

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. 3464(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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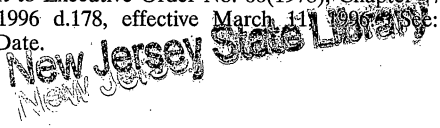
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**SUBCHAPTER 1. CRAPS AND MINI-CRAPS****19:47-1.1 Definitions**

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 definitions of permissible wagers at the games of craps and mini-craps:

1. "Pass Bet" shall mean a wager placed on the Pass Line of the layout immediately prior to the come out roll. The Pass Bet shall win if, on the come out roll:

- i. A total of 7 or 11 is thrown; or

- ii. A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.
- iii. 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" shall mean a wager placed on the Don't Pass Line of the layout immediately prior to the come out roll. The Don't Pass Bet shall win if, on the come out roll:
- i. A total of 2 or 3 is thrown; or
  - ii. A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.
  - iii. 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.
  - iv. The Don't Pass Bet shall be void if, on the come out roll, a total of 12 is thrown.
3. "Come Bet" shall mean a wager placed on the Come Line of the layout at any time after the come out roll. The Come Bet shall win if, on the roll immediately following placement of such bet:
- i. A total of 7 or 11 is thrown; or
  - ii. A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.
  - iii. 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" shall mean a wager placed on the "Don't Come" area of the layout at any time after the come out roll. The Don't Come Bet shall win if, on the roll immediately following placement of such bet:
- i. A total of 2 or 3 is thrown; or
  - ii. A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown;
  - iii. 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.
  - iv. 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" shall mean 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. A "Place Bet to Lose" shall mean 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" shall mean a wager, that may be made at any time, which shall win if a total of 4 is thrown the hardway (i.e., with 2 appearing on each die) before 4 is thrown in any other way and before a 7 is thrown.
8. "Six the Hardway" shall mean a wager, that may be made at any time, which shall win if a total of 6 is thrown the hardway (i.e., with 3 appearing on each die) before 6 is thrown, in any other way and before a 7 is thrown.
9. "Eight the Hardway" shall mean a wager, that may be made at any time, which shall win if a total of 8 is thrown the hardway (i.e., with 4 appearing on each die) before 8 is thrown in any other way and before 7 is thrown.
10. "Ten the Hardway" shall mean a wager, that may be made at any time, which shall win if a total of 10 is thrown the hardway (i.e., with 5 appearing on each die) before 10 is thrown in any other way and before a 7 is thrown.
11. "Field Bet" shall mean a one roll wager that may be made at any time which shall win if any one of the totals 2, 3, 4, 9, 10, 11 or 12 is thrown on the roll immediately following placement of such bet and shall lose if a total of 5, 6, 7 or 8 is thrown on such roll.
12. "Any Seven" shall mean a one roll wager that may be made at any time which shall win if a total of 7 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.
13. "Any Craps" shall mean a one roll wager that may be made at any time which shall win if a total of 2, 3 or 12 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.
14. "Craps Two" shall mean a one roll wager that may be made at any time which shall win if a total of 2 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.

15. "Craps Three" shall mean a one roll wager that may be made at any time which shall win if a total of 3 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.

16. "Craps Twelve" shall mean a one roll wager that may be made at any time which shall win if a total of 12 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.

17. "11 in One Roll" shall mean a one roll wager that may be made at any time which shall win if a total of 11 is thrown on the next roll and shall lose if any other total is thrown.

18. "Craps-Eleven or C and E" shall mean a one roll wager that may be made at any time which shall win, as provided at N.J.A.C. 19:47-1.4(d), if either a craps (2, 3 or 12) or 11 is rolled immediately following placement of such bet and shall lose if any other total is thrown.

19. "Horn Bet" shall mean a one roll wager that may be made at any time which shall win if any one of the totals 2, 3, 11 or 12 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.

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

(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 yellow or green cutting card shall be used in each side of the shoe.

(d) Notwithstanding (a) above, if a casino licensee offers a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19 the game of blackjack shall be played with at least four decks of cards.

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).

#### 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 accor-

dance 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) A casino licensee may implement any of the following options at a blackjack table provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3:

1. Persons who have not made a wager on the first round of play may not enter the game on a subsequent round of play until a reshuffle of the cards has occurred;
2. Persons who have not made a wager on the first round of play may be permitted to enter the game, but may be limited to wagering only the minimum limit posted at the table until a reshuffle of the cards has occurred;
3. Persons who, after making a wager on a given round of play, decline to wager on any subsequent round of play may be precluded from placing any further wagers until a reshuffle of the cards has occurred; and
4. Persons who, after making a wager on a given round of play, decline to wager on any subsequent round of play may be permitted to place further wagers, but may be limited to wagering only the minimum limit posted at the table until a reshuffle of the cards has occurred.

(j) If a casino licensee implements any of the options in (i) above, the option shall be uniformly applied to all persons at that table; provided, however that if a casino licensee has implemented either of the options in (i)3 or 4 above, an exception may be made for a person who temporarily leaves the table if, at the time the person leaves, the casino licensee agrees to reserve the person's spot until his or her turn.

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

(l) 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.

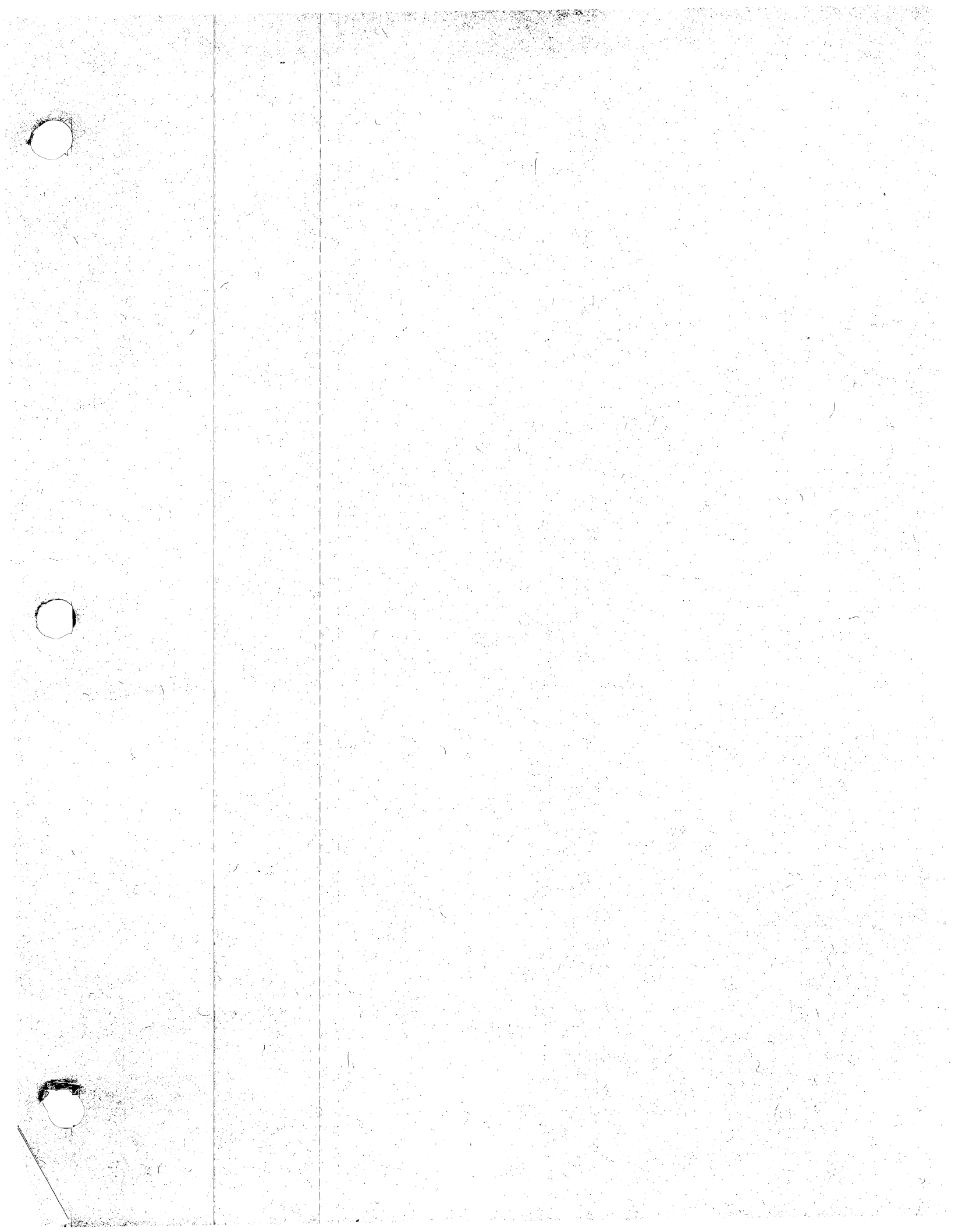
See: 28 N.J.R. 3900(a), 28 N.J.R. 5082(a).

**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.

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.

#### 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;

2. When the "Bart Carter Shuffle" is utilized a reshuffle shall take place after the cards in the discard rack exceed approximately one deck in number.

(i) A casino licensee may submit to the Casino Control Commission for approval proposed shuffle, cut card placement, number of cut cards (to include shuffle techniques without the use of any cut cards), location of where the shuffle takes place, who is responsible for shuffling, shuffling equipment (dealing shoes or other dealing devices) and burn card procedures.

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.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: "round of play . . ." to (a); "Bart Carter Shuffle" to (d); 4 to (e); deleted old and added new text of (a)1; added 2 to (g). Amended by R.1982 d.305, effective September 7, 1982.

See: 14 N.J.R. 559, 14 N.J.R. 991(a).

Administrative Correction to subsection (g).

See: 25 N.J.R. April 5, 1993.

Amended by R.1994 d.265, effective June 6, 1994.

See: 25 N.J.R. 5893(a), 26 N.J.R. 2463(a).

Amended by R.1996 d.223, effective May 20, 1996.

See: 28 N.J.R. 1362(b), 28 N.J.R. 2572(b).

Added recut provisions.

## Law Review and Journal Commentaries

Casinos—Blackjack—Card Counters—Contracts—Discrimination—Jurisdiction. P.R. Chenoweth, 137 N.J.L.J. No. 6, 59 (1994).

## Case Notes

Shuffling at will was permissible exercise of casino discretion. *Campione v. Adamar of New Jersey, Inc.*, 274 N.J.Super. 63, 643 A.2d 42 (L.1993).

## 19:47-2.6 Procedure for dealing cards

(a) All cards used to game at blackjack shall be dealt from a dealing shoe specifically designed for such purpose and located on the table to the left of the dealer.

(b) Each dealer shall remove cards from the shoe with his left hand, turn them face upwards, and then place them on the appropriate area of the layout with his right hand, except that the dealer has the option to deal hit cards to the first two positions with his/her left hand.

(c) After each full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face downwards and place it in the discard rack which shall be located on the table immediately in front of or to the right of the dealer. Each new dealer who comes to the table shall also burn one card as described herein before the new dealer deals any cards to the players. The burn card shall be disclosed if requested by the player. This procedure shall not be applicable to the "Bart Carter Shuffle".

(d) If a double shoe is utilized, the following procedures shall be used in lieu of those set forth in (c) above.

1. Prior to commencement of each round of play, the dealer shall draw a card from either side of the double shoe. The suit of that card shall determine from which side of the shoe that round of play will be dealt. The casino licensee shall designate that the suits of hearts and diamonds shall correspond to the color of the backs of the cards being dealt from one side of the shoe, and that the suits of spades and clubs shall correspond to the color of the backs of the cards being dealt from the other side of the shoe.

2. A determinant card corresponding to the side of the shoe from which it was drawn shall become the player's first card. A determinant card that does not correspond to the side of the shoe from which it was dealt shall be burned by placing it in a segregated area of the dealing shoe.

