

2. Verify the amount of the bonus blackjack payout shown on the bonus blackjack display at the table;

3. In a tone of voice calculated to be heard by the patron who won it and the casino supervisor assigned to the table, verbally announce the amount of the bonus blackjack payout, if it is less than \$100.00; and

4. Have a casino supervisor confirm and verify the amount of the bonus blackjack payout, if it is \$100.00 or more.

(h) After all winning blackjack bonus wagers have been paid, the dealer shall remove all cards and wagers remaining on the layout, in accordance with N.J.A.C. 19:47-2.6(i).

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

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

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

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

(l) The blackjack bonus wager may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to N.J.A.C. 19:47-2.18, a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, or a streak wager pursuant to N.J.A.C. 19:47-2.22.

New Rule, R.1999 d.9, effective January 4, 1999.

See: 30 N.J.R. 1217(a), 31 N.J.R. 57(a).

Amended by R.2001 d.24, effective January 16, 2001.

See: 32 N.J.R. 3754(a), 33 N.J.R. 287(a).

In (l), added ", or a streak wager pursuant to N.J.A.C. 19:47-2.22" following "N.J.A.C. 19:47-2.19".

#### 19:47-2.21 Continuous shuffling shoe or device

In lieu of the dealing and shuffling requirements set forth in N.J.A.C. 19:47-2.5 and 2.6, a casino licensee may utilize a dealing shoe or other device designed to automatically reshuffle the cards provided that such shoe or device and the procedures for dealing and shuffling the cards through use of this device are approved by the Commission or its authorized designee.

R.1983 d.255, effective August 2, 1982, operative September 15, 1982.

See: 14 N.J.R. 559(b), 14 N.J.R. 841(b).

Recodified from N.J.A.C. 19:47-2.20 by R.1999 d.9, effective January 4, 1999.

See: 30 N.J.R. 1217(a), 31 N.J.R. 57(a).

#### 19:47-2.22 Streak wager

(a) If a blackjack table includes the information and equipment required by N.J.A.C. 19:46-1.10(l), a casino licensee may, in its discretion, offer each player at that blackjack table the option to make an additional wager that the player will win either two, three, four or five consecutive hands of blackjack. This wager shall be known as a streak wager.

(b) Prior to the first card being dealt for each round of play, any player who has placed a blackjack wager in compliance with N.J.A.C. 19:47-2.3(a) and (d) may make a streak wager by placing gaming chips in the appropriate designated betting area of the layout.

(c) Once the round of play has been dealt, the dealer shall, starting with the player farthest to his or her right and continuing counter-clockwise around the table, collect all losing blackjack and streak wagers and place them in the table inventory container, pay off all winning blackjack and streak wagers, place any necessary streak lammer in accordance with (d) below, and then collect the cards and place them in the discard rack in accordance with N.J.A.C. 19:47-2.6.

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

1. If a player had placed a streak wager on the designated betting area labeled "2" and the player wins the next consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.

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

3. If a player had placed a streak wager on the designated betting area labeled "4" the player must win the next three consecutive blackjack hands. With each consecutive win, the dealer shall move the lammer button onto the designated betting area labeled "3," and then onto "4." If the player wins the fourth consecutive

blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.

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

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

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

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

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

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

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

Streak wager	Streak payout
2 consecutive winning hands	3 to 1
3 consecutive winning hands	7 to 1
4 consecutive winning hands	17 to 1
5 consecutive winning hands	37 to 1

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

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

(l) The streak wager may not be offered at a blackjack table which offers multiple action blackjack wagers pursuant to N.J.A.C. 19:47-2.18, a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19 or a bonus blackjack wager pursuant to N.J.A.C. 19:47-2.20.

New Rule, R.2001 d.24, effective January 16, 2001.  
See: 32 N.J.R. 3754(a), 33 N.J.R. 287(a).  
Petition for Rulemaking.  
See: 35 N.J.R. 1598(a), 2534(a).

