” means the relative position of a card or group of cards as set forth in N.J.A.C. 13:69F-31.3.

“Set or setting the hands” means the process of forming a high hand, medium hand, and low hand from the seven cards that are dealt to a player or the dealer.

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

**13:69F-31.2 Cards; number of decks**

(a) Except as provided in (b) below, Asia poker shall be played with one deck of cards that meets the requirements of N.J.A.C. 13:69E-1.17, including one joker, and one additional cutting card and one additional cover card. The cutting card and cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards. Nothing in this section or N.J.A.C. 13:69E-1.17 shall prohibit a casino licensee from using decks that are manufactured with two jokers provided that only one joker is used for gaming at Asia poker.

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

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

**13:69F-31.3 Asia poker rankings; cards; poker hands**

(a) The rank of the cards used in Asia poker, in order from highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a “straight flush” or a “straight” formed with a two, three and four. Except as otherwise provided in (c) below, the joker shall be used and ranked as an ace.

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

1. “Four aces” is a high hand consisting of all four aces or three aces and the joker;
2. “Royal flush” is a high hand consisting of an ace, king, queen, and jack of the same suit;
3. “Straight flush” is a high hand consisting of four cards of the same suit in consecutive ranking, with ace, two, three, and four being the highest ranking straight flush; king, queen, jack, and 10 being the second highest ranking straight flush, and five, four, three, and two being the lowest ranking straight flush;
4. “Four-of-a-kind” is a high hand consisting of four cards of the same rank regardless of suit, with four kings being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;

5. "Flush" is a high hand consisting of four cards of the same suit, and when comparing two flushes, the provisions of (e) below shall be applied;
6. "Straight" is a high hand consisting of four cards of consecutive rank, regardless of suit, with an ace, king, queen, and jack being the highest ranking straight; an ace, two, three, and four being the second highest ranking straight, and a five, four, three, and two being the lowest ranking straight;
7. "Three-of-a-kind" is a high hand containing three cards of the same rank regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
8. "Two pairs" is a high hand containing two pairs, with two aces and two kings being the highest ranking two pairs and two threes and two twos being the lowest ranking two pairs; and
9. "Pair" is either a high hand or a medium hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) For purposes of setting the hands, a joker may be used as any card to complete a straight, a flush, a straight flush or a royal flush.

(d) Notwithstanding the provisions of (b) above, a casino licensee may, in its discretion, determine that a straight flush formed with an ace, two, three, and four of the same suit shall be the lowest ranking straight flush and that a straight formed with an ace, two, three, and four, regardless of suit, shall be the lowest ranking straight. If a casino licensee chooses to exercise this option, it shall so indicate in its Rules of the Games Submission.

(e) When comparing two high hands, two medium hands, or two low hands that are of identical poker hand rank pursuant to the provisions of this section, or that contain none of the poker hands authorized in this section, the hand that contains the highest ranking card as provided in (a) above not contained in the other hand shall be considered the higher ranking hand. If the two hands are of identical rank after the application of this subsection, the hands shall be considered a copy hand.



**13:69F-31.4 Asia poker shaker and dice; computerized random number generator; button**

(a) The starting position for the dealing or delivery of cards in Asia poker shall be determined by using one of the following methods:

1. Three dice and an Asia poker shaker, which shall meet the requirements of N.J.A.C. 13:69E-1.15 and 1.13T(d), respectively, and be used in accordance with N.J.A.C. 13:69E-1.13T(d) and 13:69F-31.11(b).
  - i. The three dice shall be maintained at all times within the Asia poker shaker.
  - ii. The Asia poker shaker and the dice contained therein shall be the responsibility of the dealer and shall never be left unattended while at the table.
  - iii. No dice that have been placed in an Asia poker shaker for use in gaming shall remain on a table for more than 24 hours;
2. A computerized random number generator that, in accordance with N.J.A.C. 13:69E-1.13T(e) and 13:69F-31.11(c), shall automatically select and display a number from 1 through 7 inclusive; or
3. If an automated card shuffling device and dealing shoe is used pursuant to N.J.A.C. 13:69F-31.10 and 31.11(d), a button that is

moved by the dealer clockwise around the table as each round of play is completed.

**13:69F-31.5 Opening of the table for gaming**

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) If the deck of cards used by the casino licensee contains two jokers, the dealer and a casino supervisor shall ensure that only one joker is utilized and that the other joker is torn in half and discarded. Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence and shall include one joker.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a washing or chemmy shuffle of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-31.6.

(d) If a casino licensee uses an automated card shuffling device to play the game of Asia poker and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-31.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked, and shuffled in accordance with the provisions of (a) through (c) above immediately prior to the commencement of play.

**13:69F-31.6 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards either manually or by use of an automated card shuffling device so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the cards directly into an automated or manual dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-31.8, 31.9, or 31.10; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

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

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;

- ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;
  - iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (c)1ii above; and
  - iv. Removing the cover card and placing it in the discard rack; and
2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-31.8, 31.9, or 31.10.

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

(e) Whenever there is no gaming activity at an Asia poker table that is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures set forth in N.J.A.C. 13:69F-31.5(c) shall be completed.

**13:69F-31.7 Wagers**

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

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

(c) All wagers at Asia poker shall be placed prior to the dealer announcing "no more bets" in accordance with the dealing procedures set forth in N.J.A.C. 13:69F-31.8, 31.9 or 31.10. No wager at Asia poker shall be made, increased or withdrawn after the dealer has announced "no more bets."

**13:69F-31.8 Procedures for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-31.6 have been completed, the cards shall be placed in the manual dealing shoe and the dealer shall announce “no more bets.”

(b) The dealer shall then, using one of the procedures authorized by N.J.A.C. 13:69F-31.11, determine the starting position for dealing the cards.

(c) After the starting position for dealing the cards has been determined, each card shall be removed from the dealing shoe with the left hand of the dealer and placed face down on the appropriate area of the layout with the right hand of the dealer. The dealer shall deal the first card to the starting position as determined in (b) above and, moving clockwise around the table, deal a card to all other positions, including the dealer, regardless of whether there is a wager at the position. The dealer shall then return to the starting position and deal a second card in a clockwise rotation and shall continue dealing until each position, including the dealer, has seven cards.

(d) After seven cards have been dealt to each position, including the dealer, the dealer shall remove the remaining cards from the shoe and determine whether exactly four cards are left.

1. If four cards remain, the four cards shall not be exposed to anyone and shall be placed in the discard rack. The dealer shall then collect any cards dealt to a position where there is no wager and place them in the discard rack without exposing the cards.

2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a player or the dealer has more or less than seven cards, all hands shall be void pursuant to N.J.A.C. 13:69F-31.14. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.



**13:69F-31.9 Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play Asia poker from his or her hand.

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

1. Once the procedures required by N.J.A.C. 13:69F-31.6 have been completed, the dealer shall place the deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
2. The dealer shall then announce "no more bets" prior to dealing seven stacks of seven cards each to the area in front of the table inventory container. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall deal the first seven cards moving from left to right and the second seven cards moving from right to left and shall continue alternating in this manner until there are seven stacks of seven cards.

(d) After seven stacks of seven cards have been dealt, the dealer shall determine whether exactly four cards are left by spreading them face down on the layout.

1. If four cards remain, the cards shall not be exposed to anyone at the table and shall be placed in the discard rack.
2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a stack has more or less than seven cards, the round of play shall be void and the cards reshuffled. If the cards have not been misdealt, the round of play shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C.

13:69E-1.18.

(e) Once the dealer has completed dealing the seven stacks and placed the four remaining cards in the discard rack, the dealer shall then, using one of the procedures authorized by N.J.A.C. 13:69F-31.11, determine the starting position for delivering the stacks of cards.

(f) After the starting position for delivering the stacks of cards has been determined, the dealer shall deliver the first stack to the starting position as determined in (e) above and, moving clockwise around the table, deliver the remaining stacks in order to all positions, including the dealer, regardless of whether there is a wager at the position. In delivering the stacks, the stack farthest to the left of the dealer shall be

considered the first stack, and the stack farthest to the right of the dealer shall be considered the seventh stack. The dealer shall deliver each stack face down.

(g) After the seven stacks have been delivered to each position, including the dealer, the dealer shall collect any stacks dealt to a player position where there is no wager and place them in the discard rack without exposing the cards.

**13:69F-31.10 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play Asia poker dealt from an automated dealing shoe that dispenses cards in stacks of seven cards, provided that the shoe, its location and the procedures for its use are in accordance with the casino licensee's internal control procedures.

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

1. Once the procedures required by N.J.A.C. 13:69F-31.6 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "no more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall then, using one of the procedures authorized by N.J.A.C. 13:69F-31.11, determine the starting position for delivering the stacks of cards.

(d) Once the starting position has been determined in accordance with (c) above, the dealer shall deliver the first stack of cards dispensed by the automated dealing shoe to that position. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall deliver a stack in turn to each of the other positions, including the dealer, moving clockwise around the table, whether or not there is a wager at the position. The dealer shall deliver each stack face down.

(e) After the seven stacks of seven cards have been dispensed and delivered to each position, including the dealer, the dealer shall remove the remaining cards from the shoe and determine whether exactly four cards are left by spreading them face down on the layout.

1. If four cards remain, the cards shall not be exposed to anyone at the table and shall be placed in the discard rack. The dealer shall then collect any stacks dealt to a position where there is no wager and place them in the discard rack without exposing the cards.
2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a stack has more or less than seven cards, the round of play shall be void and the cards reshuffled. If the cards have not been misdealt, the round of play shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C.

13:69E-1.18.

**13:69F-31.11 Procedure for determining the starting position for dealing cards or delivering stacks of cards**

(a) In order to determine the starting position for the dealing of cards or the delivery of stacks of cards for the game of Asia poker, a casino licensee may, in its discretion, use the procedure authorized in (b), (c), or (d) below.

(b) The dealer shall shake the Asia poker shaker and dice described in N.J.A.C. 13:69F-31.4 at least three times so as to cause a random mixture of the dice.

1. The dealer shall then remove the lid covering the Asia poker shaker, total the dice and announce the total.
2. To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the total of the three dice.
3. Examples are as follows:
  - i. If the dice total eight, the dealer would receive the first card or stack of cards; or
  - ii. If the dice total 14, the sixth betting position would receive the first card or stack of cards.
4. After the dealing or delivery of the cards has been completed in accordance with the procedures set forth in N.J.A.C. 13:69F-31.8, 31.9, or 31.10, the dealer shall place the cover on the Asia poker

shaker and shake the shaker once. The Asia poker shaker shall then be placed to the right of the dealer.

(c) The dealer may use a computerized random number generator approved by the Division to select and display a number from 1 through 7 inclusive, and verbally announce the number. To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the number displayed by the random number generator.

(d) If an automated card shuffling device and dealing shoe is used pursuant to N.J.A.C. 13:69F-31.10, the dealer may use a flat disc button approved by the Division to indicate the starting position. At the commencement of play, the button shall be placed in front of the dealer. Thereafter, the button shall rotate around the table in a clockwise manner after each round of play.

(e) After the starting position for a round of play has been determined, a casino licensee may, in its discretion, mark that position by the use of an additional cut card or similar object.

**13:69F-31.12 Procedures for completion of each round of play; setting of hands; payment and collection of wagers**

(a) After the dealing of the cards has been completed, each player shall set his or her hands by arranging the cards into a high hand, medium hand, and low hand. When setting the three hands, the high hand shall be higher in rank than the medium hand, and the medium hand shall higher in rank than the low hand. For example, if the medium hand contains a pair of sevens, the high hand must contain at least a pair of sevens and the two remaining cards.

(b) Each player at the table shall be responsible for setting his or her own hands and no other person except the dealer may touch the cards of that player. Notwithstanding the foregoing, if a player requests assistance in the setting of his or her hands, the dealer may inform the requesting player of the manner in which the casino licensee requires the hands of the dealer to be set in its Rules of the Games Submission. Each player shall be required to keep the seven cards in full view of the dealer at all times. Once each player has set a high, medium and low hand and placed the three hands face down on the appropriate area of the layout, the player shall not touch the cards again.

(c) 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, medium, and low hand. The dealer shall then place the three hands face up on the appropriate area of the layout.

(d) Each casino licensee shall submit to the Division in its Rules of the Games Submission the manner in which it will require the hands of the dealer to be set.



(e) A player may announce that he or she wishes to surrender his or her wager prior to the dealer exposing any of the three hands of that player pursuant to (f) below. Once the player has announced his or her intention to surrender, the dealer shall:

1. Immediately collect the wager from that player; and
2. Collect the seven cards dealt to that player without exposing the cards to anyone at the table. The dealer shall verify that seven cards were collected by counting them face down on the layout prior to placing them in the discard rack.

(f) Once the dealer has set a high hand, medium hand and low hand pursuant to (d) above, the dealer shall expose all three hands of each player, starting from the right and proceeding counterclockwise around the table. The dealer shall compare the high, medium and low hand of each player to the high, medium, and low hand of the dealer and shall announce if the Asia poker wager of that player shall win or lose.

(g) All losing Asia poker wagers shall be immediately collected by the dealer and put in the table inventory container. All losing Asia poker hands shall also be collected. An Asia poker wager made by a player shall lose if:

1. Any two of the player's three hands are identical (copy hand) or lower in rank than the dealer's corresponding hands;
2. Any one of the player's three hands is identical in rank to the corresponding hand of the dealer and one of the player's

remaining hands is lower in rank than the dealer's corresponding hand;

3. The high hand of the player was not set so as to rank higher than his or her medium hand, or the medium hand of the player was not set so as to rank higher than his or her low hand; or
4. The three hands of the player were not otherwise set correctly in accordance with the rules of the game (for example, a player forms a one-card medium hand and a five-card high hand).

(h) All hands that result in a winning Asia poker wager shall be immediately paid by the dealer from the table inventory container. After being paid, winning Asia poker hands shall also be collected. The dealer shall pay all winning wagers and collect all losing wagers, in order, beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. An Asia poker wager made by a player shall win if any two of the player's three hands are higher in rank than the dealer's corresponding hands.

(i) A winning Asia poker wager shall be paid off by a casino licensee at odds of 1 to 1.

(j) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in case of a question or dispute.

**13:69F-31.13 A player wagering on more than one betting area**

(a) A casino licensee may, in its discretion, permit a player to wager on no more than two betting areas at an Asia poker table, which areas must be adjacent to each other.

