

CHAPTER 47
RULES OF THE GAMES

Authority

N.J.S.A. 5:12-5, 5:12-63c, 5:12-69a, 5:12-69e,
5:12-70f, 5:12-70i, 5:12-99a and 5:12-100.

Source and Effective Date

R.2006 d.255, effective June 9, 2006.
See: 38 N.J.R. 1422(a), 38 N.J.R. 2889(a).

Chapter Expiration Date

Chapter 47, Rules of the Games, expires on June 9, 2011.

Chapter Historical Note

Chapter 47, Rules of the Games, 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, Rules of the Games, 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. 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, Rules of the Games, 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 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 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 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, Rules of the Games, 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 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 new rules by R.1995 d.285, effective June 5, 1995. 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 new rules by R.1995 d. 534, effective October 2, 1995. See: 27 N.J.R. 2119(a), 27 N.J.R. 3795(b).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R.1996 d.178, effective March 11, 1996. See: 28 N.J.R. 241(b), 28 N.J.R. 1881(b).

Subchapter 20, Three Card Poker, was adopted as new rules by R.1997 d.134, effective March 17, 1997. See: 28 N.J.R. 2531(a), 29 N.J.R. 928(a).

Subchapter 13, Mini-Dice, was adopted as new rules by R.1997 d.427, effective October 6, 1997. See: 28 N.J.R. 5060(a), 29 N.J.R. 4307(b).

Subchapter 21, Fast Action Hold 'Em, was adopted as new rules by R.1998 d.371, effective July 20, 1998. See: 29 N.J.R. 4672(a), 30 N.J.R. 2639(b).

Subchapter 22, Casino War, was adopted as new rules by R.1999 d.29, effective January 19, 1999. See: 30 N.J.R. 30(a), 31 N.J.R. 144(a).

Petition for Rulemaking. See: 31 N.J.R. 559(c), 31 N.J.R. 2277(b).

Subchapter 19, Spanish 21, was adopted as new rules by R.2000 d.2, effective January 3, 2000. See: 30 N.J.R. 4149(a), 32 N.J.R. 71(a).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R.2001 d.116, effective March 9, 2001. See: 33 N.J.R. 178(a), 33 N.J.R. 1123(a).

Subchapter 23, Colorado Hold 'Em Poker, was adopted as new rules by R.2001 d.288, effective August 20, 2001. See: 32 N.J.R. 4240(a), 33 N.J.R. 2824(a).

Subchapter 24, Boston 5 Stud Poker, was adopted as new rules by R.2003 d.243, effective June 16, 2003. See: 35 N.J.R. 1395(a), 35 N.J.R. 2740(a).

Subchapter 25, Double Cross Poker, was adopted as new rules by R.2004 d.326, effective August 16, 2004. See: 36 N.J.R. 1305(a), 36 N.J.R. 3889(a).

Subchapter 26, Double Attack Blackjack, was adopted as new rules by R.2004 d.340, effective September 7, 2004. See: 36 N.J.R. 2310(a), 36 N.J.R. 4166(a).

Subchapter 27, Four Card Poker, was adopted as new rules by R.2004 d.465, effective December 20, 2004. See: 36 N.J.R. 3639(a), 36 N.J.R. 5704(a).

Petition for Rulemaking. See: 36 N.J.R. 5009(d).

Petition for Rulemaking. See: 37 N.J.R. 146(c), 917(c).

Subchapter 28, Texas Hold 'Em Bonus Poker, was adopted as new rules by R.2005 d.356, effective October 17, 2005. See: 37 N.J.R. 2301(a), 37 N.J.R. 4034(a).

Chapter 47, Rules of the Games, was readopted by R.2006 d.255, effective June 9, 2006. See: Source and Effective Date.

Subchapter 29, Flop Poker, was adopted as new rules by R.2006 d.276, effective July 17, 2006. See: 38 N.J.R. 1413(a), 38 N.J.R. 3067(a).

Subchapter 30, Two Card Joker Poker, was adopted as new rules by R.2006 d.341, effective September 18, 2006. See: 38 N.J.R. 2404(a), 38 N.J.R. 3920(a).

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

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

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

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

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

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

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

(k) Notwithstanding any other provision of this subchapter to the contrary, a player may, in accordance with N.J.A.C. 19:47-2.19, make a supplemental progressive blackjack at any blackjack table, except if the 6 to 5 blackjack variation is offered, where the wager is offered either by depositing a \$1.00 gaming chip into the acceptor device designated for that player or by redeeming a progressive wager coupon in accordance with the provisions of N.J.A.C. 19:45-1.18.

Amended by R.1979 d.2, effective January 5, 1979.
See: 10 N.J.R. 568(a), 11 N.J.R. 108(c).
Amended by R.1980 d.132, effective March 31, 1980.
See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).
Amended by R.1980 d.186, effective April 29, 1980.
See: 12 N.J.R. 357(a).
Amended, R.1982 d.255, effective August 2, 1982, operative September 15, 1982.
See: 14 N.J.R. 559(b), 14 N.J.R. 841(b).
Added (j), (k) and (l).
Temporary amendment of rule pursuant to blackjack experiment.
See: 23 N.J.R. 123(b).
Amended by R.1991 d.551, effective November 4, 1991.
See: 23 N.J.R. 1784(b), 23 N.J.R. 3350(a).
In (e): added reference to N.J.A.C. 19:47-8.3 regarding wager requirements.
Amended by R.1991 d.533, effective November 4, 1991.
See: 23 N.J.R. 28(b), 23 N.J.R. 3355(a).

Added new (a)4 and new (f)1-2 setting out odds; deleted language in subsection (f) regarding odds.

Amended by R.1991 d.534, effective November 4, 1991.

See: 23 N.J.R. 1781(a), 23 N.J.R. 3351(a).

Revised subsection (f), adding (f)1-3 with text on payout odds for winner wagers in blackjack.

Amended by R.1992 d.123, effective March 16, 1992.

See: 23 N.J.R. 3436(a), 24 N.J.R. 974(c).

In (f): added initial sentence regarding when the dealer shall collect and pay off losing and winning wagers.

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

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

Simulcasting added.

Administrative Correction to subsection (k).

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

Amended by R.1993 d.293, effective June 21, 1993.

See: 25 N.J.R. 1508(a), 25 N.J.R. 2703(a).

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

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

Amended by R.1994 d.137, effective March 21, 1994.

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

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

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

Amended by R.1996 d.562, effective December 2, 1996.

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

Amended by R.2001 d.452, effective December 3, 2001.

See: 33 N.J.R. 2746(a), 33 N.J.R. 4156(a).

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

Amended by R.2006 d.36, effective January 17, 2006.

See: 37 N.J.R. 2159(a), 38 N.J.R. 842(b).

In (d), added "All wagers at the 6 to 5 blackjack variation shall be made in multiples of \$5.00."; in introductory paragraph (e), added ", or at odds of 6 to 5 for the 6 to 5 blackjack variation" and "and except in the 6 to 5 blackjack variation"; in (k), added ", except if the 6 to 5 blackjack variation is offered."

19:47-2.4 Opening of table for gaming

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

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

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

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

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

Amended by R.1980 d.132, effective March 31, 1980.

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

Amended by R.1980 d.186, effective April 29, 1980.

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

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

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

Added (d).

Amended by R.1985 d.228, effective May 20, 1985.

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

(a) substantially amended.

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

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

Added (e).

19:47-2.5 Shuffle and cut of the cards

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

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

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

(d) Once the cutting card has been inserted by the player, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then take the entire stack of cards that was just shuffled and align them along the side of the dealing shoe which has the mark required by N.J.A.C. 19:46-1.19(d)4. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. If the "Bart Carter Shuffle" is utilized, the dealer shall not re-insert 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) For the 6 to 5 blackjack variation, after the cards have been removed from the automatic shuffling device and cut, the dealer shall maintain one cutting card to cover the bottom card of the deck or, if two decks are used, the stacked decks. If a casino licensee elects to deal multiple rounds of play from a single deck or two decks, the dealer shall insert a second cutting card at a position at least one-third of the way in from the back of the deck or decks. If a casino licensee elects to deal only one round of play from a single deck, the casino licensee shall rotate decks of cards with each round of play in accordance with the requirements of N.J.A.C. 19:47-2.2(d).

