

CHAPTER 47

RULES OF THE GAMES

Authority

N.J.S.A. 5:12-63c, 69a and e, 70f and 100.

Source and Effective Date

R.1996 d.178, effective March 11, 1996.
See: 28 N.J.R. 241(b), 28 N.J.R. 1881(b).

Executive Order No. 66(1978) Expiration Date

Chapter 47, Rules of the Games, expires on March 11, 2001.

Chapter Historical Note

Chapter 47, Rules of the Games (Subchapters 1 through 5), was adopted as R.1978 d.186, effective June 2, 1978. See: 10 N.J.R. 177(a), 10 N.J.R. 306(e).

Pursuant to Executive Order No. 66(1978), Chapter 47 was readopted as R.1983 d.163, effective May 4, 1983. See: 15 N.J.R. 429(b), 15 N.J.R. 932(a). Subchapter 8, Regulations Concerning All Games, was adopted as R.1983 d.551, effective December 5, 1983 and Subchapters 6 and 7 were designated "Reserved". See: 15 N.J.R. 1572(a), 15 N.J.R. 2047(a). Subchapter 7, Minibaccarat, was adopted as R.1986 d.308, effective August 4, 1986. See: 18 N.J.R. 1096(a), 18 N.J.R. 1614(b).

Pursuant to Executive Order No. 66(1978), Chapter 47 was readopted as R.1988 d.233, effective April 28, 1988. See: 20 N.J.R. 639(a), 20 N.J.R. 1209(d). Subchapter 6, Red Dog, was adopted as R.1991 d.532, effective November 4, 1991. See: 23 N.J.R. 2231(a), 23 N.J.R. 3348(a). Subchapter 9, Sic Bo, was adopted as R.1991 d.615, effective December 16, 1991. See: 23 N.J.R. 2922(a), 23 N.J.R. 3820(b). Subchapter 10, Pai Gow, was adopted as R.1992 d.411, effective October 19, 1992. See: 24 N.J.R. 558(a), 24 N.J.R. 3753(a). Subchapter 11, Pai Gow Poker, was adopted as R.1992 d.406, effective October 19, 1992. See: 24 N.J.R. 569(a), 24 N.J.R. 1517(a), 24 N.J.R. 3742(a). Subchapter 12, Pokette, was adopted as R.1992 d.453, effective November 16, 1992. See: 24 N.J.R. 2140(a), 24 N.J.R. 4279(b).

Pursuant to Executive Order No. 66(1978), Chapter 47 was readopted as R.1993 d.203, effective April 15, 1993. See: 25 N.J.R. 919(a), 25 N.J.R. 1999(d). Subchapter 14, Poker, was adopted as new rules by R.1994 d.141, effective March 21, 1994. See: 25 N.J.R. 5906(a), 26 N.J.R. 1380(a). Subchapter 16, Caribbean Stud Poker, was adopted as a temporary adoption of gaming rules, effective August 22, 1994, or after. See: 26 N.J.R. 8464(a). Subchapter 17, Double Down Stud, was adopted as new rules by R.1994 d.593, effective December 5, 1994. See: 26 N.J.R. 1323(a), 26 N.J.R. 4445(b), 26 N.J.R. 4790(a). Subchapter 15, Keno, was adopted as a temporary adoption of gaming rules, effective March 13, 1995. See: 27 N.J.R. 937(a). Subchapter 15 was subsequently adopted as new rules effective June 5, 1995 by R.1995 d.285. See: 26 N.J.R. 2218(a), 27 N.J.R. 2254(a). Subchapter 16, Caribbean Stud Poker, was adopted as new rules by R.1995 d.430, effective August 7, 1995. See: 27 N.J.R. 1767(b), 27 N.J.R. 2967(a). Subchapter 18, Let It Ride Poker, was adopted as a temporary adoption of gaming rules, effective January 24, 1995, or after. See: 27 N.J.R. 386(a). Subchapter 18 was subsequently adopted as new rules effective October 2, 1995 by R.1995 d.534. See: 27 N.J.R. 2119(a), 27 N.J.R. 3795(b).

