

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

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. - 7. (No change.)

8. If a casino licensee offers the optional bonus wager authorized by N.J.A.C. 13:69F-3.2(a)5 or 7.2(a)5:

i. (No change.)

ii. An inscription identifying the payout odds for the optional bonus wager unless the casino licensee chooses to comply with (g) below; [and]

9. If a casino licensee offers the no vigorish variation of baccarat-punto banco or mini-baccarat pursuant to N.J.A.C. 13:69F-3.3(h) or 7.3(i), respectively:

i. (No change.)

ii. An inscription identifying the payout odds for the dragon 7 wager unless the casino licensee chooses to comply with (h) below; **and**

10. If a casino licensee offers the Royal Baccarat Bonus wager in baccarat-punto banco pursuant to N.J.A.C. 13:69F-3.2(a)7 or in mini-baccarat pursuant to 13:69F-7.2(a)7,

i. **An area at each player position designated for**

placement of the wager; and

ii. An inscription identifying the payout odds for the wager unless the casino licensee chooses to comply with (i) below.

(e) - (h) (No change.)

(i) If the payout odds are not inscribed on the layout as provided by (d)10ii above, a sign shall be posted at each baccarat-punto banco or mini-baccarat table offering the Royal Baccarat Bonus 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.** 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.- 6. (No change.)

7. At the discretion of the casino licensee, a Royal Baccarat Bonus wager may be made on whether the cards dealt in the round of play (4 cards, 5 cards or 6 cards) form a hand that qualifies for payout in accordance with a pay table pre-selected by the casino

licensee. A Royal Baccarat Bonus wager may be offered in either a non-progressive configuration or a progressive configuration.

Additional rules for the implementation of the Royal Baccarat Bonus wager in the progressive configuration are set forth at N.J.A.C. 13:69F-3.13.

(b) - (d) (No change.)

13:69F-3.3 Payout odds; vigorish

(a) - (i) (No change.)

(j) If a casino licensee offers the Royal Baccarat Bonus wager authorized by N.J.A.C. 13:69F-3.2(a)7 in a non-progressive configuration, winning wagers shall be paid by the casino licensee for the highest single dollar payout for a hand recognized in one of the pay tables below, as pre-selected by the casino licensee. A casino licensee may further implement a non-progressive Royal Baccarat Bonus in accordance with the provisions in (j)1 through (j)4) below.

Hand	Table A	Table B	Table C
Six-of-a-Kind	10,000 to 1	5,000 to 1	10,000 to 1
Royal Flush	2,000 to 1	2,000 to 1	2,000 to 1
Straight Flush	1,000 to 1	1,000 to 1	1,000 to 1
Five-of-a-Kind	500 to 1	500 to 1	500 to 1
Four-of-a-Kind	20 to 1	20 to 1	20 to 1
Full House	10 to 1	10 to 1	15 to 1
Flush	5 to 1	5 to 1	5 to 1
Straight	4 to 1	4 to 1	4 to 1
Three-of-a-Kind	3 to 1	3 to 1	3 to 1

Two Pair	2 to 1	2 to 1	2 to 1
One Pair (Jacks or better)	1 to 1	1 to 1	1 to 1

Hand	Table D	Table E	Table F
Six-of-a-Kind	10,000 to 1	5,000 to 1	5,000 to 1
Royal Flush	5,000 to 1	1,000 to 1	1,000 to 1
Straight Flush	1,000 to 1	500 to 1	500 to 1
Five-of-a-Kind	500 to 1	250 to 1	250 to 1
Four-of-a-Kind	25 to 1	20 to 1	20 to 1
Full House	10 to 1	15 to 1	10 to 1
Flush	5 to 1	10 to 1	8 to 1
Straight	4 to 1	5 to 1	5 to 1
Three-of-a-Kind	3 to 1	3 to 1	4 to 1
Two Pair	2 to 1	2 to 1	2 to 1
One Pair (Jacks or better)	1 to 1	1 to 1	1 to 1