(b) If a casino licensee permits a player to wager on two adjacent betting areas, the cards dealt to each betting area shall be played separately. If the two wagers are not equal, the player shall be required to rank and set the hand with the larger wager before ranking and setting the other hand. If the amounts wagered are equal, each hand shall be played separately in a counterclockwise rotation with the first hand being ranked and set before the player proceeds to rank and set the second hand. Once a hand has been ranked and set and placed face down on the appropriate area of the layout, the hand may not be changed.

**13:69F-31.14 Irregularities; invalid roll of the dice**

(a) If the dealer uncovers the Asia poker shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a “no roll” and reshake the dice.

(b) If the dealer uncovers the Asia poker shaker and a die or dice fall out of the shaker, the dealer shall call a “no roll” and reshake the dice.

(c) If the dealer incorrectly totals the dice and deals the first card or delivers the first stack to the wrong position, all hands shall be called dead and the dealer shall reshuffle the cards.

(d) If the dealer exposes any of the cards dealt to a player, the player has the option of voiding the hand. Without looking at the unexposed cards, the player shall make the decision either to play out the hand or to void the hand.

(e) If a card or cards in the hand of the dealer is exposed, all hands shall be void and the cards shall be reshuffled.

(f) A card found turned face up in the shoe shall not be used in the game and shall be placed in the discard rack. If more than one card is found turned face up in the shoe, all hands shall be void and the cards shall be reshuffled.

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

(h) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards reshuffled.

(i) If the dealer does not set his or her hands in the manner submitted to the Division pursuant to N.J.A.C. 13:69F-31.12, the hands must be reset in accordance with this submission and the round of play completed.

(j) If a card is exposed while the dealer is dealing the seven stacks in accordance with N.J.A.C. 13:69F-31.9, the cards shall be reshuffled.

(k) If cards are being dealt from the hand and the dealer fails to deal the seven stacks in accordance with N.J.A.C. 13:69F-31.9(c), the cards shall be reshuffled.

(l) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

(m) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void, and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with the casino licensee's internal control procedures.

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

## **SUBCHAPTER 32. ULTIMATE TEXAS HOLD 'EM**

### **13:69F-32.1 Definitions**

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

“Ante” or “ante wager” means an initial wager, separate from but equal in amount to the player’s blind wager, required to be made prior to any cards being dealt in order to participate in the round of play.

“Blind” or “blind wager” means an initial wager, separate from but equal in amount to the player’s ante, required to be made prior to any cards being dealt in order to participate in the round of play.

“Burn” means to remove the top or next card from the deck and place it face down in the discard rack without revealing it to anyone.

“Check” means that the player waives the right to place a play wager but remains in the round of play.

“Community card” means any of the five cards dealt face up in the center of the table, all of which may be used by each player and the dealer together with his or her own two cards to form the best possible five-card poker hand.

“Flop” means the first three community cards dealt face up in the area designated for the placement of the community cards.

“Fold” means the withdrawal of a player from a round of play by discarding his or her two cards and not making a play wager.

“Hand” or “poker hand” means the highest ranking five-card hand that can be formed from the five community cards and the two cards dealt to the dealer or a player.

“Play wager” means a wager made after two cards have been dealt to each player and the dealer, which wager can be made before the flop is dealt, after the flop is dealt but before the final two community cards are dealt, or after the final two community cards are dealt but before the dealer reveals his or her two cards.

“Push” means a tie, as defined in N.J.A.C. 13:69F-32.10(h)3.

“Rank” or “ranking” means the relative position of a card or group of cards as set forth in N.J.A.C. 13:69F-32.5.

“Round of play” or “round” means one complete cycle of play during which all players playing at the table have been dealt a hand, have folded or wagered upon it, and have had their wagers paid or collected in accordance with the rules of this subchapter.

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

“Suit” means one of the four categories of cards: club, diamond, heart or spade, with no suit being higher in rank than another.

“Trips wager” means an optional wager that a player may make prior to any cards being dealt that the player’s best five-card hand will be a three-of-a-kind or better, with a winning trips wager being paid in accordance with a posted pay table regardless of the outcome of the player’s hand against the dealer’s hand.

**13:69F-32.2 Cards; number of decks**

(a) Except as provided in (b) below, the game of ultimate Texas hold 'em shall be played with one deck of cards that meets the requirements of N.J.A.C. 13:69E-1.17 and two additional solid yellow or green cover cards.

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

1. Each deck of cards complies with the requirements of N.J.A.C. 13:69E-1.17;
2. The backs of the cards in the two decks are of different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continually alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.



**13:69F-32.3 Opening of the table for gaming**

(a) After receiving the cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or N.J.A.C. 13:69E-1.18(e)2 and (r).

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

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-32.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-32.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

**13:69F-32.4 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that they are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack, provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-32.7, 32.8, or 32.9; or
2. If the cards were shuffled manually, cut the cards in accordance with the procedures set forth in (c) below.

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

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;
  - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of a cover card;

- iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (c)1ii above; and
  - iv. Removing the cover card and placing it in the discard rack; and
2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-32.7, 32.8, or 32.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at an ultimate Texas hold 'em table that is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures set forth in N.J.A.C. 13:69F-32.3(c) and, if applicable, (d) shall be completed.

**13:69F-32.5 Ultimate Texas hold 'em hand rankings**

(a) The rank of the cards used in ultimate Texas hold 'em, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a two, three, four, and five.

(b) The permissible poker hands at the game of ultimate Texas hold 'em, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king, queen, jack, and 10 of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with ace, king, queen, jack, and 10 being the highest ranking five-card straight flush and ace, two, three, four, and five being the lowest ranking five-card straight flush;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;
4. "Full house" is a hand consisting of a "three-of-a-kind" and a "pair" with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;

5. "Flush" is a hand consisting of five cards of the same suit, not in consecutive order, with ace, king, queen, jack, and nine being the highest ranking flush and two, three, four, five, and seven being the lowest ranking flush;
6. "Straight" is a hand consisting of five unsuited cards of consecutive rank, with an ace, king, queen, jack, and 10 being the highest ranking straight and an ace, two, three, four, and five being the lowest ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (for example, queen, king, ace, two and three);
7. "Three-of-a-kind" is a hand consisting of three cards of the same rank, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
8. "Two pairs" is a hand consisting of two "pairs," with two aces and two kings being the highest ranking two pair and two threes and two twos being the lowest ranking two pair; and
9. "One pair" is a hand consisting of two cards of the same rank, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands which are of identical poker rank pursuant to the provisions of this section, or which contain none of the hands authorized in this section, the hand that contains the highest ranking card as provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered a push.

**13:69F-32.6 Wagers**

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

(b) All ante, blind and trips wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 13:69F-32.7, 32.8 or 32.9. Except as provided in N.J.A.C. 13:69F-32.10, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) Upon placing an ante wager and a blind wager, a player may also place a trips wager by placing a wager on the designated betting area of the layout. The outcome of the trips wager shall have no bearing on any other wager made by the player at the game of ultimate Texas hold 'em.

(d) Play wagers shall be made in accordance with the provisions of N.J.A.C. 13:69F-32.10.

(e) Only players who are seated at the ultimate Texas hold 'em poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

**13:69F-32.7 Procedure for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-32.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by the automated card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards.

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is the closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(d) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player who has placed wagers in accordance with N.J.A.C. 13:69F-32.6;
2. One card face down to the area designated for the dealer's hand under a cover card;
3. A second card face down to each player who has placed wagers in accordance with N.J.A.C. 13:69F-32.6; and
4. A second card face down to an area designated for the dealer's hand under a cover card.

(e) After two cards have been dealt to each player and to the area designated for the dealer's hand, and after all community cards have been dealt in



accordance with the provisions of N.J.A.C. 13:69F-32.10, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (f) below, place the stub in the discard rack without exposing the cards.

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

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player or the area designated for the placement of the dealer's hand has more or less than two cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 13:69F-32.13. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.

**13:69F-32.8 Procedure for dealing the cards from the hand**

(a) Notwithstanding any other provisions of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play ultimate Texas hold 'em from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 13:69F-32.4 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player who has placed wagers in accordance with N.J.A.C. 13:69F-32.6;
2. One card face down to the area designated for the dealer's hand under a cover card;
3. A second card face down to each player who has placed wagers in accordance with N.J.A.C. 13:69F-32.6; and
4. A second card face down to the area designated for the dealer's hand under a cover card.

(d) After two cards have been dealt to each player and the area designated for the hand of the dealer and all community cards have been dealt in accordance with the provisions of N.J.A.C. 13:69F-32.10, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-32.7(f).

**13:69F-32.9 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play ultimate Texas hold 'em dealt from an automated dealing shoe which dispenses cards in stacks of two cards, provided that the shoe, its location and the procedures for its use are in accordance with the casino licensee's internal control procedures.

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

1. Once the procedures required by N.J.A.C. 13:69F-32.4 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall deliver the first stack of two cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed wagers in accordance with N.J.A.C. 13:69F-32.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed wagers in accordance with N.J.A.C. 13:69F-32.6. The dealer shall then place a cover card on top of the dealer's stack of two cards in the automated dealing shoe and deliver the stack face down with the cover card on top to the area designated for the dealer's hand.

(d) After each stack of two cards has been dispensed and delivered in accordance with this subsection, the dealer shall remove the remaining cards from the automated dealing shoe and, following the procedures set forth in N.J.A.C. 13:69F-32.8(b)2 and 3, deal from his or her hand the five community cards in accordance with the provisions of N.J.A.C. 13:69F-32.10. After all community cards have been dealt, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-32.7(f).

**13:69F-32.10 Procedures for completion of each round of play; collection and payment of wagers**

(a) After the dealing procedures required by N.J.A.C. 13:69F-32.7, 32.8, or 32.9 have been completed, each player shall examine his or her cards without exposing them to any person and replace the cards face down on the layout. The dealer shall then, starting with the player farthest to his or her left and proceeding in a clockwise manner around the table, ask each player if the player wishes to place a play wager prior to the dealing of the first three community cards. The player may either check or place a play wager in an amount equal to three or four times the amount of the player's ante wager.

1. If a player places a play wager, the wager shall be placed in the designated play betting area.
2. If a player checks, the player shall remain in the game and defer his or her decision to place a play wager to the next betting opportunity.

(b) Once all players have either placed a play wager or checked, the dealer shall burn the next card. The dealer shall then deal the next three cards in the deck (the flop) face up to the designated area for the community cards.

(c) After the flop has been dealt, the dealer shall, starting with the player farthest to his or her left and proceeding in a clockwise manner around the table, ask each player who has not placed a play wager if he or she wishes to place a play wager prior to the dealing of the final two community cards. The player may either check or

place a play wager in an amount equal to two times the amount of the player's ante wager.

1. If a player places a play wager, the wager shall be placed in the designated play betting area.
2. If a player checks, the player shall remain in the game and defer his or her decision to place a play wager to the next betting opportunity.

(d) Once all players have either placed a play wager or checked, the dealer shall burn the next card. The dealer shall then deal the next two cards in the deck face up to the designated area for the community cards.

(e) After the final two community cards have been dealt, the dealer shall, starting with the player farthest to his or her left and proceeding in a clockwise manner around the table, ask each player who has not yet placed a play wager whether he or she wishes to fold his or her hand or place a play wager equal in amount to his or her ante wager.

1. If a player places a play wager, the wager shall be placed in the designated play betting area.
2. If a player folds, the ante and blind wagers of the player shall be collected by the dealer and placed in the table inventory container.

- i. If the player has also placed a trips wager, the dealer shall place the cards of the player face down underneath the player's trips wager pending its resolution at the conclusion of the round of play.
- ii. If the player has not placed a trips wager, the dealer shall immediately spread the cards of the folded hand face down and place them in the discard rack.

(f) After each player has either folded or placed a play wager, the dealer shall remove the cover card from the top of the dealer's cards and place it on the table layout. The dealer shall then turn his or her two cards face up, position his or her cards near the three community cards that can be used to form the best possible five-card hand and announce the dealer's hand to the players.

(g) If the dealer's best possible five-card hand is lower than a pair, the dealer shall, starting with the player farthest to the dealer's right who has placed a play wager and proceeding in a counterclockwise manner around the table, return each player's ante wager and resolve all other wagers in accordance with (h) below.

(h) If the dealer's best possible five-card hand is a pair or above, the dealer shall, starting with the player farthest to the dealer's right who has placed a play wager and proceeding in a counterclockwise manner around the table, turn the two cards of each player who has placed a play wager face up and announce the best possible five-card poker hand that can be formed using the player's two cards and the five community cards. The wagers of each player shall be resolved one player at a time



regardless of outcome. After all wagers placed by a player are settled, the player's cards shall then be immediately collected by the dealer and placed in the discard rack.

1. If the player's five-card hand is ranked lower than the dealer's five-card hand, the player shall lose and the dealer shall immediately collect any ante, blind and play wagers made by the player and place the wagers in the table inventory container.
2. If the player's five-card hand is ranked higher than the dealer's five-card hand, the player shall win and the dealer shall pay any ante, blind and play wagers made by the player in accordance with the payout odds set forth in N.J.A.C. 13:69F-32.11; provided, however, that the blind wager shall not be paid unless the player's winning hand has a rank of straight or higher.
3. If the player's five-card hand and the dealer's five-card hand are of equal rank, the player's hand shall be a push. In such case, the dealer shall not collect or pay the player's ante, blind or play wagers.
4. After settling a player's ante, blind and play wagers, the dealer shall settle any trips wager made by the player by determining whether the player's five-card hand qualifies for a payout in accordance with N.J.A.C. 13:69F-32.11(d). A winning trips wager shall be paid without regard to the outcome of any other wager made by the player.

(i) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

**13:69F-32.11 Payout odds**

(a) The payout odds for winning wagers at ultimate Texas hold 'em printed on any sign or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win," and no odds shall be stated through the use of the word "for."

(b) A casino licensee shall pay each winning ante and play wager at odds of 1 to 1.