Pursuant to Executive Order No. 66(1978), Chapter 47 was readopted as R.1996 d.178, effective March 11, 1996. See: Source and Effective Date.

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SUBCHAPTER 1. CRAPS AND MINI-CRAPS

19:47-1.1 Definitions

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

“Come Out Point” shall mean a total of 4, 5, 6, 8, 9 or 10 thrown by the shooter on the come out roll.

“Come Out Roll” shall mean the first roll of the dice at the opening of the game and the first roll of the dice after a decision with respect to a Pass Bet and Don't Pass Bet has been effected.

“Come Point” shall mean a total of 4, 5, 6, 8, 9 or 10 thrown by the shooter on the next roll following placement of a Come Bet or Don't Come Bet.

19:47-1.2 Permissible wagers

(a) The following shall constitute the permissible wagers at the games of craps and mini-craps:

1. “Pass Bet” is a wager placed on the Pass Line of the layout immediately prior to the come out roll.

i. The Pass Bet shall win if, on the come out roll:

- (1) A total of 7 or 11 is thrown; or
- (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

ii. The Pass Bet shall lose if, on the come out roll:

- (1) A total of 2, 3, or 12 is thrown; or
- (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.

2. “Don't Pass Bet” is a wager placed on the Don't Pass Line of the layout immediately prior to the come out roll.

i. The Don't Pass Bet shall win if, on the come out roll:

- (1) A total of 2 or 3 is thrown; or
- (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.

ii. The Don't Pass Bet shall lose if, on the come out roll:

- (1) A total of 7 or 11 is thrown; or
- (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

iii. The Don't Pass Bet shall be void if, on the come out roll, a total of 12 is thrown.

3. “Come Bet” is a wager placed on the Come Line of the layout at any time after the come out roll.

i. The Come Bet shall win if, on the roll immediately following placement of such bet:

- (1) A total of 7 or 11 is thrown; or
- (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

ii. The Come Bet shall lose if, on the roll immediately following placement of such bet:

- (1) A total of 2, 3, or 12 is thrown; or
- (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.

4. “Don't Come Bet” is a wager placed on the Don't Come area of the layout at any time after the come out roll.

i. The Don't Come Bet shall win if, on the roll immediately following placement of such bet:

- (1) A total of 2 or 3 is thrown; or
- (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown;

ii. The Don't Come Bet shall lose if, on the roll immediately following placement of such bet:

- (1) A total of 7 or 11 is thrown; or
- (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

iii. The Don't Come Bet shall be void if, on the roll immediately following placement of such bet, a total of 12 is thrown.

5. “Place Bet to Win” is a wager that may be made at any time on any of the numbers 4, 5, 6, 8, 9 or 10 which shall win if the number on which the wager was placed is thrown before a 7 and shall lose if a 7 is thrown before such number. All place bets shall be inactive on any come out roll unless called “on” by the player and confirmed by the dealer through placement of an “on” marker button on top of such player's wager.

6. “Place Bet Lose” is a wager that may be made at any time against any of the numbers 4, 5, 6, 8, 9 or 10 which shall win if a 7 is thrown before the particular number against which the wager is placed and shall lose if the particular number against which the wager is placed is thrown before a 7 appears.

7. “Four the Hardway” is a wager, that may be made at any time, which shall win if a total of 4 is thrown the hardway (that is, with 2 appearing on each die) before 4 is thrown in any other way and before a 7 is thrown.

(b) If a casino licensee chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed:

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 19:47-16.4 have been completed, the dealer shall place the stacked deck of cards in either hand.
 - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
 - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall then announce "No more bets" and press the lock-out button in accordance with N.J.A.C. 19:47-16.7 prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;
2. One card face up to an area directly in front of the table inventory container designated for the dealer's hand;
3. A second card face down to each player directly on top of that player's first card;
4. A second card face down to the dealer to the right of the dealer's first card dealt face up; and
5. A third, fourth and fifth card face down to each player and the dealer, in succession, directly on top of the preceding card dealt face down.

(d) After five cards have been dealt to each player and the area designated for the placement of the dealer's hand, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-16.7.