(j) If there is no gaming activity at a blackjack table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table for inspection, 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 cards shall be turned face downward on the table.

1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy shuffle of the cards, stacked, then shuffled and cut in accordance with this section.

2. If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler

need not be spread for inspection and reshuffled prior to being dealt, if:

i. The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner approved by the Commission; and

ii. The shuffled cards have been secured, released and prepared for play in accordance with procedures approved by the Commission.

(k) 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.

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

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

Inserted a new (i); and recodified former (i) as (j).

Amended by R.2006 d.36, effective January 17, 2006.

See: 37 N.J.R. 2159(a), 38 N.J.R. 842(b).

Added (i); recodified former (i)-(j) as (j)-(k).

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 of cards used in blackjack game by casino when count of cards remaining in deck was favorable to player was not illegal under New Jersey law and casino regulations, so that actions of casino in shuffling cards could not constitute predicate criminal act adequate to support civil claim under Racketeer Influenced and Corrupt Organizations Act (RICO) by card-counting blackjack players. *Doug Grant, Inc. v. Greate Bay Casino Corp.*, 3 F.Supp.2d 518 (D.N.J. 1998).

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 with the exception of the 6 to 5 blackjack variation which shall be dealt from the dealer's hand in accordance with the procedure set forth at N.J.A.C. 19:47-2.6A.

(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. 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.

1. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with N.J.A.C. 19:47-2.3, 2.7, and 2.20.

2. The alternative dealing procedure described in this subsection shall not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19.

3. If a casino licensee offers the additional wager authorized by N.J.A.C. 19:47-2.17(a)3 at a blackjack table that has a card reader device and the dealer has a blackjack, the dealer shall, starting from his or her left, offer any player that has been dealt two sevens as his or her initial two cards an additional card to complete the hand on which the additional wager has been made.

(k) In lieu of the procedure set forth in (h) above, a casino licensee may permit a blackjack dealer to deal his or her hole

card face upward after a second card and before additional cards are dealt to the players, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3. The alternative dealing procedure described in this subsection shall not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19. Notwithstanding any other provisions of this subchapter, the following rules shall apply whenever cards used to game at blackjack are dealt in accordance with this subsection:

1. Winning wagers shall be determined in accordance with N.J.A.C. 19:47-2.3(a) and (b), provided, however, that a player's wager shall be lost if the score of the player is the same as the dealer, except that a player's wager shall win if both the player and dealer have blackjack;

2. Winning wagers shall be paid in accordance with N.J.A.C. 19:47-2.3(e), except that standard blackjack shall be paid at odds of 1 to 1;

3. Surrender, pursuant to N.J.A.C. 19:47-2.8, and insurance wagers, pursuant to N.J.A.C. 19:47-2.9, shall not be available;

4. A player may double down, pursuant to N.J.A.C. 19:47-2.10, only on a point count of 9, 10 or 11;

5. Any player who elects to split cards of identical value, pursuant to N.J.A.C. 19:47-2.11, may not split pairs again if the second card so dealt is identical in value to a card of the split pair; and

6. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with N.J.A.C. 19:47-2.3 and 2.7; provided, however, if a casino elects to offer the additional wager authorized by N.J.A.C. 19:47-2.17(a)3 and the dealer has blackjack, the dealer shall, starting from his or her left, offer each player that has been dealt two sevens as his or her initial two cards an additional card to complete the hand on which the additional wager has been made.

(l) 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 after which the dealer shall:

1. Collect the cards as provided in (i) above;

2. Prepare to shuffle the cards, as follows:

i. Whenever a single dealing shoe is used, the dealer shall remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing; or

ii. Whenever a double shoe is used, the dealer shall remove the cards remaining in the side of the shoe from which the cutting card was drawn and the cards, if any, that were put in a separate segregated area for the discards from that side of the double shoe, after which the dealer shall place those cards face

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

1. When collecting the vigorish, the casino licensee may round off the 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.

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

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

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

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

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

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

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

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

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

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

(d) 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.

(e) Notwithstanding (c) and (d) above, a casino licensee may, in its discretion, pay a winning wager made on the "Banker's Hand" at odds of 1 to 1 and not collect any vigorish from the winning player provided that any winning wager on a "Banker's Hand" that has a Point Count of six shall be paid off by the casino licensee at odds of 1 to 2. Any casino licensee that elects to offer this no vigorish variation of the game of Baccarat-Punto Banco shall comply with the notice requirements set forth in N.J.A.C. 19:47-8.3.

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.

Amended by R.1998 d.474, effective September 21, 1998.
See: 30 N.J.R. 1774(a), 30 N.J.R. 3514(a).

In (c), added an exception at the beginning; and added (e).

Amended by R.1999 d.43, effective February 1, 1999.
See: 30 N.J.R. 3173(a), 31 N.J.R. 455(a).

Rewrote (c).

Amended by R.1999 d.174, effective June 7, 1999.
See: 31 N.J.R. 595(a), 31 N.J.R. 1505(a).

In (c)3i, added provisions relating to patrons' signatures at the end.

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.

(d) Notwithstanding (b) and (c) above, the dealer may act as the curator upon either of the following:

1. A participant who accepts the shoe and any other participant to whom the shoe is relinquished pursuant to N.J.A.C. 19:47-3.11 designates the dealer as the curator; or

2. No participant to whom the shoe is offered accepts the shoe.

Amended by R.1998 d.442, effective September 8, 1998.

See: 30 N.J.R. 1775(a), 30 N.J.R. 3260(a).

Added a new (d).

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.

(d) In lieu of the procedure in (c) above, the first and third cards dealt shall be placed face down on the area designated for the "Player's Hand" and the second and fourth card dealt shall be placed face down on the area designated for the "Banker's Hand." After all four cards have been dealt, the dealer shall place the "Banker's Hand" underneath the right corner of the dealing shoe until the "Player's Hand" is called in accordance with N.J.A.C. 19:47-3.8(a).

1. The dealer shall then hand the two cards of the "Player's Hand", face down, to the player with the highest wager on the "Player's Hand". After viewing the "Player's Hand", the player shall return the two cards, face up, to the dealer who shall place the cards face up on the area of the layout designated for the "Player's Hand" and announce the point count of the "Player's Hand" in accordance with N.J.A.C. 19:47-3.8(a).

2. The dealer shall then hand the two cards of the "Banker's Hand", face down, to the player with the highest wager on the "Banker's Hand." After viewing the "Banker's Hand," the player shall return the two cards, face up, to the dealer who shall place the cards face up on the areas of the layout designated for the "Banker's Hand" and announce the point count of the "Banker's Hand" in accordance with N.J.A.C. 19:47-3.8(a).

3. Any third card required to be dealt to the "Player's Hand" shall be placed face down on the area of the layout designated for the "Player's Hand". The dealer shall then hand the card, face down, to the player who was handed and returned the "Player's Hand". After viewing the card, the player shall return the card face up to the dealer who shall place the card face up on the area on the layout designated for the "Player's Hand".

4. Any third card required to be dealt to the "Banker's Hand" shall be placed face down on the area of the layout designated for the "Banker's Hand." The dealer

shall then hand the card, face down, to the player who was handed and returned the "Banker's Hand." After viewing the card, the player shall return the card face up to the dealer who shall place the card face up on the area of the layout designated for the "Banker's Hand."

5. If two or more players offer to wager an equally high amount on the "Player's Hand", the player making such wager who is closest to the dealer moving counterclockwise around the table shall be handed the "Player's Hand" and any third card required to be dealt. If two or more players offer to wager an equally high amount on the "Banker's Hand," the player making such wager who is closest to the dealer moving counterclockwise around the table shall be handed the "Banker's Hand" and any third card required to be dealt pursuant to N.J.A.C. 19:47-3.9.