Hand	Table G	Table H	Table I
Six-of-a-Kind	2,000 to 1	1,000 to 1	2,000 to 1
Royal Flush	1,000 to 1	500 to 1	500 to 1
Straight Flush	500 to 1	250 to 1	250 to 1
Five-of-a-Kind	250 to 1	200 to 1	200 to 1
Four-of-a-Kind	20 to 1	20 to 1	20 to 1
Full House	10 to 1	10 to 1	10 to 1

Flush	8 to 1	8 to 1	8 to 1
Straight	5 to 1	5 to 1	5 to 1
Three-of-a-Kind	4 to 1	4 to 1	4 to 1
Two Pair	2 to 1	2 to 1	2 to 1
One Pair (Jacks or better)	1 to 1	1 to 1	1 to 1

Hand	Table J	Table K
Six-of-a-Kind	2,000 to 1	1,000 to 1
Royal Flush	500 to 1	500 to 1
Straight Flush	400 to 1	400 to 1
Five-of-a-Kind	250 to 1	250 to 1
Four-of-a-Kind	20 to 1	20 to 1
Full House	10 to 1	10 to 1
Flush	8 to 1	8 to 1
Straight	5 to 1	5 to 1
Three-of-a-Kind	4 to 1	4 to 1
Two Pair	2 to 1	2 to 1
One Pair (Jacks or better)	1 to 1	1 to 1

Hand	Table L	Table M	Table N
Royal Flush	5,000 to 1	5,000 to 1	5,000 to 1
Straight Flush	1,000 to 1	1,000 to 1	1,000 to 1
Five-of-a-Kind	500 to 1	500 to 1	500 to 1

Four-of-a-Kind	20 to 1	25 to 1	50 to 1
Full House	10 to 1	10 to 1	20 to 1
Flush	5 to 1	6 to 1	15 to 1
Straight	4 to 1	5 to 1	5 to 1
Three-of-a-Kind	3 to 1	3 to 1	4 to 1
Two Pair	2 to 1	2 to 1	2 to 1
One Pair (Jacks or better)	1 to 1	1 to 1	

Hand	Table O	Table P	Table Q
Royal Flush	5,000 to 1	5,000 to 1	5,000 to 1
Straight Flush	1,000 to 1	1,000 to 1	1,000 to 1
Five-of-a-Kind	500 to 1	500 to 1	500 to 1
Four-of-a-Kind	50 to 1	25 to 1	25 to 1
Full House	15 to 1	20 to 1	15 to 1
Flush	10 to 1	10 to 1	10 to 1
Straight	5 to 1	5 to 1	5 to 1
Three-of-a-Kind	4 to 1	4 to 1	4 to 1
Two Pair	3 to 1	3 to 1	3 to 1

Hand	Table R	Table S
Royal Flush	5,000 to 1	5,000 to 1
Straight Flush	1,000 to 1	1,000 to 1
Five-of-a-Kind	500 to 1	500 to 1
Four-of-a-Kind	50 to 1	50 to 1

Full House	15 to 1	20 to 1
Flush	10 to 1	15 to 1
Straight	5 to 1	5 to 1
Three-of-a-Kind	4 to 1	3 to 1
Two Pair	3 to 1	2 to 1

1. In lieu of payout odds for the hand that qualifies for the highest payout odds ("six-of-a-kind" or "royal flush," depending upon the pay table), a fixed dollar amount may be paid in an amount established by the casino licensee but no less than the amount payable in accordance with prescribed pay table odds for a \$1.00 wager. For example in Table A for a "six-of-a-kind" with payout odds of 10,000 to 1, a casino may elect to pay no less than a fixed dollar amount of \$10,000. Similarly, in Table L for a "royal flush" with pay table odds of 5,000 to 1, a casino may elect to pay no less than a fixed dollar amount of \$5,000.

2. A "six card straight flush" may be substituted for a "six-of-a-kind," as the hand that qualifies for the highest payout odds or fixed dollar amount, as applicable, in all pay tables above that recognize a payout for "six-of-a-kind."