(e) At the commencement of each round of play, or immediately after the determinant card has been drawn and either burned or used as the player's first card, the dealer shall, starting on his left and continuing around the table, deal the cards in the following order:

1. One card face upwards to each box on the layout in which a wager is contained;
2. One card face upwards to himself;

3. A second card face upwards to each box in which a wager is contained.

(f) After two cards have been dealt to each player and the appropriate number to the dealer, the dealer shall, beginning from his left, announce the point total of each player. As each player's point total is announced, such player shall indicate whether he wishes to surrender, double down, split pairs, stand or draw as provided for by this chapter.

(g) As each player indicates his decision(s), the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decision consistent with these regulations and shall announce the new point total of such player after each additional card is dealt.

(h) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall deal a second card face upward to himself provided, however, that such card shall not be removed from the dealing shoe until the dealer has first announced "Dealer's Card" which shall be stated by the dealer in a tone of voice calculated to be heard by each person at the table. Any additional cards authorized to be dealt to the hand of the dealer by N.J.A.C. 19:47-2.12(b) shall be dealt face upwards at this time after which the dealer shall announce his total point count. In lieu of the requirements of this paragraph, the procedures set forth in (j) or (k) below may be implemented.

(i) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each player's hand in case of question or dispute. The dealer shall pick up the cards beginning with those of the player to his far right and moving counterclockwise around the table. After all the players' cards have been collected the dealer shall pick up his cards against the bottom of the players' cards and place them in the discard rack or in a segregated area of the double shoe.

(j) In lieu of the procedures set forth in (h) above, a casino licensee may permit a blackjack dealer to deal his or her hole card face downward after a second card and before additional cards are dealt to the players provided that said dealer not look at the face of his or her hole card until after all other cards requested by the players pursuant to those regulations are dealt to them. Notwithstanding the foregoing, if a casino licensee elects to utilize a card reader device and the dealer's first card is an ace, king, queen, jack or 10 of any suit, the dealer shall determine whether the hole card will give the dealer a blackjack prior to dealing any additional cards to the players at the table, in accordance with procedures approved by the Commission. The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone, including the dealer, at the table.

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

### 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 (6) decks of cards and two additional solid yellow or green cutting cards.

(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.

#### 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";
  - ii. Lose if the "Banker's Hand" has a Point Count lower than that of the "Player's Hand";
  - iii. Be void 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";
  - iii. Be void if the Point Counts 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 Baccarat-Punto Banco other than those specified in subsection (a) of this section.

(c) All wagers at Baccarat-Punto Banco shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate areas of the Baccarat-Punto Banco layout, except that verbal wagers accompanied by cash may be accepted provided that 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 Baccarat-Punto Banco shall be made, increased or withdrawn after the dealer calling the game has announced "No More Bets."

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.1991 d.551, effective November 4, 1991.

See: 23 N.J.R. 1784(b), 23 N.J.R. 3350(a).

Added N.J.A.C. 19:47-8.3 reference for 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.1994 d.137, effective March 21, 1994.

See: 25 N.J.R. 5902(a), 26 N.J.R. 1373(b).

#### 19:47-3.3 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) 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; provided, however, that when collecting the vigorish, the casino licensee may round off the amount of a five percent vigorish to 25 cents or the next highest multiple of 25 cents, and the amount of a four percent vigorish to 20 cents or the next highest multiple of 20 cents. 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 a 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.

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

Amended by R.1989 d.97, effective February 21, 1989.  
See: 20 N.J.R. 2647(b), 21 N.J.R. 460(a).

Added "a coin" to (b).

Amended by R.1991 d.616, effective December 16, 1991.  
See: 23 N.J.R. 2926(a), 23 N.J.R. 3824(a).

Added new (b); deleted (c); redesignated existing (b) to (c) with changes; added new (d), codified the practice of charging either a four or five percent vigorish.

#### Case Notes

When casino seeks to enforce marker debt against patron, patron may raise all common-law defenses to contract, including that his capacity was impaired by voluntary intoxication. *Hakimoglu v. Trump Taj Mahal Associates*, D.N.J.1994, 876 F.Supp. 625.

#### 19:47-3.4 Opening of table for gaming

(a) After receiving the six or more decks of cards at the table, the dealer calling the game shall sort and inspect the cards in accordance with N.J.A.C. 19:46-1.18(f).

(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 upwards on the table for visual inspection by the first participant or participants to arrive at the table. The cards shall be spread out in 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 participant or participants 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 "chemmy shuffle" of the cards 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.1985 d.228, effective May 20, 1985.  
See: 17 N.J.R. 61(a), 17 N.J.R. 1341(a).

Deleted "a floorman" and substituted "the verification by the floorperson".

#### 19:47-3.5 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play and after each shoe of cards is completed, the casino licensee shall require its dealers to perform, at its option, either of the following procedures:

1. One or more of the dealers shall shuffle the cards so that they are randomly intermixed. After the cards have been shuffled, a dealer shall lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.

i. After lacing the cards, the casino licensee may, as an additional option, require the dealer calling the game to shuffle some or all of the cards again.

ii. A casino licensee shall not initiate or terminate the use of this reshuffling option unless the casino licensee provides its surveillance department and the Commission with at least 30 minutes prior written notice; or

2. One or more of the dealers shall "wash" and stack the cards, after which each of the three dealers shall shuffle the stack of cards independently.

(b) Any shuffling or lacing option chosen for use by a casino licensee pursuant to (a) above shall be implemented at all tables within a pit.

(c) After shuffling or lacing the cards and, where applicable, reshuffling them, the dealer calling the game shall offer the stack of cards, with backs facing away from the dealer, to the participants to be cut. The dealer shall begin with the participant seated in the highest number position at the table or, in the case of reshuffle the last curator and working clockwise around a table, shall offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer shall cut the cards.

(d) The cards shall be cut by placing the cutting card in the stack at least 10 cards in from either end.

(e) Once the cutting card has been inserted into the stack, 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 insert one cutting card in a position at least 14 cards in from the back of the stack and the second cutting card at the end of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. Prior to commencement of play, the dealer shall remove the first card from the shoe and place it, and an additional amount of cards equal to the amount on the first card drawn, in the discard bucket after all cards have been shown to the players. Face cards and tens count as tens. Aces count as one.

(f) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (c) above.

As amended, R.1980 d.132, effective March 31, 1980.  
See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).

As amended, R.1980 d.186, effective April 29, 1980.  
See: 12 N.J.R. 357(a).

Petition for Rulemaking: To eliminate the lacing of the cards from the shuffle and cut procedures required in Baccarat-Punto Banco and minibaccarat.

See: 17 N.J.R. 1750(c).  
 Amended by R.1994 d.283, effective June 6, 1994.  
 See: 26 N.J.R. 1210(a), 26 N.J.R. 2477(a).  
 Amended by R.1995 d.429, effective August 7, 1995.  
 See: 27 N.J.R. 1176(a), 27 N.J.R. 2974(a).  
 At (b) added notification requirement for initiation or termination of reshuffle option.  
 Amended by R.1996 d.223, effective May 20, 1996.  
 See: 28 N.J.R. 1362(b), 28 N.J.R. 2572(b).  
 Added recut provisions.  
 Amended by R.1996 d.478, effective October 7, 1996.  
 See: 28 N.J.R. 3522(a), 28 N.J.R. 4518(b).

**19:47-3.6 Dealing shoe; selection of player to deal cards**

(a) All cards used to game at Baccarat-Punto Banco shall be of backs of the same color and design and shall be dealt from a dealing shoe specifically designed for such purpose.

(b) At the commencement of play, the dealer calling the game shall offer the shoe to the participant in seat number one at the table. If such participant rejects the shoe or if there is no one in seat number one, the dealer shall offer the shoe to each of the other participants in turn counter-clockwise around the table until one of the participants accepts it.

(c) The participant to accept the shoe (hereinafter called the "curator") shall be responsible for dealing the cards in accordance with these regulations and the instructions of the dealer calling the game.

**19:47-3.7 Hands of player and banker; procedure for dealing initial two cards to each hand**

(a) There shall be two hands dealt in the game of Baccarat-Punto Banco, one of which shall be denominated the "Player's Hand" and the other denominated the "Banker's Hand".

(b) At the commencement of each round of play, the dealer calling the game shall announce "No More Bets" after which he shall instruct the curator to commence dealing the cards by announcing "Cards".

(c) The curator shall deal an initial four cards from the shoe. The first and third card dealt shall constitute the first and second cards of the "Player's Hand". The second and fourth card dealt shall constitute the first and second cards of the "Banker's Hand". After the cards are dealt to each hand, the dealer calling the game shall place them face upwards in front of himself.

**19:47-3.8 Procedure for dealing of additional cards**

(a) After the initial four cards have been dealt, the dealer calling the game shall announce the Point Count of the "Player's Hand". After the dealer calling the game takes and positions the cards of the "Banker's Hand" in front of him, the dealer calling the game shall announce the Point Count of the "Banker's Hand".

(b) Following the announcement of the Point Counts of each hand, the dealer calling the game shall instruct the curator whether to deal a third card to each hand which instructions shall be in conformity with the requirements of section 9 of this subchapter.

(c) Any third card required to be dealt by the dealer's instructions shall first be dealt face upwards to the "Player's Hand" and then to the "Banker's Hand" by the curator.

(d) In no event shall more than one additional card be dealt to either hand.

(e) Whenever the cutting card appears during play, the cutting card will be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game shall announce "last hand". At the completion of one more hand, no more cards will be dealt until the reshuffle occurs.

As amended, R.1980 d.132, eff. March 31, 1980.  
 See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).  
 As amended, R.1980 d.186, eff. April 29, 1980.  
 See: 12 N.J.R. 357(a).

**19:47-3.9 Rules for determining whether third card shall be dealt**

(a) If the Point Count of either the "Player's Hand" or the "Banker's Hand" after the initial two cards are dealt to each is an 8 or 9 (which shall be called a "natural") no more cards shall be dealt to either hand.

(b) If the Point Count of the "Banker's Hand" on the first two cards is 0 to 7 inclusive, the "Player's Hand" shall draw (i.e. take a third card) or stay (i.e. not take a third card) in accordance with the requirements of Table 1 of this subsection.

TABLE 1

Player Having	THIRD CARD DETERMINATION	
	Draws	Stays
0 to 5		
6 to 9		

(c) The "Banker's Hand" shall draw (i.e. take a third card) or stay (i.e. not take a third card) in accordance with the requirements of Table 2 of this subsection.

TABLE 2

If No Third Card Drawn	Third Card Drawn by Player's Hand									
	0	1	2	3	4	5	6	7	8	9
0 (Point Count of Broker's Hand)										
1	BANKER'S HAND DRAWS									
2										
3	D	D	D	D	D	D	D	D	S	D
4	D	S	S	D	D	D	D	D	S	S
5	D	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	D	D	S	S
7										
8	BANKER'S HAND STAYS									
9										

(d) The first vertical column in Table 2 labeled "Point Count of Banker's Hand" shall refer to the Point Count of the "Banker's Hand" after the first two cards have been dealt to it.

(e) The first horizontal column at the top of Table 2 labeled "Third Card Drawn by Player's Hand" shall refer to the value of the third card drawn by the "Player's Hand" as distinguished from the Point Count of the "Player's Hand".

(f) The letter "D" used in Table 2 shall mean that the Banker's Hand must draw a third card and the letter "S" used in Table 2 shall mean that the "Banker's Hand" must stay (i.e. not draw a third card).

(g) The method of using Table 2 shall be to find the Point Count of the "Banker's Hand" in the first vertical column and trace that horizontally across the table until it intersects the third card drawn by the "Player's Hand". The box at which such intersection takes place will show whether the "Banker's Hand" shall draw a third card or stay. For example, if the Point Count of the "Banker's Hand" after two cards is 5 and the value of the third card drawn by the "Player's Hand" is 4, the table shows that the Banker's Hand shall draw a third card.

**19:47-3.10 Announcement of result of round; payment and collection of wagers**

(a) After each hand has received all the cards to which it is entitled pursuant to N.J.A.C. 19:47-3.7, 3.8 and 3.9, the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce "Tie Hand."

(b) After the result of the round is announced, the dealer or dealers responsible for the wagers on the table shall first collect each losing wager. Thereafter, the dealer or dealers shall, in accordance with one of the following procedures, pay each winning wager and collect or mark any vigorish or commission owed pursuant to N.J.A.C. 19:47-3.3.