6. In the event there are no wagers on the "Player's Hand", any player with a wager on the "Banker's Hand" may be permitted at the discretion of the casino licensee to turn face up the "Player's Hand" and any additional card required to be dealt. In the event there are no wagers on the "Banker's Hand", any player with a wager on the "Player's Hand" may be permitted at the discretion of the casino licensee to turn face up the "Banker's Hand" and any additional card required to be dealt.

Petition for Rulemaking.
See: 36 N.J.R. 4334(a), 5009(a).
Amended by R.2005 d.102, effective April 4, 2005.
See: 36 N.J.R. 4699(a), 37 N.J.R. 1087(a).
Added (d).

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." When the dealer is acting as curator, the casino licensee, at its discretion and upon the request of a player, may turn the cards of the "Banker's Hand" face up prior to turning the cards of the "Player's Hand" face up.

(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).
Petition for Rulemaking.
See: 36 N.J.R. 5009(a).
Amended by R.2005 d.102, effective April 4, 2005.
See: 36 N.J.R. 4699(a), 37 N.J.R. 1087(a).
In (a), added the second sentence.

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
0 to 5	Draws
6 to 9	Stays

(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	S	D	D	D	S	S
6	S	S	S	S	S	S	S	D	D	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.

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 N.J.A.C. 19:47-3.9(c). 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 except as otherwise provided in (c) below.

(b) A card drawn in error from the shoe shall be used as the first card of the next hand of play except as otherwise provided in (c) below.

(c) If a card dealt in error pursuant to (a) or (b) above is disclosed at the time it is dealt, the dealer shall perform the procedure in (c)1 through 3 below that has been pre-selected by the casino licensee in its rules of the game submission.

1. The disclosed card and an additional number of cards equal to the value of the disclosed card shall be drawn face upwards from the shoe and placed in the discard bucket.

2. The disclosed card and one additional card drawn face downwards from the shoe shall be placed in the discard bucket without disclosing the additional card.

3. The disclosed card shall be used as the first card of a simulated round of play in which no wagers shall be accepted, the cards shall be dealt in accordance with the rules of this subchapter and the cards shall be discarded upon completion of the dealing procedures.

(d) Any card 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 number of cards, drawn face upwards, equal to the value of the card found face upwards in the shoe.

(e) 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 re-shuffled 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).

Amended by R.2006 d.314, effective September 5, 2006.

See: 38 N.J.R. 1564(a), 38 N.J.R. 3670(a).

Rewrote (a) and (b); inserted new (c); recodified existing (c) and (d) as (d) and (e); and rewrote present (d).

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 cutting cards. The cutting cards shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission.

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

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

(c) The "Point Count" of a hand shall be a single digit number from 0 to 9 inclusive and shall be determined by 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.

Amended by R.1998 d.441, effective September 8, 1998.

See: 30 N.J.R. 1772(b), 30 N.J.R. 3259(b).

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

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 floorperson 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:

(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.

Amended by R.1995 d.309, effective June 19, 1995.

See: 27 N.J.R. 1174(a), 27 N.J.R. 2461(a).

Amended by R.1998 d.441, effective September 8, 1998.

See: 30 N.J.R. 1772(b), 30 N.J.R. 3259(b).

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

Amended by R.1999 d.110, effective April 5, 1999.

See: 30 N.J.R. 4155(a), 31 N.J.R. 894(a).

In (c), deleted "and located on the table to the left of the dealer" at the end.

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. 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.

Amended by R.1999 d.110, effective April 5, 1999.

See: 30 N.J.R. 4155(a), 31 N.J.R. 894(a).

In (a), deleted "which shall be located on the table immediately in front of or to the right of the dealer" at the end of the first sentence.

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.

(c) 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 player may only wager on one betting area at a red dog table unless the casino licensee, in its discretion, permits the player to wager on additional betting areas.

Amended by R.1999 d.53, effective February 16, 1999.
See: 30 N.J.R. 4156(a), 31 N.J.R. 552(a).

Rewrote the section.

19:47-6.9 Continuous shuffling shoe or device

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

SUBCHAPTER 7. MINIBACCARAT

Subchapter Historical Note

Petition for Rulemaking. See: 35 N.J.R. 2959(a), 4149(a).

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

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

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

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

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

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

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

1. Each deck of cards shall meet the requirements of N.J.A.C. 19:46-1.17;
2. The cards shall be separated into two batches, with an equal number of decks included in each batch;

3. The backs of the cards in each batch shall be of the same color and design, but of a different color than the cards included in the other batch;

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

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

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

Amended by R.1998 d.441, effective September 8, 1998.

See: 30 N.J.R. 1772(b), 30 N.J.R. 3259(b).

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

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

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

Added (d).

19:47-7.2 Wagers

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

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

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

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

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

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

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

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

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

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

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

(c) All wagers at minibaccarat shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate areas of the minibaccarat layout except that verbal wagers accompanied by cash may be

accepted provided they are confirmed by the dealer and casino supervisor at the table, and such cash is expeditiously converted into gaming chips or plaques in accordance with N.J.A.C. 19:45-1.18.

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

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

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

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

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

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

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

Amended by R.1993 d.655, effective December 20, 1993.

See: 25 N.J.R. 4474(b), 25 N.J.R. 5944(a).

Amended by R.1994 d.137, effective March 21, 1994.

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

19:47-7.3 Payout odds; vigorish

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(f) Notwithstanding (c) through (e) above, a casino licensee may, in its discretion, pay a winning wager made on the "Banker's Hand" at odds of 1 to 1 and not collect any vigorish from the winning player provided that any winning wager on a "Banker's Hand" that has a Point Count of six shall be paid off by the casino licensee at odds of 1 to 2. Any casino licensee that elects to offer this no vigorish variation of the game of minibaccarat shall comply with the notice requirements set forth in N.J.A.C. 19:47-8.3.

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).

Amended by R.1998 d.474, effective September 21, 1998.
See: 30 N.J.R. 1774(a), 30 N.J.R. 3514(a).

In (c), inserted an exception relating to (d) and (f) in the first sentence; and added (f).

Amended by R.1999 d.43, effective February 1, 1999.
See: 30 N.J.R. 3173(a), 31 N.J.R. 455(a).

Rewrote (c).

Amended by R.1999 d.174, effective June 7, 1999.
See: 31 N.J.R. 595(a), 31 N.J.R. 1505(a).

In (c)3i, added provisions relating to patrons' signatures at the end.

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.

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

Amended by R.1999 d.208, effective July 6, 1999.
See: 31 N.J.R. 935(a), 31 N.J.R. 1819(a).

Added (d).

19:47-7.5 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.

(h) If there is no gaming activity at a minibaccarat table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack, and 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 cards shall be turned face downward on the table.

1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy shuffle of the cards, stacked, then shuffled and cut in accordance with this section.

2. If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler need not be spread for inspection and reshuffled prior to being dealt, if:

i. The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner approved by the Commission; and

ii. The shuffled cards have been secured, released and prepared for play in accordance with procedures approved by the Commission.

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).

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

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

Added (h).

19:47-7.6 Dealing shoe

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.

Amended by R.1999 d.110, effective April 5, 1999.

See: 30 N.J.R. 4155(a), 31 N.J.R. 894(a).

Deleted (a) designation, and deleted "and located on the table to the left of the dealer" at the end.

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 minibaccarat 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. The 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";

2. The first and third cards dealt shall be placed face down on 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"; or

3. The first and third cards dealt shall be placed face down on the area designated for the "Player's Hand" and the second and fourth cards dealt shall be placed face down on the area designated for the "Banker's Hand." After all four cards have been dealt, the dealer shall place the "Banker's Hand" 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).

i. The dealer shall then hand the two cards of the "Player's Hand," face down, to the player with the highest wager on the "Player's Hand." After viewing the "Player's Hand," the player shall return the two cards, face up, to the dealer, who shall place the cards face up on the area designated for the "Player's Hand" and announce the point count of the "Player's Hand" in accordance with N.J.A.C. 19:47-7.8(a).

ii. The dealer shall then hand the two cards of the "Banker's Hand," face down, to the player with the highest wager on the "Banker's Hand." After viewing the "Banker's Hand," the player shall return the two cards, face up, to the dealer, who shall place the cards face up on the area designated for the "Banker's Hand" and announce the point count of the "Banker's Hand" in accordance with N.J.A.C. 19:47-7.8(a).