Amended by R.1999 d.226, effective July 19, 1999.
See: 31 N.J.R. 938(a), 31 N.J.R. 1948(a).
Rewrote (c).

19:47-16.9 Procedures for dealing the cards from an automated dealing shoe

(a) Notwithstanding any other provision of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play caribbean stud poker dealt from an automated dealing shoe which dispenses cards in stacks of five cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.

(b) If a casino licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed:

1. Once the procedures required by N.J.A.C. 19:47-16.4 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" and press the lock-out button in accordance with N.J.A.C. 19:47-16.7.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 19:47-16.6. 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 face down to each of the other players who has placed a wager in accordance with N.J.A.C. 19:47-16.6. The dealer shall then deliver a stack of five cards face down to the area designated for the dealer's hand.

(d) After each stack of five cards has been dispensed and delivered in accordance with this subsection, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the cards in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-16.7.

(f) Notwithstanding the provisions of (e) 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 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.

(g) The stack of five cards comprising the dealer's hand shall then be spread in a row directly in front of the table inventory container with the top card to the dealer's right and the bottom card to the dealer's left. The dealer shall then expose the bottom card of the dealer's hand, or that

card farthest to the dealer's left, and the round of play shall proceed in accordance with N.J.A.C. 19:47-16.10.

Amended by R.1999 d.226, effective July 19, 1999.

See: 31 N.J.R. 938(a), 31 N.J.R. 1948(a).

Rewrote (g).

19:47-16.10 Bet wagers; procedure for completion of each round of play; collection and payment of wagers

(a) After the dealing procedures required by N.J.A.C. 19:47-16.7, 16.8 or 16.9 have been completed but before the dealer exposes the hole cards, each player shall, after examining his or her cards, either place a bet wager in the designated betting area or fold and forfeit the ante wager. If a player folds, the entire ante wager shall be collected by the dealer and placed in the table inventory container. A folded hand shall then be immediately collected by the dealer and placed in the discard rack.

(b) Each player who makes a bet wager shall be responsible for his or her own hand and no other person other than the dealer may touch the cards of that player. Each player shall be required to keep the five cards in full view of the dealer at all times. Once each player has examined his or her cards and placed the five cards face down on the appropriate area of the layout, the player shall not touch the cards again.

(c) No player may exchange or communicate information regarding his or her hand prior to the dealer revealing the hole cards. Any violation shall result in a forfeiture of all wagers on that round by the players communicating.

(d) After all players have either placed a bet wager or folded, the dealer shall turn over and reveal the dealer's hole cards and set the highest ranking poker hand.

(e) Except as otherwise provided in (g) below after the hole cards are revealed, the dealer shall, starting with the player farthest to his or her right, turn over the player's cards and if the dealer has a qualifying hand:

1. All losing wagers shall immediately be collected by the dealer and placed in the table inventory container. All losing hands shall then be immediately collected by the dealer and placed in the discard rack. Ante and bet wagers made by a player shall lose if the qualifying hand of the dealer has a hand rank which is higher than the hand of that player.

2. If the hand of the player ties with that of the dealer's qualifying hand, the hand of the player shall be a push. The dealer shall not collect or pay the wagers, but shall immediately collect the cards of that player after all losing wagers and hands have been collected.

3. After all losing wagers and pushes have been settled, all winning wagers shall be paid. All winning hands shall remain face up on the layout until all winning ante, bet wagers and, if applicable, progressive payout wagers are paid. Winning wagers shall be paid in accordance with the payout odds listed in N.J.A.C. 19:47-16.12. The dealer shall pay all winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. Any wager made by a player shall win if the hand of the player has a hand rank higher than that of the dealer's qualifying hand. After paying all winning ante and bet wagers, the dealer shall immediately collect the cards of all winning players and place them in the discard rack, together with the remaining cards in the deck used for that round of play; provided, however, if a player has won a progressive payout which is not being paid from the table inventory container, the cards of that player shall remain on the table until the necessary documentation has been completed pursuant to N.J.A.C. 19:45-1.52.

