

Amended by R.1982 d.230, effective August 2, 1982.

See: 14 N.J.R. 382(a), 14 N.J.R. 838(e).

Added (e).

Petition for Rulemaking: Prohibition of inducements to gamble.

See: 20 N.J.R. 211(a).

Experimental 90-day implementation pursuant to N.J.S.A. 5:12-69(e), effective July 23, 1990 (expired October 21, 1990).

See: 22 N.J.R. 2187(b).

Five-times odds at craps test.

Experimental 90-day implementation pursuant to N.J.S.A. 5:12-69(e), effective November 12, 1990 (expired February 10, 1991).

See: 22 N.J.R. 3392(a).

Five-times odds at craps test.

Amended by R.1991 d.73, effective February 19, 1991.

See: 22 N.J.R. 2254(a), 23 N.J.R. 620(a).

Added multiple odds options; revised posting and notification requirements for changes in maximum additional 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): revised text to clarify minimum and maximum wager notice requirements; added N.J.A.C. reference.

Amended by R.1993 d.37, effective January 19, 1993.

See: 24 N.J.R. 3695(a), 25 N.J.R. 348(b).

"Casino" replaced by "casino licensee."

Amended by R.1995 d.137, effective March 6, 1995.

See: 26 N.J.R. 4978(b), 27 N.J.R. 936(b).

Amended by R.1999 d.392, effective November 15, 1999.

See: 31 N.J.R. 2311(a), 31 N.J.R. 3750(b).

In (e), substituted "100 times" for "10 times" throughout.

19:47-1.7 Dice: retention; selection

(a) A set of at least five dice conforming to the specifications contained in N.J.A.C. 19:46-16 shall be present at the craps or mini-craps table during gaming. Control of the dice at a craps table, or at a mini-craps table with an optional stickperson, shall be the responsibility of the stickperson at the table; control of the dice at a mini-craps table without an optional stickperson shall be the responsibility of the dealer at the table. The stickperson or mini-craps dealer shall retain all dice, except those in active play, in a dice cup at the table.

(b) At the commencement of play:

1. The craps stickperson shall offer the set of dice to the player immediately to the left of the boxperson at the table. If such a player rejects the dice, the stickperson shall offer the dice to each of the other players in turn clockwise around the table until one of the players accepts the dice;

2. The mini-craps dealer or the optional mini-craps stickperson shall offer the set of dice to the player immediately to his or her left at the table. If such a player rejects the dice, the dealer or stickperson shall offer the dice to each of the other players in turn clockwise around the table until one of the players accepts the dice.

(c) The first player to accept the dice when offered shall become the shooter who shall select and retain two of the dice offered. The remaining dice of the set shall be returned to the dice cup which shall:

1. In craps, be placed immediately in front of the craps stickperson; and

2. In mini-craps, be placed immediately in front of the mini-craps dealer or stickperson.

Amended by R.1996 d.356, effective August 5, 1996.

See: 28 N.J.R. 2352(b), 28 N.J.R. 3818(b).

Amended by R.1997 d.133, effective March 17, 1997.

See: 29 N.J.R. 110(a), 29 N.J.R. 921(a).

Amended (a) to account for mini-craps tables with optional stickperson; in (b)2 inserted reference to optional mini-craps stickperson; and amended (c) to account for mini-craps stickperson.

19:47-1.8 Throw of the dice

Upon selection of the dice, the shooter shall make a Pass Bet or Don't Pass Bet after which he shall throw the two selected dice so that they leave his hand simultaneously and in a manner calculated to cause them to strike the end of the table farthest from him.

Case Notes

"Helicoptering" dice throw impermissible; violation if casino condoned. Div. of Gaming Enforcement v. Matta, 5 N.J.A.R. 439 (1983).

19:47-1.9 Invalid roll of the dice

(a) A roll of the dice shall be invalid whenever either or both of the dice go off the table or whenever one die comes to rest on top of the other.