(c) If a player's five-card hand ranks higher than the dealer's five card hand, a casino licensee shall pay the player's blind wager in accordance with the following odds:

<u>Player's Five-Card Hand</u>	<u>Payout Odds</u>
Royal Flush	500 to 1
Straight Flush	50 to 1
Four-of-a-Kind	10 to 1
Full House	3 to 1
Flush	3 to 2
Straight	1 to 1
Less than a Straight	Push

(d) A casino licensee shall pay each winning trips wager at the game of ultimate Texas hold 'em at no less than the odds set forth in the alternative pay table set forth below that was pre-selected by the casino licensee:

<u>Hand</u>	<u>Paytable A</u>	<u>Paytable B</u>	<u>PaytableC</u>	<u>Paytable D</u>
Royal Flush	50 to 1	50 to 1	50 to 1	50 to 1
Straight Flush	40 to 1	40 to 1	40 to 1	40 to 1
Four-of-a-Kind	30 to 1	30 to 1	30 to 1	20 to 1
Full House	9 to 1	8 to 1	8 to 1	7 to 1
Flush	7 to 1	6 to 1	7 to 1	6 to 1
Straight	4 to 1	5 to 1	4 to 1	5 to 1
Three-of-a-Kind	3 to 1	3 to 1	3 to 1	3 to 1

(e) Notwithstanding the payout odds set forth in (b) through (d) above, the aggregate payout limit on all winning ante, play, blind and trips wagers for any hand shall be \$50,000 or the maximum amount that one patron could win per round when betting the minimum wager, whichever is greater.

### **13:69F-32.12 Prohibition against a player wagering on more than one player position**

A player shall not be permitted to wager on more than one player position at an ultimate Texas hold 'em table.

### **13:69F-32.13 Irregularities**

(a) If any card dealt to the dealer in ultimate Texas hold 'em is exposed prior to each player having either folded or placed a play wager pursuant to N.J.A.C. 13:69F-32.10, all hands shall be void. Notwithstanding the foregoing, if a player has placed a trips wager, the community cards shall be dealt and each trips wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 13:69F-32.11(d).

(b) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled. Notwithstanding the foregoing, if the card(s) are found face up after each player and the dealer has received their initial two cards, the community cards shall be dealt and any trips wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 13:69F-32.11(d).

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

(d) If a player is dealt an incorrect number of cards, that player's hand shall be void. If the dealer is dealt an incorrect number of cards, all players' hands shall be

void unless the dealer can deal himself or herself the correct number of cards in sequence, provided that such cards have not already been turned face up and the deck contains the correct number of cards.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with the casino licensee's internal control procedures.

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

## **SUBCHAPTER 33. WINNER'S POT POKER**

### **13:69F-33.1 Definitions**

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

“Ante” or “ante wager” means the initial wager in a fixed dollar amount established by the casino licensee that a player and the dealer are required to make prior to any cards being dealt in order to participate in a round of play.

“Bet” or “bet wager” means the second wager, equal in amount to the ante wager, that the dealer shall make and that a player may make in order to remain in the round of play. A bet wager by a player shall be placed after each player and the dealer has been dealt three cards.

“Burn” means to remove the top or next card from the deck and place it face down in the discard rack without revealing it to anyone.

“Double” or “double wager” means the third wager, equal in amount to double the ante wager, that the dealer shall make and that a player may make in order to remain in the round of play. A double wager by a player shall be placed after each remaining player and the dealer has been dealt a fourth card.

“Fold” means the decision of a player to discontinue his or her participation in a round of play and to forfeit his or her ante wager and, if placed, bet wager and double wager.

“Hand” means the highest ranking poker hand that can be formed from the cards of a player or the dealer.

“Jacks plus bonus wager” means the optional supplemental wager that a player may place prior to any cards being dealt that the hand of the player will qualify for a posted payout.

“Rank” or “ranking” means the relative position of a card or hand as set forth in N.J.A.C. 13:69F-33.5.

“Round of play” or “round” means one complete cycle of play during which all players playing at the table have placed their wagers, been dealt a hand, and have had their wagers paid or collected in accordance with the rules of this subchapter.

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

“Suit” means one of the four categories of cards: club, diamond, heart, or spade, with no suit being higher in rank than another.

“Tie hand” means a hand that is of equal rank with the hand of another player or the dealer during a round of play.

“Winner’s pot” or “pot” means the aggregate ante, bet and double wagers of all players and the dealer, except for the ante wager of any player who declines to make a bet wager and folds his or her hand after the first three cards are dealt.



**13:69F-33.2 Cards; number of decks**

(a) Except as provided in (b) below, the game of winner's pot poker shall be played with one deck of cards that meets the requirements of N.J.A.C. 13:69E-1.17 and one additional solid yellow or green cover card.

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

1. Each deck of cards complies with the requirements of N.J.A.C. 13:69E-1.17;
2. The backs of the cards in the two decks are of different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continually alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

**13:69F-33.3 Opening of the table for gaming**

(a) After receiving the cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or N.J.A.C. 13:69E-1.18(e)2 and (r).

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

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-33.4

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-33.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked, and shuffled in accordance with the provisions of (a) through (c) above.

**13:69F-33.4 Shuffle and cut the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that they are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-33.7, 33.8, or 33.9; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

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

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;
  - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;

- iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (c)1ii above; and
  - iv. Removing the cover card and placing it in the discard rack; and
2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-33.7, 33.8, or 33.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at a winner's pot poker table that is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-33.3(c) and, if applicable, (d) shall be completed.

### **13:69F-33.5 Winner's pot poker hand rankings**

(a) The rank of the cards used in winner's pot poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a two, three, four, and five. An ace may not be used, however, with any other sequence of cards to form a "straight" (for example, queen, king, ace, two, and three).

(b) The permissible poker hands at the game of winner's pot poker, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king, queen, jack, and 10 of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with king, queen, jack, 10 and nine being the highest ranking straight flush and ace, two, three, four, and five being the lowest ranking straight flush;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;
4. "Full house" is a hand consisting of a "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;

5. "Flush" is a hand consisting of five cards of the same suit, not in consecutive order, with ace, king, queen, jack and nine being the highest ranking flush and two, three, four, five, and seven being the lowest ranking flush;
6. "Straight" is a hand consisting of five unsuited cards of consecutive rank, with an ace, king, queen, jack and 10 being the highest ranking straight and an ace, two, three, four, and five being the lowest ranking straight;
7. "Three-of-a-kind" is a hand consisting of three cards of the same rank, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
8. "Two pairs" is a hand consisting of two "pairs," with two aces and two kings being the highest ranking two pairs and two threes and two twos being the lowest ranking two pairs; and
9. "Pair" is a hand consisting of two cards of the same rank, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands which are of identical poker rank pursuant to the provisions of this section, or which contain none of the hands authorized in this section, the hand which contains the highest ranking card as provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the

hands are of identical rank after the application of this subsection, the hands shall be considered a tie.

**13:69F-33.6 Wagers**

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

(b) Except as provided in N.J.A.C. 13:69F-33.10, all wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 13:69F-33.7, 33.8, or 33.9, and no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) At the beginning of each round of play, each player shall be required to place an ante wager. At the beginning of each round of play, the dealer shall be required to place an ante, bet and double wager.

(d) The outcome of the jacks plus bonus wager made by a player shall have no bearing on any other wager of that player.

(e) Only players who are seated at a winner's pot poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.



**13:69F-33.7 Procedure for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-33.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by the automatic card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards.

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is the closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(d) In the first round of play, the dealer shall place a button in front of the dealer's position indicating that the dealing shall commence with the player farthest to his or her left and continue around the table in a clockwise manner. For each ensuing round of play, the button shall rotate clockwise to the next player or, if the button has rotated to the player farthest to the dealer's right, the dealer. Dealing shall commence with the player or dealer, as applicable, positioned immediately after the button in clockwise rotation.

(e) The dealer shall burn the top card of the deck and shall then deal the cards as follows:

1. One card face down to each player and the dealer;
2. A second card face down to each player and the dealer; and

3. A third card face up to each player and the dealer.

(f) After all cards have been dealt to each player and the dealer as provided in (e) above and N.J.A.C. 13:69F-33.10, the dealer shall remove the stub from the manual dealing shoe and place the stub face down in the discard rack without exposing the cards.

(g) The dealer shall be required to count the cards in the deck at least once every five rounds of play in order to determine that the correct number of cards is still in the deck.

**13:69F-33.8 Procedure for dealing the cards from the hand**

(a) Notwithstanding any other provisions of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play winner's pot poker from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 13:69F-33.4 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) In the first round of play, the dealer shall place a button in front of the dealer's position indicating that the dealing shall commence with the player farthest to his or her left and continue around the table in a clockwise manner. For each ensuing round of play, the button shall rotate clockwise to the next player or, if the button has rotated to the player farthest to the dealer's right, the dealer. Dealing shall commence with the player or dealer, as applicable, positioned immediately after the button in clockwise rotation.

(d) The dealer shall burn the top card of the deck and shall then deal the cards as follows:

1. One card face down to each player and the dealer;
2. A second card face down to each player and the dealer; and
3. A third card face up to each player and the dealer.

(e) After all cards have been dealt to each player and the dealer as provided in (d) above and N.J.A.C. 13:69F-33.10, the dealer shall place the stub face down in the discard rack without exposing the cards.

(f) The dealer shall be required to count the cards in the deck at least once every five rounds of play in order to determine that the correct number of cards is still in the deck.

**13:69F-33.9 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play winner's pot poker dealt from an automated dealing shoe which dispenses cards in stacks of three cards, provided that the shoe, its location and the procedures for its use are in accordance with the casino licensee's internal control procedures.

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

1. Once the procedures required by N.J.A.C. 13:69F-33.4 have been completed and the dealer has burned the top card of the deck, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) In the first round of play, the dealer shall place a button in front of the dealer indicating that the dealing shall commence with the player farthest to his or her left and continue around the table in a clockwise manner. For each ensuing round of play, the button shall rotate clockwise to the next player or, if the button has rotated to the player farthest to the dealer's right, the dealer. Dealing shall commence with the player or dealer, as applicable, positioned immediately after the button in clockwise rotation.

(d) The dealer shall deliver the first stack of three cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed an ante wager in accordance with N.J.A.C. 13:69F-33.6. Once the stack is delivered to the player position, the dealer shall turn face up the top card of the stack. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each player who has placed a wager in accordance with N.J.A.C. 13:69F-33.6 and the dealer, turning face up the top card on the stack of each player and the dealer.

(e) After each stack of three cards has been dispensed and delivered in accordance with this section, the dealer shall remove the remaining cards from the automated dealing shoe and, following the applicable procedures set forth in N.J.A.C. 13:69F-33.8(b)2 and 3, deal from his or hand any cards required to be dealt in accordance with the provisions of N.J.A.C. 13:69F-33.10. After all required cards have been dealt, the dealer shall place the stub face down in the discard rack without exposing the cards.

(f) The dealer shall be required to count the cards in the deck at least once every five rounds of play in order to determine that the correct number of cards is still in the deck.

(g) Notwithstanding the provisions of (f) above, the counting of the cards once every five rounds of play shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling

device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.

**13:69F-33.10 Procedure for completion of each round of play; collection and payment of wagers**

(a) After the dealing procedures required by N.J.A.C. 13:69F-33.7, 33.8, or 33.9 have been completed, each player shall examine his or her two down cards without exposing them to any person and either place a bet wager or elect to fold. The dealer shall neither examine nor expose his or her down cards until each remaining player and the dealer is dealt a fifth and final card.

1. If a player chooses to place a bet wager, the wager shall be placed in the designated bet wager betting area.
2. If a player elects to fold after receiving the initial three cards, the player's ante shall be collected by the dealer and placed in the table inventory container. The three cards of the player shall be collected and placed face down in the discard rack unless the player has placed a jacks plus bonus wager, in which case the three cards shall be placed face down underneath the jacks plus bonus wager of the player.
3. The dealer shall, moving in a clockwise rotation starting with the player next to the button, ascertain the decision of each player to either place a bet wager or fold.

(b) Once each player has either placed a bet wager or elected to fold, the dealer shall burn a card and then deal a fourth card face up to each



remaining player who has placed a bet wager and the dealer in clockwise rotation, beginning with the first player after the button.

- (c) After each remaining player who has placed a bet wager and the dealer have been dealt a fourth card, each player shall either place a double wager or elect to fold.
1. If a player chooses to place a double wager, the wager shall be placed in the designated double wager betting area.
  2. If a player elects to fold after receiving a fourth card, the ante and bet wagers of the player shall be collected by the dealer and placed in the area of the table designated for the winner's pot. The four cards of the player shall be collected and placed face down in the discard rack unless the player has placed a jacks plus bonus wager, in which case the four cards shall be placed face down underneath the jacks plus bonus wager of the player.
  3. The dealer shall, moving in a clockwise rotation starting with the first remaining player after the button, ascertain the decision of each player to either place a double wager or fold.
- (d) Once each remaining player has either placed a double wager or elected to fold, the dealer shall burn a card and then deal a fifth and final card face up to each remaining player who has placed a double wager and the dealer in clockwise rotation, beginning with the first player after the button.

(e) After each remaining player and the dealer have been dealt a fifth and final card, the dealer shall collect all ante, bet and double wagers remaining on the table and place them in the area designated for the winner's pot.

(f) The dealer shall expose his or her two down cards and announce the best possible poker hand that can be formed from the cards of the dealer. The dealer shall then, starting with the remaining player farthest to his or her right and proceeding in a counterclockwise rotation around the table, expose the two down cards of each player and announce the best possible poker hand that can be formed from the cards of each player.

(g) The dealer shall settle the jacks plus bonus wagers of all players and, for each player who has folded, place the cards of such players face down in the discard rack. Losing jacks plus bonus wagers shall be placed in, and winning jacks plus bonus wagers shall be paid from, the table inventory container.

(h) The dealer shall then announce the highest ranking poker hand. All hands shall remain face up on the layout until such time as the winner's pot is awarded.

1. If the dealer has the highest ranking poker hand, he or she shall collect all ante, bet and double wagers from the area designated for the winner's pot and place them in the table inventory container.
2. If a player has the highest ranking poker hand or the highest ranking poker hand is a tie hand, the dealer shall award the

winner's pot to the player with the highest ranking poker hand, subject to the following:

- i. If a player has the highest ranking poker hand, a percentage commission of no more than 10 percent or a fixed dollar amount, pre-established by the casino licensee, whichever is less, shall be deducted from the pot and placed in the table inventory container; or
- ii. If the highest ranking poker hand is a tie hand, each player and/or the dealer holding a tie hand shall share the winner's pot equally, except that a percentage commission of no more than 10 percent or a fixed dollar amount, pre-established by the casino licensee, whichever is less, shall be deducted from that portion of the pot not awarded to the dealer and placed in the table inventory container.