(f) Except as provided in (g) below, after the hole cards are revealed, if the dealer does not have a qualifying hand:

1. It shall be the option of the casino licensee whether or not the dealer shall turn over the player's cards. If the casino elects not to turn over all the player's cards, the dealer shall be required to turn over the cards of any player who has made a progressive wage pursuant to N.J.A.C. 19:47-16.11;

2. The dealer shall immediately announce "No hand" and shall pay all ante wagers at payouts odds of 1 to 1. The dealer shall pay all ante wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table;

3. All bet wagers shall be considered void and the dealer shall neither collect nor pay said wagers; and

4. After paying all ante wagers, the dealer shall immediately collect the cards of all players and place them in the discard rack, together with the remaining cards in the deck used for the round of play; provided, however, if a player has won a progressive payout which is not being paid from the table inventory container, the cards of that player shall not be collected until the necessary documentation has been completed pursuant to N.J.A.C. 19:45-1.52.

(g) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

19:47-16.11 Progressive payout

(a) A progressive payout wager shall be paid pursuant to the payout table listed in N.J.A.C. 19:47-16.12, the procedures approved pursuant to N.J.A.C. 19:45-1.52 and prior to the collection of the cards by the dealer.

(b) Prior to paying a progressive payout hand, the dealer shall:

1. Verify that the hand is a winning hand;
2. Verify that the appropriate light on the acceptor device has been illuminated; and
3. Have a casino supervisor validate the progressive payout pursuant to approved internal control procedures.

(c) Any winning progressive payout wager shall be paid irrespective of the rank of the hand of the dealer or even if the dealer does not have a qualifying hand or has a higher ranking hand.

19:47-16.12 Payout odds; rate of progression; payout limitation

(a) The payout odds for winning wagers at caribbean stud poker printed on any layout 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 out winning ante wagers at payout odds of 1 to 1.

(c) Subject to the payout limitation in (d) below, a casino licensee shall pay off each winning wager at the game of caribbean stud poker at no less than the odds listed below:

| Wager | Payout Odds |
|------------------|-------------|
| Royal Flush | 100 to 1 |
| Straight Flush | 50 to 1 |
| Four-of-a-kind | 20 to 1 |
| Full House | 7 to 1 |
| Flush | 5 to 1 |
| Straight | 4 to 1 |
| Three-of-a-kind | 3 to 1 |
| Two Pair | 2 to 1 |
| One Pair or less | 1 to 1 |

(d) Notwithstanding the payout odds in (c) above, the payout limit on each bet wager for any hand shall be \$5,000.

(e) A casino licensee shall payout winning progressive payouts at no less than the amounts listed below:

| Hand | Payout |
|----------------|--|
| Royal Flush | 100 percent of progressive jackpot |
| Straight Flush | Either 10 percent of progressive jackpot or \$5,000, as designated in the casino licensee's approved system of internal controls |
| Four-of-a-kind | \$500.00 |
| Full House | \$100.00 |
| Flush | \$ 50.00 |

(f) The rate of progression for the progressive meter used for the progressive payouts in (e) above shall be no less than 70 percent. The initial and reset amount shall be established by each casino licensee and approved pursuant to N.J.A.C. 19:45-1.39B.

(g) Winning progressive payout hands shall be paid in accordance with the amount on the meter when it is the player's turn to be paid in accordance with N.J.A.C. 19:47-16.11; provided, however, if more than one player at a table has a royal flush progressive payout hand, each player shall share equally in the amount on the progressive meter when the first player with a royal flush is to be paid.

19:47-16.13 Irregularities

(a) If a hole card is exposed prior to the dealer announcing "No more bets" pursuant to N.J.A.C. 19:47-16.7, all hands shall be void.

(b) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.

(c) A card drawn in error without its face being exposed shall be used as though it was the next card from the shoe or the deck.

(d) If any player is dealt an incorrect number of cards, that player's hand shall be void. If the dealer is dealt four cards of the five card hand, the dealer shall deal an additional card to complete the hand. Any other misdeal to the dealer shall result in all hands being void and the cards shall be reshuffled.

(e) 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.

(f) 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.

(g) 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.