(b) The persons listed in (e) below shall have the authority to invalidate a roll of the dice by calling "No Roll" for any of the following reasons:

1. The dice do not leave the shooter's hand simultaneously;
2. Either or both of the dice fail to strike an end of the table;
3. Either or both of the dice come to rest on the chips constituting the craps bank of chips located in front of the boxperson.
4. Either or both of the dice come to rest in the dice cup in front of the craps stickperson, or in front of the mini-craps dealer or stickperson, or on one of the rails surrounding the table;
5. The use of a cheating, crooked or fixed device or technique in the roll of the dice; and
6. For any other reason the craps boxperson or stickperson, or the mini-craps dealer or stickperson, considers the throw to be improper.

(c) The call of "No Roll" under either (b)1, 2 or 6 above shall, whenever possible, be made before both dice come to rest.

(d) A throw of the dice which results in the dice coming into contact with any match play coupons or chips on the table, other than the craps bank of chips located in front of the boxman, shall not be a cause for a call of "No Roll".

(e) "No Roll" may be called:

1. In craps, by a boxperson or stickperson, as designated by the casino licensee; and
2. In mini-craps, by the dealer, stickperson or floorperson, as designated by the casino licensee.

Amended by R.1994 d.298, effective June 20, 1994.
See: 26 N.J.R. 1441(a), 26 N.J.R. 2594(b).
Amended by R.1996 d.356, effective August 5, 1996.
See: 28 N.J.R. 2352(b), 28 N.J.R. 3818(b).
Amended by R.1997 d.133, effective March 17, 1997.
See: 29 N.J.R. 110(a), 29 N.J.R. 921(a).

In (b)4, (b)6, and (e)2, inserted references to stickperson.

Case Notes

Pit boss' authority to invalidate dice roll. Div. of Gaming Enforcement v. Matta, 5 N.J.A.R. 439 (1983).

19:47-1.10 Point throw; settlement of wagers

(a) When the dice come to rest from a valid throw, the craps stickperson or the mini-craps dealer or stickperson shall at once call out the sum of the numbers on the high or uppermost sides of the two dice. Only one face on each die shall be considered skyward.

1. In the event either or both of the dice do not land flat on the table (for example, one edge of the die is resting cocked on a stack of chips), the side directly opposite the side that is resting on the chips or other object shall be considered uppermost and skyward. If more than one side of a die is resting on a stack of chips or other object, the roll shall be void and the dice shall be re-thrown.

2. In the event of a dispute as to which face is uppermost:

- i. In craps, the boxperson shall have discretion to determine which face is uppermost or to order the throw be void and the dice be re-thrown; and
- ii. In mini-craps, the floorperson shall have discretion to determine which face is uppermost or to order the throw be void and the dice be re-thrown.

(b) In craps, after calling the throw, the stickperson shall collect the dice and bring them to the center of the table between himself and the boxperson. All wagers decided by that throw shall then be settled, following which the stickperson shall pass the dice to the shooter for the next throw. When collecting the dice and passing them to the shooter, the stickperson shall use a stick designed for that purpose.

(c) In mini-craps, after calling the throw, the dealer or stickperson shall collect the dice and bring them to the center of the table. All wagers decided by that throw shall then be settled, following which the dealer or stickperson shall pass the dice to the shooter for the next throw. When collecting the dice and passing them to the shooter, the dealer or stickperson shall use a stick designed for that purpose.

Amended by R.1983 d.240, effective June 20, 1983.
See: 15 N.J.R. 242(b), 15 N.J.R. 1041(a).

Added 1 to (a).

Amended by R.1996 d.356, effective August 5, 1996.
See: 28 N.J.R. 2352(b), 28 N.J.R. 3818(b).

Amended by R.1997 d.133, effective March 17, 1997.
See: 29 N.J.R. 110(a), 29 N.J.R. 921(a).

In (a) and (c), inserted references to stickperson.