(i) After the winner's pot has been awarded in accordance with (h) above, the dealer shall immediately collect the cards of all remaining players and the dealer and place them in the discard rack. All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

**13:69F-33.11 Payout odds**

(a) The payout odds for winning jacks plus bonus wagers at winner's pot poker printed on any sign or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win," and no odds shall be stated through the use of the word "for."

(b) Each winning jacks plus bonus wager shall be paid once for the highest ranking qualifying hand at no less than the odds set forth below:

<u>Hand</u>	<u>Payout Odds</u>
Royal Flush	400 to 1
Straight Flush	80 to 1
Four-of-a-Kind	50 to 1
Full House	30 to 1
Flush	15 to 1
Straight	10 to 1
Three-of-a-Kind	7 to 1
Two Pair	3 to 1
Pair of Jacks, Queens, Kings, or Aces	1 to 1

(c) Notwithstanding the payout odds in (b) above, the payout limit for a player for a winning jacks plus bonus wager shall be \$50,000 or the maximum amount that one patron could win per round when betting the minimum wager, whichever is greater; provided, however, that if two or more players who have placed a jacks plus wager receive a royal flush, the established maximum payout shall be paid to those

players in the same proportion as the amounts of their respective jacks plus bonus wagers.

### **13:69F-33.12 Irregularities**

(a) If the first or second hole card of a player or the dealer is inadvertently turned face up in the dealing process, the third card dealt to that hand shall be dealt face down. If both cards of a player or the dealer are inadvertently turned face up in the dealing process, the dealer shall call the affected hand "dead," void any wagers associated with the dead hand and collect the two cards for placement in the discard rack. Notwithstanding the foregoing, if a player has placed a jacks plus bonus wager, any winning wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 13:69F-33.11.

(b) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled. Notwithstanding the foregoing, if the card(s) are found face up after all cards have been dealt, the wagers of all players shall be settled in accordance with the provisions of N.J.A.C. 13:69F-33.10 and 33.11.

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

(d) If a player is dealt an incorrect number of cards, that player's hand shall be void.

(e) If the dealer fails to burn a card in accordance with these rules, the dealer shall continue dealing a card to each player and, after the betting round, the dealer shall burn two successive cards prior to dealing the next card.

(f) If the dealer fails to deal any player or the dealer a card in accordance with these rules, the round of play shall be considered a misdeal, all wagers shall be void, and the cards shall be collected by the dealer for a reshuffle.

(g) If the dealer fails to move the button in accordance with the rules of the game, the round of play shall continue as if the dealer moved the button. Upon commencement of the next round of play, the dealer shall rotate the button clockwise to the next player or, if the button has rotated to the player farthest to the dealer's right, the dealer.

(h) If a player inadvertently exposes any of his or her down cards prior to such time authorized by these rules for the dealer to expose them, the player's hand shall remain active and the round of play shall continue.

(i) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

(j) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with the casino licensee's internal control procedures.

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

**13:69F-33.13 Prohibition against a player wagering on more than one player position**

A player shall not be permitted to wager on more than one player position at a winner's pot poker table.



## **SUBCHAPTER 34. SUPREME PAI GOW**

### **13:69F-34.1 Definitions**

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

“Bank” shall mean the player who elects to have the other players and dealer play against him or her and accepts the responsibility to pay all winning wagers.

“Bonus wager” shall mean the optional, supplemental wager on whether the four cards dealt to a player form a hand that qualifies for a payout in accordance with a posted pay table.

“Co-banking” is defined in N.J.A.C. 13:69F-34.13(e).

“High hand” shall mean the two-card hand which is formed from the four cards dealt at the game of supreme pai gow so as to rank equal to or higher than the two-card low hand.

“Low hand” shall mean the two-card hand which is formed from the four cards dealt at the game of supreme pai gow so as to rank lower than the two-card high hand.

“Push” is a tie as defined in N.J.A.C. 13:69F-34.12(h).

“Rank or ranking” shall mean the relative position of a card or group of cards as set forth in N.J.A.C. 13:69F-34.3.

“Set or setting the hands” shall mean the process of forming a high hand and low hand from the four cards dealt.

“Suit” shall mean one of the four categories of cards, that is, diamond, spade, club, or heart.

“Supreme pai gow wager” shall mean the wager required to be made prior to any cards being dealt in order to participate in the round of play.

**13:69F-34.2 Cards; number of cards**

(a) Except as provided in (b) below, supreme pai gow shall be played with one deck of cards that meets the requirements of N.J.A.C. 13:69E-1.17, including two jokers, one additional cutting card, and one additional cover card. The cutting card and cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards.

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

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

**13:69F-34.3 Supreme pai gow rankings; cards; bonus wager poker hands**

(a) The rank of a two-card high hand or low hand, in order from highest to lowest rank, shall be:

1. A matching pair, subject to the following:
  - i. The rank of matching pairs, from highest to lowest rank, shall be jokers, aces, kings, queens, jacks, 10's, nines, eights, sevens, sixes, fives, fours, threes, and twos; and
  - ii. A joker cannot form a pair with any card except the second joker;
2. Non-matching face cards, with a king and a queen being the highest ranking non-matching face cards, a king and a jack being the next highest ranking non-matching face cards, and a queen and a jack being the lowest ranking non-matching face cards; and
3. The highest point total of the two cards in the hand, as determined in accordance with the following requirements:
  - i. An ace shall have a point value of 1;
  - ii. A face card or 10 shall have a point value of 0;
  - iii. A two through nine shall have a point value equal to the numerical face value of the card;

- iv. A joker shall have a point value of either 3 or 6, the value being determined by whichever value yields the greater point total when added to the point value of the other card; and
- v. Notwithstanding (a)3i through iv above, any point total of 10 or greater shall be decreased by 10. For example, a two and five would have a point total of 7; a five and nine would have a point total of 4 (5 plus 9 minus 10); and a six and a joker would have a point total of 9 (with the joker being valued as 3).

(b) If, after application of the ranking rules in (a) above, the low hand or high hand of a player and the corresponding hand of the dealer or banker are equal in rank, the higher ranking low hand or high hand shall be the hand containing the highest ranking card. The rank of the cards used in supreme pai gow, in order of highest to lowest rank, shall be king, queen, jack, 10, nine, eight, seven, six, five, four, three, two, and ace, with the joker accorded the same value assigned pursuant to (a)3iv above. If, after the application of this subsection, two hands have an equal rank, the dealer or banker shall be deemed to hold the higher ranking hand.

(c) For purposes of the bonus wager, a joker shall only be used as a joker or as a 3 or a 6 (the same value assigned pursuant to (a)3iv above) to form a "straight" or a "straight flush." The permissible four-card hands that qualify for a posted payout shall be:

1. "Four aces" is a hand consisting of four aces;
2. "Royal flush" is a hand consisting of an ace, king, queen, and jack of the same suit;
3. "Two jokers and two aces" is a hand consisting of two jokers and two aces;
4. "Four-of-a-kind" is a hand consisting of four cards of the same rank other than four aces;
5. "Straight flush" is a hand consisting of four cards of the same suit in consecutive ranking other than a royal flush;
6. "Three-of-a-kind" is a hand containing three cards of the same rank;
7. "Flush" is a hand consisting of four cards of the same suit, regardless of rank;
8. "Two pair" is a hand consisting of "two jokers" and "any other pair" or two "any other pairs;"
9. "Straight" is a hand consisting of four cards of consecutive rank, regardless of suit;
10. "Two jokers" is a hand that contains both jokers; and
11. "Any other pair" is a hand that contains two cards of the same rank other than two jokers.

(d) Notwithstanding any other provision of this section, the dealer or banker shall be deemed to hold the higher ranking low hand whenever the point value of the player's low hand is zero.

**13:69F-34.4 Pai gow shaker and dice; computerized random number generator; button**

(a) The starting position for the deal or delivery of cards in supreme pai gow shall be determined by using one of the following methods:

1. Three dice and a pai gow shaker, which shall meet the requirements of N.J.A.C. 13:69E-1.15 and 1.13W(d), respectively, and be used in accordance with N.J.A.C. 13:69E-1.13W(d) and 13:69F-34.11(b);
  - i. The three dice shall be maintained at all times within the pai gow shaker;
  - ii. The pai gow shaker and the dice contained therein shall be the responsibility of the dealer and shall never be left unattended while at the table; and
  - iii. No dice that have been placed in a pai gow shaker for use in gaming shall remain on a table for more than 24 hours;
2. A computerized random number generator that, in accordance with N.J.A.C. 13:69E-1.13W(e) and 13:69F-34.11(c), shall automatically select and display a number from 1 through 7 inclusive; or
3. If an automated card shuffling device and dealing shoe is used pursuant to N.J.A.C. 13:69F-34.10 and 34.11(d), a button that is moved by the dealer clockwise around the table as each round of play is completed.



**13:69F-34.5 Opening of the table for gaming**

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 13:69E-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence and shall include two jokers.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-34.6.

(d) If a casino licensee uses an automated card shuffling device to play the game of supreme pai gow and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-34.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above immediately prior to the commencement of play.

**13:69F-34.6 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards either manually or by use of an automated card shuffling device so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the cards directly into an automated or manual dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-34.8, 34.9, or 34.10; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) through (e) below.

(c) Upon completion of a manual shuffle, the dealer shall place the stack of cards on top of the cover card. Thereafter, the dealer shall offer the stack of cards to be cut, with the backs facing up and faces facing the layout, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

(d) The cut of the cards shall be offered to players in the following order:

1. The first player to the table, if the game is just beginning;

2. The player who accepts the bank pursuant to N.J.A.C. 13:69F-34.13; provided, however, if the bank refuses the cut, the cards shall be offered to each player moving counterclockwise around the table from the bank until a player accepts the cut; or
3. The player at the farthest position to the right of the dealer, if there is no bank during a round of play; provided, however, if there are two or more consecutive rounds of play where there is no bank, the offer to cut the cards shall rotate in a counterclockwise manner after the player to the far right of the dealer has been offered the cut.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards on top of the cutting card and place them on the bottom of the stack. The dealer shall then remove the cover card and place it on the bottom of the stack. Thereafter, the dealer shall remove the cutting card and, at the discretion of the casino licensee, either place it in the discard rack or use it as an additional cutting card to be inserted four cards from the bottom of the deck. The dealer shall then deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-34.8, 34.9, or 34.10.

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

was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (c) and (d) above.

(g) Whenever there is no gaming activity at a supreme pai gow table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-34.5(c) shall be completed.

**13:69F-34.7 Wagers**

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

(b) Only players who are seated at the supreme pai gow table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

(c) All wagers at supreme pai gow shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 13:69F-34.8, 34.9 or 34.10. No wager at supreme pai gow shall be made, increased or withdrawn after the dealer has announced "No more bets."

(d) Upon placing a supreme pai gow wager, a player may also place a bonus wager by placing a wager of at least \$1.00 on the designated betting area of the layout. The outcome of the bonus wager shall have no bearing on any other wager made by the player at the game of supreme pai gow.

**13:69F-34.8 Procedures for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-34.6 have been completed, the cards shall be placed in the manual dealing shoe and the dealer shall announce “No more bets.”

(b) The dealer shall then, using one of the procedures authorized by N.J.A.C. 13:69F-34.11, determine the starting position for dealing the cards.

(c) After the starting position for dealing the cards has been determined, each card shall be removed from the dealing shoe with the left hand of the dealer and placed face down on the appropriate area of the layout with the right hand of the dealer. The dealer shall deal the first card to the starting position as determined in (b) above and, moving clockwise around the table, deal a card to all other positions, including the dealer, regardless of whether there is a wager at the position. The dealer shall then return to the starting position and deal a second card in a clockwise rotation and shall continue dealing until each position, including the dealer, has four cards.

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

1. If the count of the stub indicates that 54 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the dealer has more or less than four cards), all hands shall be void pursuant to N.J.A.C. 13:69F-34.16(h). If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.

(e) Notwithstanding the provisions of (d) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards, plus two jokers, are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.

(f) After four cards have been dealt to each position, including the dealer, the dealer shall collect any cards dealt to a player position where there is no wager and place them in the discard rack without exposing the cards.

**13:69F-34.9 Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play supreme pai gow from his or her hand.

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

1. Once the procedures required by N.J.A.C. 13:69F-34.6 have been completed, the dealer shall place the deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
2. The dealer shall then announce "No more bets" prior to dealing seven stacks of four cards each to the area in front of the table inventory container. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall deal the first seven cards moving from left to right and the second seven cards moving from right to left and shall continue alternating in this manner until there are seven stacks of four cards.



(d) The dealer shall be required to count the stub as set forth in N.J.A.C. 13:69F-34.8(d) and (e).

(e) Once the dealer has completed dealing the seven stacks and placed the 26 remaining cards in the discard rack, the dealer shall then, using one of the procedures authorized by N.J.A.C. 13:69F-34.11, determine the starting position for delivering the stacks of cards.

(f) After the starting position for delivering the stacks of cards has been determined, the dealer shall deliver the first stack to the starting position and moving counterclockwise around the table, deliver the remaining stacks in order to all positions, including the dealer, regardless of whether there is a wager at the position. In delivering the stacks, the stack farthest to the right of the dealer shall be considered the first stack, and the stack farthest to the left of the dealer shall be considered the seventh stack. The dealer shall deliver each stack face down.

(g) After the seven stacks have been delivered to each position, including the dealer, the dealer shall collect any stacks dealt to a player position where there is no wager and place them in the discard rack without exposing the cards.

**13:69F-34.10 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play supreme pai gow dealt from an automated dealing shoe which dispenses cards in stacks of four cards, provided that the shoe, its location and the procedures for its use are in accordance with the casino licensee's internal control procedures.

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

1. Once the procedures required by N.J.A.C. 13:69F-34.6 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall then, using one of the procedures authorized by N.J.A.C. 13:69F-34.11, determine the starting position for delivering the stacks of cards.

(d) Once the starting position has been determined in accordance with (c) above, the dealer shall deliver the first stack of cards dispensed by the automated dealing shoe to that position. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall deliver a stack in turn to each of the other positions, including the dealer, moving clockwise around the table, whether or not there is a wager at the position. The dealer shall deliver each stack face down.

(e) The dealer shall be required to count the stub as set forth in N.J.A.C. 13:69F-34.8(d) and (e).

(f) After the seven stacks have been delivered to each position, including the dealer, the dealer shall collect any stacks dealt to a player position where there is no wager and place them in the discard rack without exposing the cards.