3. Notwithstanding the payout odds and fixed dollar payouts above, a casino licensee may establish a maximum payout limitation. The aggregate payout limit for all players in a round of play for a winning Royal Baccarat Bonus wager shall be \$25,000 or the maximum amount that all bonus wagering patrons could win per round when betting the minimum wager, whichever is greater. If aggregate bonus

wager payouts for the table in a round of play exceed a posted payout limit, all winning bonus wagers shall be paid equal portions of the payout limit, regardless of the amount(s) wagered.

4. If a casino licensee elects any of the rule options set forth in (j)1 through (j)3 above, it shall conspicuously post them at the gaming table.

(k) If a casino licensee offers the Royal Baccarat Bonus wager authorized by N.J.A.C. 13:69F-3.2(a)7 in a progressive configuration, winning wagers shall be paid by the casino licensee for the highest single payout for a hand recognized in one of the pay tables below, as pre-selected by the casino licensee. A casino licensee may elect to substitute a "six card straight flush" for a "six-of-a-kind," as the hand which qualifies for 100% of the amount on the jackpot meter in all pay tables. For the progressive wager, the payout odds in the pay tables below are stated as a multiple of such a wager.

Hand	Table A	Table B	Table C
Six-of-a-Kind	100% of amount on jackpot meter	100% of amount on jackpot meter	100% of amount on jackpot meter
Royal Flush	1,000	1,000	1,000
Straight Flush	500	500	500
Five-of-a-Kind	250	200	200
Four-of-a-Kind	25	25	25
Full House	20	20	20

Flush	15	15	15
Straight	10	10	10
Three-of-a-Kind	3	4	3
Two Pair	2	2	2
One Pair (Jacks or better)	1	1	1

Hand	Table D	Table E	Table F
Six-of-a-Kind	100% of amount on jackpot meter	100% of amount on jackpot meter	100% of amount on jackpot meter
Royal Flush	1,000	1,000	1,000
Straight Flush	500	500	500
Five-of-a-Kind	250	250	250
Four-of-a-Kind	25	30	50
Full House	25	25	20
Flush	20	15	15
Straight	10	10	10
Three-of-a-Kind	3	4	3
Two Pair	2	2	2

Hand	Table G	Table H	Table I

Six-of-a-Kind	100% of amount on jackpot meter	100% of amount on jackpot meter	100% of amount on jackpot meter
Royal Flush	1,000	1,000 to 1	1,000 to 1
Straight Flush	500	500	500
Five-of-a-Kind	200	250	400
Four-of-a-Kind	50	25	25
Full House	20	20	20
Flush	15	15	15
Straight	10	10	10
Three-of-a-Kind	3	4	4
Two Pair	2	2	2

Hand	Table J	Table K	Table L
Six-of-a-Kind	100% of amount on jackpot meter	100% of amount on jackpot meter	100% of amount on jackpot meter
Royal Flush	1,000	1,000	1,000
Straight Flush	500	500	500
Five-of-a-Kind	200	250	250
Four-of-a-Kind	25	25	25
Full House	20	20	20

Flush	15	15	15
Straight	10	10	10
Three-of-a-Kind	4	4	3
Two Pair	3	2	2

Hand	Table M	Table N
Six-of-a-Kind	100% of amount on jackpot meter	100% of amount on jackpot meter
Royal Flush	1,000	1,000
Straight Flush	500	500
Five-of-a-Kind	250	250
Four-of-a-Kind	20	25
Full House	20	20
Flush	10	15
Straight	5	5
Three-of-a-Kind	3	3
Two Pair	2	2

(1) For purposes of the hands that qualify for payout for the Royal Baccarat Bonus wager:

1. The rank of the cards, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be used to complete a "six

card straight flush," formed with a 2, 3, 4, 5 and 6, or a "straight flush" and a "straight" formed with a 2, 3, 4, and 5.

2. "Suit" shall mean one of the four categories of cards, that is, diamond, spade, club, or heart.