SUBCHAPTER 17. DOUBLE DOWN STUD

19:47-17.1 Definitions

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

"Double down wager" means an additional wager made by a player, in an amount not to exceed the amount of the player's original wager, after all cards for the round of play have been dealt but before the dealer exposes the hole card.

"Hand" means the five card stud hand formed for each player by combining the single card dealt to the player and the four cards dealt in front of the dealer.

"Hole card" means the card which has been dealt face down to the dealer.

"Push" means a tie, as defined in N.J.A.C. 19:47-17.10.

"Rank" or "ranking" means the relative position of a card or group of cards as set forth in N.J.A.C. 19:47-17.5.

"Round of play" or "round" means one complete cycle of play during all players then playing at the table have been dealt a hand, have wagered upon it, and have had their wagers paid off or collected in accordance with the rules of this subchapter.

"Suit" means one of the four categories of cards: diamond, spade, club or heart.

iii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.

iv. The dealer shall announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it on the appropriate area of the layout.

(b) The dealer shall deal the first card, face up, to the player farthest to the left of the dealer and then, moving clockwise around the table, deal each remaining player a card, face up. The dealer shall then deal one card face down and three cards face up to the designated area directly in front of the table inventory container. These last four cards, together with the single card previously dealt to each player, shall be used to form the five card stud poker hand of each player for that round of play.

(c) After all cards for the round of play have been dealt but before the dealer exposes the hole card, a player may place a double down wager in the designated betting area.

(d) After all double down wagers have been placed, the dealer shall again announce "No more bets," and shall then turn over and reveal the hole card.

(e) No player shall touch any of the cards during a round of play.

Amended by R.1997 d.391, effective September 15, 1997.
See: 29 N.J.R. 2259(a), 29 N.J.R. 4140(b).

Inserted new (a)2i and recodified former (a)2i through iii as (a)2ii through iv.

Amended by R.1999 d.110, effective April 5, 1999.
See: 30 N.J.R. 4155(a), 31 N.J.R. 894(a).

In (a)1, deleted "and shall be located on the table to the left of the dealer" at the end of the first sentence.

19:47-17.9 Procedure for completion of each round of play; collection and payment of wagers

(a) After the hole card is revealed, all losing wagers shall immediately be collected by the dealer and placed in the table inventory container. All losing hands shall then be immediately collected by the dealer and placed in the discard rack. A wager made by a player shall lose if the hand of the player has a poker hand rank which is lower than or equal to a pair of fives.

(b) If the wager made by a player is a push, the dealer shall not collect or pay the wager, but shall immediately collect the cards of that player after all losing wagers and hands have been collected. A wager made by a player shall be a push if the hand of the player has a poker hand rank equal to or higher than a pair of sixes but lower than a pair of jacks.

(c) After all losing wagers and pushes have been settled, all winning wagers shall be paid. All winning hands shall remain face up on the layout until all winning wagers have

been paid by the dealer. Winning wagers shall be paid in accordance with the payout odds listed in N.J.A.C. 19:47-17.10. The dealer shall pay all winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. A wager by a player shall win if the hand of the player has a poker hand rank equal to or higher than a pair of jacks. After paying all winning wagers, the dealer shall immediately collect the cards of all winning players and place them in the discard rack, together with the remaining cards in the deck used for that round of play.

19:47-17.10 Payout odds; payout limitation

(a) The payout odds for winning wagers at double down stud printed on any layout 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 wagers at no less than the odds listed below, subject to the payout limitation in (c) below:

| Wager | Payout Odds |
|--|-------------|
| Royal Flush | 1,000 to 1 |
| Straight Flush | 100 to 1 |
| Four-of-a-Kind | 25 to 1 |
| Full House | 10 to 1 |
| Flush | 8 to 1 |
| Straight | 5 to 1 |
| Three-of-a-Kind | 3 to 1 |
| Two Pair | 2 to 1 |
| Pair of Jacks, Queens, Kings or Aces | 1 to 1 |
| Pair of Sixes, Sevens, Eights, Nines or Tens | Push |
| Pair of Fives or less | Lose |

(c) Notwithstanding the payout odds in (b) above, the payout limit for any hand shall be \$100,000.