1. Starting at the highest numbered player position at which a winning wager is located and proceeding in descending order to each next highest numbered player position, the dealer shall first pay each winning wager and then, returning to the highest numbered player position at which a winning wager was located and proceeding in like order, mark or collect the vigorish owed by each player.

2. Starting at the highest numbered player position at which a winning wager is located and proceeding in descending order to each next highest numbered player position, the dealer shall first mark or collect the vigorish owed by each player and then, returning to the highest numbered player position at which a winning wager is located and proceeding in like order, pay each winning wager.

3. Starting at the highest numbered player position at which a winning wager is located, the dealer shall pay that player's winning wager and immediately thereafter mark or collect the vigorish owed by that player and then, proceeding in descending order to the next highest numbered player position at which a winning wager is located, repeat this procedure until each winning wager is paid and the vigorish owed by each player is either marked or collected.

4. Starting at the highest numbered player position at which a winning wager is located, the dealer shall mark or collect the vigorish owed by that player and immediately thereafter pay that player's winning wager and then, proceeding in descending order to the next highest numbered player position at which a winning wager is located, repeat this procedure until the vigorish owed by each player is either marked or collected and each winning wager is paid.

(c) A casino licensee may, in its discretion, elect to use any of the procedures authorized in (b) above at any punto banco table in its establishment; provided, however, that:

1. The same procedure shall be used for all punto banco tables located within the same gaming pit; and

2. The Commission and the casino licensee's surveillance department shall be notified, in writing, at least 30 minutes prior to the implementation of or a change in the particular procedure to be used at a table or gaming pit.

Amended by R.1995 d.309, effective June 19, 1995.  
See: 27 N.J.R. 1174(a), 27 N.J.R. 2461(a).

**19:47-3.11 Continuation of curator as such; selection of new curator**

(a) It shall be the option of the curator, after any round of play, either to pass the shoe or remain as curator except that:

1. The curator shall pass the shoe whenever the banker's hand loses; and

2. The dealer or floorman assigned to the table may order the curator to pass the shoe if the curator unreasonably delays the game, repeatedly makes invalid deals or violates either the Casino Control Act or the regulations of the Commission.

(b) Whenever a voluntary or compulsory relinquishment of the shoe occurs, the dealer shall offer the shoe to the participant immediately to the right of the previous curator and, if he does not accept it or there is no participant in that position, the dealer shall offer the shoe to each of the other participants in turn counterclockwise around the table. The first to accept the shoe when offered shall become the new curator.

**19:47-3.12 Irregularities**

(a) A third card dealt to the "Player's Hand" when no third card is authorized by these regulations shall become the third card of the "Banker's Hand" if the "Banker's Hand" is obliged to draw by Table 2 of section 9 of this subchapter. If, in such circumstances, the "Banker's Hand" is required to stay, the card dealt in error shall become the first card of the next hand unless it has been disclosed. In such case, the disclosed card and an additional number of cards equal to the amount on this card shall be drawn face upwards from the shoe and placed in the discard bucket.

(b) A card drawn in excess from the shoe if not disclosed shall be used as the first card of the next hand of play. If the card has been disclosed, a burn card procedure as described in (a) above, shall be implemented.

(c) All cards found face upwards in the shoe shall not be used in the game and shall be placed in the discard bucket, along with an additional amount of cards, drawn face upwards, which agrees with the number on the cards found face upwards in the shoe.

(d) If there are insufficient cards remaining in the shoe to complete a round of play, that round shall be void and a new round shall commence after the entire set of cards are reshuffled and placed in the shoe.

As amended, R.1980 d.132, eff. March 31, 1980.  
See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).  
As amended, R.1980 d.186, eff. April 29, 1980.  
See: 12 N.J.R. 357(a).

**SUBCHAPTER 4. BACCARAT-CHEMIN DE FER****19:47-4.1 Cards: number of decks; value; point count of hand**

(a) Baccarat-Chemin de Fer shall be played with at least six decks of cards having backs of the same color and design and two additional yellow or green cutting cards.

(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 totalling 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.

**19:47-4.2 (Reserved)****19:47-4.3 Opening of table for gaming**

(a) After receiving the six or more decks of cards at the table, the dealer calling the game shall sort and inspect the cards in accordance with N.J.A.C. 19:47-1.18(f).

(b) Following the inspection of the cards by the dealer and the verification by the floorman assigned to the table, the cards shall be spread out face upwards on the table for visual inspection by the first participants to arrive at the table. The cards shall be spread out in 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 participants are afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards 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.1985 d.228, effective May 20, 1985.

See: 17 N.J.R. 61(a), 17 N.J.R. 1341(a).

Deleted "a floorman" and substituted "the verification by the floorman".

Deleted "unit" and substituted "suit".

**19:47-4.4 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play and after each shoe of cards is completed, the casino licensee shall require its dealers to perform, at its option, either of the following procedures:

1. One or more of the dealers shall shuffle the cards so that they are randomly intermixed. After the cards have been shuffled, a dealer shall lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.

i. After lacing the cards, the casino licensee may, as an additional option, require the dealer calling the game to shuffle some or all of the cards again.

ii. A casino licensee shall not initiate or terminate the use of this reshuffling option unless the casino licensee provides its surveillance department and the Commission with at least 30 minutes prior written notice; or

2. One or more of the dealers shall "wash" and stack the cards, after which each of the three dealers shall shuffle the stack of cards independently.

(b) Any shuffling or lacing option chosen for use by a casino licensee pursuant to (a) above shall be implemented at all tables within a pit.

(c) After shuffling or lacing the cards and, where applicable, reshuffling them, the dealer calling the game shall offer the stack of cards, with backs facing away from the dealer, to the participants to be cut. The dealer shall begin with the participant seated in the highest number position at the table or, in the case of reshuffle the last curator and working clockwise around a table, shall offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer shall cut the cards.

(d) The cards shall be cut by placing the cutting card in the stack at least 10 cards from either end.

(e) Once the cutting card has been inserted into the stack, 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 insert one cutting card in a position at least 14 cards in from the back of the stack and the second cutting card at the end of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. Prior to commencement of play, the dealer shall remove the first card from the shoe and place it, and an additional amount of cards equal to the amount on the first card drawn, in the discard bucket after all cards have been shown to the players. Face cards and tens count as tens. Aces count as one.

(f) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (c) above.

As amended, R.1980 d.132, effective March 31, 1980.

See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).

As amended, R.1980 d.186, effective April 29, 1980.

See: 12 N.J.R. 357(a).

Amended by R.1994 d.283, effective June 6, 1994.

See: 26 N.J.R. 1210(a), 26 N.J.R. 2477(a).

Amended by R.1995 d.429, effective August 7, 1995.

See: 27 N.J.R. 1176(a), 27 N.J.R. 2974(a).

At (b) added notification requirement for initiation or termination of reshuffle option.

Amended by R.1996 d.223, effective May 20, 1996.

See: 28 N.J.R. 1362(b), 28 N.J.R. 2572(b).

Added recut provisions.

Amended by R.1996 d.478, effective October 7, 1996.

See: 28 N.J.R. 3522(a), 28 N.J.R. 4518(b).

#### 19:47-4.5 Dealing shoe; selection of banker

(a) All cards used to game at Baccarat-Chemin de Fer shall be dealt from a dealing shoe specifically designed for such purpose.

(b) After the cards have been shuffled and placed in the shoe, the dealer calling the game shall offer the shoe to the participants to be dealt. The participant offering to wager the highest amount on the first hand shall become the "Banker" and shall be responsible for dealing the cards from the shoe in accordance with these regulations and the instructions of the dealer calling the game. If two or more participants offer to wager an equal amount on the first hand, the participant making such wager that is closest to the dealer moving counterclockwise around the table shall become the "Banker".

#### 19:47-4.6 Wagers placed by banker

(a) Immediately prior to dealing the cards, the Banker shall place a wager in support of the "Banker's Hand" which shall conform to the requirements of subsection (b) of this section. The wager placed by the Banker shall:

1. Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";
2. Lose if the "Banker's Hand" has a Point Count lower than that of the "Player's Hand";
3. Be void if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal.

(b) The wager placed by the Banker immediately after accepting the shoe shall not be less than the amount such participant offered in bidding to become the Banker. The amount of all subsequent wagers placed by the Banker as such shall be at least equal to, but no more than twice, the amount of his immediately preceding wager. An example of this rule is as follows: if Participant A becomes the Banker for a high bid of \$1,000, he must place a wager of at least \$1,000 on the first hand dealt. If he continues as the Banker, his wager on the second hand must be at least \$1,000 but not more than \$2,000. Assuming he wagers \$2,000 on the second hand, his wager on the third hand (if he continues as the Banker) must be at least \$2,000 but not more than \$4,000.

(c) Any wager placed by the Banker in cash shall be exchanged immediately by the dealer for gaming chips or plaques in accordance with the regulations governing the acceptance and conversion of such instruments.

As amended, R.1980 d.132, effective March 31, 1980.

See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).

As amended, R.1980 d.186, effective April 29, 1980.

See: 12 N.J.R. 357(a).

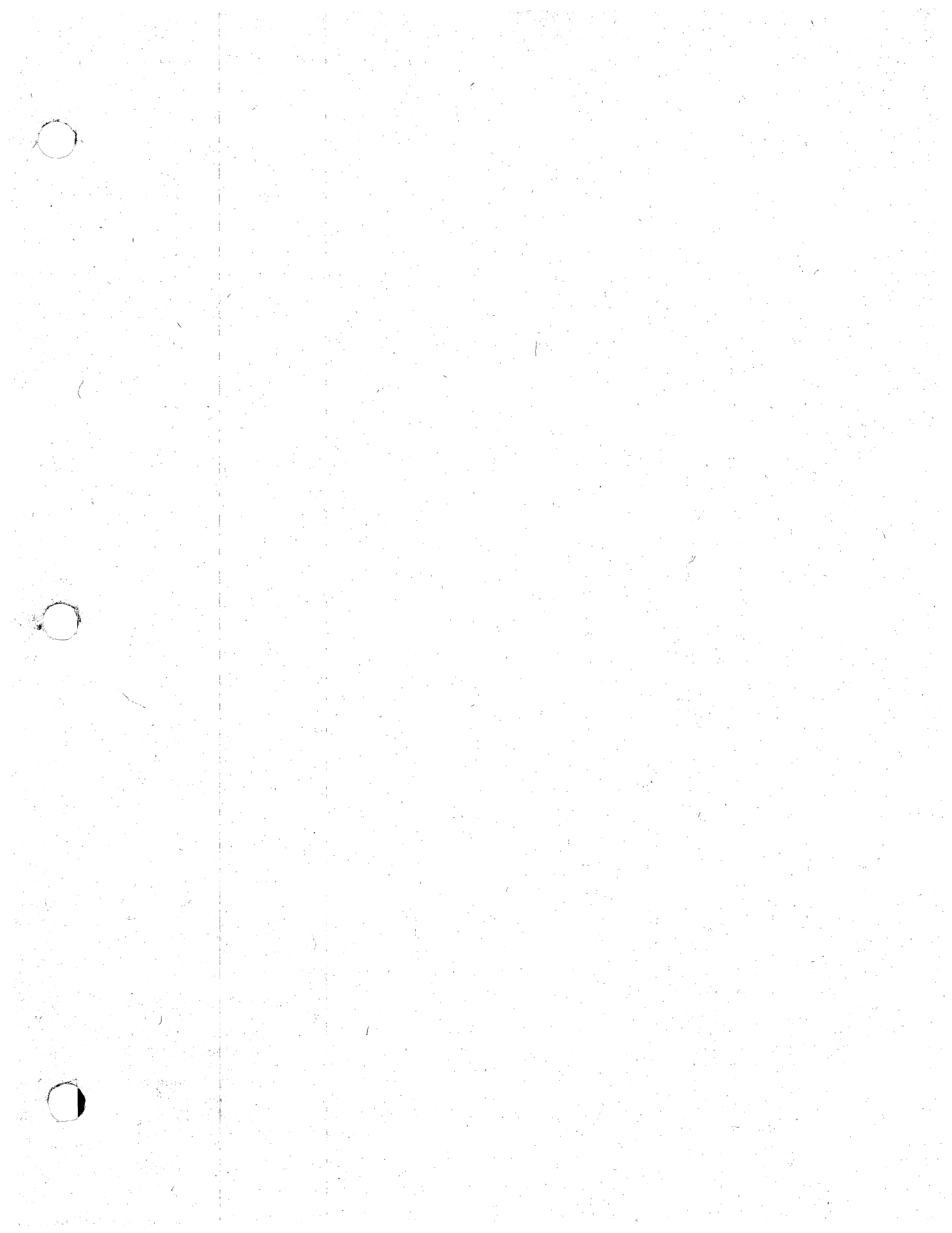
#### 19:47-4.7 Wagers made against banker

(a) After the Banker has placed a wager in support of the "Banker's Hand", the remaining participants at the table shall be given the opportunity of wagering against all or a part of the wager made by the Banker provided, however, that such wagers shall not exceed, either individually or in the aggregate, the amount wagered by the Banker.