"Set or setting the hands" shall mean the process of forming a high hand and low hand from the seven cards dealt.

"Seven-card bonus wager" shall mean an optional wager as authorized by N.J.A.C. 19:47-11.17, that the player's seven-card hand will form a five-card poker hand (best five cards out of seven cards), for which a payout will be awarded pursuant to N.J.A.C. 19:47-11.18, regardless of the manner in which the player sets the high hand and the low hand and regardless of the outcome of the player's pai gow poker wager.

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

"Three-card bonus wager" shall mean an optional wager as authorized by N.J.A.C. 19:47-11.17, that the player's first three cards will form a three-card poker hand that contains a straight flush with no joker, three-of-a-kind, a straight flush, a straight, a flush or one pair.

Amended by R.2002 d.298, effective September 16, 2002.

See: 33 N.J.R. 3253(b), 34 N.J.R. 3287(b).

Added "Bonus wager", "Envy bonus", "Premium qualifying poker hand" and "Qualifying poker hand".

Amended by R.2004 d.286, effective July 19, 2004.

See: 36 N.J.R. 1186(a), 36 N.J.R. 3420(a).

Added "Seven-card bonus wager" and "Three-card bonus wager".

19:47-11.2 Cards; number of decks

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

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

1. Each deck of cards complies with the requirements of (a) above;
2. The backs of the cards in the two decks are of a different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and

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

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

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

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

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

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

Amended by R.1998 d.441, effective September 8, 1998.

See: 30 N.J.R. 1772(b), 30 N.J.R. 3259(b).

In (a), deleted "solid yellow or green" throughout the first sentence and added a new second sentence.

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

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

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

1. "Five aces" is a high hand consisting of four aces and a joker;
2. "Royal flush" is a high hand consisting of an ace, king, queen, jack and ten of the same suit; however, for purposes of the progressive payout wager, a "natural royal flush" is a royal flush which does not use a joker;
3. "Straight flush" is a high hand consisting of five cards of the same suit in consecutive ranking, with ace, two, three, four, and five being the highest ranking straight flush; king, queen, jack, 10, and nine being the second highest ranking straight flush, and six, five, four, three and 2 being the lowest ranking straight flush;
4. "Four-of-a-kind" is a high hand consisting of four cards of the same rank regardless of suit, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;
5. "Full house" is a high hand consisting of a "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;
6. "Flush" is a high hand consisting of five cards of the same suit. When comparing two flushes the provisions of (e) below shall be applied;
7. "Straight" is a high hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight; an ace, two, three, four and five being the second highest ranking straight, and a six, five, four, three and two being the lowest ranking straight;

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

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

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

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

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

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

(f) If a casino licensee offers the optional bonus wager authorized by N.J.A.C. 19:47-11.15, the following seven card hands, each of which shall have a rank higher than a five-card poker hand of five aces, shall be used to determine the amount of the bonus wager payout or envy bonus payment to which a winning patron is entitled pursuant to N.J.A.C. 19:47-11.16:

1. "Seven-card straight flush with no joker" is a seven-card hand consisting of seven cards of the same suit in consecutive ranking, with no joker used to complete the straight flush;

2. "Royal flush plus royal match" is a seven-card hand consisting of an ace, a king, a queen, a jack and a 10 of the same suit, with or without a joker, with an additional king and queen of a same suit; and

3. "Seven-card straight flush with joker" is a seven-card hand consisting of seven cards of the same suit in consecutive ranking with a joker being used to complete the straight flush.

(g) For purposes of pay table "B" for the seven-card bonus wager at N.J.A.C. 19:47-11.18(c), a "straight flush with joker" is a hand consisting of five cards of the same suit in consecutive ranking, one of which is the joker, and a "straight flush without joker" is a hand consisting of five cards of the same suit in consecutive ranking, none of which is the joker.

Amended by R.2002 d.185, effective June 17, 2002.

See: 34 N.J.R. 980(a), 34 N.J.R. 2143(a).

Rewrote (b)2.

Amended by R.2002 d.298, effective September 16, 2002.

See: 33 N.J.R. 3253(b), 34 N.J.R. 3287(b).

Added (f).

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

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

Added (g).

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

(a) Unless a casino licensee offers the optional bonus wagers authorized by N.J.A.C. 19:47-11.17 and follows the dealing procedures set forth therein, the starting position for the deal or delivery of cards in pai gow poker shall be determined by using one of the following methods:

1. Three dice and a pai gow poker shaker, which shall meet the requirements of N.J.A.C. 19:46-1.15 and 1.13B(e), respectively, and be used in accordance with N.J.A.C. 19:46-1.13B(e) and 19:47-11.8B(b).

i. The three dice shall be maintained at all times within the pai gow poker shaker.

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

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

2. A computerized random number generator that, in accordance with N.J.A.C. 19:46-1.13B(f) and 19:47-11.8C(c), shall automatically select and display a number from 1 through 7 inclusive; or

3. If an automated card shuffling device and dealing shoe is used pursuant to N.J.A.C. 19:47-11.8B and 11.8C(d), a button that is moved by the dealer clockwise around the table as each round of play is completed.

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

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

Amended by R.2002 d.232, effective July 15, 2002.

See: 34 N.J.R. 982(a), 34 N.J.R. 2470(a).

Existing (b) amended to become (b) and (b)1; added (b)2.

Amended by R.2004 d.286, effective July 19, 2004.

See: 36 N.J.R. 1186(a), 36 N.J.R. 3420(a).

Rewrote the section.

19:47-11.5 Opening of the table for gaming

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall 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).

19:47-11.6 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 an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the cards directly into an automated or 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, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-11.8, 11.8A or 11.8B; or

2. If the cards were shuffled manually, cut the cards in accordance with the procedures set forth in (c) through (e) below.

(c) Upon completion of a manual shuffle, 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 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;

2. The player who accepts the bank pursuant to N.J.A.C. 19:47-11.10; provided, however, if the bank refuses the cut, the cards shall be offered to each player moving counterclockwise around the table from the bank until a player accepts the cut; or

3. The player at the farthest position to the right of the dealer, if there is no bank during a round of play; provided, however, if there are two or more consecutive rounds of play where there is no bank, 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. The dealer shall then remove the cover card and place it on the bottom of the stack. Thereafter, the dealer shall remove the cutting card and, at the discretion of the casino licensee, either place it in the discard rack or use it as an additional cutting card to be inserted four cards from the bottom of the deck. The dealer shall then deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-11.8, 11.8A or 11.8B.

(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 pai gow 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. 19:47-11.5(c) shall be completed.

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

Revised (b), (d), and (e).

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

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

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

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

Added recut provisions.

19:47-11.7 Wagers

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

(b) Only players who are seated at the pai gow poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

(c) All wagers at pai gow poker shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 19:47-11.8, 11.8A or 11.8B. No wager at pai gow poker shall be made, increased or withdrawn after the dealer has announced "No more bets."

(d) Upon placing a pai gow poker wager, a player may, if a progressive payout wager is offered by the casino licensee pursuant to the provisions of N.J.A.C. 19:47-11.14, place a progressive payout wager by depositing a gaming chip into the acceptor device designated for that player or by redeeming a progressive payout wager coupon in accordance with the provisions of N.J.A.C. 19:45-1.18. Each player shall be responsible for verifying that the acceptor light for his or her betting position has been properly illuminated upon placement of the progressive payout wager.

(e) If a casino licensee offers the optional bonus wagers authorized by N.J.A.C. 19:47-11.17, upon placing a pai gow poker wager and prior to any cards being dealt for the round of play, a player may place a three-card bonus wager and/or a seven-card bonus wager.

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

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

In (c), added reference to 11.8A.