SUBCHAPTER 3. BACCARAT-PUNTO BANCO

19:47-3.1 Cards; number of decks; value; point count of hand

(a) Baccarat-Punto Banco shall be played with at least six decks of cards and two additional cutting cards. The cutting cards shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission.

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

1. Any card from 2 to 9 shall have its face value;
2. Any Ten, Jack, Queen or King shall have a value of zero;
3. Any ace shall have a value of one.

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

1. A hand composed of an ace, a 2 and a 4 has a Point Count of 7;
2. A hand composed of an ace, a 2 and a 9 has a total of 12 but only a Point Count of 2 since the digit 1 in the number 12 is discarded.

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 "(6)" preceding "decks of cards", deleted "solid yellow or green" preceding "cutting card" in the first sentence and added a new last sentence.

19:47-3.2 Wagers

(a) The following wagers shall be permitted to be made by a participant at the game of Baccarat-Punto Banco:

1. A wager on the "Banker's Hand" which shall:
  - i. Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";

Rewrote the section.

### 19:47-6.9 Continuous shuffling shoe or device

In lieu of the dealing and shuffling requirements set forth in N.J.A.C. 19:47-6.3 and 6.4, a casino licensee may utilize a dealing shoe or other device designed to automatically reshuffle the cards, provided that such shoe or device and the procedures for dealing and shuffling the cards through the use of this device are approved by the Commission.

## SUBCHAPTER 7. MINIBACCARAT

### 19:47-7.1 Cards; number of decks; value; point count of hand

(a) Minibaccarat shall be played with at least six decks of cards and two additional cutting cards. The cutting cards shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission.

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

1. Any card from 2 to 9 shall have its face value;
2. Any Ten, Jack, Queen or King shall have a value of zero; and
3. Any Ace shall have a value of one.

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

1. A hand composed of an Ace, a 2 and a 4 has a Point Count of 7; and
2. A hand composed of an Ace, a 2 and a 9 has a total of 12 but only a Point Count of 2 since the digit 1 in the number 12 is discarded.

(d) If an automated card shuffling device is utilized, minibaccarat shall be played with at least 12 decks of cards in accordance with the following requirements:

1. Each deck of cards shall meet the requirements of N.J.A.C. 19:46-1.17;
2. The cards shall be separated into two batches, with an equal number of decks included in each batch;
3. The backs of the cards in each batch shall be of the same color and design, but of a different color than the cards included in the other batch;

4. One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being dealt or used to play the game;

5. Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe; and

6. The cards from only one batch shall be placed in the discard rack at any given time.

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" preceding "cutting cards" in the first sentence and added a new last sentence.

Amended by R.1999 d.208, effective July 6, 1999.

See: 31 N.J.R. 935(a), 31 N.J.R. 1819(a).

Added (d).

### 19:47-7.2 Wagers

(a) The following wagers shall be permitted to be made by a participant at the game of minibaccarat:

1. A wager on the "Banker's Hand" which shall:

i. Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";

ii. Lose if the "Banker's Hand" has a Point Count lower than that of the "Player's Hand"; and

iii. Either be void or, if the casino licensee charges vigorish in accordance with the provisions of N.J.A.C. 19:47-7.3(d), be charged a vigorish equal to 25 percent of the wager, if the Point Count of the "Banker's Hand" and the "Player's Hand" are equal.

2. A wager on the "Player's Hand" which shall:

i. Win if the "Player's Hand" has a Point Count higher than that of the "Banker's Hand";

ii. Lose if the "Player's Hand" has a Point Count lower than that of the "Banker's Hand"; and

iii. Be void if the Point Count of the "Banker's Hand" and the "Player's Hand" are equal.

3. A "Tie Bet" which shall win if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal and shall lose if such Point Counts are not equal.

(b) Unless otherwise approved by the Commission, no casino licensee, his employees or agents shall accept any wager at the game of minibaccarat other than those specified in (a) above.

(c) All wagers at minibaccarat shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate areas of the minibaccarat layout except that verbal wagers accompanied by cash may be accepted provided they are confirmed by the dealer and casino supervisor at the table, and such cash is expeditiously converted into gaming chips or plaques in accordance with N.J.A.C. 19:45-1.18.