(b) Any participant who equaled and lost the immediately preceding wager of the Banker shall have the first option of making a wager against the Banker in an amount equal to the amount being wagered by the Banker. Said participant shall exercise this option by announcing "Banco Suivi" or "Suivi" and by placing the requisite wager on the appropriate area of the layout. A "stand off" shall not be counted for the purpose of determining the immediately preceding wager under this subsection.

(c) If no qualified participant announces "Banco Suivi" or "Suivi", the next preference shall be given to any partici-

pant placing a wager against the Banker equal in amount to that wagered by the Banker. This option shall be exercised by a participant announcing "Banco Seul" or "Banco" and by placing the requisite wager on the appropriate area of the layout. Whenever more than one participant announces "Banco Seul" or "Banco", preference shall be given to the participant making such announcement who is seated nearest to the Banker in a counterclockwise direction around the table.



13. "1 to 18" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 18 consecutive numbers from "1" through "18". The player shall bet on "1 to 18" by placing a wager within the box on the roulette layout that is labeled "1 to 18".

14. "19 to 36" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 18 consecutive numbers from "19" through "36". The player shall bet on "19 to 36" by placing a wager within the box on the roulette layout that is labeled "19 to 36".

(f) Notwithstanding (e) above, a casino licensee may, in its discretion, offer to every player at a roulette table the option to make a "seven numbers" wager. "Seven numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of the numbers "10", "11", "12", "13", "14", "15" or "33".

1. Any casino licensee offering the "seven numbers" option shall use a roulette table layout approved by the Commission.

2. The player shall bet on "seven numbers" by placing a wager within the area on the roulette layout that is designated for such wager.

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.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 add reference to N.J.A.C. 19:47-8.3 regarding wager requirements.  
 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.  
 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.1995 d.167, effective March 20, 1995.  
 See: 27 N.J.R. 57(b), 27 N.J.R. 1202(a).  
 Amended by R.1997 d.423, effective October 6, 1997.  
 See: 28 N.J.R. 4181(b), 29 N.J.R. 4304(b).  
 In (a), inserted "and, if applicable, a match play coupon"; and in (b), added the second sentence.

**Case Notes**

Providing gaming chips to casino patron did not violate the "rules of the game" regulations. New Jersey, Dept. of Law & Public Safety, Div. of Gaming Enforcement v. GNOC, Corp., 92 N.J.A.R.2d (CCC) 31.

**19:47-5.2 Roulette: payout odds**

(a) No casino licensee, its employees or agents shall pay off winning wagers at the game of roulette at less than the odds listed below:

Bets	Payout Odds
Straight	35 to 1
Split	17 to 1
Three Numbers	11 to 1
Four Numbers	8 to 1

Bets	Payout Odds
First Five Numbers	6 to 1
Six Numbers	5 to 1
Seven Numbers	4 to 1
Column	2 to 1
Dozen	2 to 1
Red	1 to 1
Black	1 to 1
Odd	1 to 1
Even	1 to 1
1 to 18	1 to 1
19 to 36	1 to 1

(b) When roulette is played on a double zero wheel and the roulette ball comes to rest in a compartment marked zero (0) or double zero (00), a player shall lose, at the casino licensee's option, either one-half of each wager on red, black, odd, even, 1 to 18, and 19 to 36 or the entire wager. If the former option is chosen by a casino licensee, the remaining half of each such wager shall be returned to the player by the dealer. Each casino licensee offering double zero roulette shall provide notice of the option in effect at the table in accordance with the provisions of N.J.A.C. 19:47-8.3.

(c) When roulette is played on a single zero wheel and the roulette ball comes to rest in a compartment marked zero (0), wagers on red, black, odd, even, 1 to 18, and 19 to 36 shall be lost.

(d) When roulette is played on a double zero wheel being used as a single zero roulette wheel, as provided in N.J.A.C. 19:46-1.7(c):

1. Notice shall be provided, in accordance with N.J.A.C. 19:47-8.3;
2. The dealer shall announce "no spin," declare the spin void and respin the wheel if the roulette ball comes to rest in a compartment marked double zero (00); and
3. Wagers on red, black, odd, even, 1 to 18 and 19 to 36 shall be lost if the roulette ball comes to rest in a compartment marked zero (0).

Amended by R.1981 d.388, effective November 2, 1981.  
 See: 13 N.J.R. 534(b), 13 N.J.R. 780(c).  
 (b): "When roulette is played on a double zero wheel and" added; "choose one of the following options" deleted. (b)1: recodified as part of (b) and "; or" deleted. (b)2 deleted. (c) added.  
 Amended by R.1992 d.452, effective November 16, 1992.  
 See: 24 N.J.R. 3033(a), 24 N.J.R. 4279(a).  
 Added (d).  
 Amended by R.1994 d.265, effective June 6, 1994.  
 See: 25 N.J.R. 5893(a), 26 N.J.R. 2463(a).  
 Amended by R.1995 d.167, effective March 20, 1995.  
 See: 27 N.J.R. 57(b), 27 N.J.R. 1202(a).  
 Amended by R.1998 d.414, effective August 17, 1998.  
 See: 30 N.J.R. 1219(a), 30 N.J.R. 3067(a).  
 Rewrote (b).

**19:47-5.3 Roulette: rotation of wheel and ball**

(a) The roulette ball shall be spun by the dealer in a direction opposite to the rotation of the wheel and shall

complete at least four revolutions around the track of the wheel to constitute a valid spin.

(b) While the ball is still rotating in the track around the wheel, the dealer shall call "No More Bets".

(c) Upon the ball coming to rest in a compartment, the dealer shall announce the number of such compartment and shall place a point marker to be known as a "crown" or "dolly" on that number on the roulette layout.

(d) If a casino licensee offers the "five adjacent numbers" wagering option authorized by N.J.A.C. 19:47-5.1, the dealer shall then move one-fifth of each winning "five adjacent numbers" wager from the roulette wheel replica on the layout to the box on the main roulette layout that contains the single number corresponding to the compartment in which the roulette ball came to rest.

(e) After placing the crown on the layout and, if applicable, complying with the provisions of (d) above, the dealer shall first collect all losing wagers and then payoff all winning wagers.

Amended by R.1995 d.167, effective March 20, 1995.  
See: 27 N.J.R. 57(b), 27 N.J.R. 1202(a).

**19:47-5.4 Roulette: irregularities**

(a) If the ball is spun in the same direction as the wheel, the dealer shall announce "No Spin" and shall attempt to remove the roulette ball from the wheel prior to its coming to rest in one of the compartments.

(b) If the roulette ball does not complete four revolutions around the track of the wheel, the dealer shall announce "No Spin" and shall attempt to remove the ball from the wheel prior to its coming to rest in one of the compartments.

(c) If a foreign object enters the wheel prior to the ball coming to rest, the dealer shall announce "No Spin" and shall attempt to remove the ball from the wheel prior to its coming to rest in one of the compartments.

Amended by R.1995 d.167, effective March 20, 1995.  
See: 27 N.J.R. 57(b), 27 N.J.R. 1202(a).

**19:47-5.5 Big Six Wheel; payout odds**

(a) No casino licensee, his employees or agents shall pay off winning wagers made at Big Six at less than the odds listed below.

Bet On	Payout Odds
\$ 1 Insignia	1 to 1
\$ 2 Insignia	2 to 1
\$ 5 Insignia	5 to 1
\$10 Insignia	10 to 1
\$20 Insignia	20 to 1
Joker	45 to 1
Flag	45 to 1

Amended by R.1979 d.429, eff. October 18, 1979.  
See: 11 N.J.R. 478(a), 11 N.J.R. 600(b).

**19:47-5.6 Big Six Wheel; wagers and rotation of the wheel**

(a) Prior to the spin of the wheel, the dealer shall call "No More Bets".

(b) The Big Six Wheel shall be spun by the dealer in either direction and shall complete at least three revolutions to constitute a valid spin.

(c) If the clapper comes to rest between two numbers upon completion of the spin of the Big Six Wheel, the casino licensee has the option to do one of the following:

1. Declare the winning number to be that number previously passed; or
2. Declare the spin void and re-spin the wheel.

(d) Upon a casino licensee choosing one of the options as outlined in (c) above, it shall conspicuously post a sign at each table stating which option is in effect.

(e) Upon completion of the spin, the dealer shall first collect all losing wagers and then pay off all winning wagers.

Public Notice: Petition for Rulemaking.  
See: 18 N.J.R. 1206(a).

Amended by R.1989 d.232, effective May 1, 1989.  
See: 21 N.J.R. 131(a), 21 N.J.R. 1156(a).

Replaced section title "minimum and maximum wagers" with "wagers and rotation of the wheel."

Added (b)-(f) providing specific guidelines for licensees and dealers regarding game rules for the Big Six Wheel.

Amended by R.1991 d.551, effective November 4, 1991.

See: 23 N.J.R. 1784(b), 23 N.J.R. 3350(a).

In (a): revised text to include reference to N.J.A.C. 19:47-8.3 regarding wager requirements.

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

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

Simulcast provisions added.

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

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

Administrative correction.

See: 29 N.J.R. 1401(c).

In (d), amended subsection reference.

**19:47-5.7 (Reserved)**

**SUBCHAPTER 6. RED DOG**

**19:47-6.1 Cards; number of decks; value of cards; dealing shoe**

(a) Red dog shall be played with at least one deck of cards with backs of the same color and design and two additional solid yellow or green cutting cards.

(b) The "value" (from lowest to highest) of the cards in each deck shall be as follows:

1. Any card from 2 to 10 shall have its face value;
2. Any jack shall have a value of 11;
3. Any queen shall have a value of 12;
4. Any king shall have a value of 13; and
5. Any ace shall have a value of 14.

(c) All cards used to game at red dog shall be dealt from a dealing shoe specifically designed for such purpose and located on the table to the left of the dealer.

Amended by R.1995 d.309, effective June 19, 1995.  
See: 27 N.J.R. 1174(a), 27 N.J.R. 2461(a).

#### 19:47-6.2 Opening of the 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) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out 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 player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked.

#### 19:47-6.3 Shuffle and cut of the cards

(a) Immediately prior to commencement of play and after each shoe of cards is dealt, the dealer shall shuffle the cards so that they are randomly intermixed. A casino licensee may also shuffle the cards at the completion of any round of play.

(b) After the cards have been shuffled, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player at the farthest point to the right of the dealer; provided, however, if the game is just beginning, the cards shall be offered to the first player at the table. If the first player offered the cards 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 cut, the dealer shall cut the cards.

(c) The person making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take all the cards in front of the cutting card and place them on the back of the stack. The dealer shall then insert the cutting card in a position approximately one-quarter of the way from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(d) 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 (b) above.

Amended by R.1996 d.223, effective May 20, 1996.  
See: 28 N.J.R. 1362(b), 28 N.J.R. 2572(b).  
Added recut provisions.

