"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. 19:47–11.17, 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 will be awarded pursuant to N.J.A.C. 19:47–11.18, 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. 19:47–11.17, 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.

Amended by R.2002 d.298, effective September 16, 2002.

See: 33 N.J.R. 3253(b), 34 N.J.R. 3287(b).

Added "Bonus wager", "Envy bonus", "Premium qualifying poker hand" and "Qualifying poker hand".

Amended by R.2004 d.286, effective July 19, 2004.

See: 36 N.J.R. 1186(a), 36 N.J.R. 3420(a).

Added "Seven-card bonus wager" and "Three-card bonus wager".

### 19:47-11.2 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, one additional cutting card and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 19:47–11.6. 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, as approved by the Commission. The deck of cards used to play pai gow poker shall meet the requirements of N.J.A.C. 19:46–1.17 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.

Amended by R.1993 d.192, effective May 3, 1993.

See: 24 N.J.R. 4247(a), 25 N.J.R. 1887(b).

In (a), added "and one additional solid yellow or green cover card ... set forth in N.J.A.C. 19:47–11.6". In (b), added provision for dealing from dealer's hand.

Amended by R.1994 d.224, effective May 2, 1994.

See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

Amended by R.1998 d.441, effective September 8, 1998.

See: 30 N.J.R. 1772(b), 30 N.J.R. 3259(b).

In (a), deleted "solid yellow or green" throughout the first sentence and added a new second sentence.

## 19:47-11.3 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 from 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 ten 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 2 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

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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 and 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. 19:47–11.15, 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. 19:47–11.16:
  - 1. "Seven-card straight flush with no joker" is a sevencard hand consisting of seven cards of the same suit in consecutive ranking, with no joker 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 an additional king and queen of a same suit; 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.

Amended by R.2002 d.185, effective June 17, 2002. See: 34 N.J.R. 980(a), 34 N.J.R. 2143(a). Rewrote (b)2. Amended by R.2002 d.298, effective September 16, 2002. See: 33 N.J.R. 3253(b), 34 N.J.R. 3287(b). Added (f).

# 19:47-11.4 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. 19:47–11.17 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. 19:46–1.15 and 1.13B(e), respectively, and be used in accordance with N.J.A.C. 19:46–1.13B(e) and 19:47–11.8B(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. 19:46–1.13B(f) and 19:47–11.8C(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. 19:47–11.8B and 11.8C(d), a button that is moved by the dealer clockwise around the table as each round of play is completed.

Amended by R.1994 d.224, effective May 2, 1994.
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).
Amended by R.2002 d.232, effective July 15, 2002.
See: 34 N.J.R. 982(a), 34 N.J.R. 2470(a).
Existing (b) amended to become (b) and (b)1; added (b)2.
Amended by R.2004 d.286, effective July 19, 2004.
See: 36 N.J.R. 1186(a), 36 N.J.R. 3420(a).
Rewrote the section.

### 19:47–11.5 Opening of the table for gaming

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 19:46–1.18, the dealer shall sort and inspect the cards and the floorperson assigned to the table shall verify the inspection as required by N.J.A.C. 19:46–1.18. 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.

- (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 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. 19:47–11.6.
- (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. 19:46–1.18 and 19:47–11.2, 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.
- (e) All cards opened for use on a pai gow poker table and dealt from a manual or an automated dealing shoe shall be changed at least every eight hours. All cards opened for use on a pai gow poker table and dealt from the hand shall be changed at least every four hours. Procedures for compliance with this subsection must be submitted to the Commission for approval.

Amended by R.1993 d.192, effective May 3, 1993. See: 24 N.J.R. 4247(a), 25 N.J.R. 1887(b).

In (d), specified changing cards when dealing from a shoe and dealing from the hand.

Amended by R.1994 d.224, effective May 2, 1994. See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

#### 19:47-11.6 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 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. 19:47–11.8, 11.8A or 11.8B; or

- 2. If the cards were shuffled manually, 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. 19:47–11.10; 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. 19:47–11.8, 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

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procedures outlined in N.J.A.C. 19:47-11.5(c) shall be completed.

Amended by R.1993 d.192, effective May 3, 1993. See: 24 N.J.R. 4247(a), 25 N.J.R. 1887(b). Revised (b), (d), and (e). Amended by R.1994 d.224, effective May 2, 1994. See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b). Amended by R.1996 d.223, effective May 20, 1996. See: 28 N.J.R. 1362(b), 28 N.J.R. 2572(b). Added recut provisions.

## 19:47-11.7 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 must 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. 19:47–11.8, 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. 19:47–11.14, 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 in accordance with the provisions of N.J.A.C. 19:45–1.18. 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. 19:47–11.17, 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.

Amended by R.1993 d.192, effective May 3, 1993. See: 24 N.J.R. 4247(a), 25 N.J.R. 1887(b). In (c), added reference to 11.8A. Amended by R.1994 d.137, effective March 21, 1994. See: 25 N.J.R. 5902(a), 26 N.J.R. 1373(b). Amended by R.1994 d.224, effective May 2, 1994. See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b). Amended by R.2002 d.185, effective June 17, 2002. See: 34 N.J.R. 980(a), 34 N.J.R. 2143(a). Added (d). Amended by R.2004 d.286, effective July 19, 2004. See: 36 N.J.R. 1186(a), 36 N.J.R. 3420(a). Added (e).

# 19:47–11.8 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. 19:46–1.19. Once the procedures required by N.J.A.C. 19:47–11.6 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. 19:47–11.8C, determine the starting position for dealing the cards. If the casino licensee offers the additional wager authorized by N.J.A.C. 19:47–11.13, all such additional wagers shall be determined and paid and the procedures in N.J.A.C. 19:47–11.13 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. 19:47–11.11. 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. 19:46–1.18.

Amended by R.1993 d.192, effective May 3, 1993.
See: 24 N.J.R. 4247(a), 25 N.J.R. 1887(b).
In (a), added proviso regarding dealing from the hand.
Amended by R.1994 d.224, effective May 2, 1994.
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).
Amended by R.1995 d.78, effective February 6, 1995.
See: 26 N.J.R. 4343(a), 27 N.J.R. 549(c).
Amended by R.1999 d.110, effective April 5, 1999.
See: 30 N.J.R. 4155(a), 31 N.J.R. 894(a).

In (a), deleted "and shall be located on the table to the left of the dealer" at the end of the first sentence.

(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. 19:46-1.18.

New Rule, R.2004 d.286, effective July 19, 2004. See: 35 N.J.R. 1186(a), 36 N.J.R. 3420(a).

# 19:47-11.18 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. 19:47-1.17 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>	Payout Odds
Three-card straight flush, with	40 to 1
no joker	
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 off winning seven-card bonus wager at no less than the following odds:

<u>Hand</u>		Payout Odds
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

(d) Notwithstanding the minimum payout odds required in (c) above, a casino licensee may establish a maximum payout amount as approved by the Commission 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. 19:47-8.3. Any maximum payout limit established by a casino licensee shall apply only to payouts of the sevencard bonus wager placed pursuant to N.J.A.C. 19:47-11.17.

New Rule, R.2004 d.286, effective July 19, 2004. See: 36 N.J.R. 1186(a), 36 N.J.R. 3420(a). Amended by R.2005 d.397, effective November 21, 2005. See: 37 N.J.R. 2161(a), 37 N.J.R. 4471(a). Added (d).

## SUBCHAPTER 12. POKETTE

### 19:47-12.1 **Definitions**

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