3. The hands recognized for payout for the royal baccarat bonus wager shall be:

i. "Six-of-a-kind" is a high hand consisting of six cards of the same rank;

ii. "Six card straight flush" is a hand consisting of six cards of the same suit in consecutive ranking;

iii. "Royal flush" is a hand consisting of an ace king, queen, jack and 10 of the same suit;

iv. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking;

v. "Five-of-a-kind" is a hand consisting of five cards of the same rank;

vi. "Four-of-a-kind" is a hand consisting of four cards of the same rank regardless of suit;

vii. "Full house" is a hand consisting of a three-of-a-kind of one rank and a pair of another rank;

viii. "Flush" is a hand consisting of five cards of the same suit;

ix. "Straight" is a hand consisting of five cards of consecutive rank, regardless of suit;

x. "Three-of-a-kind" is a hand consisting of three cards of the same rank regardless of suit; and

xi. "Two pair" is a hand consisting of two pairs, each pair consisting of two cards of the same rank, regardless of suit.

xii. "One Pair" is a hand consisting of two cards of the same rank, regardless of suit.

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. 19:47-3.7, 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. 19:47-3.2(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.**

(b) - (c) (No change.)

13:69F-3.13 Additional rules for implementation of the Royal Baccarat Bonus wager in the progressive configuration

(a) Prior to the first card being dealt for each round of play, each player may make a Royal Baccarat Bonus wager for a progressive

jackpot by placing a wager at his or her betting position in conformity with the approved progressive wagering system. The amount of any progressive wager permitted by a casino licensee shall be posted in accordance with N.J.A.C. 13:69F-8.3. Once such wager has been placed, the dealer shall activate an approved progressive wagering system indicating that a progressive wager has been made at the appropriate betting position.

(b) The dealer shall announce "No more bets" and register the progressive wagers on the progressive meter and reset the meter, if applicable. The dealer shall then proceed to deal the game and settle baccarat wagers and Royal Baccarat Bonus wagers.

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

1. Verify that the player's hand is recognized for payout;
2. Verify that the progressive wagering system has accepted the wager; and
3. Have a casino supervisor validate the progressive bonus wager payout pursuant to the casino licensee's internal controls.

(d) All progressive bonus payouts that are 100 percent of the amount of the progressive meter shall be paid in accordance with the amount on the primary meter, with each such wagering player sharing equally in the total amount on the progressive meter regardless of the amount of the player's Royal Baccarat Bonus wager.

(e) Whenever 100 percent of the amount on the progressive meter has been won, the cards for that round of play shall not be collected until the necessary documentation has been completed pursuant to the

rules of the Division.

(f) The rate of progression for any progressive meter or, if applicable, the reset meter and progressive meter combined, shall be no less than 12%. The initial amount placed on any progressive meter by the casino licensee and 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.

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.** 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. - 6. (No change.)

7. At the discretion of the casino licensee, a Royal Baccarat Bonus wager may be made on whether the cards dealt in the

round of play (4 cards, 5 cards or 6 cards) form a hand that qualifies for payout in accordance with a pay table pre-selected by the casino licensee. A Royal Baccarat Bonus wager may be offered in either a non-progressive configuration or a progressive configuration. Additional rules for the implementation of the Royal Baccarat Bonus wager in the progressive configuration are set forth at N.J.A.C.

13:69F-7.13.

(b) - (e) (No change.)

13:69F-7.3 Payout odds; vigorish

(a) - (i) (No change.)

(j) (j) If a casino licensee offers the Royal Baccarat Bonus wager authorized by N.J.A.C. 13:69F-7.2(a)7 in a non-progressive configuration, winning wagers shall be paid by the casino licensee for the highest single dollar payout for a hand recognized in one of the pay tables below, as pre-selected by the casino licensee. A casino licensee may further implement a non-progressive Royal Baccarat Bonus in accordance with the provisions in (j)1 through (j)4) below.

