

§ 13:69E-1.12 Baccarat and minibaccarat tables; physical characteristics

(a) – (c) (No Change.)

(d) The layout for a baccarat or minibaccarat table shall be approved by the Commission and shall contain, at a minimum:

1. – 10. (No change.)

11. If a casino licensee offers the Jackpot Baccarat 4-Card Hand wager in baccarat-punto banco pursuant to N.J.A.C. 13:69F-3.2(a)8 or in mini-baccarat pursuant to 13:69F-7.2(a)8,

- i. An area at each player position designed for placement of the wager; and**
- ii. An inscription identifying the payout odds for the wager unless the casino licensee chooses to comply (j) below.**

(e) – (i) (No change.)

(j) If the payout odds are not inscribed on the layout as provided by (d)11ii above, a sign shall be posted at each baccarat-punto banco or mini-baccarat table offering the Jackpot Baccarat 4-Card Hand wager indicating the payout odds for the wager.

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. If a casino licensee offers the Royal Baccarat Bonus wager, the game shall be played with eight decks of cards and two additional cutting cards. **If a casino licensee offers the Jackpot Baccarat 4-Card Hand wager, the game shall be played with six or eight decks of cards and two additional cutting cards.** The cutting cards shall be opaque and in a solid color readily distinguishable edges of the playing cards.

(b) – (c) (No change.)

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. – 7. (No change.)

8. At the discretion of the casino licensee, a Jackpot Baccarat 4-Card Hand wager may be made on whether the first two cards of the Player Hand and Banker Hand form a hand that qualifies for payout

in accordance with a paytable pre-selected by the casino licensee by placing gaming chips, plaques and, if applicable, a match play coupon on the appropriate betting areas of the table pursuant to N.J.A.C. 13:69E-1.12(11).

(b) – (c) (No change.)

13:69F-3.3 Payout odds; vigorish

(a) – (l) (No change.)

(m) If a casino licensee offers the Jackpot Baccarat 4-Card Hand wager authorized by N.J.A.C. 13:69F-3.2(a)8, winning wagers shall be paid by the casino licensee if the player’s four-card hand based on the first two cards of the Player Hand and Banker Hand are recognized in one of the following paytables, as pre-selected by the casino licensee:

	Paytable 1	Paytable 2	Paytable 3	Paytable 4	Paytable 5
Hand Rank	Pays	Pays	Pays	Pays	Pays
Mini Royal	2,000 to 1	500 to 1	1,000 to 1	1,000 to 1	2,000 to 1
Four of a Kind	150 to 1	100 to 1	100 to 1	100 to 1	100 to 1
Straight Flush	50 to 1	50 to 1	50 to 1	50 to 1	50 to 1
Three of a Kind	15 to 1	15 to 1	15 to 1	15 to 1	15 to 1
Flush	12 to 1	12 to 1	12 to 1	12 to 1	12 to 1
Straight	10 to 1	10 to 1	10 to 1	10 to 1	10 to 1
Two Pair	5 to 1	5 to 1	5 to 1	5 to 1	5 to 1
Pair of Aces	2 to 1	3 to 1	2 to 1	3 to 1	2 to 1

	Paytable 6	Paytable 7	Paytable 8	Paytable 9	Paytable 10
Hand Rank	Pays	Pays	Pays	Pays	Pays
Mini Royal	500 to 1	250 to 1	300 to 1	500 to 1	500 to 1
Four of a Kind	100 to 1	75 to 1	50 to 1	100 to 1	100 to 1
Straight Flush	50 to 1	50 to 1	40 to 1	50 to 1	50 to 1
Three of a Kind	15 to 1	15 to 1	15 to 1	15 to 1	15 to 1
Flush	10 to 1	10 to 1	10 to 1	10 to 1	10 to 1
Straight	5 to 1	5 to 1	5 to 1	6 to 1	6 to 1
Two Pair	4 to 1	4 to 1	4 to 1	5 to 1	4 to 1
Pair of Aces	2 to 1	2 to 1	2 to 1	2 to 1	2 to 1
Pair 10's - K's	Push	Push	Push	Push	Push