19:47-17.11 Irregularities

(a) If a hole card is exposed prior to the dealer announcing "No more bets" pursuant to N.J.A.C. 19:47-17.8(d), all hands shall be void.

(b) A card found face up in the shoe or the deck shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck, all hands shall be void and the cards shall be reshuffled.

(c) A card drawn in error without its face being exposed shall be used as though it was the next card from the shoe or the deck.

(d) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards reshuffled.

(e) 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.

(f) Any automated card shuffling device shall be removed from a gaming table before any other method of shuffling may be utilized at that table.

SUBCHAPTER 18. LET IT RIDE POKER

19:47-18.1 Definitions

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

“Community card” means any card which is initially dealt face down to a designated area in front of the table inventory container and which is used by all players to form a five card poker hand.

“Hand” means the five card poker hand formed for each player by combining the three cards dealt to the player and the two community cards.

“Let it ride” means that a player chooses not to take back a wager that may be withdrawn in accordance with the provisions of N.J.A.C. 19:47-18.10.

“Round of play” means one complete cycle of play during which all wagers have been placed, all cards have been dealt and all remaining wagers have been paid off or collected in accordance with the rules of this subchapter.

“Stub” means the remaining portion of the deck after all cards in the round of play have been dealt or delivered.

“Suit” means one of the four categories of cards: club, diamond, heart or spade.

19:47-18.2 Cards; number of decks

(a) Except as provided in (b) below, let it ride poker shall be played with one deck of cards with backs of the same color and design and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-18.5. The 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 shall meet the requirements of N.J.A.C. 19:46-1.17.

(b) If an automated card shuffling device is used, 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 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 only one deck 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” following “one additional” and inserted “cover” preceding “card” in the first sentence, and added a new second sentence.

19:47-18.3 Let it ride poker rankings

(a) The rank of the cards used in let it ride poker, for the determination of winning hands, 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 “straight” formed with a two, three, four and five. All suits shall be considered equal in rank.

(b) The permissible poker hands at the game of let it ride poker, in order of highest to lowest rank, shall be:

1. “Royal flush” is a hand consisting of an ace, king, queen, jack and 10 of the same suit;
2. “Straight flush” is a hand consisting of five cards of the same suit in consecutive ranking;
3. “Four-of-a-kind” is a hand consisting of four cards of the same rank;
4. “Full house” is a hand consisting of “three-of-a-kind” and a “pair”;
5. “Flush” is a hand consisting of five cards of the same suit;
6. “Straight” is a hand consisting of five cards of consecutive rank, with an ace, king, queen, jack and 10 being the highest ranking straight and an ace, two, three, four and five being the lowest ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (for example, queen, king, ace, two, three);
7. “Three-of-a-kind” is a hand consisting of three cards of the same rank;

1. The dealer shall pay all winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table.

2. After paying all winning wagers, the dealer shall immediately collect the cards of all winning players and the community cards and place them in the discard rack.

(j) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

Amended by R.1996 d.270, effective June 17, 1996.
See: 28 N.J.R. 1615(b), 28 N.J.R. 3176(a).
Amended by R.1998 d.554, effective November 16, 1998.
See: 30 N.J.R. 3176(a), 30 N.J.R. 4068(a).

In (h), deleted "three" preceding "cards" and substituted "who" for "that" in the third sentence; and in (i), inserted "including any winning bonus wagers" preceding "shall be paid" at the end of the first sentence.

19:47-18.11 Payout odds

(a) The payout odds for winning wagers at let it ride poker printed on any layout 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) Subject to the payout limitation in (c) below, a casino licensee shall pay off each winning wager at the game of let it ride poker at no less than the following odds:

| <u>Wager</u> | <u>Payout Odds</u> |
|--|--------------------|
| Royal Flush | 1,000 to 1 |
| Straight Flush | 200 to 1 |
| Four-of-a-kind | 50 to 1 |
| Full House | 11 to 1 |
| Flush | 8 to 1 |
| Straight | 5 to 1 |
| Three-of-a-kind | 3 to 1 |
| Two Pair | 2 to 1 |
| Pair of Tens, Jacks, Queens, Kings or Aces | 1 to 1 |

(c) Notwithstanding the minimum payout odds required in (b) above, a casino licensee may establish a maximum amount of \$50,000 or such greater amount as approved by the Commission that is payable to a player on a single hand. 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 let it ride poker wagers placed pursuant to N.J.A.C. 19:47-18.6 and shall not apply to payouts of bonus wagers placed pursuant to N.J.A.C. 19:47-18.6A.