Hand	Table A	Table B	Table C
Six-of-a-Kind	10,000 to 1	5,000 to 1	10,000 to 1
Royal Flush	2,000 to 1	2,000 to 1	2,000 to 1
Straight Flush	1,000 to 1	1,000 to 1	1,000 to 1
Five-of-a-Kind	500 to 1	500 to 1	500 to 1
Four-of-a-Kind	20 to 1	20 to 1	20 to 1
Full House	10 to 1	10 to 1	15 to 1
Flush	5 to 1	5 to 1	5 to 1

Straight	4 to 1	4 to 1	4 to 1
Three-of-a-Kind	3 to 1	3 to 1	3 to 1
Two Pair	2 to 1	2 to 1	2 to 1
One Pair (Jacks or better)	1 to 1	1 to 1	1 to 1

Hand	Table D	Table E	Table F
Six-of-a-Kind	10,000 to 1	5,000 to 1	5,000 to 1
Royal Flush	5,000 to 1	1,000 to 1	1,000 to 1
Straight Flush	1,000 to 1	500 to 1	500 to 1
Five-of-a-Kind	500 to 1	250 to 1	250 to 1
Four-of-a-Kind	25 to 1	20 to 1	20 to 1
Full House	10 to 1	15 to 1	10 to 1
Flush	5 to 1	10 to 1	8 to 1
Straight	4 to 1	5 to 1	5 to 1
Three-of-a-Kind	3 to 1	3 to 1	4 to 1
Two Pair	2 to 1	2 to 1	2 to 1
One Pair (Jacks or better)	1 to 1	1 to 1	1 to 1

Hand	Table G	Table H	Table I
Six-of-a-Kind	2,000 to 1	1,000 to 1	2,000 to 1
Royal Flush	1,000 to 1	500 to 1	500 to 1
Straight Flush	500 to 1	250 to 1	250 to 1
Five-of-a-Kind	250 to 1	200 to 1	200 to 1

Four-of-a-Kind	20 to 1	20 to 1	20 to 1
Full House	10 to 1	10 to 1	10 to 1
Flush	8 to 1	8 to 1	8 to 1
Straight	5 to 1	5 to 1	5 to 1
Three-of-a-Kind	4 to 1	4 to 1	4 to 1
Two Pair	2 to 1	2 to 1	2 to 1
One Pair (Jacks or better)	1 to 1	1 to 1	1 to 1

Hand	Table J	Table K
Six-of-a-Kind	2,000 to 1	1,000 to 1
Royal Flush	500 to 1	500 to 1
Straight Flush	400 to 1	400 to 1
Five-of-a-Kind	250 to 1	250 to 1
Four-of-a-Kind	20 to 1	20 to 1
Full House	10 to 1	10 to 1
Flush	8 to 1	8 to 1
Straight	5 to 1	5 to 1
Three-of-a-Kind	4 to 1	4 to 1
Two Pair	2 to 1	2 to 1
One Pair (Jacks or better)	1 to 1	1 to 1

Hand	Table L	Table M	Table N
Royal Flush	5,000 to 1	5,000 to 1	5,000 to 1

Straight Flush	1,000 to 1	1,000 to 1	1,000 to 1
Five-of-a-Kind	500 to 1	500 to 1	500 to 1
Four-of-a-Kind	20 to 1	25 to 1	50 to 1
Full House	10 to 1	10 to 1	20 to 1
Flush	5 to 1	6 to 1	15 to 1
Straight	4 to 1	5 to 1	5 to 1
Three-of-a-Kind	3 to 1	3 to 1	4 to 1
Two Pair	2 to 1	2 to 1	2 to 1
One Pair (Jacks or better)	1 to 1	1 to 1	

Hand	Table O	Table P	Table Q
Royal Flush	5,000 to 1	5,000 to 1	5,000 to 1
Straight Flush	1,000 to 1	1,000 to 1	1,000 to 1
Five-of-a-Kind	500 to 1	500 to 1	500 to 1
Four-of-a-Kind	50 to 1	25 to 1	25 to 1
Full House	15 to 1	20 to 1	15 to 1
Flush	10 to 1	10 to 1	10 to 1
Straight	5 to 1	5 to 1	5 to 1
Three-of-a-Kind	4 to 1	4 to 1	4 to 1
Two Pair	3 to 1	3 to 1	3 to 1