19:47-1.11 Continuation of shooter as such; selection of new shooter

(a) It shall be the option of the shooter, after any roll, either to pass the dice or remain the shooter except that:

1. The shooter shall pass the dice upon throwing a loser 7; and

2. The craps boxperson or the mini-craps dealer may order the shooter to pass the dice if the shooter unreasonably delays the game, repeatedly makes invalid rolls or violates either the Casino Control Act or the regulations of the Commission.

(b) If a shooter, after making the Come Out Point, elects not to place a Pass or Don't Pass Bet, and other wagers remain on the table with respect to Come and/or Don't Come numbers, the craps stickperson or the mini-craps dealer or stickperson shall offer the dice to the player immediately to the left of the previous shooter, as provided for in (c) below. If there are no other players at the table, or if no other players at the table elect to make a Pass or Don't Pass Bet in order to shoot the dice and continue the game, the previous shooter shall be allowed to shoot the dice without a Pass or Don't Pass Bet only for the purpose of effecting a decision on the remaining Come and/or Don't Come Wagers. The On/Off marker shall be placed on the Don't Pass Line in the Off position in front of the shooter in order to indicate that the shooter is rolling the dice only to effectuate a decision for those wagers remaining on the layout. Once the remaining Come and/or Don't Come Wagers have been decided or a player wishes to place a Pass or Don't Pass Bet the game shall proceed in accordance with N.J.A.C. 19:47-1.8.

(c) Whenever a voluntary or compulsory relinquishment of the dice occurs by the shooter, the craps stickperson or the mini-craps dealer or stickperson shall offer the complete set of five or more dice to the player immediately to the left of the previous shooter and, if he or she does not accept, to each of the other players in turn clockwise around the table.

(d) The first player to accept the dice when offered shall become the new shooter who shall select and retain two of the dice offered. The remaining dice of the set shall be returned to the dice cup which shall be placed immediately in front of the craps stickperson or the mini-craps dealer or stickperson.

Amended by R.1988 d.360, effective August 1, 1988.
See: 19 N.J.R. 1542(a), 20 N.J.R. 1954(b).

Added (b); recodified old (b)-(c) as (c)-(d).

Amended by R.1996 d.356, effective August 5, 1996.

See: 28 N.J.R. 2352(b), 28 N.J.R. 3818(b).
 Amended by R.1997 d.133, effective March 17, 1997.
 See: 29 N.J.R. 110(a), 29 N.J.R. 921(a).
 In (b), (c), and (d), inserted references to stickperson.

SUBCHAPTER 2. BLACKJACK

Subchapter Historical Note

Petition for Rulemaking. See: 33 N.J.R. 2549(b), 33 N.J.R. 3223(b).
 Petition for Rulemaking. See: 33 N.J.R. 2712(a).
 Petition for Rulemaking. See: 34 N.J.R. 316(c), 34 N.J.R. 790(b).

19:47-2.1 Definitions

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

“Bart Carter shuffle” shall mean the shuffling procedure in which approximately one deck of cards is shuffled after being dealt, segregated into separate stacks and each stack is inserted into premarked locations within the remaining decks contained in the dealing shoe.

“Blackjack” shall mean an ace and any card having a point value of 10 dealt as the initial two cards to a player or a dealer except that this shall not include an ace and a ten point value card dealt to a player who has split pairs.

“Card reader device” is defined in N.J.A.C. 19:46-1.10.

“Dealer” shall mean the person responsible for dealing the cards at a Blackjack table.

“Determinant card” shall mean the first card drawn for each round of play to determine from which side of the two compartment dealing shoe the cards for that hand shall be dealt.

“Double shoe” shall mean a dealing shoe that has two adjacent compartments in which cards are stacked separately and which permits cards to be dealt from only one compartment at any given time.

“Hard Total” shall mean the total point count of a hand which contains no aces or which contains aces that are each counted as 1 in value.

“Soft Total” shall mean the total point count of a hand containing an ace when the ace is counted as 11 in value.

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

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

Added definition of “Bart Carter shuffle”, “determinant card” and “double shoe”.

Amended by R.1993 d.38, effective January 19, 1993.