#### 19:47-6.4 Procedures for dealing cards

(a) After each full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face down and place it in the discard rack which shall be located on the table immediately in front of or to the right of the dealer. Each new dealer who comes to the table shall also discard ("burn") one card as described herein before the new dealer deals any card in a round of play. The burn card shall be disclosed if requested by a player.

(b) The dealer shall remove a card from the shoe with his or her left hand, turn it face up, and then place it on the appropriate area of the layout with his or her right hand.

#### 19:47-6.5 Procedures for each round of play; wagers; payouts

(a) Except as otherwise provided in this section, all wagers shall be made prior to the first card being dealt for each round of play.

(b) All wagers at red dog shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate area of the red dog layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt and such cash is expeditiously converted into gaming chips or plaques in accordance with N.J.A.C. 19:45-1.18.

(c) To begin each round of play, the dealer shall place the first card, face up, on the box farthest to the dealer's left. The dealer shall then place the second card, face up, on the box farthest to the dealer's right.

(d) Once the first card of each round has been removed from the shoe by the dealer, no participant in the game shall handle, remove or alter any wager until a decision has been rendered and implemented with respect to that wager.

(e) If the initial two cards dealt have values that are consecutive, the dealer shall announce "The cards are consecutive—tie hand," all wagers shall be void and the round of play shall be concluded.

(f) If the initial two cards dealt are of identical value, the dealer shall announce "We have a pair" and shall immediately draw a third card and place it face up in the middle box.

1. If the third card dealt is identical in value to the initial two cards, the dealer shall announce "Three of a

kind," the players shall win and all wagers shall be paid at odds of 11 to one.

2. If the third card dealt is not identical in value to the initial two cards, the dealer shall announce "No three of a kind—tie hand," all wagers shall be void and the round of play shall be concluded.

(g) If the initial two cards dealt are neither consecutive nor a pair, the dealer shall announce the "spread" and place a marker on the corresponding spread on the layout. The spread for each round of play shall be a number from one to 11 inclusive and shall be determined by the number of cards whose value can fall between the values of the initial two cards dealt. Examples of this rule are as follows:

1. If the initial two cards dealt are a 4 and a 7, then the spread shall be two (that is, two cards, the 5 and 6, have a value that falls between 4 and 7);

2. If the initial two cards dealt are a 9 and a king, then the spread shall be three (that is, three cards, the 10, jack and queen, have a value that falls between the 9 and king).

(h) If there is a spread after the initial two cards are dealt, a player shall have the option to make a raise wager in support of the player's original wager by placing on the designated raise area of the layout an amount not in excess of the player's original wager. All raise wagers shall be made immediately after the initial two cards have been dealt and prior to the third card being dealt.

(i) After all raise wagers have been made and prior to dealing the third card, the dealer shall announce "Raises closed." The dealer shall then draw a third card, place it face up on the box between the initial two cards and announce the value of the third card. Thereafter, the dealer shall first collect all losing wagers or pay all winning wagers as follows:

1. The player shall win if the value of the third card dealt is between the values of the initial two cards dealt and shall lose if the value of the third card dealt is not between the values of the initial two cards dealt;

2. All winning wagers and raise wagers shall be paid at payout odds determined by the spread for that round of play, as listed below:

Spread	Payout Odds
1	5 to 1
2	4 to 1
3	2 to 1
4 through 11	1 to 1

3. A casino licensee may, in its discretion, offer to all patrons at a red dog table higher payout odds than those listed in (i)2 above, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to any decrease in the payout odds. In no event may a casino licensee decrease the payout odds below those required by (i)2 above.

(j) At the conclusion of each round of play, all cards on the layout shall be picked up by the dealer and placed in the discard rack in order and in such a way that they can be readily arranged to reconstruct the hand in case of a question or dispute.

(k) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed. The dealer shall then reshuffle the cards in accordance with N.J.A.C. 19:47-6.3.

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.1995 d.309, effective June 19, 1995.  
See: 27 N.J.R. 1174(a), 27 N.J.R. 2461(a).

**19:47-6.6 (Reserved)**

**19:47-6.7 Irregularities**

(a) A card found face up in the shoe shall not be used in the game and shall be placed in the discard rack.

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

(c) If a third card is drawn and exposed to the players prior to the dealer announcing "Raises closed," the card shall be discarded and each player shall be given the option of playing out the round or voiding the round of play. Prior to dealing another third card, the dealer shall return the original wager and any raise wager to each player who has chosen to void the round of play.

**19:47-6.8 A player wagering on more than one betting area**

A casino licensee may permit a player to wager on more than one betting area at a red dog table.

**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 solid yellow or green cutting cards.

(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.

#### 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) A winning wager made on the "Banker's Hand" shall be paid off by a casino licensee at odds of 1 to 1. Except as otherwise provided in (d) below, 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; provided, however, that when collecting the vigorish, the casino licensee may round off the vigorish to five cents or the next highest multiple of five cents. 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.

(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.

Amended by R.1991 d.616, effective December 16, 1991.  
See: 23 N.J.R. 2926(a), 23 N.J.R. 3824(a).

Added new (b); deleted (c); redesignated existing (b) to (c) with changes; added new (d), codified practice of collecting four or five percent vigorish.

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

#### 19:47-7.4 Opening of table for gaming

(a) After receiving the six or more decks of cards at the table, the dealer calling the game 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) 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 upwards on the table for visual inspection by the first participant or participants to arrive at the table. The cards shall be spread out in horizontal rows 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 participant or participants are afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked.

#### 19:47-7.5 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play and after each shoe of cards is completed, the dealer shall shuffle the cards so that they are randomly intermixed.

(b) After the cards have been shuffled, the casino licensee shall require the dealer, at its option, to either:

1. Leave the entire stack of cards intermixed but not entirely squared off ("feathered") so that the floorperson can verify that the shuffle did not result in any uneven distribution of cards; or

2. Lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.

i. After lacing the cards, the casino licensee may, as an additional option, require the dealer to shuffle some or all of the cards again.

ii. A casino licensee shall not initiate or terminate the use of this reshuffling option unless the casino licensee provides its surveillance department and the Commission with at least 30 minutes prior written notice.

(c) Any shuffling or lacing option chosen for use by a casino licensee pursuant to (b) above shall be implemented at all tables within a pit.

(d) After shuffling or lacing the cards and, where applicable, reshuffling them, the dealer shall offer the stack of cards, with backs facing away from the dealer, to the participants to be cut. The dealer shall begin with the participant seated in the highest number position at the table and, working clockwise around the table, shall offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer shall cut the cards.

(e) The cards shall be cut by placing the cutting card in the stack at least 10 cards in from either end.

(f) Once the cutting card has been inserted into the stack, 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 insert one cutting card in a position at least 14 cards in from the back of the stack, and the second cutting card at the end of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. Prior to commencement of play, the dealer shall remove the first card from the shoe and place it, and an additional amount of cards equal to the amount on the first card drawn, in the discard rack after all cards have been shown to the participants. Face cards and tens count as tens. Aces count as one.

(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 (d) above.

Petition for Rulemaking: To eliminate the lacing of the cards from the shuffle and cut procedures required in baccarat, punto banco and minibaccarat.

See: 17 N.J.R. 1750(c).

Amended by R.1994 d.283, effective June 6, 1994.

See: 26 N.J.R. 1210(a), 26 N.J.R. 2477(a).

Amended by R.1995 d.429, effective August 7, 1995.

See: 27 N.J.R. 1176(a), 27 N.J.R. 2974(a).

At (b) added notification requirement for initiation or termination of reshuffle option.

Amended by R.1996 d.223, effective May 20, 1996.

See: 28 N.J.R. 1362(b), 28 N.J.R. 2572(b).

Added recut provisions.

Amended by R.1996 d.478, effective October 7, 1996.

See: 28 N.J.R. 3522(a), 28 N.J.R. 4518(b).

**19:47-7.6 Dealing shoe**

(a) All cards used to game at minibaccarat shall be of backs of the same color and design and shall be dealt from a dealing shoe specifically designed for such purpose and located on the table to the left of dealer.

**19:47-7.7 Hands of player and banker; procedure for dealing initial two cards to each hand**

(a) There shall be two hands dealt in the game of mini-baccarat one of which shall be denominated the "Player's Hand" and the other denominated the "Banker's Hand".

(b) At the commencement of each round of play, the dealer calling the game shall announce "No More Bets".

(c) The dealer shall deal an initial four cards from the shoe. The first and third cards dealt shall constitute the first and second cards of the "Player's Hand." The second and fourth cards dealt shall constitute the first and second cards of the "Banker's Hand." The casino licensee may deal the initial four cards in accordance with one of the following options:

1. Each dealer shall remove cards from the shoe with his or her left hand, turn them face up and then place them on the appropriate area of the layout with his or her right hand. The first and third cards dealt shall be placed on the area designated for the "Player's Hand" and the second and fourth cards dealt shall be placed on the area designated for the "Banker's Hand;" or

2. The first and third cards dealt shall be placed face down in the area designated for the "Player's Hand" and the second and fourth cards dealt shall be placed face down underneath the right corner of the dealing shoe until the "Player's Hand" is called as provided for in N.J.A.C. 19:47-7.8(a), at which time the second and fourth cards shall be turned face up and placed on the area designated for the "Banker's Hand."

Amended by R.1987 d.395, effective October 5, 1987.

See: 19 N.J.R. 54(b), 19 N.J.R. 1826(b).

(c) substantially amended.

Amended by R.1992 d.59, effective February 3, 1992.

See: 23 N.J.R. 2927(a), 24 N.J.R. 489(a).

Provided for two optional ways of dealing.

**19:47-7.8 Procedure for dealing of additional cards**

(a) After the dealer positions the cards in accordance with either N.J.A.C. 19:47-7.7(c)1 or 2, the dealer shall announce the point count of the "Player's Hand" and then the "Banker's Hand."



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**

**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.

“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.

“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.

“Push” is a tie as defined in N.J.A.C. 19:47-11.9(h).

“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.

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

#### 19:47-11.2 Cards; number of decks

(a) Except as provided in (b) below, pai gow poker shall be played with one deck of cards with backs of the same color and design, one additional solid yellow or green cutting card and one additional solid yellow or green cover card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-11.6. The deck of cards used to play pai gow poker shall meet the requirements of N.J.A.C. 19:46-1.17 and shall include one joker. Nothing in this section shall prohibit a casino licensee from using decks which are manufactured with two jokers provided that only one joker is used for gaming at pai gow poker.

(b) If an automated card shuffling device is used for pai gow poker, a casino licensee shall be permitted to use a second deck of cards to play the game, provided that:

1. Each deck of cards complies with the requirements of (a) above;

2. The backs of the cards in the two decks are of a different color;

3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;

4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and

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

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

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

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

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

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

#### 19:47-11.3 Pai gow poker rankings; cards; poker hands

(a) The rank of the cards used in pai gow poker, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a “straight flush” or a “straight” formed with a two, three, four and five. Except as otherwise provided in (c) below, the joker shall be used and ranked as an ace.

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

1. “Five aces” is a high hand consisting of four aces and a joker;

2. “Royal flush” is a high hand consisting of an ace, king, queen, jack and ten of the same suit;

3. “Straight flush” is a high hand consisting of five cards of the same suit in consecutive ranking, with ace, two, three, four, and five being the highest ranking straight flush; king, queen, jack, 10, and nine being the second highest ranking straight flush, and six, five, four, three and 2 being the lowest ranking straight flush;

4. “Four-of-a-kind” is a high hand consisting of four cards of the same rank regardless of suit, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;

5. “Full house” is a high hand consisting of a “three-of-a-kind” and a “pair,” with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;

6. “Flush” is a high hand consisting of five cards of the same suit. When comparing two flushes the provisions of (e) below shall be applied;

7. “Straight” is a high hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight; an

ace, two, three, four and five being the second highest ranking straight, and a six, five, four, three and two being the lowest ranking straight;

8. "Three-of-a-kind" is a high hand containing three cards of the same rank regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;

9. "Two pairs" is a high hand containing two "pairs," with two aces and two kings being the highest ranking two pair hand and two threes and two twos being the lowest ranking two pair hand; and

10. "Pair" is either a high hand or a low hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) For purposes of setting the hands, a joker may be used as any card to complete a "straight," a "flush," a "straight flush" or a "royal flush."