**13:69F-34.11 Procedure for determining the starting position for dealing cards or delivering stacks of cards**

(a) In order to determine the starting position for the dealing of cards or the delivery of stacks of cards for the game of supreme pai gow, a casino licensee may, in its discretion, use the procedure authorized in (b), (c), or (d) below.

(b) The dealer shall shake the pai gow shaker and dice described in N.J.A.C. 13:69F-34.4 at least three times so as to cause a random mixture of the dice.

1. The dealer shall then remove the lid covering the pai gow shaker, total the dice and announce the total.
2. To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the total of the three dice.
3. Examples are as follows:
  - i. If the dice total eight, the dealer would receive the first card or stack of cards; or
  - ii. If the dice total 14, the sixth betting position would receive the first card or stack of cards.
4. After the dealing or delivery of the cards has been completed in accordance with the procedures set forth in N.J.A.C. 13:69F-34.8, 34.9, or 34.10, the dealer shall place the cover on the pai gow

shaker and shake the shaker once. The pai gow poker shaker shall then be placed to the right of the dealer.

(c) The dealer may use a computerized random number generator approved by the Division to select and display a number from 1 through 7 inclusive, and verbally announce the number. To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the number displayed by the random number generator.

(d) If an automated card shuffling device and dealing shoe is used pursuant to N.J.A.C. 13:69F-34.10, the dealer may use a flat disc button approved by the Division to indicate the starting position. At the commencement of play, the button shall be placed in front of the dealer. Thereafter, the button shall rotate around the table in a clockwise manner after each round of play.

(e) After the starting position for a round of play has been determined, a casino licensee may, in its discretion, mark that position by the use of an additional cut card or similar object.

**13:69F-34.12 Procedures for completion of each round of play; setting of hands; payment and collection of wagers**

(a) After the dealing of the cards has been completed, each player shall set his or her hands by arranging the cards into a high hand and low hand. When setting the two hands, the two-card high hand must be equal to or higher in rank than the two-card low hand. For example, if the low hand contains a pair of sevens, the high hand must contain at least a pair of sevens.

(b) Each player at the table shall be responsible for setting his or her own hands and no other person except the dealer may touch the cards of that player. Notwithstanding the foregoing, if a player requests assistance in the setting of his or her hands, the dealer may inform the requesting player of the manner in which the casino licensee requires the hands of the dealer to be set in its Rules of the Games Submission. Each player shall be required to keep the four cards in full view of the dealer at all times. Once each player has set a high and low hand and placed the two hands face down on the appropriate area of the layout, the player shall not touch the cards again.

(c) After all players have set their hands and placed the cards on the table, the four 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.

(d) Each casino licensee shall include in its Rules of the Games Submission the manner in which it will require the hands of the dealer to be set.

(e) A player may announce that he or she wishes to surrender his or her supreme pai gow 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. Immediately collect the supreme pai gow wager from that player;
2. If the player has also placed a bonus wager, the player's four cards shall be collected and placed face down on the table underneath the bonus wager pending resolution of the bonus wager at the conclusion of the round of play; and
3. If no bonus wager has been made by the player, immediately collect the four cards dealt to that player without exposing the cards to anyone at the table and verify that four cards were collected by counting them face down on the layout prior to placing them in the discard rack.

(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 corresponding hands of the dealer and shall announce if the supreme pai gow wager of that player shall win, lose or be considered a tie ("push").

(g) A supreme pai gow wager made by a player shall lose if:

1. Both player's hands (high and low) are lower in rank than the corresponding hands of the dealer;
2. The high hand of the player was not set so as to rank higher than his or her low hand; or

3. The two hands of the player were not otherwise set correctly in accordance with the rules of the game (for example, a player forms a three-card high hand and a one-card low hand).

(g) All hands that result in a winning supreme pai gow wager or a winning bonus wager shall be immediately paid by the dealer from the table inventory container. A supreme pai gow wager shall win if both player's hands (high and low) are higher in rank than both corresponding hands of the dealer. If the player and the dealer each win one hand, the player's supreme pai gow wager shall be deemed a push and it shall not be paid or collected. A bonus wager shall win if the four cards dealt to a player qualify for a posted payout in accordance with N.J.A.C. 13:69F-34.14. All losing supreme pai gow wagers and bonus wagers shall be immediately collected by the dealer and put in the table inventory container. The dealer shall pay all winning wagers and collect all losing wagers, in order, beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. Once the wager(s) of a player are settled, the dealer shall collect the player's cards and place them in the discard rack.

(h) A winning supreme 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 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. After a winning supreme pai gow wager has been paid and the vigorish collected, the



dealer shall then, if applicable, settle the player's bonus wager. Before paying a winning bonus wager, the dealer shall, if necessary, reset the player's high hand and low hand to form the four-card hand type yielding the highest qualifying payout to which the player is entitled.

(i) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in case of a question or dispute.

### **13:69F-34.13 Player bank; co-banking; selection of bank; procedures for dealing**

(a) A casino licensee may, in its discretion, offer to all players at a supreme pai gow table the opportunity to bank the game. If the casino licensee elects this option, all the other provisions of this subchapter shall apply except to the extent that they conflict with the provisions of this section, in which case the provisions of this section shall control for any round of play in which a player is the bank.

(b) A player may not be the bank at the start of the game. For the purposes of this section, the start of the game shall mean the first round of play after the dealer is required to shuffle the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-34.5(c).

(c) After the first round of play pursuant to (b) above, each player at the table shall have the option to either be the bank or pass the bank to the next player. The dealer shall, starting with the player farthest to the right of the dealer, offer the bank to each player in a counterclockwise rotation around the table until a player accepts the bank. The dealer shall place a marker designating the bank in front of the player who accepts the bank. If the first player offered the bank accepts, the player seated to the right of that player shall first be offered the bank on the next round of play. The initial offer to be the bank shall rotate counterclockwise around the table until it returns to the dealer. In no event may any player bank two consecutive rounds of play. If no player wishes to be the bank, the round of play shall proceed in accordance with the rules of play provided in this subchapter.

(d) Before a player may be permitted to bank a round of play, the dealer shall determine that:

1. The player placed a wager against the dealer during the last round of play in which there was no player banking the game; and
2. The player has sufficient gaming chips on the table to cover all of the wagers placed by other players at the table for that round of play.

(e) A casino licensee may, in its discretion, offer the bank the option of having the casino cover 50 percent of the wagers made during a round of play. If the casino licensee offers this option, it shall make it available to all players at the table. If the bank wishes to use this option, the bank must specifically request the dealer to accept responsibility for the payment of one-half of all winning wagers. When the bank covers 50 percent and the casino covers 50 percent of the winning wagers, it shall be known as "co-banking" and the dealer shall place a marker designating the co-bank in front of that player. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in accordance with the casino licensee's internal control procedures pursuant to N.J.A.C. 13:69F-34.12(d). When co-banking is in effect, the dealer may not place a wager against the bank.

(f) If a player is the bank, the player may only wager on one betting area.

(g) Once the dealer has determined that a player may be the bank pursuant to (d) above and after the cards have been shuffled, the dealer shall remove gaming chips from the table inventory container in an amount equal to the last wager made by that player against the dealer or in an amount, the calculation of which has been approved by the Division. This amount shall be the amount the dealer wagers against the bank. The bank may direct that the sum wagered by the dealer be a lesser amount or that the dealer places no wager during that round of play. Any amount wagered by the dealer shall be placed in front of the table inventory container.

(h) If the cards are to be dealt from a manual dealing shoe, the procedures set forth in N.J.A.C. 13:69F-34.8 and 34.11 shall apply, except as follows:

1. If a pai gow shaker and dice are being used to determine the starting position for the dealing of the cards, the bank shall shake the pai gow shaker three times pursuant to N.J.A.C. 13:69F-34.11(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow shaker, the dealer shall remove the lid covering the pai gow shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow shaker to be covered and reshaken by the bank.

2. If a computerized random number generator is used to determine the starting position for the dealing of the cards, the device shall be operated in accordance with the casino licensee's internal control procedures.
3. When counting the betting positions, including the dealer, to determine the starting position for dealing the cards, the position of the banker, instead of the dealer, shall be considered number one.

(i) If the cards are to be dealt from the hand, the procedures set forth in N.J.A.C. 13:69F-34.8 and 34.11 shall apply, except as follows:

1. Once the dealer has completed dealing the seven stacks and placed the remaining cards in the discard rack pursuant to N.J.A.C. 13:69F-34.9, the bank shall select the first stack to be delivered by the dealer. This stack shall be designated as the first stack by the dealer moving it toward the players.
2. If a pai gow shaker and dice are being used to determine the starting position for the delivery of the first stack, the bank shall shake the pai gow shaker three times pursuant to N.J.A.C. 13:69F-34.11(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow shaker, the dealer

shall remove the lid covering the pai gow shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow shaker to be covered and reshaken by the bank.

3. If a computerized random number generator is used to determine the starting position for the delivery of the first stack, the device shall be operated in accordance with the casino licensee's internal control procedures.
4. When counting the betting positions, including the dealer, to determine the starting position for delivering the seven stacks of cards, the position of the bank, instead of the dealer, shall be considered number one.
5. The dealer shall deliver the first stack as determined in (i)1 above to the starting position as determined in N.J.A.C. 13:69F-34.11 and (i)2 through 4 above. Thereafter, the dealer shall deliver the remaining stacks in a clockwise rotation beginning with the stack closest to the right of the first stack and proceeding until all stacks to the right of the first stack have been dealt and then moving to the stack farthest to the left of the dealer and proceeding left to right. If there are no stacks to the right of the first stack, the dealer will begin with the stack farthest to the left and proceed to

the right. The dealer shall deliver each stack face down to each position, including the dealer, regardless of whether there is a wager at the position.

(j) If the cards are to be dealt from an automated dealing shoe, the procedures set forth in N.J.A.C. 13:69F-34.10 and 44.11 shall apply, except as follows:

1. If a pai gow shaker and dice are being used to determine the starting position for the delivery of the first stack of cards dispensed by the automated dealing shoe, the bank shall shake the pai gow shaker three times pursuant to N.J.A.C. 13:69F-34.11(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow shaker, the dealer shall remove the lid covering the pai gow shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow shaker to be covered and reshaken by the bank.
2. If a computerized random number generator is used to determine the starting position, the device shall be operated in accordance with the casino licensee's internal control procedures.

3. When counting the betting positions, including the dealer, to determine the starting position for delivering the stacks of cards as they are dispensed by the shoe, the position of the bank, instead of the dealer shall be considered number one.

(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.

(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 five percent vigorish in accordance with N.J.A.C. 13:69F-34.9. Once the vigorish has been paid, the remaining amount shall be given to the bank.

(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-34.12 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.

(n) Immediately after a winning wager of the dealer is paid, this amount and the original wager shall be returned to the table inventory container.

(o) Each player who has a winning 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-34.12.

(p) The bonus wager and resolution of such wager shall be governed by the rules applicable to such wagers throughout this subchapter.

**13:69F-34.14 Bonus wager payouts; payout limitation**

(a) Each winning bonus wager shall be paid once for the highest ranking qualifying four-card hand that can be formed and at no less than the odds set forth below:

<u>Hand Type</u>	<u>Payout</u>
Four Aces	1,000 to 1
Royal Flush	500 to 1
Two Jokers and Two Aces	200 to 1
Four-of-a-Kind	100 to 1
Straight Flush	25 to 1
Three-of-a-Kind	10 to 1
Flush	8 to 1
Two Pair	7 to 1
Straight	6 to 1
Two Jokers	4 to 1
Any Other Pair	1 to 1

(b) Notwithstanding the payout odds in (a) above, the payout limit for a player for a winning bonus wager shall be \$50,000 or the maximum amount that one patron could win per round when betting the minimum wager, whichever is greater; provided, however, that if two or more players who have placed a bonus wager receive

a royal flush, the established maximum payout shall be paid to those players in the same proportion as the amounts of their respective bonus wagers.

**13:69F-34.15 A player wagering on more than one betting area**

(a) A casino licensee may, in its discretion, permit a player to wager on no more than two betting areas at a supreme pai gow table, which areas must be adjacent to each other.

(b) If a casino licensee permits a player to wager on two adjacent betting areas, the cards dealt to each betting area shall be played separately. If the two wagers are not equal, the player shall be required to rank and set the hands at the betting position with the larger wager before ranking and setting the other hands. If the amounts wagered are equal, each hand shall be played separately in a counterclockwise rotation with the hands at the first betting position being ranked and set before the player proceeds to rank and set the hands at the second betting position. Once hands have been ranked and set and placed face down on the appropriate area of the layout, the hands may not be changed.

**13:69F-34.16 Irregularities; invalid roll of the dice**

(a) If the dealer uncovers the pai gow poker shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a “No roll” and reshake the dice.

(b) If the dealer uncovers the pai gow poker shaker and a die or dice fall out of the shaker, the dealer shall call a “No roll” and reshake the dice.

(c) If the dealer incorrectly totals the dice and deals the first card or delivers the first stack to the wrong position, all hands shall be called dead and the dealer shall reshuffle the cards.

(d) If the dealer exposes any of the cards dealt to a player, the player has the option of voiding the hand. Without looking at the unexposed cards, the player shall make the decision either to play out the hand or to void the hand.

(e) If a card or cards in the hand of the dealer or bank is exposed, all hands shall be void and the cards shall be reshuffled, except that if a player has placed a bonus wager, it shall be settled in accordance with the payout odds set forth in N.J.A.C. 13:69F-34.14.

(f) A card found turned face up in the shoe shall not be used in the game and shall be placed in the discard rack. If more than one card is found turned face up in the shoe, all hands shall be void and the cards shall be reshuffled.

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

(h) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards reshuffled.

(i) If the dealer does not set his or her hands in accordance with the casino licensee's internal control procedures pursuant to N.J.A.C. 13:69F-34.12(d), the hands must be reset in accordance with this submission and the round of play completed.

(j) If the bank does not set his or her own hands correctly, the wager shall not be lost pursuant to N.J.A.C. 13:69F-34.12(g)3 and 4 and the dealer shall be required to reset the bank's hands pursuant to N.J.A.C. 13:69F-34.12(d) so that the round of play may be completed.

(k) If a card is exposed while the dealer is dealing the seven stacks in accordance with N.J.A.C. 13:69F-34.8, the cards shall be reshuffled.

(l) If cards are being dealt from the hand and the dealer fails to deal the seven stacks in accordance with N.J.A.C. 13:69F-34.9(c), the cards shall be reshuffled.