(d) A casino licensee shall pay off each winning bonus wager at no less than the following monetary amounts:

| <u>Wager</u> | <u>Bonus Payout</u> |
|----------------|---------------------|
| Royal Flush | \$25,000 |
| Straight Flush | \$ 2,500 |

| <u>Wager</u> | <u>Bonus Payout</u> |
|-----------------|---------------------|
| Four-of-a-kind | \$400.00 |
| Full House | \$200.00 |
| Flush | \$ 50.00 |
| Straight | \$ 25.00 |
| Three-of-a-kind | \$ 5.00 |

Amended by R.1998 d.554, effective November 16, 1998.
See: 30 N.J.R. 3176(a), 30 N.J.R. 4068(a).

In (c), added a new last sentence; and added (d).

19:47-18.12 Irregularities

(a) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.

(b) A card drawn in error without its face being exposed shall be used as though it was the next card from the shoe or the deck.

(c) If any player or the area designated for the placement of the community cards is dealt an incorrect number of cards, all hands shall be void and the cards shall be reshuffled.

(d) 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.

(e) 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.

(f) 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.

SUBCHAPTER 19. SPANISH 21

Authority

N.J.S.A. 5:12-5, 63(c), 69(e), 70, 99 and 100.

Source and Effective Date

R.2000 d.2, effective January 3, 2000.
See: 30 N.J.R. 4149(a), 32 N.J.R. 71(a).

19:47-19.1 Definitions

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

“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 10 point value card dealt to a player who has split pairs.

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

“Push” shall mean a tie between the hand of the player and that of the dealer, except for hands containing a point count of 21 or a blackjack.

“Rescue” is defined in N.J.A.C. 19:47-19.9.

“Soft total” shall mean the total point count of a hand which contains an ace that is counted as 11 in value.

“Suit” shall mean one of the four categories of cards: club, diamond, heart or spade.

19:47-19.2 Cards; number of decks; rank of cards

(a) Spanish 21 shall be played with six or eight decks of cards, with backs of the same color and design and one additional cutting card. The decks shall meet the requirements of N.J.A.C. 19:46-1.17(a) and shall consist of 48 cards, with the 10 of each suit having been removed from each deck during the inspection required by N.J.A.C. 19:46-1.18(e) and 19:47-19.3. The cutting card shall be opaque and a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission.

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

1. Any card from 2 to 9 shall have its face value;
2. Any Jack, Queen or King shall have a value of 10;
3. An ace shall have a value of 11, 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.

19:47-19.3 Opening of the table for gaming

(a) After receiving the decks of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall sort and inspect the cards, and the floorperson assigned to the table shall verify that inspection. If the decks contain the 10 of any suit, the dealer shall remove these cards from the decks, and the floorperson shall verify that all such cards have been removed from each deck, and shall destroy them in a manner approved by the Commission.

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. Each deck of cards shall be spread out separately, according to suit and in sequence.

(c) After the first player has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards, and stacked. If during the mixing or the stacking process a card is turned over and exposed to the players, the cards shall be remixed. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-19.4.

(d) All cards opened for use on a spanish 21 table shall be changed at least once every 24 hours.

19:47-19.4 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play and after each shoe of cards has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device, place the stack of cards in the dealing shoe and deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-19.7; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe; or
2. If the cards were shuffled manually, cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

(d) The cut of the cards shall be offered to players in the following order:

1. The first player to the table, if the game is just beginning; or
2. The player at the farthest position to the right of the dealer; provided, however, that if there are two or more consecutive rounds of play, the offer to cut the cards shall rotate in a counter-clockwise manner after the player to the far right of the dealer has been offered the cut.