See: 24 N.J.R. 2351(a), 25 N.J.R. 367(a).

Added card reader device.

Case Notes

No action for violation of federal constitutional rights absent state action permitted to card counter excluded from casino; State Supreme Court holding denying casino's right to exclude card counters not retroactive. Hoagsburg v. Harrah's Marina Hotel Casino, 585 F.Supp. 1167 (D.N.J.1984).

“Card counter” patron not excludable from gambling at casino absent valid Commission rule; public access to casinos. Uston v. Resorts International Hotel, Inc., 89 N.J. 163 (1982).

19:47-2.2 Cards; number of decks; value of cards

(a) Blackjack shall be played with at least one deck of cards with backs the same color and design and one additional cutting card. If the additional wager authorized by N.J.A.C. 19:47-2.17(a)3 or the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19 is offered, blackjack shall be played with at least four decks of cards with backs of the same color and design and one additional cutting card. The cutting 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.

(b) The value of the cards contained in each deck shall be as follows:

1. Any card from 2 to 10 shall have its face value;
2. Any Jack, Queen or King shall have a value of ten;
3. An ace shall have a value of:

i. Eleven, unless that value would give a player or the dealer a score in excess of 21, in which case, it shall have a value of one; or

ii. One, if the ace is one of the initial two cards dealt to a player in determination of the additional wager authorized by N.J.A.C. 19:47-2.17(a)1; provided, however, that the value of such ace for all other purposes under this subchapter shall be governed by (b)3i above.

(c) If a double shoe is utilized, blackjack shall be played with at least two decks of cards that shall be dealt from separate sides of the dealing shoe. The cards dealt from each side of the shoe shall have backs of the same color and design as all other cards being dealt from that side of the shoe. The backs of the cards being dealt from one side of the shoe, however, shall be of a different color than the backs being dealt from the other side. In addition to the cards used, a separate cutting card shall be used in each side of the shoe.

(d) If an automated card shuffling device is utilized, blackjack shall be played with at least two 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.1982 d.255, effective August 2, 1982, operative September 15, 1982.

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

Added (c).

Amended by R.1992 d.174, effective April 20, 1992.

See: 23 N.J.R. 3251(a), 24 N.J.R. 1516(c).

In (b)3i: stylistic revision moving "Eleven" to 3i from 3 regarding the value of an Ace.

Added new (b)3ii.

Amended by R.1994 d.80, effective February 22, 1994.

See: 25 N.J.R. 5454(b), 26 N.J.R. 1113(a).

Amended by R.1996 d.315, effective July 15, 1996.

See: 28 N.J.R. 1947(a), 28 N.J.R. 3623(a).

Amended by R.1996 d.316, effective July 15, 1996.

See: 28 N.J.R. 1950(a), 28 N.J.R. 3625(a).

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 "yellow or green" preceding "cutting card" in the first sentence and added a new last sentence; and in (c), deleted "yellow or green" preceding "cutting card" in the 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).

In (a), inserted a reference to the progressive blackjack wagers authorized by N.J.A.C. 19:47-2.19 in the second sentence; and rewrote (d).

Petition for Rulemaking.

See: 35 N.J.R. 2375(a).

19:47-2.3 Wagers

(a) Prior to the first card being dealt for each round of play, each player at the game of blackjack shall make a wager against the dealer which shall win if:

1. The score of the player is 21 or less and the score of the dealer is in excess of 21;

2. The score of the player exceeds that of the dealer without either exceeding 21;

3. The player has achieved a score of 21 in two cards and the dealer has achieved a score of 21 in more than two cards; or

4. The player has achieved a score of 21 in five cards and the dealer has not achieved a blackjack or a score of 21, provided the casino licensee elects such option pursuant to N.J.A.C. 19:47-2.16.

(b) Except as otherwise provided in paragraph (a)3 of this section, a wager made in accordance with this subsection shall be void when the score of the player is the same as the dealer, provided, however, that a player's wager shall be lost when the dealer has a blackjack and the player has a simple 21 which is not a blackjack.