(m) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

(n) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void, and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with the casino licensee's internal control procedures.

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



## **SUBCHAPTER 35. MISSISSIPPI STUD**

### **13:69F-35.1 Definitions**

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

"Ante wager" means the initial wager placed prior to any cards being dealt in order to participate in the round of play.

"Bet wager" means either a 3rd street wager, a 4th street wager or a 5th street wager.

"Community card" means any of the three cards that are initially dealt face down in the designated area in front of the dealer and, once revealed, shall be used by each player with his or her two cards to form a five-card hand.

"5th street wager" means an additional wager made by a player, in an amount equal to one, two, or three times the amount of the player's ante wager, after the second community card is revealed by the dealer.

"Fold" means the withdrawal of a player from a round of play by discarding his or her two cards prior to placing a bet wager.

"4th street wager" means an additional wager made by a player, in an amount equal to one, two, or three times the amount of the player's ante wager, after the first community card has been revealed by the dealer.

"Push" means a player's hand, as defined in N.J.A.C. 13:69F-35.10, resulting in neither payment on nor collection of the player's wagers.

"Rank" or "ranking" means the relative position of a card or group of cards as set forth in N.J.A.C. 13:69F-35.5.

"Round of play" or "round" means one complete cycle of play during which all players then playing at the table have been dealt a hand, have folded or wagered upon it, and have had their wagers paid or collected in accordance with this subchapter.

"Stub" means the remaining portion of the deck after all cards in the round of play have been dealt.

"Suit" means one of the four categories of cards: club, diamond, heart, or spade, with no suit being higher in rank than another.

"3rd street wager" means an additional wager made by a player, in an amount equal to one, two, or three times the amount of the player's ante wager, after the player has been dealt his or her initial two cards.

**13:69F-35.2 Cards; number of decks**

(a) Except as provided in (b) below, Mississippi stud shall be played with one deck of cards that meets the requirements of N.J.A.C. 13:69E-1.17 and one additional cover card. The cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards.

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

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

### **13:69F-35.3 Opening of the table for gaming**

(a) After receiving the cards at the table in accordance with N.J.A.C. 13:69E-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 13:69E-1.18(e)1 and (b) through (d) below or N.J.A.C. 13:69E-1.18(e)2 and (r).

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

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-35.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 13:69E-1.18 and 13:69F-35.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked, and shuffled in accordance with the provisions of (a) through (c) above.

#### **13:69F-35.4 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that they are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-35.7, 35.8, or 35.9; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 13:69E-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

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

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;
  - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;

- iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (c)1ii above; and
2. Removing the cover card and placing it in the discard rack; and
3. Deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-35.7, 35.8 or 35.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at a Mississippi stud table that is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-35.3(c) and, if applicable, (d) shall be completed.

**13:69F-35.5 Mississippi stud hand rankings**

(a) The rank of the cards used in Mississippi stud for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a two, three, four, and five. An ace may not be used, however, with any other sequence of cards to form a "straight" (for example, queen, king, ace, two and three).

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

1. "Royal flush" is a hand consisting of an ace, king, queen, jack, and 10 of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, except for a royal flush as defined in (b)1 above;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank;
4. "Full house" is a hand consisting of a "three-of-a-kind" and a "pair;"
5. "Flush" is a hand consisting of five cards of the same suit, not in consecutive order;
6. "Straight" is a hand consisting of five unsuited cards of consecutive rank;

7. "Three-of-a-kind" is a hand consisting of three cards of the same rank;
8. "Two pairs" is a hand consisting of two "pairs;" and
9. "Pair" is a hand consisting of two cards of the same rank.



**13:69F-35.6 Wagers**

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

(b) All ante wagers and bet wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C.

13:69F-35.7, 35.8, or 35.9.

(c) A "bet" wager shall be made in accordance with N.J.A.C. 13:69F-35.10.

(d) A player shall not be permitted to play at more than one betting position.

(e) Only players who are seated at the Mississippi stud table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

**13:69F-35.7 Procedure for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 13:69E-1.19. Once the procedures required by N.J.A.C. 13:69F-35.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automated shuffling device.

(b) Prior to dealing any cards and prior to revealing each community cards, the dealer shall announce "No more bets."

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(d) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. Two cards face down to each player; and
2. Three community cards face down in the designated area.

(e) After two cards have been dealt to each player and the three community cards have been dealt, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (f) below, place the stub in the discard rack without exposing the cards.

(f) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still present in

the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player has more or less than two cards or the area designed for the community cards has more or less than three cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 13:69F-35.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 13:69E-1.18.

**13:69F-35.8 Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play Mississippi stud from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 13:69F-35.4 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall then announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. Two cards face down to each player; and
2. Three community cards face down in the designated area.

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

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-35.7.

**13:69F-35.9 Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of N.J.A.C. 13:69E or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play Mississippi stud dealt from an automated dealing shoe which dispenses cards in stacks of two cards, provided that the shoe, its location and the procedures for its use in accordance with the casino licensee's internal control procedures.

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

1. Once the procedures required by N.J.A.C. 13:69F-35.4 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 13:69F-35.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with N.J.A.C. 13:69F-35.6.

(d) After each stack of two cards has been dispensed and delivered in accordance with this section, the dealer shall remove the remaining cards from the

automated dealing shoe, deal from his or her hand the three community cards face down in accordance with the provisions of N.J.A.C. 13:69F-35.10. After all three community cards have been dealt, the dealer shall, except as provided in (e) below, place the cards in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 13:69F-35.7.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 13:69E-1.18.

**13:69F-35.10 Completion of a round of play; collection and payment of wagers**

(a) After the dealing procedures required by N.J.A.C. 13:69F-35.7, 35.8, or 35.9 have been completed but before the dealer exposes the community cards, each player shall, after examining his or her cards, either place a bet wager in an amount equal to one, two or three times the amount of his or her ante wager in the designated 3rd street betting area or fold and forfeit the ante wager. If a player folds, the player's ante wager shall be collected by the dealer and placed in the table inventory container. A folded hand shall then be immediately collected by the dealer and placed in the discard rack.

(b) Each player shall be responsible for his or her own hand and no other person other than the dealer may touch the cards of that player. Each player shall be required to keep the two cards in full view of the dealer at all times.

(c) No player may exchange or communicate information regarding his or her hand prior to the dealer revealing all of the community cards. Any violation shall result in a forfeiture of all wagers on that round by such player.

(d) After all players have either placed a 3rd street wager or folded, the dealer shall then turn over and reveal the first community card.

(e) Each player shall then either place a bet wager in an amount equal to one, two, or three times the amount of the player's ante wager in the designated 4th street betting area or fold and forfeit the ante wager and 3rd street wager. If a player folds, the ante wager and 3rd street wager shall be collected by the dealer and placed in



the table inventory container. A folded hand shall then be immediately collected by the dealer and placed in the discard rack.

(f) After all remaining players have either placed a 4th street wager or folded, the dealer shall then turn over and reveal the second community card.

(g) Each player shall then either place a bet wager in an amount equal to one, two or three times the amount of the player's ante wager in the designated 5th street betting area or fold and forfeit the ante wager, 3rd street wager and 4th street wager. If a player folds, the ante wager, 3rd street wager and 4th street wager shall be collected by the dealer and placed in the table inventory container. A folded hand shall then be immediately collected by the dealer and placed in the discard rack.

(h) After all remaining players have either placed a 5th street wager or folded, the dealer shall then reveal the third community card.

(i) Starting with the player farthest to the dealer's right and proceeding in a counterclockwise manner around the table, the dealer shall evaluate and announce the best possible five-card poker hand that can be formed using the two player cards and the three community cards. The wagers of each remaining player shall be resolved one player at a time regardless of outcome. The hand of the player shall then be immediately collected by the dealer and placed in the discard rack.

1. All losing wagers shall immediately be collected by the dealer and placed in the table inventory container. All losing hands shall then be immediately collected by the dealer and placed in the discard rack.

2. If the hand of the player is a push (a pair of sixs, sevens, eights, nines or 10's), the dealer shall not collect or pay the wagers, but shall immediately collect the cards of that player.
3. All winning wagers shall be paid in accordance with the payout odds listed in N.J.A.C. 13:69F-35.11. A player's winning hand shall remain face up on the layout until the ante wager and bet wagers are paid. After paying winning ante and bet wagers, the dealer shall immediately collect the cards of all winning players and place them in the discard rack.

(j) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

**13:69F-35.11 Payout odds**

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

(b) For a winning hand, the ante, 3rd, 4th and 5th street wagers are paid the same payout odds ranging from 1 to 1 for a pair of jacks, queens, kings, or aces to 500 to 1 for a royal flush.

<u>Hand</u>	<u>Payout Odds</u>
Royal Flush	500 to 1
Straight Flush	100 to 1
Four-of-a-Kind	40 to 1
Full House	10 to 1
Flush	6 to 1
Straight	4 to 1
Three-of-a-Kind	3 to 1
Two Pair	2 to 1
Pair of Jacks or Better Pair	1 to 1
Pair of Sixs to Pair of 10's	Push

(c) Notwithstanding the payout odds set forth in (c) above, the aggregate payout limit for any hand shall be \$50,000 or the maximum amount that one patron could win per round when betting the minimum wager, whichever is greater.

### **13:69F-35.12 Irregularities**

(a) If a community card is exposed prior to the dealer announcing "No more bets" pursuant to N.J.A.C. 13:69F-35.7, all hands shall be void.

(b) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.

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

(d) If any player is dealt an incorrect number of cards, that player's hand shall be void.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the casino licensee's internal control procedures.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with the casino licensee's internal control procedures.

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

## **SUBCHAPTER 36. TRIPLE ATTACK BLACKJACK**

### **13:69F-36.1 Definitions**

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

"Blackjack" shall mean an ace and any card having a point value of 10 dealt as the initial two cards to a player or a dealer, except for an ace and a 10 point value card dealt to a player who has split pairs.

"First attack wager" shall mean the wager required to be made prior to any cards being dealt in order to participate in the round of play.

"Hard total" shall mean the total point count of a hand which contains no aces or which contains aces that are each counted as one in value.

"Rank" shall mean, for purposes of the triple match wager described in N.J.A.C. 13:69F-36.6(a)2, one of 12 categories of cards: ace, two, three, four, five, six, seven, eight, nine, jack, queen, and king.

"Second attack wager" shall mean the optional wager, in an amount not to exceed the amount of the first attack wager, afforded to each player after all the players have been dealt a card face upwards.

"Soft total" shall mean the total point count of a hand which contains an ace that is counted as 11 in value.

"Suit" shall mean one of the four categories of cards: club, diamond, heart, and spade.

“Third attack wager” shall mean an optional wager, in an amount not to exceed the amount of the first attack wager, afforded to each player after the dealer is dealt a card face upwards.

**13:69F-36.2 Cards; number of decks; point value of cards**

(a) Triple attack blackjack shall be played with eight decks of cards, with backs of the same color and design and one additional cutting card. The decks shall consist of 48 cards, with the 10 of each suit having been removed from each deck during the inspection required by N.J.A.C. 13:69F-36.3. The cutting card shall be opaque and a solid color readily distinguishable from the color of the backs and edges of the playing cards. The point value of the cards contained in each deck shall be as follows:

1. Any card from two to nine shall have its face value;
2. Any jack, queen, or king shall have a value of 10;
3. An ace shall have a value of 11, unless that value would give a player or the dealer a point total in excess of 21, in which case an ace shall have a value of one.



**13:69F-36.3 Opening of the table for gaming**

(a) After receiving the decks of cards at the table, the dealer shall comply with the rules of the Division regarding table openings.

(b) If the decks contain the 10 of any suit, the dealer shall remove these cards from the decks. Such cards shall be destroyed in a manner approved by the Division. Following the inspection of the cards by the dealer and the verification, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. Each deck of cards shall be spread out separately, according to suit and in sequence.

(c) After the first player has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards, and stacked. If during the mixing or the stacking process a card is turned over and exposed to the players, the cards shall be remixed. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 13:69F-36.4.

**13:69F-36.4 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were preshuffled pursuant to N.J.A.C. 13:69F-1.18(r), and after each shoe of cards has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack.

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

1. If the cards were shuffled using an automated card shuffling device, place the stack of cards in the dealing shoe and deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-36.7; provided, however, that nothing in this paragraph shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe; or
2. If the cards were shuffled manually or were preshuffled pursuant to N.J.A.C. 13:69F-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

(d) The cut of the cards shall be offered to players in the following order:

1. The first player to the table, if the game is just beginning;

2. The player on whose box the cutting card appeared during the last round of play;
3. The player at the farthest position to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play; or
4. The player at the farthest position to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards on top of the cutting card and place them on the bottom of the stack. The dealer shall then take the entire stack of cards that was just shuffled and align them along the side of the dealing shoe which has the mark. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(f) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (c) and (d) above.

(g) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe; provided, however, that the casino licensee may determine after each round of play that the cards should be reshuffled.

(h) Whenever there is no gaming activity at a triple attack blackjack table that is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 13:69F-36.3(c) shall be completed.

**13:69F-36.5 Attack wagers; payout odds**

(a) If the point value of the player's hand exceeds 21, the player shall lose his or her first and, if placed, second and third attack wagers.

(b) If the point value of the player's hand is 21 (including blackjack) or if the player has a hand with six or more cards with a point value less than 21, the player shall win his or her first and, if placed, second and third attack wagers.

(c) If the point value of the player's hand is 20 or less with fewer than six cards and exceeds the point value of the dealer's hand or the dealer's hand exceeds 22, the player wins.

(d) If the point value of the player's hand is 20 or less with fewer than six cards and is equal to the point value of the dealer's or the point value of the dealer's hand is 22, the player's first and, if placed, second and third attack wagers shall be a push.

(e) All wagers at triple attack blackjack shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash may be accepted, provided it is confirmed by the dealer and casino supervisor, and that such cash is expeditiously converted into gaming chips or plaques in accordance with the rules of the Division.

(f) Except as otherwise provided in this subchapter, no wager shall be made, increased or withdrawn after the first card of the respective round has been dealt.

(g) If the point value of a player's hand exceeds 21, the dealer shall immediately collect the player's attack wagers. After each round of play is complete, the dealer shall collect all remaining losing first, second, and third attack wagers and pay all winning first, second, and third attack wagers at odds of 1 to 1.

(h) Except as expressly permitted by this subchapter, once the first card of any hand has been removed from the shoe by the dealer, no player shall handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.