1. **For purposes of the hands that qualify for payout for the Jackpot Baccarat 4-Card Hand wager:**
 - i. **The rank of the cards used in the Jackpot Baccarat 4-Card Hand, wager in order of the highest to the lowest, 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" with a two, three, and four.**
 - ii. **"Suit" shall mean one of the four categories of cards that is, diamond, spade, club, or heart. All suits shall be considered equal in rank.**
 - iii. **The hands recognized for payout for the Jackpot Baccarat 4-Card Hand wager, in order of highest to lowest rank, shall be:**
 - (1) **"Mini Royal" is a hand consisting a(n) ace, king, queen, and jack of the same suit.**

- (2) **“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;**
- (3) **"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;**
- (4) **"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;**
- (5) **"Flush" is a hand consisting of four cards of the same suit, regardless of rank;**
- (6) **"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;**
- (7) **"Two pair" is a hand consisting of two "pairs";**
- (8) **“Pair of Aces” is a hand consisting of two aces, regardless of suit.**

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

(a) – (d) (No change.)

- (e) **If a casino licensee offers the Jackpot Baccarat 4-Card Hand wager authorized by N.J.A.C. 13:69F-3.2(a)8, the curator shall deal an initial four cards from the shoe. The first and third card dealt shall be placed face up and constitute the first and second cards of the “Player Hand”. The second and fourth card dealt shall be placed face up and constitute the first and second card of the “Banker Hand”.**

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.” If the Royal Baccarat Bonus wager authorized by N.J.A.C. 13:69F-3.3(a)7 is offered, the dealer shall announce the hand that qualifies for the highest single payout formed from the cards dealt during the round of play. **If a player placed a Jackpot Baccarat 4-Card Hand wager authorized by N.J.A.C. 13:69F-3.2(a)8, after each hand has received the initial cards, the dealer shall evaluate the player’s four-card hand based on the first two cards of the Player Hand and the Banker Hand and immediately pay out any qualifying hand pursuant to N.J.A.C. 13:69F-3.3(m). If the player’s four-card hand based on the first two cards of the Player Hand and the Banker Hand do not make a qualifying hand pursuant to N.J.A.C. 13:69F-3.3(m), the dealer immediately collects the Jackpot Baccarat 4-Card Hand wager. After all Jackpot Baccarat 4-Card Hand wagers are settled, the round shall continue in accordance with N.J.A.C. 13:69F-3.8.**

(b) – (c) (No change.)

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. If a casino licensee offers the Royal Baccarat Bonus wager, the game shall be played with eight decks of cards and two additional cutting cards. **If a casino licensee offers the Jackpot Baccarat 4-Card Hand wager, the game shall be played with six or eight 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) – (d) (No change.)

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. – 7. (No change.)

8. At the discretion of the casino licensee, a Jackpot Baccarat 4-Card Hand wager may be made on whether the first two cards of the Player Hand and Banker Hand form a hand that qualifies for payout in accordance with a payable pre-selected by the casino licensee by placing gaming chips, plaques and, if applicable, a match play coupon on the appropriate betting areas of the table pursuant to N.J.A.C. 13:69E-1.12(11).

(b) – (e) (No change.)

13:69F-7.3 Payout odds; vigorish

(a) – (l) (No change.)

(m) If a casino licensee offers the Jackpot Baccarat 4-Card Hand wager authorized by N.J.A.C. 13:69F-7.2(a)8, winning wagers shall be paid by the casino licensee if the player’s four-card hand based on the first two cards of the Player Hand and Banker Hand are recognized in one of the following paytables, as pre-selected by the casino licensee:

	Paytable 1	Paytable 2	Paytable 3	Paytable 4	Paytable 5
Hand Rank	Pays	Pays	Pays	Pays	Pays
Mini Royal	2,000 to 1	500 to 1	1,000 to 1	1,000 to 1	2,000 to 1
Four of a Kind	150 to 1	100 to 1	100 to 1	100 to 1	100 to 1
Straight Flush	50 to 1	50 to 1	50 to 1	50 to 1	50 to 1
Three of a Kind	15 to 1	15 to 1	15 to 1	15 to 1	15 to 1
Flush	12 to 1	12 to 1	12 to 1	12 to 1	12 to 1
Straight	10 to 1	10 to 1	10 to 1	10 to 1	10 to 1
Two Pair	5 to 1	5 to 1	5 to 1	5 to 1	5 to 1
Pair of Aces	2 to 1	3 to 1	2 to 1	3 to 1	2 to 1

	Paytable 6	Paytable 7	Paytable 8	Paytable 9	Paytable 10
Hand Rank	Pays	Pays	Pays	Pays	Pays
Mini Royal	500 to 1	250 to 1	300 to 1	500 to 1	500 to 1
Four of a Kind	100 to 1	75 to 1	50 to 1	100 to 1	100 to 1
Straight Flush	50 to 1	50 to 1	40 to 1	50 to 1	50 to 1
Three of a Kind	15 to 1	15 to 1	15 to 1	15 to 1	15 to 1
Flush	10 to 1	10 to 1	10 to 1	10 to 1	10 to 1
Straight	5 to 1	5 to 1	5 to 1	6 to 1	6 to 1
Two Pair	4 to 1	4 to 1	4 to 1	5 to 1	4 to 1
Pair of Aces	2 to 1	2 to 1	2 to 1	2 to 1	2 to 1
Pair 10's - K's	Push	Push	Push	Push	Push

2. For purposes of the hands that qualify for payout for the Jackpot Baccarat 4-Card Hand wager:
- iv. The rank of the cards used in the Jackpot Baccarat 4-Card Hand, wager in order of the highest to the lowest, 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" with a two, three, and four.
 - v. "Suit" shall mean one of the four categories of cards that is, diamond, spade, club, or heart. All suits shall be considered equal in rank.
 - vi. The hands recognized for payout for the Jackpot Baccarat 4-Card Hand wager, in order of highest to lowest rank, shall be:
 - (1) "Mini Royal" is a hand consisting a(n) ace, king, queen, and jack of the same suit.

- (2) **“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;**
- (3) **"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;**
- (4) **"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;**
- (5) **"Flush" is a hand consisting of four cards of the same suit, regardless of rank;**
- (6) **"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;**
- (7) **"Two pair" is a hand consisting of two "pairs";**
- (8) **“Pair of Aces” is a hand consisting of two aces, regardless of suit.**

13:69F-7.7 Hands of player and banker; procedure for dealing initial two cards to each hand

(a) – (i) (No change.)

- (j) **If a casino licensee offers the Jackpot Baccarat 4-Card Hand wager authorized by N.J.A.C. 13:69F-7.2(a)8, the curator shall deal an initial four cards from the shoe. The first and third card dealt shall be placed face up and constitute the first and second cards of the “Player Hand”. The second and fourth card dealt shall be placed face up and constitute the first and second card of the “Banker Hand”.**

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 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-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. 13:69F7.3(i), if a “dragon 7 hand” is dealt, the dealer shall announce “dragon

7.” If the Royal Baccarat Bonus wager authorized by N.J.A.C. 13:69F-7.3(a)7 is offered, the dealer shall announce the hand that qualifies for the highest single payout formed from the cards dealt during the round of play. **If a player placed a Jackpot Baccarat 4-Card Hand wager authorized by N.J.A.C. 13:69F-7.2(a)8, after each hand has received the initial cards, the dealer shall evaluate the player’s four-card hand based on the first two cards of the Player Hand and the Banker Hand and immediately pay out any qualifying hand pursuant to N.J.A.C. 13:69F-7.3(m). If the player’s four-card hand based on the first two cards of the Player Hand and the Banker Hand do not make a qualifying hand pursuant to N.J.A.C. 13:69F-7.3(m), the dealer immediately collects the Jackpot Baccarat 4-Card Hand wager. After all Jackpot Baccarat 4-Card Hand wagers are settled, the round shall continue in accordance with N.J.A.C. 13:69F-7.8.**

(b) – (e) (No change.)