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.1994 d.224, effective May 2, 1994.

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

Amended by R.2002 d.185, effective June 17, 2002.

See: 34 N.J.R. 980(a), 34 N.J.R. 2143(a).

Added (d).

Amended by R.2004 d.286, effective July 19, 2004.

See: 36 N.J.R. 1186(a), 36 N.J.R. 3420(a).

Added (e).

19:47-11.8 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. Once the procedures required by N.J.A.C. 19:47-11.6 have been completed, the cards shall be placed in the manual dealing shoe and the dealer shall announce "No more bets."

(b) The dealer shall then, using one of the procedures authorized by N.J.A.C. 19:47-11.8C, determine the starting position for dealing the cards. If the casino licensee offers the additional wager authorized by N.J.A.C. 19:47-11.13, all such additional wagers shall be determined and paid and the procedures in N.J.A.C. 19:47-11.13 shall be completed, before any card is dealt to any player at the table.

(c) After the starting position for dealing the cards has been determined, each card shall be removed from the dealing shoe with the left hand of the dealer and placed face down on the appropriate area of the layout with the right hand of the dealer. The dealer shall deal the first card to the starting position as determined in (b) above and, moving clockwise around the table, deal a card to all other positions, including the dealer, regardless of whether there is a wager at the position. The dealer shall then return to the starting position and deal a second card in a clockwise rotation and shall continue dealing until each position, including the dealer, has seven cards.

(d) After seven cards have been dealt to each position, including the dealer, the dealer shall remove the remaining cards from the shoe and determine whether exactly four cards are left.

1. If four cards remain, the four cards shall not be exposed to anyone and shall be placed in the discard rack. The dealer shall then collect any cards dealt to a position where there is no wager and place them in the discard rack without exposing the cards.

2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a player or the dealer has more or less than seven cards, all hands shall be void pursuant to N.J.A.C. 19:47-11.11. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

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 proviso regarding 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).

Amended by R.1995 d.78, effective February 6, 1995.

See: 26 N.J.R. 4343(a), 27 N.J.R. 549(c).

Amended by R.1999 d.110, effective April 5, 1999.

See: 30 N.J.R. 4155(a), 31 N.J.R. 894(a).

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

Amended by R.1999 d.123, effective April 19, 1999.

See: 30 N.J.R. 3394(a), 31 N.J.R. 1082(b).

Deleted "High-low split eight or better" definition.
Petition for Rulemaking.

See: 33 N.J.R. 4396(b), 34 N.J.R. 790(c).

Amended by R.2002 d.157, effective May 20, 2002.

See: 34 N.J.R. 380(a), 34 N.J.R. 1852(c).

Inserted "Half-kill" and "Kill".

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 cover card. The cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission. 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 three 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 six 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).

Amended by R.1998 d.441, effective September 8, 1998.

See: 30 N.J.R. 1772(b), 30 N.J.R. 3259(b).

In (a), deleted "solid yellow or green" preceding "cover card" in the first sentence and added a new second sentence.

Petition for Rulemaking.

See: 36 N.J.R. 1617(b).

Amended by R.2006 d.69, effective February 21, 2006.

See: 37 N.J.R. 4210(a) 38 N.J.R. 1228(a).

In (b), decreased the frequency of changing cards from four hours to six hours.

Amended by R.2006 d.183, effective May 15, 2006.

See: 38 N.J.R. 120(a), 38 N.J.R. 2214(a).

Substituted "three" for "two" in the first sentence of (b).

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, as applicable, a two and three (in a three card poker hand) or a two, three, four and five (in a five card poker hand).

(b) The permissible high poker hands in poker games that result in a 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) The permissible high poker hands in poker games that result in a three card hand, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king and queen of the same suit;
2. "Straight flush" is a hand consisting of three cards of the same suit in consecutive ranking, with king, queen and jack being the highest ranking straight flush and a three, two and ace being the lowest ranking straight flush;
3. "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;
4. "Straight" is a hand consisting of three cards of consecutive rank, regardless of suit, with an ace, king and queen being the highest ranking straight and a three, two and ace being the lowest ranking straight; provided, however, that an ace may not be combined with a king and two for purposes of determining a winning hand;
5. "Flush" is a hand consisting of three cards of the same suit; and
6. "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.

(d) When comparing two hands which are of identical poker hand rank pursuant to the provisions of (b) or (c) above, as applicable, or which contain none of the poker hands authorized for that game, the hand which contains the highest ranking card as provided in (a) above or (e) 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.

(e) 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.

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

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

Amended by R.1999 d.123, effective April 19, 1999.
See: 30 N.J.R. 3394(a), 31 N.J.R. 1082(b).
Rewrote the section.

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.

2. The dealer shall verbalize or physically indicate the action which is occurring at the poker table with regard to the conduct of the game and instruct each player as to his or her various turns to act and options.

3. All burn cards required by this subchapter shall be kept separate from the pile of discarded cards.

4. The dealer shall be required to count the stub, at least once every 15 minutes, in order to determine that the correct number of cards are present. If this count reveals an incorrect number of cards, the deck shall be removed from the table in accordance with N.J.A.C. 19:46-1.18(n).

5. At the completion of a round of play, the dealer shall award the pot to the winning player or players after a showdown or to the last remaining player if all other players have folded. Prior to pushing the pot to the winner and collecting the winning hand, the dealer shall first collect the cards from all losing players.

6. All side pots shall be awarded before the dealer awards the pot in the center of the poker table.

7. All discarded hands shall be counted by the dealer to determine that the proper number of cards have been returned.

8. The dealer shall collect the rake in accordance with N.J.A.C. 19:47-14.14.

19:47-14.7 Wagers

(a) Only players who are seated at the poker table may be permitted to receive cards and participate in each betting round.

(b) Depending upon the particular type of poker game being dealt, a player may be required to:

1. Place an ante prior to receiving any cards;

2. Place a predetermined blind bet prior to receiving any cards; or

3. Place a forced bet to initiate a betting round based on that player's up-card.

(c) A player may only participate in wagering during a round of play with the gaming chips, gaming plaques or currency which were already on the poker table in front of the player when the round of play commenced. In addition, a player may use coin for the purpose of placing an ante in an amount less than \$1.00 and in denominations of \$.25 or \$.50.

1. A player may only add to his or her gaming chips, gaming plaques or currency between rounds of play and, except as provided in (c)5 below, may not remove any of his or her gaming chips, gaming plaques or currency from the poker table at any time during ongoing play pursuant to the definition of table stakes as set forth in N.J.A.C. 19:47-14.1.

2. Currency which is available for use by a player pursuant to the requirements of this section may be utilized to initiate, call or raise a bet if such currency is expeditiously converted into gaming chips or gaming plaques by the dealer in accordance with the regulations governing the acceptance and conversion of such instruments. Coin which is available for use by a player pursuant to this subsection may be utilized to place an ante in an amount less than \$1.00, and any such coin shall be expeditiously converted into a \$1.00 gaming chip by the dealer upon the pot accumulating an equivalent aggregate value in coin.

3. In order to participate in a round of play, a player shall be required to have an amount of gaming chips, gaming plaques or currency available on the poker table prior to the start of the round of play which is sufficient to make any bet required by (b) above and at least one bet at the posted table minimum.

4. A player who satisfies the requirements of (c)3 above but who depletes his or her funds on the poker table prior to the completion of a round of play shall be deemed to be "all-in."

i. An "all-in" player shall retain financial interest in the outcome of the round of play, but shall only be eligible to win the amount of the pot to which he or she contributed;

ii. An "all-in" player shall continue to receive any cards to which he or she would normally be entitled; and

iii. Betting shall continue unimpeded among the other players by generating a separate secondary pot which only those players shall be eligible to win.

5. Whenever a player indicates an intent to temporarily leave a poker table without relinquishing his or her seat at the table, a floorperson assigned to poker or the poker shift supervisor shall either:

i. Account for the amount of the player's table stakes prior to the player's departure from the table in possession of the table stakes and upon the player's return to the table; or

ii. At the player's request, provide a nontransparent cover to maintain the player's table stakes on the table surface until the player's return.