(i) Once an insurance wager, a wager to double down or a wager to split pairs has been made and confirmed by the dealer, no player shall handle, remove or alter such wagers until a decision has been rendered and implemented with respect to that wager, except as expressly permitted by this subchapter.

(j) After the cards have been shuffled, a casino licensee may, in its discretion, prohibit any person, whether seated at the gaming table or not, who does not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of play at that gaming table unless the casino licensee chooses to permit the player to begin wagering or until a reshuffle of the cards has occurred.

**13:69F-36.6 Optional bonus wagers**

(a) A player at a triple attack blackjack table may make one or both of the following optional bonus wagers:

1. "Suited royal wager" is a wager that the player's first two cards will be one of the following two-card hands:
  - i. "King queen suited" is a hand consisting of a king and a queen of the same suit;
  - ii. "Two suited face cards" is a hand consisting of two cards, each a king, queen, or jack of the same suit; and
  - iii. "Two-card flush" is a hand consisting of two cards of the same suit regardless of rank.
  
2. "Triple match wager" is a wager that the player's first two cards and the dealer's first card dealt face up will be one of the following three or two card hands:
  - i. "Three-of-a-kind suited" is a hand consisting of three cards of the same rank and suit;
  - ii. "Three-of-a-kind unsuited" is a hand consisting of three cards of the same rank regardless of suit;
  - iii. "Pair suited" is a hand consisting of three cards, two of which are of the same rank and suit; and
  - iv. "Pair unsuited" is a hand consisting of three cards, two of which are of the same rank regardless of suit.

(b) Prior to the first card being dealt for each round of play, a player who has placed the first attack wager may make an additional bonus wager(s), which shall be in an amount not less than \$1.00 and shall not exceed the lesser of:

1. The amount of the player's first attack wager; or
2. A maximum amount established by the casino licensee, which limit shall be posted in accordance with N.J.A.C. 13:69F-8.3.

(c) The optional bonus wager(s) shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate area of the triple attack blackjack layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt to any player, and that such cash is expeditiously converted into gaming chips or plaques in accordance with the rules of the Division.

(d) Each winning suited royals wager shall be paid once for the highest ranking qualifying hand that can be formed at one of the following pay tables preselected by the casino licensee:

<u>Hand</u>	<u>Pay Table A</u>	<u>Pay Table B</u>
King Queen Suited	40 to 1	30 to 1
Two Suited Face Cards	10 to 1	12 to 1
Two-Card Flush	2 to 1	2 to 1



(e) Each winning triple match wager shall be paid once for the highest ranking qualifying hand that can be formed at one of the following pay tables preselected by the casino licensee:

<u>Hand</u>	<u>Pay Table A</u>	<u>Pay Table B</u>
Three-of-a-Kind Suited	150 to 1	50 to 1
Three-of-a-Kind Unsuited	20 to 1	8 to 1
Pair Suited	4 to 1	6 to 1
Pair Unsuited	2 to 1	2 to 1

(f) The optional bonus wager(s) shall have no bearing on any other wager made by a player at the game of triple attack blackjack.

**13:69F-36.7 Procedure for dealing the cards**

(a) All cards used at triple attack blackjack shall be dealt from a dealing shoe specifically designed for such purpose and located on the table to the left of the dealer.

(b) The dealer shall remove cards from the shoe with his or her left hand, turn them face upwards, and then place them on the appropriate area of the layout with his or her right hand, except that the dealer has the option to deal hit cards to the first two betting positions with his or her left hand.

(c) After the full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face downwards and place it in the discard rack, which shall be located on the table immediately to the right of the dealer. Each new dealer who comes to the table shall also burn one card as described in this subsection before the new dealer deals any cards to the players. The burn card shall be disclosed if requested by a player.

(d) To commence each round of play, all players shall make a first attack wager in the area marked "First Attack," and shall be afforded the opportunity to place a suited royals wager in the area marked "Suited Royals" and a triple match wager in the area marked "Triple Match." After all players have placed a first attack wager and optional bonus wagers, the dealer shall deal a card face up to each player.

(e) The dealer shall then offer all players the opportunity to place an additional wager or second attack wager in the area marked "Second Attack" in an amount equal to the player's first attack wager. After the dealer has offered all players

the opportunity to place a second attack wager and each player has placed or declined to place such wager, the dealer shall deal a card to himself or herself face up.

(f) The dealer shall then offer all players the opportunity to place a third wager or third attack wager in the area marked "Third Attack" in an amount equal to the player's first attack wager. A player may place a third attack wager regardless of whether the player placed a second attack wager. After the dealer has offered all players the opportunity to place a third attack wager and each player has place or decline to place such wager, the dealer shall deal a second card face up to each player and a second card face down to the dealer.

(g) After two cards have been dealt to each player and the dealer, the dealer shall with each player, beginning from his or her left announce the point total of each player and, if a player has placed either a suited royal wager or a triple match wager, determine and announce whether such wager(s) qualify for a payout in accordance with N.J.A.C. 13:69F-36.6. The dealer shall pay all winning bonus wagers and collect all losing bonus wagers. As each player's point total is announced, such player shall indicate whether he or she wishes to stand, draw, double down, or splitting pairs, as provided for by this subchapter.

(h) As each player indicates his or her decisions, the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decisions consistent with this subchapter and shall announce the new point total of such player after each additional card is dealt. If a player has been dealt blackjack or 21 in three or

more cards, the dealer shall pay the attack wagers for that hand when the point total is announced.

(i) After the decisions of each player have been implemented and all additional cards have been dealt, any additional cards authorized to be dealt to the hand of the dealer by N.J.A.C. 13:69F-36.11 shall be dealt face upwards at this time, after which the dealer shall announce his or her point total. In lieu of the requirements of this subsection, one of the procedures set forth in (k) below may be implemented.

(j) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each player's hand in case of question or dispute. The dealer shall pick up the cards beginning with those of the player to his or her far right and moving counterclockwise around the table. After all the players' cards have been collected, the dealer shall pick up his or her cards against the bottom of the players' cards and place them in the discard rack.

(k) In lieu of the procedure set forth in (c) and (i) above, a casino licensee may permit the dealer to deal his or her hole card face downward after a second card and before additional cards are dealt to the players; provided, however, that the dealer shall not look at the face of the hole card until after all other cards requested by the players pursuant to those regulations are dealt to them. Notwithstanding the foregoing, if a casino licensee elects to utilize a card reader device and the dealer's first card dealt face up is an ace, king, queen or jack of any suit, the dealer shall determine whether the hole card will give the dealer a blackjack prior to dealing any additional cards to the

players at the table. The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone, including the dealer, at the table. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager(s) shall be settled in accordance with N.J.A.C. 13:69F-36.5 and 36.6, as applicable. Any casino licensee using this alternate dealing procedure shall provide notice thereof.

(l) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed, after which the dealer shall:

1. Collect the cards as provided in (j) above;
2. Remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing; and
3. Shuffle the cards.

(m) No player or spectator shall handle, remove or alter any cards used to game at triple attack blackjack except as explicitly permitted by this subchapter, and no dealer or other casino employee shall permit a player or spectator to engage in such activity.

(n) Each player at the table shall be responsible for correctly computing the point count of his or her hand, and no player shall rely on the point counts or the determination of the outcome of any optional bonus wager required to be announced

by the dealer under this section without checking the accuracy of such announcement  
himself or herself.

**13:69F-36.8 Doubling down**

(a) Except for when a player is dealt a blackjack, a player may elect to double down, that is, make up an additional wager, in an amount equal to or less than the amount of the sum of the player's attack wager, on the two or more cards dealt to that player, including any hands resulting from a split pair, on the condition that only one additional card shall be dealt to each hand on which the player has elected to double down. In such circumstances, the one additional card shall be dealt face upwards and placed sideways on the layout.

(b) Winning wager(s) on a doubled hand shall be paid in accordance with N.J.A.C. 13:69F-36.5(e).

(c) If a dealer has a blackjack after a player doubles down, the dealer shall collect only the amount of the original wager(s) of such player, and shall not collect the additional amount wagered in doubling down.

**13:69F-36.9 Splitting pairs**

(a) Whenever the initial two cards dealt to a player are identical in value, the player may elect to split the hand into two separate hands, provided that the player makes a wager on the second hand so formed in an amount equal to the sum of his or her attack wager(s).

(b) When a player splits pairs, the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to any other hand.

(c) After a second card is dealt to a split pair, the dealer shall announce the point total of such hand and the player shall indicate his or her decision to stand, draw or double down with respect thereto. A player may also split pairs again if the second card dealt to an incomplete hand is identical in value to the split pair; provided, however, that a casino licensee may, in its discretion, permit a player to split pairs a maximum of three times (total of four hands).

(d) If the dealer obtains blackjack after a player splits pairs, the dealer shall collect only the amount of the original attack wager(s) of such player, and shall not collect the additional amount wagered in splitting pairs.

(e) When a player elects to split a pair of aces, each ace shall receive only one card unless the player elects to double down after an additional card is dealt to an ace. The player shall place a wager in an amount equal to or less than the aggregate attack wagers placed on the two card hand (an ace and the additional card dealt to the ace).





### **13:69F-36.10 Insurance**

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance wager, which shall win if the dealer's second card is a king, queen, or jack and shall lose if the dealer's second card is an ace, two, three, four, five, six, seven, eight, or nine.

(b) An insurance wager shall be made by placing on the insurance line of the layout an amount not more than half the aggregate amount staked on the player's attack wagers, except that a player may wager an amount in excess of half the aggregate of the attack wagers to the next unit that can be wagered in chips, when because of the limitation of the value of chip denominations, exactly half the aggregate of the attack wagers cannot be wagered. All insurance wagers shall be placed immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table. If a card reader device is in use, all insurance wagers shall be placed prior to the dealer inserting his or her hole card into the card reader device.

(c) All winning insurance wagers shall be paid at odds of 2 to 1, except that if the dealer has a blackjack comprised of two cards of the same suit, the winning insurance wager shall be paid at odds of 5 to 1.

(d) All losing insurance wagers shall be collected by the dealer immediately after the dealer draws his or her second face up card or discloses his or her hole card and before the dealer draws any additional cards.

**13:69F-36.11 Drawing of additional cards by players and the dealer**

(a) A player may elect to draw additional cards whenever his or her point count total is less than 21, except that:

1. A player having blackjack or a hard total of 21 may not draw additional cards; and
2. A player electing to double down shall draw only one additional card.

(b) Except as provided in (c) below, a dealer shall draw additional cards to his or her hand until the dealer has a hard total of 17, 18, 19, 20, or 21 or a soft total of 18, 19, 20, or 21, at which point no additional cards shall be drawn.

(c) A dealer shall draw no additional cards to his or her hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will have no effect on the outcome of the round of play.

**13:69F-36.12 More than one player wagering on a box**

(a) Unless otherwise directed by the Division, a casino licensee may permit from one to three people to wager on any one box of the triple attack blackjack layout, provided that the first person wagering on that box consents to additional players wagering on such box, and provided further that the casino licensee adheres to such procedures and limitations imposed by the Division as dictated by the particular circumstances.

(b) Whenever more than one player wagers on a box, only the player seated at that box shall have the exclusive right to call the decisions with regard to the cards dealt to such box. In the case of no seated player, the person with the highest wager in the box shall have such right.

(c) The player calling the decisions with respect to any box shall place his or her wager in that portion of the box closest to the dealer's side of the table and all other players wagering on such box shall place their wagers immediately behind and in a vertical line with the aforementioned wager.

(d) Whenever more than one player is wagering on a box and the player calling the decisions decides to double down, the other players may also double their wagers but shall not be required to do so. In any event, only one additional card shall be dealt to the hand that is subject to the double down decision.

(e) Whenever more than one player is wagering on a box and the player calling the decisions decides to place an additional bet in the double and triple attack

boxes, the other players may also place an additional bet in the double and triple attack boxes, but shall not be required to do so.

(f) Whenever more than one player is wagering on a box and the player calling the decisions decides to split pairs, the other players shall either make an additional wager to cover each split pair or designate the split pair to which their initial wager shall apply.

(g) Whenever more than one player is wagering on a box, each player shall have the right to make an insurance wager, regardless of whether the other players on that box make such a wager.

(h) The Division and its agents shall have the discretion and authority to limit, control and regulate the implementation of this section as is appropriate under the circumstances which shall include, without limitation, the right to limit the number of tables at which this procedure is permitted, the right to limit the number of boxes at each table on which more than one person can wager and the right to require the casino licensee to establish the ability of its dealers to implement this section.

**13:69F-36.13 Player wagering on more than one box**

A player may only wager on one box at a triple attack blackjack table unless the casino licensee, in its discretion, permits the player to wager on additional boxes.

### **13:69F-36.14 Irregularities**

(a) A card found turned face up in the shoe shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.

(b) If a 10 card of any suit is found in the shoe, it shall not be used in the game and shall be removed from the shoe and destroyed by a floorperson in a manner approved by the Division. If more than one 10 card is found in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.

(c) A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.

(d) If the dealer fails to deal the first card to himself or herself before dealing the second of the first two cards to each player, the round of play shall be void.

(e) After the initial two cards have been dealt to each player and a card is drawn in error and exposed to the players, such card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player refusing to accept such card shall not have any additional cards dealt to him or her during such round. If the card is refused by the player and the dealer cannot use the card, the card shall be burned.

(f) If the dealer has a hard point count of 17 or higher and accidentally draws a card for himself or herself, such card shall be burned.

(g) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack shall be shuffled and cut, the first card shall be drawn face down and burned, and the dealer shall complete the round of play.

(h) If no cards are dealt to a player, the player shall be included in the next deal. If only one card is dealt to the player's hand, at the player's option, the dealer shall deal the second card to the player after all other players have received a second card.

(i) If after receiving the first two cards, the dealer fails to deal an additional card or cards to a player who has requested such cards, then, at the player's option, the dealer shall either deal the additional cards after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or shall call the player's hand dead and return the player's original wager(s).

(j) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled.

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

(l) If the dealer inserts his or her hole card into a card reader device when the value of his or her first card is not an ace, king, queen, or jack, the dealer, after notification to a casino supervisor, shall:



1. If the particular card reader device in use provides any player with the opportunity to determine the value of the hole card, call all hands dead, collect the cards and return each player's wager; or
2. If the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card, continue play.

(m) If a card reader device malfunctions, the dealer may only continue dealing the game of triple attack blackjack at that table using the dealing procedures applicable when a card reader device is not in use.