(d) Notwithstanding the provisions of (b) above, a casino licensee may, in its discretion, determine that a straight flush formed with an ace, two, three, four and five of the same suit shall be the lowest ranking straight flush and that a straight formed with an ace, two, three, four and five, regardless of suit, shall be the lowest ranking straight. If a casino licensee chooses to exercise this option, it shall so indicate in its Rules of the Games Submission.

(e) When comparing two high hands or two low hands which are of identical poker hand rank pursuant to the provisions of this section, or which contain none of the poker hands authorized herein, the hand which contains the highest ranking card as provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the two hands are of identical rank after the application of this subsection, the hands shall be considered a copy hand.

#### 19:47-11.4 Pai gow poker shaker and dice; computerized random number generator

(a) Pai gow poker shall be played with three dice which shall be maintained at all times inside a pai gow poker shaker. The dice used to play pai gow poker shall meet the requirements of N.J.A.C. 19:46-1.15 and the pai gow poker shaker shall meet the requirements of N.J.A.C. 19:46-1.13B.

1. The pai gow poker shaker and the dice contained therein shall be the responsibility of the dealer and shall never be left unattended while at the table.

2. No dice that have been placed in a pai gow poker shaker for use in gaming shall remain on a table for more than 24 hours.

(b) As an alternative to the pai gow poker shaker and dice described in (a) above, a casino licensee may, pursuant to N.J.A.C. 19:46-1.13B and 19:47-11.8C, play the game of pai gow poker with a computerized random number generator that automatically selects and displays a number from 1 through 7 inclusive.

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

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

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall sort and inspect the cards and the floorperson assigned to the table shall verify the inspection as required by N.J.A.C. 19:46-1.18. If the deck of cards used by the casino licensee contains two jokers, the dealer and a casino supervisor shall ensure that only one joker is utilized and that the other joker is torn in half and discarded.

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

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-11.6.

(d) If a casino licensee uses an automated card shuffling device to play the game of pai gow poker and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-11.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above immediately prior to the commencement of play.

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

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

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

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

2. If none of the players accepts the mini-dice shaker, the dealer shall accept the shaker on behalf of the players and shake it at least three more times.

(e) The dealer shall then place the mini-dice shaker directly in front of him or her, remove the cover and immediately call out the sum of the spots on the top or uppermost faces of the two dice. Only one face on each die shall be considered uppermost.

(f) After calling out the sum of the spots, the dealer shall settle all wagers decided by that shake of the dice by first collecting all losing wagers and then paying all winning wagers at the odds currently being offered in accordance with N.J.A.C. 19:47-13.6. The dice shaker shall remain uncovered until all winning wagers have been paid.

**19:47-13.6 Payout odds; vigorish prohibited**

(a) The payout odds for winning wagers at mini-dice 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. A casino licensee may pay off winning wagers at higher odds than those listed below provided that such odds are uniform within the casino and the casino simulcasting facility.

<u>Wager</u>	<u>Payout Odds</u>
Place Bet 4 to Win	9 to 5
Place Bet 5 to Win	7 to 5
Place Bet 6 to Win	7 to 6
Place Bet 8 to Win	7 to 6
Place Bet 9 to Win	7 to 5
Place Bet 10 to Win	9 to 5
Field Bets (3, 4, 9, 10, 11)	1 to 1
Field Bets (2 and 12)	2 to 1
Any 7	4 to 1
Over 7	1 to 1
Under 7	1 to 1

(c) No casino licensee or its employees shall accept any wager that, because of the amount thereof, cannot be paid at the odds permitted by (b) above.

(d) No casino licensee shall charge any percentage fee or vigorish to a player making any wagers in the game of mini-dice.

**19:47-13.7 Voluntary or compulsory relinquishment of the dice shaker**

(a) After each shake of the dice is completed and the bets are settled, the person who accepted the mini-dice shaker pursuant to N.J.A.C. 19:47-13.5(d) may either retain or pass the right to shake the mini-dice shaker after the dealer, except that:

1. If the person is a player:

- i. The shaker shall be passed after the player shakes a 7;

- ii. The floorperson may order the shaker to be passed if the player unreasonably delays the game, repeatedly makes invalid shakes, or violates either the Casino Control Act or the rules of the Commission; or

2. If the person is the dealer, the dealer shall offer to pass the shaker if there is any player seated at the table who has not previously refused to accept the shaker.

(b) Whenever a voluntary or compulsory relinquishment of the mini-dice shaker occurs, the dealer shall offer the shaker to the first player who is immediately to the left of the person who previously accepted the shaker, and if that player does not accept, to each of the players in turn moving clockwise around the table until one of the players accepts the shaker. If none of the players accepts the mini-dice shaker, the dealer shall accept the shaker on behalf of the players.

**19:47-13.8 Irregularities**

(a) The dealer shall call a "no roll" and reshake the dice in accordance with N.J.A.C. 19:47-13.5 if the dealer uncovers the mini-dice shaker and:

1. The two dice do not land flat on the bottom of the shaker; or
2. A die falls out of the shaker.

**SUBCHAPTER 14. POKER**

**19:47-14.1 Definitions**

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

"All-in" means a player who has no funds remaining on the poker table to continue betting in a round of play but who still retains the right to contend for that portion of the pot in which the player has already placed a bet.

"Ante" means a predetermined wager which each player is required to make in some poker games prior to any cards being dealt in order to participate in the round of play.

"Bet" means an action by which a player places gaming chips or gaming plaques into the pot on any betting round.

"Betting round" means a complete wagering cycle in a hand of poker after all players have called, folded or gone all-in.

"Blind bet" means a mandatory wager in some poker games which only players sitting in specific betting positions

at the poker table shall be required to place prior to looking at any cards.

“Burn card” means a card taken from the top of a deck which is discarded face down, which is not in play and the identity of which remains unknown.

“Button” means an object which is moved clockwise around the table to denote an imaginary dealer and thereby determine the betting and dealing sequence.

“Call” means a wager made in an amount equal to the immediately preceding wager.

“Check” means that a player waives the right to initiate the betting in a betting round but retains the right to act if another player initiates the betting.

“Common card” means, in any game of stud poker, a card which is dealt face upward if there are insufficient cards left in the deck to deal each player a card individually and which can be used by all players at the showdown.

“Community card” means any card which is dealt face upward and which can be used by all players to form their best hand.

“Cover card” means a yellow or green plastic card used during the cut process and then to conceal the bottom card of the deck.

“Draw” means, in any game of draw poker, an exchange by a player of cards held in his or her hand, after the initial round of betting, for an equal number of new cards from the deck.

“Fold” means the withdrawal of a player from a round of play by discarding his or her hand of cards during a betting round and refusing to equal a wager.

“Forced bet” means a wager which is required to start the wagering on the first betting round.

“Fouled hand” means a hand that either has an improper number of cards or has come into contact with other cards in such a way as to render it impossible to determine accurately which cards are contained in the hand.

“High” means a game of poker in which the highest ranking hand in accordance with N.J.A.C. 19:47-14.3 wins the pot.

“High-low split” means a form of poker in which there is a winner for both the highest and lowest ranking hands.

“High-low split eight or better” means a version of high-low split poker in which a winning low hand must satisfy an eligibility requirement.

“Hole card” means any card dealt to a player face down.

“Low” means a game of poker in which the highest ranking low hand in accordance with N.J.A.C. 19:47-14.3 wins the pot.

“Opening bet” means the first bet in a round of play.

“Pot” means the amount which is awarded to the winning player or players at the conclusion of a round of play and is equal to the total amount anted and bet by the players during the round of play, less any rake extracted pursuant N.J.A.C. 19:47-14.14.

“Protected hand” means a hand of cards which the player is physically holding or has placed under one or more gaming chips.

“Raise” means a bet in an amount greater than the immediately preceding bet in that betting round.

“Rake” means the amount of gaming chips, gaming plaques or coin collected by the dealer as poker revenue in accordance with 19:47-14.14.

“Round of play” means, for any game of poker, the process by which cards are dealt, bets are placed and the winner of the pot is determined and paid in accordance with the rules of this subchapter.

“Showdown” means the action of revealing the hands of each player in order to determine who shall win the pot.

“Side pot” means a separate pot formed when one or more players are all-in.

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

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

“Table stakes” means the currency, gaming chips and gaming plaques on the table is in play and a player may not subtract from his or her currency, gaming chips or gaming plaques at any time during ongoing play.

“Up-card” means, in a game of stud poker, any card dealt to a player face up.

#### 19:47-14.2 Cards; number of decks

(a) Poker shall be played with one deck of cards with backs of the same color and design and one additional solid yellow or green cover card. Two decks of cards shall be maintained for use at each poker table at all times. Each deck maintained at the poker table shall be visually distinguishable in some manner from the other deck. While one deck is in use, the other deck shall be stored in a designated area pursuant to N.J.A.C. 19:46-1.13E, unless an automated card shuffling device is being used.

(b) Each deck of cards maintained at the poker table may be rotated in and out of play; provided, however, that no deck of cards shall be used at the table for more than two hours without the dealer or floorperson placing the 52 cards into suit and sequence. All decks opened for use on a poker table shall be changed at least every four hours.

(c) Each gaming day, decks of cards with distinguishable card backings as required by N.J.A.C. 19:46-1.17(j) shall be distributed among all open poker tables in a manner determined by the poker shift supervisor or supervisor thereof. The distribution of decks among tables shall consider, at a minimum, the table limits, the location of the table and the type of poker available at each table and shall be intended to ensure the integrity of gaming at poker.

(d) If an automated card shuffling device is being used, a casino licensee shall use both decks of cards, and:

1. The backs of the cards in the two decks shall be of different colors;
2. One deck shall be shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game; and
3. Both decks shall be continuously alternated in and out of play, with each deck being used for every other round of play.

Amended by R.1997 d.519, effective December 1, 1997.  
See: 29 N.J.R. 4082(a), 29 N.J.R. 5075(b).

In (a), added reference to use of an automated card shuffling device; and added (d).

### 19:47-14.3 Poker rankings

(a) The rank of the cards used in all types of poker other than low 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. All suits shall be considered equal in rank. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a two, three, four and five.

(b) The permissible high poker hands as determined by the holding of a full five card hand, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king, queen, jack and ten of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with king, queen, jack, 10 and nine being the highest ranking straight flush and ace, two, three, four and five being the lowest ranking straight flush;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank regardless of suit, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;

4. "Full house" is a hand consisting of "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;

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, regardless of suit, 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 (e.g., queen, king, ace, two, three);

7. "Three-of-a-kind" is a hand consisting of three cards of the same rank regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;

8. "Two pairs" is a hand consisting of two "pairs," with two aces and two kings being the highest ranking two pair and two threes and two twos being the lowest ranking two pair; and

9. "One pair" is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands which are of identical poker hand rank pursuant to the provisions of this section, or which contain none of the poker hands authorized herein, the hand which contains the highest ranking card as provided in (a) above or (d) below, whichever is applicable, which is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered tied and the pot shall be equally divided among the players with the tied hands.

(d) The rank of the cards used in low poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, two, three, four, five, six, seven, eight, nine, 10, jack, queen and king. All suits shall be considered equal in rank.

(e) The ranking of a low poker hand as determined by the holding of a full five card hand shall be the opposite of the rankings for a high poker hand as set forth in (b) above; provided, however, that straights and flushes shall not be considered for purposes of determining a winning hand at low poker.

(f) In all games of poker, a five card hand shall be ranked according to the cards actually contained therein and not by the player's opinion or statement of its value.

**19:47-14.4 Opening the table for gaming**

(a) After receiving two decks of cards at the table, in accordance with N.J.A.C. 19:46-1.18 and N.J.A.C. 19:47-14.2, the dealer shall sort and inspect the cards and the floorperson or supervisor thereof shall verify the inspection as required by N.J.A.C. 19:46-1.18.