(d) A verbal statement of "fold," "check," "call," "raise," or an announcement of a specific size wager by a player, assuming it is within the rules of the poker game being played and the minimum and maximum wager limits for the poker table, shall be binding on the player if it is that player's turn to act.

(e) A player who announces a bet or raise of a certain amount but places a different amount of gaming chips or gaming plaques in the pot shall be required to correct his or her bet or raise to the announced amount in accordance with the instructions of the dealer.

(f) A player shall be considered to have placed a bet if the player:

1. Pushes gaming chips or gaming plaques forward to indicate the intent of placing a bet;

2. Releases gaming chips or gaming plaques into the pot; or

3. Releases gaming chips or gaming plaques at a sufficient distance from the player and towards the pot to make it obvious that it is intended as a bet.

(g) A player shall not be permitted to make a bet and thereafter attempt to increase the amount of that bet.

1. If the player wishes to add additional gaming chips or gaming plaques to the bet, the player must indicate at the time the bet is being made that the bet is not yet complete.

2. A player who puts the proper amount of gaming chips or gaming plaques into the pot to call a bet, without indicating his or her intention to raise, may not thereafter raise the previous bet.

3. Subject to the posted table wagering limits, a player who announces "raise" may continue to bet gaming chips or gaming plaques until both of his or her hands come to rest in front of the pot.

(h) It shall be the dealer's responsibility to ensure that no player touches any of the gaming chips or gaming plaques once placed into the pot.

(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. If redeemed directly by a keno runner pursuant to N.J.A.C. 19:45-1.47A(d)2, the keno runner shall pay the player with cash from the keno runner's pouch or wallet and shall redeem the keno ticket at a keno work station by the end of the keno runner's shift. All winning keno ticket reports shall identify the winning tickets paid by the keno runner and shall be maintained with the keno runner's end-of-day paperwork.

(b) Winning wagers with a payout equal to or greater than \$1,500 but less than \$5,000 shall be authorized by a keno supervisor or a supervisor thereof. Winning wagers

with a payout of \$5,000 or more shall be authorized by the casino key employee to whom the keno supervisor reports 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).

Amended by R.2003 d.117, effective March 17, 2003.

See: 34 N.J.R. 3941(a), 35 N.J.R. 1428(a).

Rewrote (b).

Amended by R.2004 d.176, effective May 3, 2004.

See: 35 N.J.R. 1798(a), 36 N.J.R. 2204(c).

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 cutting card and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-16.4. The cutting card and cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission. The deck of cards shall meet the requirements of N.J.A.C. 19:46-1.17.

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

1. Each deck of cards complies with the requirements of (a) above;
2. The backs of the cards in the two decks are of different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

Amended by R.1998 d.441, effective September 8, 1998.
See: 30 N.J.R. 1772(b), 30 N.J.R. 3259(b).

In (a), inserted "cover" preceding "card" and deleted "solid yellow or green" throughout the first sentence, and added a new second sentence.

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)iii 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

9. "One pair" is a hand containing two cards of the same rank, 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 hands authorized in this section, 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 hands are of identical rank after the application of this subsection, the hands shall be considered a push.

19:47-16.6 Wagers

(a) All wagers at caribbean stud 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.

(b) All ante wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 19:47-16.7, 16.8 or 16.9. Except as provided in N.J.A.C. 19:47-16.7, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) Upon placing an ante wager, a player may, at his or her discretion, place a progressive payout wager 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. Each player shall be responsible for verifying that his or her respective acceptor light has been properly illuminated.

(d) A "bet" wager shall be made in accordance with N.J.A.C. 19:47-16.10.

(e) A player shall not be permitted to play more than one hand per round of play.

(f) Only players who are seated at the caribbean stud poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

Amended by R.1996 d.562, effective December 2, 1996.
Sec: 28 N.J.R. 3900(a), 28 N.J.R. 5082(a).

19:47-16.7 Procedure 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. 19:47-16.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automatic shuffling device.

(b) Prior to dealing the cards and once all ante and progressive payout wagers have been placed, the dealer shall then announce "No more bets" and press the "lock-out" button on the table controller panel. Once the "lock-out" button has been pressed, if any wagers have been placed on the progressive wager, the dealer shall remove these wagers from the table inventory return device, and on the layout in front of the table inventory container, verify that the number of gaming chips wagered equals the number of lights illuminated on the acceptor devices, and place the gaming chips into the table inventory container in accordance with N.J.A.C. 19:45-1.20.

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

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

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

(e) After five cards have been dealt to each player and the area designated for the hand of the dealer, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (f) below, place the stub in the discard rack without exposing the cards.

(f) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the area designed for the placement of the dealer's hand has more or less than five cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 19:47-16.13. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

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

19:47-16.8 Procedures for dealing the cards from the hand

(a) Notwithstanding any other provisions of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play caribbean stud poker from his or her hand.

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 cutting card and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-17.4. The cutting card and cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission. The deck of cards 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.

Amended by R.1998 d.441, effective September 8, 1998.
See: 30 N.J.R. 1772(b), 30 N.J.R. 3259(b).

In (a), deleted "solid yellow or green" throughout the first sentence and added a new second sentence.

19:47-17.3 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.
Sec: 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.
Sec: 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. 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.

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.

19:47-18.5 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. 19:47-18.7, 18.8 or 18.9; 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 top of 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. 19:47-18.7, 18.8 or 18.9.

(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 let it ride 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. 19:47-18.4(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.

19:47-18.6 Wagers

(a) All wagers at let it ride 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.

(b) Only players who are seated at a let it ride poker table may wager at the game. Once a player has placed his or her wagers and received cards, that player must remain seated until the completion of the round of play.

(c) All wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 19:47-18.7, 18.8 or 18.9. Except as provided in (d) below, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(d) At the beginning of each round of play, each player shall be required to place three equal but separate wagers. The wagers shall be identified as bet number one, bet number two and bet number three. Bet number one and bet number two may subsequently be removed by the player in accordance with the provisions of N.J.A.C. 19:47-18.10.

(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.

19:47-18.6A Optional bonus wager

(a) A casino licensee may, in its discretion, offer to each player at a let it ride poker table the option to make an additional "bonus wager" that the player will receive a poker hand with a rank of three-of-a-kind or better; provided, however, that the casino licensee shall comply with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the option.

(b) Prior to the dealer announcing "No more bets," each player who has placed the three wagers required by N.J.A.C. 19:47-18.6 may make an additional bonus wager by placing a \$1.00 gaming chip on or in the approved wagering device designated for that wager.

(c) All winning bonus wagers shall be paid in accordance with the payout schedule in N.J.A.C. 19:47-18.11(d).

(d) A bonus wager shall have no bearing on any other wager made by a player at the game of let it ride poker.

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

19:47-18.7 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. 19:47-18.5 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.

(b) The dealer shall announce "No more bets" prior to dealing any cards. If any optional bonus wagers have been made, the dealer shall also collect these wagers from the approved wagering devices and shall then verify, on the layout in front of the table inventory container, that the number of gaming chips wagered equals the number of wagers acknowledged or accepted by the wagering devices. The dealer shall then place the gaming chips into the table inventory container in accordance with N.J.A.C. 19:45-1.20.

(c) In dealing the cards, each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand. The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player who has placed three wagers in accordance with N.J.A.C. 19:47-18.6;

2. One card face down to the area designated for the placement of the community cards;

3. A second card face down to each player who has placed three wagers in accordance with N.J.A.C. 19:47-18.6;

4. A second card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first card dealt to this area;

5. A third card face down to each player who has placed three wagers in accordance with N.J.A.C. 19:47-18.6; and

6. A third card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first two cards dealt to this area.

(d) After three cards have been dealt to each player and the area designated for the placement of the community cards, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the area designated for the placement of the community cards has more or less than three cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 19:47-18.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 19:46-1.18.

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

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

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

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

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

19:47-18.11 Payout odds; payout limitation

(a) The payout odds for winning wagers at let it ride poker printed on any layout or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win," and no odds shall be stated through the use of the word "for."