Hand	Table R	Table S
Royal Flush	5,000 to 1	5,000 to 1
Straight Flush	1,000 to 1	1,000 to 1

Five-of-a-Kind	500 to 1	500 to 1
Four-of-a-Kind	50 to 1	50 to 1
Full House	15 to 1	20 to 1
Flush	10 to 1	15 to 1
Straight	5 to 1	5 to 1
Three-of-a-Kind	4 to 1	3 to 1
Two Pair	3 to 1	2 to 1

1. In lieu of payout odds for the hand that qualifies for the highest payout odds ("six-of-a-kind" or "royal flush," depending upon the pay table), a fixed dollar amount may be paid in an amount established by the casino licensee but no less than the amount payable in accordance with prescribed pay table odds for a \$1.00 wager. For example in Table A for a "six-of-a-kind" with payout odds of 10,000 to 1, a casino may elect to pay no less than a fixed dollar amount of \$10,000. Similarly, in Table L for a "royal flush" with pay table odds of 5,000 to 1, a casino may elect to pay no less than a fixed dollar amount of \$5,000.

2. A "six card straight flush" may be substituted for a "six-of-a-kind," as the hand that qualifies for the highest payout odds or fixed dollar amount, as applicable, in all pay tables above that recognize a payout for "six-of-a-kind."

3. Notwithstanding the payout odds and fixed dollar payouts above, a casino licensee may establish a maximum payout limitation. The aggregate payout limit for all players in a round of play for a winning Royal Baccarat Bonus wager shall be \$25,000 or the maximum

amount that all bonus wagering patrons could win per round when betting the minimum wager, whichever is greater. If aggregate bonus wager payouts for the table in a round of play exceed a posted payout limit, all winning bonus wagers shall be paid equal portions of the payout limit, regardless of the amount(s) wagered.

(k) If a casino licensee offers the Royal Baccarat Bonus wager authorized by N.J.A.C. 13:69F-7.2(a)7 in a progressive configuration, winning wagers shall be paid by the casino licensee for the highest single payout for a hand recognized in one of the pay tables below, as pre-selected by the casino licensee. A casino licensee may elect to substitute a "six card straight flush" for a "six-of-a-kind," as the hand which qualifies for 100% of the amount on the jackpot meter in all pay tables. For the progressive wager, the payout odds in the pay tables below are stated as a multiple of such a wager.

Hand	Table A	Table B	Table C
Six-of-a-Kind	100% of amount on jackpot meter	100% of amount on jackpot meter	100% of amount on jackpot meter
Royal Flush	1,000	1,000	1,000
Straight Flush	500	500	500
Five-of-a-Kind	250	200	200
Four-of-a-Kind	25	25	25
Full House	20	20	20
Flush	15	15	15

Straight	10	10	10
Three-of-a-Kind	3	4	3
Two Pair	2	2	2
One Pair (Jacks or better)	1	1	1

Hand	Table D	Table E	Table F
Six-of-a-Kind	100% of amount on jackpot meter	100% of amount on jackpot meter	100% of amount on jackpot meter
Royal Flush	1,000	1,000	1,000
Straight Flush	500	500	500
Five-of-a-Kind	250	250	250
Four-of-a-Kind	25	30	50
Full House	25	25	20
Flush	20	15	15
Straight	10	10	10
Three-of-a-Kind	3	4	3
Two Pair	2	2	2

Hand	Table G	Table H	Table I
Six-of-a-Kind	100% of amount on	100% of amount	100% of amount

	jackpot meter	on jackpot meter	on jackpot meter
Royal Flush	1,000	1,000 to 1	1,000 to 1
Straight Flush	500	500	500
Five-of-a-Kind	200	250	400
Four-of-a-Kind	50	25	25
Full House	20	20	20
Flush	15	15	15
Straight	10	10	10
Three-of-a-Kind	3	4	4
Two Pair	2	2	2