(b) Following the inspection of the cards by the dealer and the verification by the floorperson or supervisor thereof, the cards shall be spread out face up on the table for visual inspection by the first two players to be seated at the table. The cards shall be spread out according to suit and in sequence.

(c) Immediately prior to the commencement of play and not before a minimum of two players are afforded an opportunity to visually inspect the cards from each deck at the table, each deck shall be separately turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Each deck of cards shall be shuffled in accordance with N.J.A.C. 19:47-14.5.

1. If an automated shuffling device is not being used, one of the decks shall be cut in accordance with N.J.A.C. 19:47-14.5 and the other deck shall be maintained pursuant to N.J.A.C. 19:46-1.13E for subsequent use pursuant to N.J.A.C. 19:47-14.2. In the alternative, a casino licensee may wash, shuffle and cut only the deck intended for immediate use and maintain the other deck pursuant to N.J.A.C. 19:46-1.13E. Upon rotation pursuant to N.J.A.C. 19:47-14.2, the other deck shall be washed, shuffled and cut in accordance with the requirements herein and N.J.A.C. 19:47-14.5.

2. If an automated shuffling device is being used, one of the decks shall be cut in accordance with N.J.A.C. 19:47-14.5 and the other deck shall be placed or left in the automated shuffler for the next round of play.

Amended by R.1997 d.519, effective December 1, 1997.  
See: 29 N.J.R. 4082(a), 29 N.J.R. 5075(b).

Rewrote (c) as (c) and (c)1; in (c)1, added reference to use of an automated card shuffling device; and added (c)2.

**19:47-14.5 Shuffle and cut of the cards**

(a) Immediately prior to commencement of play and after the completion of each round of play, the dealer shall shuffle the entire deck of cards, either manually or by use of an automated card shuffling device, so that they 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, stacked, and placed on the table in front of the dealer, the dealer shall, using one hand, cut the deck by:

1. Placing the cover card on the table in front of the deck of cards;
2. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card; and

3. Then placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (b)2 above.

(c) 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.

(d) If there is no gaming activity at the poker table, each deck of cards at the table shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once at least two players have arrived at the table. After the first two players are afforded an opportunity to visually inspect both of the decks, the procedures required by N.J.A.C. 19:47-14.4(c) shall be completed.

Amended by R.1996 d.223, effective May 20, 1996.  
See: 28 N.J.R. 1362(b), 28 N.J.R. 2572(b).

Amended cut provisions and added recut provisions.  
Amended by R.1997 d.519, effective December 1, 1997.  
See: 29 N.J.R. 4082(a), 29 N.J.R. 5075(b).

Rewrote (a), and in (d), deleted "for one deck ... pursuant to N.J.A.C. 19:46-1.13E".

**19:47-14.6 Poker overview; general dealing procedures for all types of poker**

(a) Poker shall be conducted in a separate and distinct area of the casino floor or the casino simulcasting facility approved by the Commission.

(b) Poker shall be played by a minimum of two players and a maximum of 11 players. Poker shall be dealt by a dealer at a poker table. For all types of poker set forth in N.J.A.C. 19:47-14.8, the dealer shall not participate in the playing or outcome of the game in any way except as otherwise authorized in this subchapter.

(c) A player shall wager on the cards that the player holds in his or her hand. All bets by a player shall be placed by the dealer in the designated area of the table known as the pot. A player may be required to ante or place a blind bet prior to the receipt of any cards. After each round of cards is dealt, a betting round shall be conducted. Each player shall decide whether to continue contending for the pot by calling or raising the bet of the other players.

(d) The object of the game shall be for a player to win the pot either by making a bet that no other player elects to call, or by having the hand of highest rank at the showdown in accordance with the provisions of N.J.A.C. 19:47-14.3. If two or more players are still in contention for a pot after all cards have been dealt and the final betting round has been completed, there shall be a showdown among the players still in contention to determine which player has the hand of highest rank. Based on the type of poker being played, the winning player may be the player who holds the highest ranking high poker hand, the highest ranking low poker hand or both the highest ranking high and low poker hands.

(e) The following procedures shall be utilized by the dealer when dealing the game of poker:

1. The dealer shall choose the hand in which he or she will hold the cards. Once the dealer has chosen a hand, the dealer must use that hand whenever holding the

cards. The cards held by the dealer shall, at all times, be held in front of the dealer, as level as possible and over the poker table. If during a round of play, the deck must be set down to handle a transaction, the dealer shall place a marker button on top of the deck until the transaction has been completed.

(f) As the 20 numbers are selected by the computer, the keno supervisor or a keno writer may announce the winning numbers for the patrons in the area of the keno booth or satellite keno booth.

(g) The 20 numbers which are randomly selected by the keno computer system and the game number shall be displayed or illuminated on a keno board or video monitor visible to patrons in the area of the keno booth and in such other areas of the casino and casino simulcasting facility as are approved by the Commission. Nothing in this subsection shall preclude the placement of keno boards or video monitors in the hotel facility so long as the Commission receives prior notification of such installation.

(h) Each casino licensee shall be required to maintain a record of the winning numbers for each keno game for a period of at least one year.

Amended by R.1996, d.122, effective March 4, 1996.

See: 27 N.J.R. 1775(a), 28 N.J.R. 1399(a).

Amended by R.1996 d.443, effective September 16, 1996.

See: 27 N.J.R. 3597(a), 28 N.J.R. 4235(b).

Amended by R.1998 d.164, effective April 6, 1998.

See: 29 N.J.R. 2632(a), 30 N.J.R. 1304(a).

In (c), inserted "minimum" following "display the" in the first sentence, and added a second sentence.

#### 19:47-15.6 Payment of winning wagers

(a) Except as otherwise provided for payouts which exceed \$500.00, after the 20 numbers have been selected by the keno computer, a player may take a winning keno ticket to a keno work station for redemption or give the winning ticket to a keno runner who shall redeem the ticket on behalf of the patron. All winning wagers shall be paid in accordance with the information recorded on the computer-generated keno ticket. The method used by the casino licensee to evaluate the keno ticket for correct payment and cancellation shall be approved by the Commission. If redeemed by a keno writer, the keno writer shall pay the player directly, or indirectly through a keno runner, from the cash or, upon request of the player, gaming chips in the keno drawer or issue the player a casino check and shall retain the keno ticket in the keno drawer until the end of the keno writer's shift. If redeemed by a keno runner at a keno booth, satellite keno booth or keno locker, the keno runner shall pay the player with cash from the keno drawer and shall retain the keno ticket in the keno drawer until the end of the keno runner's shift.

(b) Winning payouts of \$1,500 or more shall be authorized by a keno supervisor or a supervisor thereof. The keno supervisor or supervisor thereof shall sign the back of the winning keno ticket as evidence of such authorization.

(c) All winning keno tickets shall be valid for a maximum of one year unless a casino licensee establishes a lesser time limit for the validity of its winning keno tickets. In no case, however, may a casino licensee establish a time limit which is less than five minutes from the start of the game for

which the winning ticket was sold. The time limits for which winning keno tickets shall be valid shall be set forth in the casino licensee's Rules of the Games Submission, its rate card and on all keno tickets. In the case of a multi-race keno ticket, any time limit set by a casino licensee shall:

1. Begin on the date of the last game for which the ticket was sold; and
2. Be at least five minutes from the start of the last game for which the ticket was sold.

(d) On a yearly basis, the dollar amount of all expired and unclaimed winning keno tickets shall be added to existing keno jackpot or jackpots by the casino licensee or paid to the Casino Revenue Fund in a manner approved by the Commission.

Amended by R.1996 d.443, effective September 16, 1996.

See: 27 N.J.R. 3597(a), 28 N.J.R. 4235(b).

Amended by R.1997 d.217, effective May 19, 1997.

See: 29 N.J.R. 325(b), 29 N.J.R. 2470(a).

In (a), inserted "or, upon the request of the player, gaming chips".

Amended by R.1998 d.164, effective April 6, 1998.

See: 29 N.J.R. 2632(a), 30 N.J.R. 1304(a).

Rewrote (a).

#### 19:47-15.7 Irregularities

(a) A keno request which is marked in such a way that it is not clear which number or type of wager is to be played shall be returned to the player for preparation of another keno request.

(b) A winning keno ticket which is not accepted or read by the keno computer system shall be manually input by the keno writer in a manner approved by the Commission.

(c) If the keno computer system is not operational, in accordance with approved internal control procedures, a winning keno ticket:

1. For \$10.00 or less may be manually paid by a keno writer;
2. For more than \$10.00 but less than or equal to \$1,000 may be manually paid by the keno writer with authorization from the keno supervisor or a supervisor thereof; and
3. For over \$1,000 may not be paid until the keno ticket can be verified by the keno computer system.

### SUBCHAPTER 16. CARIBBEAN STUD POKER

#### 19:47-16.1 Definitions

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

“Ante wager” means the initial wager placed prior to any cards being dealt in order to participate in the round of play.

“Bet wager” means an additional wager made by a player, in an amount double the player’s ante wager, after all cards for the round of play have been dealt but before the dealer’s hole cards are exposed.

“Fold” means the withdrawal of a player from a round of play by discarding his or her hand of cards after all cards have been dealt and prior to placing a bet wager.

“Hand” means the five card hand dealt to each player and the dealer.

“Hole card” means any of the four cards which are dealt face down to the dealer.

“Progressive payout hand” means a flush, full house, four-of-a-kind, straight flush or royal flush, as defined in N.J.A.C. 19:47-16.5 and 16.11.

“Push” means a tie, as defined in N.J.A.C. 19:47-16.10.

“Qualifying hand” means the dealer’s hand as defined in N.J.A.C. 19:47-16.10, with a rank of ace, king, four, three and two or better.

“Rank” or “ranking” means the relative position of a card or group of cards as set forth in N.J.A.C. 19:47-16.5.

“Round of play” or “round” means one complete cycle of play during which all players then playing at the table have been dealt a hand, have folded or wagered upon it, and have had their wagers 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.

“Suit” means one of the four categories of cards: club, diamond, heart or spade, with no suit being higher in rank than another.

#### 19:47-16.2 Cards; number of decks

(a) Except as provided in (b) below, caribbean stud poker shall be played with one deck of cards with backs of the same color and design, one additional solid yellow or green cutting card and one additional solid yellow or green card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-16.4. The deck of cards used 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.

#### 19:47-16.3 Opening of the table for gaming

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

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

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-16.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-16.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

(e) All cards opened for use at the caribbean stud poker table shall be changed at least once every eight hours. Procedures for compliance with this section shall be submitted to the Commission for approval.

#### 19:47-16.4 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit 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.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-16.7, 16.8 or 16.9; 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:

1. Cut the deck, using one hand, by:

i. Placing the cover card on the table in front of the deck of cards;

ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;

iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (c)1ii above; and

iv. Removing the cover card and placing it in the discard rack; and

2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-16.7, 16.8 or 16.9.

(d) Notwithstanding (c) above, 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.

(e) Whenever there is no gaming activity at a caribbean stud poker table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 19:47-16.3(c) shall be completed.

Amended by R.1996 d.223, effective May 20, 1996.

See: 28 N.J.R. 1362(b), 28 N.J.R. 2572(b).

Amended cut provisions and added recut provisions.

#### 19:47-16.5 Caribbean stud poker rankings

(a) The rank of the cards used in caribbean stud 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.

(b) The permissible poker hands at the game of caribbean stud 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, with king, queen, jack, 10 and nine being the highest ranking straight flush and ace, two, three, four and five being the lowest ranking straight flush;

3. "Four-of-a-kind" is a hand consisting of four cards of the same rank, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;

4. "Full house" is a hand consisting of "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;

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, regardless of suit, 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, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;

8. "Two pairs" is a hand containing two "pairs," with two aces and two kings being the highest ranking two pair and two threes and two twos being the lowest ranking two pair; and

**19:47-17.2 Cards; number of decks**

(a) Except as provided in (b) below, double down stud shall be played with one deck of cards with backs of the same color and design, one additional solid yellow or green cutting card and one additional solid yellow or green cover card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-17.4. The deck of cards used 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 a different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

**19:47-17.3 Opening of the table for gaming**

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

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

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-17.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-17.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above immediately prior to the commencement of play.