(c) Except as otherwise provided in these regulations, no wager shall be made, increased or withdrawn after the first card of the respective round has been dealt.

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

(e) After each round of play is complete, the dealer shall collect all losing wagers and pay off all winning wagers. All winning wagers made in accordance with (a) above shall be paid at odds of 1 to 1, with the exception of standard blackjack, which shall be paid at odds of 3 to 2. Notwithstanding any other provision of this subsection, a casino licensee may, in its discretion, offer one or more of the following payout odds for winning wagers made in accordance with (a) above, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3:

1. Three cards consisting of the 6, 7 and 8 of the same suit shall be paid at odds of 2 to 1;

2. Three cards consisting of three 7's of any suit shall be paid at odds of 3 to 2;

3. A single blackjack combination consisting of a specific ace and face card designated by the casino licensee in accordance with N.J.A.C. 19:47-8.3 shall be paid at odds of 2 to 1;

4. Five Cards Totalling 21 shall be paid at odds of 2 to 1.

(f) Once the first card of any hand has been removed from the shoe by the dealer, no player shall handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager except as explicitly permitted by these regulations.

(g) Once a wager on the insurance line, a wager to double down or a wager to split pairs has been made and confirmed by the dealer, no player shall handle, remove or alter such wagers until a decision has been rendered and implemented with respect to that wager except as explicitly permitted by these regulations.

(h) No dealer or other casino employee or casino key employee shall permit any player to engage in conduct violative of (f) or (g) above.

(i) After the cards have been shuffled pursuant to N.J.A.C. 19:47-2.5, a casino licensee may, in its discretion, prohibit any person, whether seated at the gaming table or not, who does not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of play at that gaming table unless the casino licensee chooses to permit the player to begin wagering or until a reshuffle of the cards has occurred.

(j) If a double shoe is utilized, the term "first card" as used in (a), (c) and (f) above shall mean "determinant card."

(k) Notwithstanding any other provision of this subchapter to the contrary, a player may, in accordance with N.J.A.C. 19:47-2.19, make a supplemental progressive blackjack wager at any blackjack table where the wager is offered either by depositing a \$1.00 gaming chip into the acceptor device designated for that player or by redeeming a progressive wager coupon in accordance with the provisions of N.J.A.C. 19:45-1.18.

Amended by R.1979 d.2, effective January 5, 1979.
 See: 10 N.J.R. 568(a), 11 N.J.R. 108(c).
 Amended by R.1980 d.132, effective March 31, 1980.
 See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).
 Amended by R.1980 d.186, effective April 29, 1980.
 See: 12 N.J.R. 357(a).
 Amended, R.1982 d.255, effective August 2, 1982, operative September 15, 1982.
 See: 14 N.J.R. 559(b), 14 N.J.R. 841(b).
 Added (j), (k) and (l).
 Temporary amendment of rule pursuant to blackjack experiment.
 See: 23 N.J.R. 123(b).
 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.1991 d.533, effective November 4, 1991.
 See: 23 N.J.R. 28(b), 23 N.J.R. 3355(a).
 Added new (a)4 and new (f)1-2 setting out odds; deleted language in subsection (f) regarding odds.
 Amended by R.1991 d.534, effective November 4, 1991.
 See: 23 N.J.R. 1781(a), 23 N.J.R. 3351(a).
 Revised subsection (f), adding (f)1-3 with text on payout odds for winner wagers in blackjack.
 Amended by R.1992 d.123, effective March 16, 1992.
 See: 23 N.J.R. 3436(a), 24 N.J.R. 974(c).
 In (f): added initial sentence regarding when the dealer shall collect and pay off losing and winning wagers.
 Amended by R.1993 d.37, effective January 19, 1993.
 See: 24 N.J.R. 3695(a), 25 N.J.R. 348(b).
 Simulcasting added.
 Administrative Correction to subsection (k).
 See: 25 N.J.R. April 5, 1993.
 Amended by R.1993 d.293, effective June 21, 1993.
 See: 25 N.J.R. 1508(a), 25 N.J.R. 2703(a).
 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.1994 d.137, effective March 21, 1994.
 See: 25 N.J.R. 5902(a), 26 N.J.R. 1373(b).
 Amended by R.1996 d.315, effective July 15, 1996.
 See: 28 N.J.R. 1947(a), 28 N.J.R. 3623(a).
 Amended by R.1996 d.562, effective December 2, 1996.