Hand	Table J	Table K	Table L
Six-of-a-Kind	100% of amount on jackpot meter	100% of amount on jackpot meter	100% of amount on jackpot meter
Royal Flush	1,000	1,000	1,000
Straight Flush	500	500	500
Five-of-a-Kind	200	250	250
Four-of-a-Kind	25	25	25
Full House	20	20	20
Flush	15	15	15

Straight	10	10	10
Three-of-a-Kind	4	4	3
Two Pair	3	2	2

Hand	Table M	Table N
Six-of-a-Kind	100% of amount on jackpot meter	100% of amount on jackpot meter
Royal Flush	1,000	1,000
Straight Flush	500	500
Five-of-a-Kind	250	250
Four-of-a-Kind	20	25
Full House	20	20
Flush	10	15
Straight	5	5
Three-of-a-Kind	3	3
Two Pair	2	2

(1) For purposes of the hands that qualify for payout for the Royal Baccarat Bonus wager:

1. The rank of the cards, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be used to complete a "six card straight flush," formed with a 2, 3, 4, 5 and 6, or a "straight flush" and a "straight" formed with a 2, 3, 4 and 5.

2. "Suit" shall mean one of the four categories of cards, that is, diamond, spade, club, or heart.

3. The hands recognized for payout for the royal baccarat bonus wager shall be:

ii. "Six-of-a-kind" is a high hand consisting of six cards of the same rank;

ii. "Six card straight flush" is a hand consisting of six cards of the same suit in consecutive ranking;

iii. "Royal flush" is a hand consisting of an ace king, queen, jack and 10 of the same suit;

ix. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking;

x. "Five-of-a-kind" is a hand consisting of five cards of the same rank;

xi. "Four-of-a-kind" is a hand consisting of four cards of the same rank regardless of suit;

xii. "Full house" is a hand consisting of a three-of-a-kind of one rank and a pair of another rank;

xiii. "Flush" is a hand consisting of five cards of the same suit;

ix. "Straight" is a hand consisting of five cards of consecutive rank, regardless of suit;

x. "Three-of-a-kind" is a hand consisting of three cards of the same rank regardless of suit; and

xi. "Two pair" is a hand consisting of two pairs, each pair consisting of two cards of the same rank, regardless of suit.

xii. "One Pair" is a hand consisting of two cards of the same rank, regardless of suit.

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. 13:69F-7.3(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.**

(b) - (e) (No change.)

13:69F-7.13 **Additional rules for implementation of the Royal Baccarat Bonus wager in the progressive configuration**

(a) Prior to the first card being dealt for each round of play, each player may make a Royal Baccarat Bonus wager for a progressive jackpot by placing a wager at his or her betting position in conformity with the approved progressive wagering system. The amount of any progressive wager permitted by a casino licensee shall be

posted in accordance with N.J.A.C. 13:69F-8.3. Once such wager has been placed, the dealer shall activate an approved progressive wagering system indicating that a progressive wager has been made at the appropriate betting position.

(b) The dealer shall announce "No more bets" and register the progressive wagers on the progressive meter and reset the meter, if applicable. The dealer shall then proceed to deal the game and settle baccarat wagers and Royal Baccarat Baccarat Bonus wagers.

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

1. Verify that the player's hand is recognized for payout;
2. Verify that the progressive wagering system has accepted the wager; and
3. Have a casino supervisor validate the progressive bonus wager payout pursuant to the casino licensee's internal controls.

(d) All progressive bonus payouts that are 100 percent of the amount of the progressive meter shall be paid in accordance with the amount on the primary meter, with each such wagering player sharing equally in the total amount on the progressive meter regardless of the amount of the player's Royal Baccarat Bonus wager.

(e) Whenever 100 percent of the amount on the progressive meter has been won, the cards for that round of play shall not be collected until the necessary documentation has been completed pursuant to the rules of the Division.

(f) The rate of progression for any progressive meter or, if applicable, the reset meter and progressive meter combined, shall be

no less than 12%. The initial amount placed on any progressive meter by the casino licensee and 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.