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

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

(c) Notwithstanding the minimum payout odds required in (b) above, a casino licensee may establish a maximum amount as approved by the Commission that is payable to a player on a single hand, which amount shall be at least \$50,000 or the maximum amount that one patron could win per round when betting the minimum permissible wager, whichever is greater. If the established payout limit is not included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 19:47-8.3. Any maximum payout limit established by a casino licensee shall apply only to payouts of let it ride poker wagers placed pursuant to N.J.A.C. 19:47-18.6 and shall not apply to payouts of bonus wagers placed pursuant to N.J.A.C. 19:47-18.6A.

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

<u>Wager</u>	<u>Bonus Payout</u>
Royal Flush	\$25,000
Straight Flush	\$ 2,500
Four-of-a-kind	\$400.00
Full House	\$200.00
Flush	\$ 50.00
Straight	\$ 25.00
Three-of-a-kind	\$ 5.00

Amended by R.1998 d.554, effective November 16, 1998.
See: 30 N.J.R. 3176(a), 30 N.J.R. 4068(a).
In (c), added a new last sentence; and added (d).
Amended by R.2001 d.89, effective March 19, 2001.
See: 33 N.J.R. 26(a), 33 N.J.R. 1019(a).
In (c), rewrote the first sentence.

19:47-18.12 Irregularities

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

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

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

(d) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(e) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.

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

SUBCHAPTER 19. SPANISH 21

19:47-19.1 Definitions

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

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

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

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

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

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

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

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

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

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

1. Any card from 2 to 9 shall have its face value;
2. Any Jack, Queen or King shall have a value of 10;
3. An ace shall have a value of 11, unless that value would give a player or the dealer a score in excess of 21, in which case it shall have a value of one.

19:47-19.3 Opening of the table for gaming

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

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

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

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

19:47-19.4 Shuffle and cut of the cards

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

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

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

2. If the cards were shuffled manually, cut the cards in accordance with the procedures set forth in (c) below.

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

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

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

(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. 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.

(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) 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. 19:47-19.7(j), provided, however, that the casino licensee may determine after each round of play that the cards should be reshuffled.

(h) A casino licensee may submit to the Casino Control Commission for approval the 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.

(i) Whenever there is no gaming activity at a spanish 21 table that 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. 19:47-19.3(c) shall be completed.

19:47-19.5 Wagers; payout odds

(a) Prior to the first card being dealt for each round of play, each player at the game of spanish 21 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 two or more cards; or

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

(b) Except as otherwise provided in (a)3 and 4 above, a wager made in accordance with this section shall be void if the score of the player is the same as the dealer. However, a wager shall lose if the player has 21 in more than two cards and the dealer has a blackjack.

(c) All wagers at spanish 21 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 may be accepted, provided it is 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.

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

(e) After each round of play is complete, the dealer shall collect all losing wagers and pay off all winning wagers. Except as provided in (f) and (g) below, winning wagers made in accordance with (a)3 above shall be paid at odds of 3 to 2, and all winning wagers made in accordance with (a)1, 2 or 4 above shall be paid at odds of 1 to 1.

(f) Notwithstanding the provisions of (e) above, a casino licensee shall pay the following payout odds for winning wagers made in accordance with (a) above unless the player has doubled down, in which case all of the following wagers shall only be paid at odds of 1 to 1:

1. Three cards consisting of the 6, 7 and 8 of mixed suits shall be paid at odds of 3 to 2;
2. Three cards consisting of the 6, 7 and 8 of the same suit shall be paid at odds of 2 to 1, except that three cards consisting of the 6, 7 and 8 of spades shall be paid at odds of 3 to 1;
3. Three cards consisting of three 7's of mixed suits shall be paid at odds of 3 to 2;
4. Three cards consisting of three 7's of the same suit shall be paid at odds of 2 to 1, except that three cards consisting of three 7's of spades shall be paid at odds of 3 to 1;
5. Five cards totaling 21 shall be paid at odds of 3 to 2;
6. Six cards totaling 21 shall be paid at odds of 2 to 1; and
7. Seven or more cards totaling 21 shall be paid at odds of 3 to 1.

(g) In addition to the payouts required by (f)4 above, a winning hand that consists of three 7's of the same suit

when the dealer's exposed card is also a seven of any suit shall be paid an additional fixed payout of \$1,000 if the player's original wager was \$5.00 or more but less than \$25.00, or \$5,000 if the player's original wager was \$25.00 or more. All other players at the table who placed a wager during that round of play shall also be paid an additional fixed payout of \$50.00. Notwithstanding the foregoing, the additional fixed payouts required by this subsection shall not be applicable if the winning hand had been doubled down pursuant to N.J.A.C. 19:47-19.9 or had been split pursuant to N.J.A.C. 19:47-19.10.

(h) Except as expressly permitted by this subchapter, 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.

(i) Once an insurance wager, 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 expressly permitted by this subchapter.

(j) After the cards have been shuffled pursuant to N.J.A.C. 19:47-19.4, a casino licensee may, in its discretion, prohibit any person, whether seated at the gaming table or not, who does not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of play at that gaming table unless the casino licensee chooses to permit the player to begin wagering or until a reshuffle of the cards has occurred.

Amended by R.2001 d.453, effective December 3, 2001.

See: 33 N.J.R. 2957(a), 33 N.J.R. 4156(b).

Rewrote (j) and deleted (k).

19:47-19.6 Match-the-dealer wager

(a) A player at a spanish 21 table may make an additional "match-the-dealer" wager that either of the player's initial two cards will match the dealer's up card in the manner required by (e) below. If both of the player's initial two cards match the dealer's up card, the player shall be paid in accordance with (e) below for each matching card.

(b) Prior to the first card being dealt for each round of play, a player who has placed the basic wager required by N.J.A.C. 19:47-19.5 may make an additional match-the-dealer wager, which shall be in an amount not less than \$1.00 and shall not exceed the lesser of:

1. The amount of the wager made by the player pursuant to N.J.A.C. 19:47-19.5(a); or
2. A maximum amount established by the casino licensee, which limit shall be posted in accordance with N.J.A.C. 19:47-8.3.

(c) A match-the-dealer wager shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate area of the spanish 21 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 to any player, and that such cash is expeditiously converted into gaming chips or plaques in accordance with N.J.A.C. 19:45-1.18.

(d) Immediately after the second card is dealt to each player and the dealer, and prior to any additional cards being dealt to any player at the table or the dealer and before any card reader device is utilized, all losing match-the-dealer wagers shall be collected by the dealer, and then all winning match-the-dealer wagers shall be paid by the dealer, in accordance with (e) below.

(e) All winning match-the-dealer wagers shall be paid at no less than the following odds:

1. If six decks of cards are being used:

Each matching card of a different suit	4 to 1
Each matching card of the same suit	9 to 1
2. If eight decks of cards are being used:

Each matching card of a different suit	3 to 1
Each matching card of the same suit	12 to 1

(f) A match-the-dealer wager shall have no bearing on any other wager made by a player at the game of spanish 21.

19:47-19.7 Procedure for dealing the cards

(a) All cards used in spanish 21 shall be dealt from a dealing shoe specifically designed for such purpose and located on the table to the left of the dealer.

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.

(f) Notwithstanding (a) above, a casino licensee may offer a version of the game of three card poker requiring:

1. As a precondition to the placement of a pair plus wager, the placement of an ante wager in an amount at least equal to the pair plus wager;
2. As a precondition to the placement of a pair plus wager, the placement of an ante wager in an amount at least equal to one-half the pair plus wager; or

3. The compulsory placement of an ante wager and a pair plus wager, provided that one wager may be placed in an amount up to a maximum of five times the amount of the other wager without regard to which wager is the greater of the two.

Amended by R.2000 d.63, effective February 22, 2000.
See: 31 N.J.R. 3247(a), 32 N.J.R. 718(a).
Added (f).

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.

(b) The dealer shall announce "No more bets" prior to dealing any cards. Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal one card at a time in order to each player who has placed an ante wager or pair plus wager and to the dealer until each player who placed a wager and the dealer each has three cards. All cards shall be dealt face down.