See: 28 N.J.R. 3900(a), 28 N.J.R. 5082(a).
 Amended by R.2001 d.452, effective December 3, 2001.
 See: 33 N.J.R. 2746(a), 33 N.J.R. 4156(a).

Rewrote (i); deleted (j), and recodified existing (k) through (l) as (j) through (k).

19:47-2.4 Opening of table for gaming

(a) After receiving the one or more decks of cards at the table, the dealer shall sort and inspect the cards and the floorperson assigned to the table shall verify the inspection in accordance with N.J.A.C. 19:46-1.18(f).

(b) After the cards are inspected, the cards shall be spread out face upwards on the table for visual inspection by the first player or players to arrive at the table. The cards shall be spread out in horizontal fan shaped columns by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.

(c) After the first player or players is afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table, mixed thoroughly by a "washing" or a "chemmy shuffle" of the cards and stacked.

(d) If a double shoe is utilized, all the decks that comprise one side of the dealing shoe shall be spread for inspection on the table separate from the decks that comprise the other side of the dealing shoe. After the player or players is afforded an opportunity to visually inspect the cards, the cards that comprise one side of the dealing shoe and the cards that comprise the other side of the dealing shoe shall separately be turned face downward on the table, mixed thoroughly by a "washing" or a "chemmy shuffle" of the cards and stacked.

(e) If an automated shuffling device is utilized, all the decks in one batch of cards shall be spread for inspection on the table separate from the decks in the other batch of cards. After the player or players is afforded an opportunity to visually inspect the cards, each batch of cards shall separately be turned face downward on the table and stacked.

Amended by R.1980 d.132, effective March 31, 1980.
 See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).
 Amended by R.1980 d.186, effective April 29, 1980.
 See: 12 N.J.R. 357(a).
 Amended by R.1982 d.255, effective August 2, 1982, operative September 15, 1982.
 See: 14 N.J.R. 559(b), 14 N.J.R. 841(b).
 Added (d).
 Amended by R.1985 d.228, effective May 20, 1985.
 See: 17 N.J.R. 61(a), 17 N.J.R. 1341(a).
 (a) substantially amended.
 Amended by R.1999 d.208, effective July 6, 1999.
 See: 31 N.J.R. 935(a), 31 N.J.R. 1819(a).
 Added (e).

19:47-2.5 Shuffle and cut of the cards

(a) Immediately prior to commencement of play, after any round of play as may be determined by the casino

licensee and after each shoe of cards is dealt, the dealer shall shuffle the cards so that they are randomly intermixed.

(b) After the cards have been shuffled, the dealer shall offer the stack of cards, with backs facing away from him, to the players to be cut.

(c) The player designated by subsection (e) of this section shall cut the cards by placing the cutting card in the stack at least 10 cards in from either end.

(d) Once the cutting card has been inserted by the player, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then take the entire stack of cards that was just shuffled and align them along the side of the dealing shoe which has the mark required by N.J.A.C. 19:46-1.19(d)4. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. If the "Bart Carter Shuffle" is utilized, the dealer shall not reinsert the cut card after the stack has been cut by the players.

(e) The player to cut the cards shall be:

1. The first player to the table if the game is just beginning;

2. The player on whose box the cutting card appeared during the last round of play;

3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play.

4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

(f) If the player designated in subsection (e) of this section refuses the cut, the cards shall be offered to each other player moving clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

(g) 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 (f) above.

(h) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 19:47-2.6(l) except that:

1. The casino licensee may determine after each round of play that the cards should be reshuffled;

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)1 through 10.

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).

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.