(d) No wager at minibaccarat shall be made, increased or withdrawn after the dealer has announced "No More Bets".

(e) Once the first card of any hand has been removed from the shoe by the dealer, no participant shall handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.

Amended by R.1991 d.551, effective November 4, 1991.  
See: 23 N.J.R. 1784(b), 23 N.J.R. 3350(a).

In (e): added reference to N.J.A.C. 19:47-8.3 regarding wager requirements.

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

Amended by R.1993 d.655, effective December 20, 1993.  
See: 25 N.J.R. 4474(b), 25 N.J.R. 5944(a).

Amended by R.1994 d.137, effective March 21, 1994.  
See: 25 N.J.R. 5902(a), 26 N.J.R. 1373(b).

### 19:47-7.3 Payout odds; vigorish

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

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

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

1. When collecting the vigorish, the casino licensee may round off the vigorish to five cents or the next highest multiple of five cents.

2. A casino licensee may collect the vigorish from a player at the time the winning payout is made or may defer it to a later time; provided, however, that all outstanding vigorish shall be collected prior to reshuffling the cards in a shoe. The amount of any vigorish not collected at the time of the winning payouts shall be evidenced by the placing of a coin or marker button containing the amount of the vigorish owed in a rectangular space in front of the dealer on the layout imprinted with the number of the player owing such vigorish. The coin or marker button shall not be removed from the layout until the vigorish owed is collected or documented in accordance with (c)3 below.

3. Any vigorish deferred by the casino licensee but not collected from a player for any reason shall be recorded in the calculation of table game win for that table by the casino licensee in accordance with the licensee's approved internal controls, which internal controls shall, at a minimum, require:

i. The preparation by the pit clerk of a serially prenumbered Complimentary Vigorish Form ("Form"), consisting of an original and a duplicate copy, at a minimum, and on which shall be recorded the amount of the vigorish that was not collected, the name of the patron from whom the vigorish was not collected, and the signatures of the dealer, pit boss and pit clerk, as well as the signature of the patron if available, or a statement by the dealer or pit boss as to why the patron's signature could not be obtained;

ii. That the series numbers of all Forms received by a casino licensee shall be accounted for by casino employees, that access to the Form prior to use shall be restricted to pit clerks, and that each series of Forms shall be used in sequential order;

iii. The deposit of the original Form in the drop box by the dealer, in the presence of the pit boss and pit clerk who signed the Form;

iv. The retention of the duplicate copy of the Form by the pit clerk, for forwarding to the casino accounting department at the end of the gaming day, where it will be compared to the original Form placed in the drop box;

v. Compliance with all relevant provisions of N.J.A.C. 19:45-1.9 and 1.9B;

vi. That the original and duplicate copy of all void Forms shall be marked "VOID," shall require the signatures of the pit boss and pit clerk, and shall be retained by the pit clerk until they are forwarded to the casino accounting department at the end of the gaming day; and

vii. Procedures for recording, no later than at the end of the gaming day, the amount of vigorish paid by the casino licensee as a cash complimentary to that patron.

4. All deferred vigorish shall be collected or documented in accordance with (c)3 above when each shoe of cards is completed or when the patron leaves the gaming table, whichever occurs first.

(d) A casino licensee may, in its discretion, charge every player at a minibaccarat table a vigorish equal to 25 percent of the player's wager on the "Banker's Hand" if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal. The vigorish authorized by this subsection shall be collected at the end of the round of play and prior to any cards being dealt for the next round of play. If a casino licensee elects to charge the vigorish authorized by this subsection, the vigorish otherwise required by (c) above shall not be collected.

(e) Each casino licensee shall provide notice of any change in the type of vigorish being charged or increase in the percentage of vigorish being charged at each minibaccarat table, in accordance with N.J.A.C. 19:47-8.3. The type and percentage of vigorish charged at a minibaccarat table shall apply to all players at that table.