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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. 19:47-10.7. 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. 19:47-10.7 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. 19:47-10.7.

Amended by R.1997 d.135, effective March 17, 1997.

See: 29 N.J.R. 113(a), 29 N.J.R. 932(a).

Substantially amended (g) through (j); and added (k) through (o).

19:47-10.9 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 Commission pursuant to N.J.A.C. 19:47-10.7, the hands shall be reset in accordance with such submission and the round of play completed.

Amended by R.1996 d.71, effective February 5, 1996.
See: 27 N.J.R. 4178(b), 28 N.J.R. 901(a).

19:47-10.10 A player wagering on more than one betting area

(a) Except as provided in N.J.A.C. 19:47-10.8(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.

Repealed by R.1993 d.630, effective December 6, 1993.
See: 25 N.J.R. 3953(a), 25 N.J.R. 5521(a).

Section was "Minimum and maximum wagers". Recodified from 19:47-10.11.

SUBCHAPTER 11. PAI GOW POKER

Subchapter Historical Note

Petition for Rulemaking. See: 35 N.J.R. 1742(a), 2755(b), 3420(a), 4793(a), 5316(a).

19:47-11.1 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 an optional wager that 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. 19:47-11.10.

"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.

"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.

"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.

"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 lower than the five card high hand.

"Marker" shall mean an object or objects used to designate the bank and the co-bank, as approved by the Commission.

"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.

"Push" is a tie as defined in N.J.A.C. 19:47-11.9(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. 19:47-11.3.

"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. 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 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 seven-card 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.

(g) For purposes of pay table "B" for the seven-card bonus wager at N.J.A.C. 19:47-11.18(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.

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).

Amended by R.2005 d.426, effective December 5, 2005.

See: 37 N.J.R. 2856(a), 37 N.J.R. 4572(a).

Added (g).

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, as applicable,

(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 Commission pursuant to N.J.A.C. 19:47-11.9, 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. 19:47-11.9, and the dealer shall be required to reset the bank's hands in the manner submitted to the Commission pursuant to N.J.A.C. 19:47-11.9 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. 19:47-11.8A, 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. 19:47-11.8A(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 procedures approved by the Commission.

(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 procedures approved by the Commission.

(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.

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 "or delivers the first stack". Added (k) and (l).

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

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

19:47-11.12 A player wagering on more than one betting area

(a) Except as provided in N.J.A.C. 19:47-11.10(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.

Repealed by R.1993 d.630, effective December 6, 1993.

See: 25 N.J.R. 3953(a), 25 N.J.R. 5521(a).

Section was "Minimum and maximum wagers". Recodified from 19:47-11.13.

19:47-11.13 Permissible additional wager

(a) If a casino licensee, pursuant to N.J.A.C. 19:47-11.8C, 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. 19:47-11.7 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 5½ 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.

New Rule, R.1995 d.78, effective February 6, 1995.
See: 26 N.J.R. 4343(a), 27 N.J.R. 549(c).

19:47-11.14 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 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 in accordance with N.J.A.C. 19:45-1.20.

(c) A winning progressive payout wager shall be paid in accordance with the payout table listed in (d) below, the provisions of N.J.A.C. 19:47-11.9 and the procedures approved pursuant to N.J.A.C. 19:45-1.52. 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 approved internal controls.

(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

<u>Hand Type</u>	<u>Payout</u>
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 for the progressive meter used to determine the progressive payouts required in (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 shall be established by each casino licensee and approved pursuant to N.J.A.C. 19:45-1.39B. In no instance shall the initial amount on the progressive meter or the reset meter 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 on the meter when the player placed the wager or when the dealer dealt the player's cards.

New Rule, R.2002 d.185, effective June 17, 2002.
See: 34 N.J.R. 980(a), 34 N.J.R. 2143(a).

19:47-11.15 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 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 or any pai gow poker table which offers the optional three-card bonus wager and the seven-card bonus wager authorized by N.J.A.C. 19:47-11.17.

(b) Any player who has made a pai gow poker wager pursuant to N.J.A.C. 19:47-11.7 may, at the same time, make 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 of any bonus wager of \$5.00 or more.

(d) If a bonus wager has been made by one or more players, the dealer shall observe the procedures set forth in N.J.A.C. 19:47-11.9 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 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 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 bonus 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 of whether that player has placed a bonus wager.

i. If the player does not have a qualifying poker hand, the dealer shall collect the bonus wager, if applicable, and place the cards of the player in the discard rack.

ii. If the player has a qualifying poker hand, the dealer shall, if applicable, pay the winning bonus wager in accordance with N.J.A.C. 19:47-11.16(a) 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 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. 19:47-11.16(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. 19:47-11.16(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.

New Rule, R.2002 d.298, effective September 16, 2002.
See: 33 N.J.R. 3253(b), 34 N.J.R. 3287(b).
Amended by R.2004 d.286, effective July 19, 2004.
See: 36 N.J.R. 1186(a), 36 N.J.R. 3420(a).
In (a), added the second sentence.

19:47-11.16 Payout odds for bonus wagers; envy bonus payments

(a) Bonus wagers shall be paid pursuant to the following schedule:

Hand	Payout
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:

Hand	Bonus
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) Notwithstanding the minimum payout odds required in (a) above and the fixed bonus amount required in (b) 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 \$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. 19:47-8.3. Any maximum payout limit established by a casino licensee shall apply only to payouts of pai gow poker bonus wagers placed pursuant to N.J.A.C. 19:47-11.15.

New Rule. R.2002 d.298, effective September 16, 2002.
See: 33 N.J.R. 3253(b), 34 N.J.R. 3287(b).

19:47-11.17 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. 19:47-11.18. The bonus wagers authorized by this section may not be offered by a casino licensee or any pai gow poker table which offers the optional bonus wager authorized by N.J.A.C. 19:47-11.15. The three-card bonus wager and the seven-card bonus wager shall have no bearing on any other permitted wager made by a player at the game of pai gow poker.

(b) Notwithstanding any other provision of N.J.A.C. 19:46 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 approved by the Commission.

(c) Once the procedures required by N.J.A.C. 19:47-11.5 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. 19:47-11.7.

(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 have 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 the three-card bonus wager payout as defined in N.J.A.C. 19:47-11.18 and as displayed on the sign required by N.J.A.C. 19:46-1.13B(c). Each player who has placed a three-card bonus wager and who has a winning three-card 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. 19:47-11.18.

(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. 19:47-11.8A(b), deal from his or her hand four additional consecutive 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. 19:47-11.7 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. 19:47-11.9 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. 19:47-11.7. 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. 19:47-11.9 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 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 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 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. 19:47-11.11(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. 19:46-1.18.

(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. 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>	<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 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 seven-card 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).

Amended by R.2005 d.426, effective December 5, 2005.
See: 37 N.J.R. 2856(a), 37 N.J.R. 4572(a).

In the introductory paragraph of (c), deleted "off" following "pay" and "following" preceding "odds" and added "in accordance with one of the following payout tables"; in (c), added Table B.

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.