(e) All cards opened for use on the table and dealt from a manual dealing shoe shall be changed at least once every 24 hours. All cards opened for use on the table and dealt from the hand shall be changed at least once every eight

hours. Procedures for compliance with this section must be submitted to the Commission for approval.

**19:47-17.4 Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing 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 manual dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device which inserts them directly into a dealing shoe, deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-17.8; or
2. If the cards were shuffled manually, or were shuffled using an automated card shuffling device which places the deck of cards in a single stack after the shuffle is completed, cut the cards in accordance with the procedures set forth in (c) through (e) below.

(c) If a cut of the cards is required, the dealer shall place the stack of cards on top of the cover card. Thereafter, the dealer shall offer the stack of cards to be cut, with the backs facing up and the faces facing the layout, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

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

1. The first player to the table, if the game is just beginning; 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 counterclockwise manner after the player to the far right of the dealer has been offered the cut.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards on top of the cutting card and place them on the bottom of the stack. Thereafter, the dealer shall remove the cover card and place it in the discard rack. The dealer shall then deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-17.8.

(f) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (c) and (d) above.

(g) Whenever there is no gaming activity at a double down stud table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 19:47-17.3 shall be completed.

Amended by R.1996 d.223, effective May 20, 1996.

See: 28 N.J.R. 1362(b), 28 N.J.R. 2572(b).

Added recut provisions.

#### 19:47-17.5 Double down stud rankings

(a) The rank of the cards used in double down stud, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3, 2. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a two, three, four and five.

(b) The permissible poker hands at the game of double down stud, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king, queen, jack and 10, all 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, regardless of suit;
4. "Full house" is a hand consisting of a "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, regardless of suit;
7. "Three-of-a-kind" is a hand containing three cards of the same rank regardless of suit;
8. "Two pairs" is a hand containing two "pairs"; and
9. "Pair" is a hand containing two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

#### 19:47-17.6 Wagers

(a) All wagers at double down stud shall be made by placing gaming chips, plaques or coupons on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) All wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 19:47-17.8. Except as provided in N.J.A.C. 19:47-17.8(c) and (d) below, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) A casino licensee may, in its discretion, permit a player to wager on no more than two betting areas at a double down stud table during a round of play, which areas must be adjacent to each other.

#### 19:47-17.7 Supervision requirements; required training and license endorsements

For purposes of complying with the organizational and supervision requirements of N.J.A.C. 19:45-1.11 and 1.12, the number of personnel required for each double down stud table shall be the same as that required for a blackjack table.

Amended by R.1995 d.306, effective June 19, 1995.

See: 27 N.J.R. 1162(a), 27 N.J.R. 2455(a).

#### 19:47-17.8 Procedure for dealing the cards

(a) All cards used in double down stud shall be dealt from a dealing shoe or dealt from the dealer's hand, in accordance with the following procedures:

1. If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 19:46-1.19 and shall be located on the table to the left of the dealer. Once the procedures required by N.J.A.C. 19:47-17.4 have been completed, the deck shall be placed in the manual dealing shoe and the dealer shall announce "No more bets." Each card shall be removed from the dealing shoe with the dealer's left hand and placed on the appropriate area of the layout with the dealer's right hand.
2. If the casino licensee chooses to have the cards dealt by hand, the following requirements shall be observed:
  - i. The casino licensee shall use an automated shuffling device to shuffle the cards.
  - ii. Once the procedures required by N.J.A.C. 19:47-17.4 have been completed, the dealer shall place the deck of cards in either hand, and once the dealer has chosen the hand in which the cards will be held, the dealer shall use that hand whenever holding the cards during that round of play.

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.

#### 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 begin-

ning 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 solid yellow or green card to be used in accordance with the procedure set forth in N.J.A.C. 19:47-18.5. The deck of cards used 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.

### 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;
8. “Two pairs” is a hand consisting of two “pairs”; and
9. “One pair” is a hand containing two cards of the same rank.

### 19:47-18.4 Opening of the table for gaming

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

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

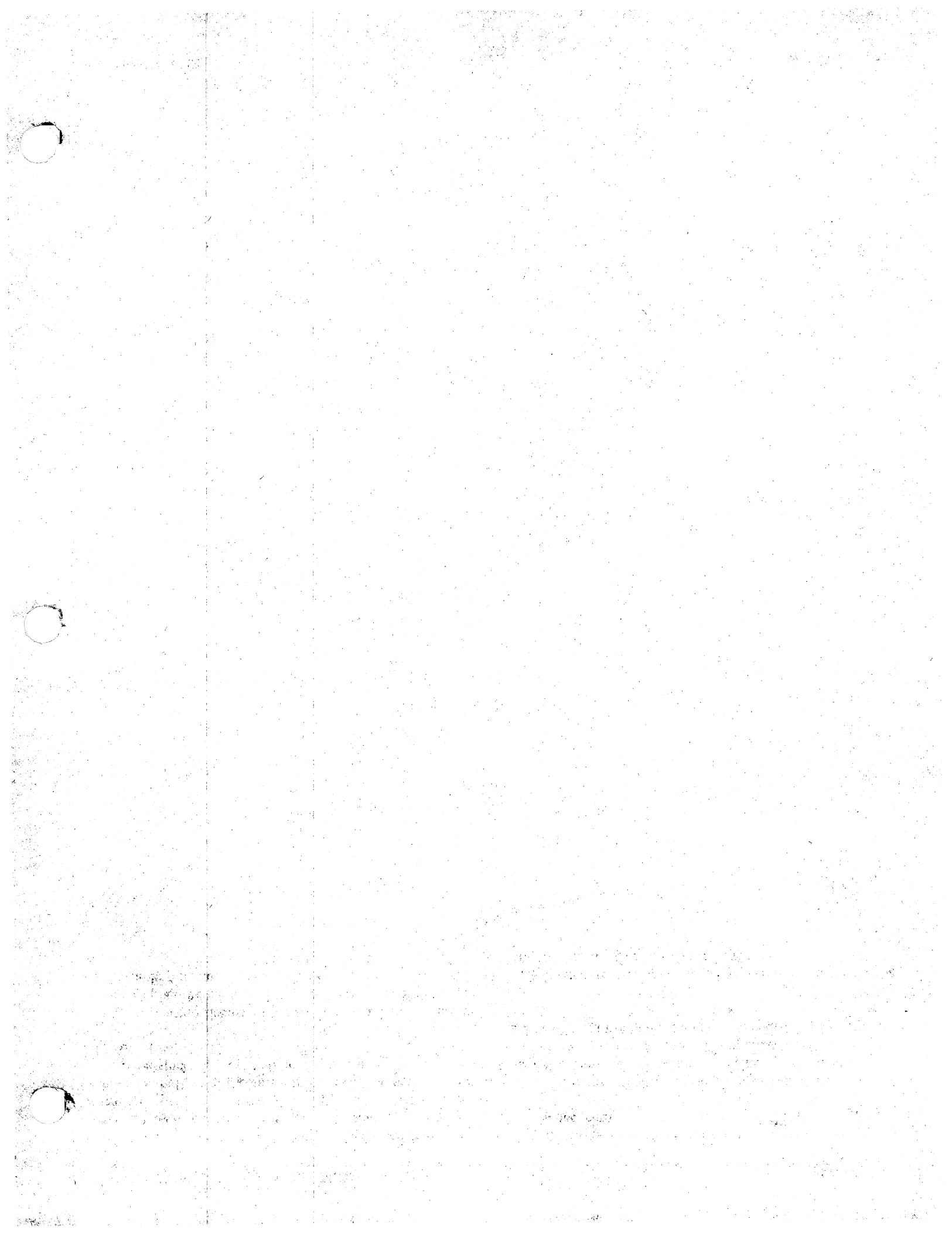
(c) After the first player has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-18.5.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-18.2, each deck of cards shall be separately sorted, inspected,

verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

(e) All cards opened for use on a table and dealt from a manual or automated dealing shoe shall be changed at least once every eight hours. All cards opened for use on a table and dealt from the hand shall be changed at least every four hours.

(f) Procedures for compliance with this section shall be submitted to the Commission for approval.



**19:47-20.1 Definitions**

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

“Ante wager” means the wager that a player is required to make prior to any cards being dealt in order to compete against the dealer’s hand in a round of play.

“Hand” means the three card poker hand that is held by each player and the dealer after the cards are dealt.

“Pair plus wager” means the wager that a player is required to make prior to any cards being dealt in order to compete against a posted scale of payouts, regardless of the outcome of the player’s hand against the dealer.

“Play wager” means an additional wager, equal in value to his or her ante wager, that a player must make if the player opts to remain in competition against the dealer after the player reviews his or her hands.

“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 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.

**19:47-20.2 Cards; number of decks**

(a) Except as provided in (b) below, three card poker shall be played with one deck of cards with backs of the same color and design and one additional solid yellow or green card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-20.5. The deck of cards used 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.

**19:47-20.3 Three card poker rankings**

(a) The rank of the cards used in three card poker, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. All suits shall be considered equal in rank. Notwithstanding the foregoing, an ace may be used to complete a “straight flush” or a “straight” with a two and three.

(b) The permissible poker hands in the game of three card poker, in order of highest to lowest rank, shall be:

1. “Straight flush” is a hand consisting of three cards of the same suit in consecutive ranking, with ace, king and queen being the highest straight flush and three, two and ace being the lowest ranking straight flush.

2. “Three-of-a-kind” is a hand consisting of three cards of the same rank, regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind.

3. “Straight” is a hand consisting of three cards of consecutive rank, regardless of suit, with ace, king and queen being the highest ranking straight and three, two and ace being the lowest ranking straight.

4. “Flush” is a hand consisting of three cards of the same suit, regardless of rank.

5. “Pair” is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands that are of identical poker hand rank pursuant to the provisions of (b) above, or that contain none of the hands authorized in (b) above, the hand that contains the highest ranking card as provided in (a) above that is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered a draw.

**19:47-20.4 Opening of the table for gaming**

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

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

(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. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-20.5.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-20.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

(e) All cards opened for use on a table and dealt from a manual or automated dealing shoe shall be changed at least once every eight hours. All cards opened for use on a table and dealt from the hand shall be changed at least every four hours. Procedures for compliance with this section shall be submitted to the Commission for approval.

#### 19:47-20.5 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit 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.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-20.7, 20.8 or 20.9; 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:

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;
  - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;
  - iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (c)1ii above; and
  - iv. Removing the cover card and placing it in the discard rack; and

2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-20.7, 20.8 or 20.9.

(d) Notwithstanding (c) above, 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.

(e) Whenever there is no gaming activity at a three card poker table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 19:47-20.4(c) shall be completed.

#### 19:47-20.6 Wagers

(a) The following wagers may be placed in the game of three card poker:

1. A player may compete solely against the dealer by placing an ante wager in an amount within the posted minimum and maximum wagers and then placing a play wager in an equal amount;
2. A player may compete solely against a posted payout ledger by placing a pair plus wager, which wager may be in any amount within the posted minimum and maximum wagers; or
3. A player may compete against both the dealer and the posted payout ledger by placing wagers in accordance with the requirements of (a)1 and 2 above.

(b) All wagers at three card poker shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(c) Only players who are seated at a three card poker table may wager at the game. Once a player has placed a wager and received cards, that player shall remain seated until the completion of the round of play.

(d) All ante wagers and pair plus wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 19:47-20.7, 20.8 or 20.9. No wager shall be made, increased or withdrawn after the dealer has announced "No more bets." All play wagers shall be placed in accordance with N.J.A.C. 19:47-20.10(b).

(e) A casino licensee may, in its discretion, permit a player to place wagers at two betting positions during a round of play provided that the two betting positions are adjacent to each other.

#### 19:47-20.7 Procedures for dealing the cards from a manual dealing shoe

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 19:46-1.19 and shall be located on the table in a location as approved by the Commission. Once the procedures required by N.J.A.C. 19:47-20.5 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automated card shuffling device.