## **SUBCHAPTER 37. MINI-TEX 3 CARD HOLD 'EM**

### **13:69F-37.1 Definitions**

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

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

“Burn” means to remove the top or next card from the deck and place it face down in the discard rack without revealing it to anyone.

“Community card” means any of the three cards dealt face up in the center of the table that are used by each player and the dealer with his or her individual two cards to form the best possible three-card poker hand.

“Flop” means the first two community cards dealt face up to the area designated for the placement of the community cards.

“Flop wager” means the second wager, equal to the amount of the player’s ante, that is required to be placed prior to the flop being dealt in order for the player to continue participation in the round of play.

“Fold” means the withdrawal of a player from a round of play by electing not to make the wager required to continue to participate in the round of play.

“Hand” means the highest ranking three-card hand that can be formed from the three community cards and the two cards dealt to the dealer or a player, using at least one of the two cards dealt to the player by the dealer.

“Hole card” means either of the two cards dealt to each player by the dealer at the beginning of each round of play.

“Push” means a tie.

“Play wager” means the fourth wager, equal to twice the amount of the player’s ante, that the player is required to place prior to the showing of the dealer’s cards in order for the player to continue participation in the round of play.

“Pocket poker hand” means the two cards dealt face down to each player which determine the result of the optional pocket poker wager placed by the player.

“Pocket poker wager” means the optional, supplemental wager on whether the two cards dealt to a player qualify for a posted payout.

“Push” means a tie.

“Rank” or ranking means the relative position of a card or group of cards.

“River” or “river card” means the third and final community card dealt face up to the designated area of the layout.

“River wager” means the third wager, equal to the amount of the player’s ante, that is required to be placed prior to the river being dealt in order for the player to continue participation in the round of play.

“Round of play” or “round” means one complete cycle of play during which all players playing at the table have been dealt a hand, have folded or wagered upon it, and have had their wagers paid or collected in accordance with this subchapter.

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

“Suit” means one of the four categories of cards: club, diamond, heart, or spade, with no suit being higher in rank than another.

**13:69F-37.2 Cards; number of decks**

(a) Except as provided in (b) below, the game of mini-tex 3 card hold 'em poker shall be played with one deck of cards that meets the requirements of the rules of the Division and two additional solid yellow or green cover cards.

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

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

**13:69F-37.3 Opening of the table for gaming**

(a) After receiving the cards at the table, the dealer shall comply with the rules of the Division for the initial shuffling and dealing of cards.

(b) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table, each deck of cards shall be separately prepared for dealing in accordance with the rules of the Division.

**13:69F-37.4 Shuffle and cut the cards**

(a) Immediately prior to the commencement of play and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that they are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the rules of the Division.
2. If the cards were shuffled manually, cut the cards in accordance with the procedures set forth in (c) below.

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

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;
  - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of a cover card;
  - iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card

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

2. Deal the cards in accordance with the procedures set forth in the rules of the Division.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at a mini-tex 3 card hold 'em table that is open for gaming, the licensee shall comply with the rules of the Division for an inactive table.



**13:69F-37.5 Mini-tex 3 card hold' em hand rankings**

(a) The rank of the cards used in mini-tex 3 card hold 'em poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a two and three. In determining either the dealer's or player's best three-card poker hand, at least one hole card must be used in combination with the community cards.

(b) The permissible poker hands at the game of mini-tex 3 card hold 'em poker, in order of highest to lowest rank, shall be:

1. "Straight flush" is a hand consisting of three cards of the same suit in consecutive ranking, with ace, king, and queen being the highest ranking three-card straight flush and ace, two and three being the lowest three-card straight flush; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (for example king, ace, and two);
2. "Three-of-a-kind" is a hand consisting of three cards of the same rank, with three aces being the highest ranking three of a kind and three twos being the lowest ranking three of a kind;
3. "Straight" is a hand consisting of three unsuited cards of consecutive rank, with an ace, king, and queen being the highest ranking straight and an ace, two, and three being the lowest

ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (for example king, ace, and two);

4. "Flush" is a hand consisting of three cards of the same suit, not in consecutive order, with ace, king, and jack being the highest ranking flush and two, three, and five being the lowest ranking flush;
5. "Pair" is a hand consisting of two cards of the same rank, with two aces being the highest ranking pair and two twos being the lowest ranking pair; and
6. "High value card" is a hand that is not listed in (b)1 through 5 above, the value of which is determined by the highest ranking card in the hand.

(c) When comparing two hands which are of identical rank pursuant to the provisions of this section, or which contain none of the hands authorized in this section, the hand which contains the highest ranking card as provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered a push.

(d) The permissible poker hands at the game of mini-tex 3 card hold 'em poker, for purposes determining the result of a pocket poker wager, shall be:

1. "Royal straight flush" is a hand consisting of ace-king of the same suit;
2. "Pair of aces" is a hand consisting of two aces;
3. "Straight flush" is a hand consisting of two cards of the same suit in consecutive ranking;
4. "Pair" is a hand consisting of two cards of the same rank; and
5. "Straight" is a hand consisting of two unsuited cards of consecutive rank.

**13:69F-37.6 Wagers**

(a) All wagers at mini-tex 3 card hold 'em poker shall be made by placing gaming chips or plaques, and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) All wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure set forth in the rules of the Division. Except as provided in N.J.A.C. 13:69F-37.10, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) Upon placing an ante wager, a player may also place a pocket poker wager in at least the minimum amount established by the casino licensee by placing the desired amount on the designated betting area of the layout. The outcome of the pocket poker wager shall have no bearing on any other wager made by the player at the game of mini-tex 3 card hold 'em poker.

(d) Flop, river and play wagers shall be made in accordance with the provisions of N.J.A.C. 13:69F-37.10.

(e) Only players who are seated at the mini-tex 3 card hold 'em poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

**13:69F-37.7 Procedure for dealing the cards from a manual dealing shoe**

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of the rules of the Division. Once the procedures required by N.J.A.C. 13:69F-37.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by the automated card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards.

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is the closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(d) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;
2. One card face down to the area designated for the dealer's hand under a cover card;
3. A second card face down to each player; and
4. A second card face down to an area designated for the dealer's hand under the cover card.

(e) After two cards have been dealt to each player and to the area designated for the dealer's hand, and after all community cards have been dealt, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (f) below, place the stub in the discard rack without exposing the cards.

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

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player or the area designated for the placement of the dealer's hand has more or less than two cards) but 52 cards remain in the deck, all hands shall be void. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table.

**13:69F-37.8 Procedure for dealing the cards from the hand**

(a) A casino licensee may, in its discretion, permit a dealer to deal the cards used to play mini-tex 3 card hold 'em poker from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by the rules of the Division have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;
2. One card face down to the area designated for the dealer's hand under a cover card;
3. A second card face down to each player; and
4. A second card face down to the area designated for the dealer's hand under the cover card.

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

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The stub shall be counted in accordance with the provisions of N.J.A.C. 13:69F-37.7.



**13:69F-37.9 Procedures for dealing the cards from an automated dealing shoe**

(a) A casino licensee may, in its discretion, choose to have the cards used to play mini-tex 3 card hold 'em poker dealt from an automated dealing shoe which dispenses cards in stacks of two cards, provided that the shoe, its location and the procedures for its use comply with the rules of the Division.

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

1. Once the procedures required by these rules have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall deliver the first stack of two cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 13:69F-37.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with N.J.A.C. 13:69F-37.6. The dealer shall then place a cover card on top of the dealer's stack of two cards in the automated dealing shoe and deliver the stack face down with the cover card on top to the area designated for the dealer's hand.

(d) After each stack of two cards has been dispensed and delivered in accordance with this section, the dealer shall remove the remaining cards from the automated dealing shoe and, following the procedures set forth in this subchapter, deal from his or her hand the three community cards in accordance with the provisions of N.J.A.C. 13:69F-37.10. After all community cards have been dealt, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The stub shall be counted in accordance with the provisions of N.J.A.C. 13:69F-37.7.

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

**13:69F-37.10 Procedure for completion of each round of play; collection and payment of wagers**

(a) After the dealing procedures have been completed, each player shall examine his or her cards without exposing them to any person, replace the cards face down on the layout and either place a flop wager or fold and forfeit the ante wager.

1. If a player chooses to place a flop wager, the wager shall be placed in the designated flop betting area.
2. If a player folds, the player's ante shall be collected by the dealer and placed in the table inventory container.
  - i. If the player has also placed a pocket poker wager, the player's cards shall remain on the table pending resolution of the pocket poker wager at the conclusion of the round of play.
  - ii. If no pocket poker wager has been made, the dealer shall immediately spread the cards of the folded hand face down, collect the cards and place them in the discard rack.

(b) Once all players have either placed a flop wager or folded, the dealer shall burn the next card. The dealer shall then turn face up the next two cards in the deck (the flop) and place them in the designated area for the community cards.

(c) Prior to revealing the river card, the dealer shall, starting with the player farthest to the dealer's left who has placed a flop wager and proceeding around the table in a clockwise manner, ask each player if he or she wishes to place a river wager or fold and forfeit the ante and flop wagers.

1. If a player elects to place a river wager, the wager shall be placed in the designated river betting area.
2. If a player folds, the player's ante and flop wagers shall be collected by the dealer and placed in the table inventory container.
  - i. If the player has also placed a pocket poker wager, the player's cards shall remain on the table pending resolution of the pocket poker wager at the conclusion of the round of play.
  - ii. If no pocket poker wager has been made, the dealer shall immediately spread the cards of the folded hand face down, collect the cards and place them in the discard rack.

(d) Once all remaining players have either placed a river wager or folded, the dealer shall burn the next card face down. The dealer shall then turn face up the next card in the deck (the river) and place it in the designated area for the community cards.

(e) Once the dealer has revealed the river card, the dealer shall, starting with the player farthest to the dealer's left who has placed a river wager and proceeding around the table in a clockwise manner, ask each player if he or she wishes to place a play wager or fold and forfeit the ante, flop and river wagers.

1. If a player elects to place a play wager, the wager shall be placed in the designated play betting area.

2. If a player folds, the player's ante, flop and river wagers shall be collected by the dealer and placed in the table inventory container.
  - i. If the player has also placed a pocket poker wager, the player's cards shall remain on the table pending resolution of the pocket poker wager at the conclusion of the round of play.
  - ii. If no pocket poker wager has been made, the dealer shall immediately spread the cards of the folded hand face down, collect the cards and place them in the discard rack.

(f) Once all remaining players have either placed a play wager or folded, the dealer shall remove the cover card on top of the dealer's cards and place it on the table layout. The dealer shall then turn the dealer's two cards face up, and announce and place the cards to indicate the best possible three-card poker hand that can be formed using a minimum of one of the dealer's two cards and not more than two of the community cards.

(g) Starting with the player farthest to the dealer's right who has placed a play wager and proceeding in a counterclockwise manner around the table, the dealer shall turn face up the two cards of each player who has placed a play wager and announce the best possible three-card poker hand that can be formed using a minimum of one of the player's two cards and not more than two of the community cards. The wagers of each player shall be resolved one player at a time regardless of outcome.

Unless a player has placed a pocket poker wager, the hand of the player shall then be immediately collected by the dealer and placed in the discard rack.

1. At the election of the casino licensee, the qualifying rank of the dealer's hand shall be either ace-king or a pair and shall be pre-designated in the rules of the game submission.
2. If the player's three-card hand has a lower rank than the dealer's three-card poker hand, the player shall lose and the dealer shall immediately collect any ante, flop, river and play wagers made by the player and place the wagers in the table inventory container.
3. If the player's three-card hand has a higher rank than the dealer's three-card poker hand and the dealer's hand qualifies, the player shall win and the dealer shall pay any ante, flop, river and play wagers made by the player in accordance with the payout odds set forth in N.J.A.C. 13:69F-37.11.
4. If the player's three-card hand has a higher rank than the dealer's three-card poker hand and the dealer's hand fails to qualify, the player shall win and the dealer shall pay any ante, flop and river wagers. The play wager shall be deemed a push and neither be paid nor collected.
5. If the player's three-card poker hand and the dealer's three-card poker hand are of equal rank, the player's hand shall be a push. In such case, the dealer shall not collect or pay the player's wagers.

6. After settling a player's ante, flop, river, and play wagers, the dealer shall settle any pocket poker wager made by the player by determining whether the player's two cards qualify for a payout in accordance with N.J.A.C. 13:69F-37.11. A winning pocket poker wager shall be paid without regard to the outcome of any other wager made by the player. After the pocket poker wager of the player is settled, the dealer shall immediately collect the cards of that player and place them in the discard rack.

(h) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

**13:69F-37.11 Payout odds**

(a) The payout odds for winning wagers at mini-tex 3 card hold 'em poker printed on any sign or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win," and no odds shall be stated through the use of the word "for."

(b) A casino licensee shall pay each winning ante, flop, river and play wagers at odds of 1 to 1.

(c) A casino licensee shall pay each winning pocket poker wager at the game of mini-tex 3 card hold 'em poker at no less than the odds set forth in one alternative pay tables below pre-selected by the casino licensee:

<u>Hand</u>	<u>Table A</u>	<u>Table B</u>	<u>Table C</u>
Royal Straight Flush	25 to 1	40 to 1	50 to 1
Pair of Aces	20 to 1	35 to 1	40 to 1
Straight Flush	5 to 1	5 to 1	5 to 1
Pair	3 to 1	3 to 1	2 to 1
Straight	2 to 1	1 to 1	1 to 1



### **13:69F-37.12 Irregularities**

(a) If any card dealt to the dealer in mini-tex 3 card hold 'em poker is exposed prior to each player having either folded or placed a flop, river or play wager pursuant to N.J.A.C. 13:69F-37.10, all hands shall be void. If a player has placed a pocket poker wager, such wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 13:69F-37.11(c).

(b) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled. If the card(s) are found face up after each player and the dealer has received their initial two cards, any pocket poker side wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 13:69F-37.11(c).

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

(d) If a player is dealt an incorrect number of cards, that player's hand shall be void and the cards shall be reshuffled. If the dealer is dealt an incorrect number of cards, all players' hands shall be void unless the dealer can deal himself or herself the correct number of cards in sequence, provided that such cards have not already been turned face up.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the rules of the Division.

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

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

**13:69F-37.13 Prohibition against a player wagering on more than one player position**

A player shall not be permitted to wager on more than one player position at a mini-tex 3 card hold 'em poker table.