(d) After three cards have been dealt to each player and the dealer, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the dealer has more or less than three cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 19:47-20.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.

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

SUBCHAPTER 21. FAST ACTION HOLD'EM

19:47-21.1 Definitions

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

"Community card" means any of the five-cards that are dealt to the designated areas in the center of the table and are used by both the players at the table and the dealer to form five-card hands.

"Copy hand" means a five-card hand of a player that is identical in rank to the five-card hand of the dealer.

"Dealing marker" means the object used to designate the position to which the first card out of the shoe shall be dealt as set forth in N.J.A.C. 19:47-21.7.

"Five-card hand" means the highest ranking five-card hand that is possible for each player and the dealer pursuant to N.J.A.C. 19:47-21.3 using the five community cards and the two cards retained by each player and the dealer after setting his or her hand.

"Natural" means the first four cards dealt to a player or the dealer are a four-of-a-kind.

"Rank" or "ranking" means the relative value of a card or group of cards, as set forth in N.J.A.C. 19:47-21.3, in determining a winning five-card hand.

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

"Running cards" means two cards of consecutive rank.

"Setting of a hand" means the process by which each player and the dealer selects the two cards from his or her original four cards to be used with the community cards to form the highest ranking five-card hand.

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

19:47-21.2 Cards; number of decks; dealing shoe

(a) Fast action hold 'em shall be played with six or eight decks of cards with backs of the same color and design and one additional cutting card of a color that is readily distinguishable from the backs of the cards used to play the game. The decks of cards used to play fast action hold 'em shall meet the requirements of N.J.A.C. 19:46-1.17.

(b) All cards to be used in fast action hold 'em shall be dealt from a dealing shoe which shall meet the requirements of N.J.A.C. 19:46-1.19.

(c) Nothing in this subchapter shall preclude a casino licensee from using an additional cutting card or similar object to conceal the last card of the stack of cards to be placed in the dealing shoe.

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

1. Each deck of cards shall meet the requirements of N.J.A.C. 19:46-1.17;
2. The cards shall be separated into two batches, with an equal number of decks included in each batch;
3. The backs of the cards in each batch shall be of the same color and design, but of a different color than the cards included in the other batch;
4. One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being dealt or used to play the game;
5. Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe; and
6. The cards from only one batch shall be placed in the discard rack at any given time.

Amended by R.1999 d.110, effective April 5, 1999.

See: 30 N.J.R. 4155(a), 31 N.J.R. 894(a).

In (b), deleted "and which shall be located on the table to the left of the dealer" at the end.

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

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

Added (d).

19:47-21.3 Fast action hold'em rankings; cards; poker hands

(a) The rank of the cards used in fast action hold'em, in order from the highest to lowest rank, shall be: ace, king,

queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be combined with a 2, 3, 4 and 5 to complete a "straight" or a "straight flush." All suits shall be considered equal in value.

(b) The permissible five-card hands at the game of fast action hold'em, in order of highest to lowest rank, shall be:

1. "Flush with five-of-a-kind" is a hand consisting of five cards of the same suit and same rank, with five aces of the same suit being the highest ranking flush with five-of-a-kind, and five twos of the same suit being the lowest ranking flush with five-of-a-kind;

2. "Royal flush" is a hand consisting of an ace, king, queen, jack and 10 of the same suit;

3. "Flush with four-of-a-kind" is a hand consisting of five cards of the same suit, four of which are also of the same rank, with four aces and a fifth card of varying rank in the same suit being the highest ranking flush with four-of-a-kind, and four twos and a fifth card of varying rank in the same suit being the lowest ranking flush with four-of-a-kind;

4. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with a king, queen, jack, 10 and 9 of the same suit being the highest ranking straight flush, and a 5, 4, 3, 2 and ace of the same suit being the lowest ranking straight flush;

5. "Flush with full house" is a hand consisting of a "three-of-a-kind" and a "pair" all of the same suit, with three aces and two kings of the same suit being the highest ranking flush with full house, and three twos and two threes of the same suit being the lowest ranking flush with full house;

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

7. "Flush with three-of-a-kind" is a hand consisting of five cards of the same suit, three of which also are of the same rank, with three aces and two other cards of varying rank in the same suit being the highest ranking flush with three-of-a-kind, and three twos and two other cards of varying rank in the same suit being the lowest ranking flush with three-of-a-kind;

8. "Flush with two pairs" is a hand consisting of five cards of the same suit, four of which also form two "pairs," with a pair of aces, pair of kings and fifth card varying rank in the same suit being the highest ranking flush with two pairs, and a pair of threes, a pair of twos and a fifth card of varying rank in the same suit being the lowest ranking flush with two pairs;

9. "Flush with one pair" is a hand consisting of five cards of the same suit, two of which also form one pair, with a pair of aces and three other cards of varying rank in the same suit being the highest ranking flush with one pair, and a pair of twos and three other cards of varying rank in the same suit being the lowest ranking flush with one pair;

10. "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;

11. "Full house" is a 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;

12. "Flush" is a hand consisting of five cards of the same suit but of varying rank;

13. "Straight" is a hand consisting of five cards of consecutive rank, not all of the same suit, with an ace, king, queen, jack and 10 being the highest ranking straight, and 5, 4, 3, 2 and ace being the lowest ranking straight;

14. "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;

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

16. "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; and

17. "Highest ranking card" is a hand that does not contain any of the permissible five-card hands listed in (b)1 through 16 above and the value of which is determined by the highest ranking individual card in the hand.

(c) When comparing the hands of a player and the dealer that are of identical five-card hand rank pursuant to (b) above, the hand which 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 two hands are of identical rank after the application of this subsection, the player's hand shall be considered a copy hand.

19:47-21.4 Opening of the table for gaming

(a) After receiving six or eight decks of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall sort and inspect the cards and the floorperson assigned to the table shall verify the inspection as required by that section.

(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. 19:47-21.5.

(d) If a casino licensee uses an automated card shuffling device to play the game, each deck of cards shall be separately sorted, inspected, verified, spread, 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 each gaming day. Procedures for compliance with this section shall be submitted to the Commission for approval.

19:47-21.5 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, 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 in the 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 N.J.A.C. 19:47-21.7 and 21.8; or

2. If the cards were shuffled manually, cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to players in the following order:

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; or

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.

(d) If the player designated in (c) above refuses to cut, the dealer shall offer the cut 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.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards in from either end.

(f) 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 on the back of the stack. 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.

(g) 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. 19:47-21.7, except that a casino licensee may determine after the completion of any round of play that the cards should be reshuffled.

(h) If there is no gaming activity at the fast action hold'em table, the cards shall be removed from the dealing shoe and the discard rack, and 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 cards shall be turned face downward on the table.

1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy shuffle of the cards, stacked, then shuffled and cut in accordance with this section.

2. If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler need not be spread for inspection and reshuffled prior to being dealt, if:

i. The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner approved by the Commission; and

ii. The shuffled cards have been secured, released and prepared for play in accordance with procedures approved by the Commission.

Amended by R.1999 d.208, effective July 6, 1999.
See: 31 N.J.R. 935(a), 31 N.J.R. 1819(a).
Rewrote (h).

19:47-21.6 Wagers

(a) All wagers at fast action hold'em shall be made by placing gaming chips or plaques on the appropriate betting area on the fast action hold'em layout. A verbal wager accompanied by cash shall not be accepted at the game of fast action hold'em.

(b) Only players who are seated at the fast action hold'em table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

(c) Except as provided for in N.J.A.C. 19:47-21.8(c), all wagers at fast action hold'em shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 19:47-21.7.

19:47-21.7 Procedures for dealing the 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. Each new dealer who comes to the table shall also discard ("burn") one card as described herein before the new dealer deals any cards in a round of play. The burn card shall not be disclosed to any players at the table.

(b) Prior to the commencement of each round of play, the dealer shall announce "No more bets." Upon commencement of the game, the dealing marker shall be placed in front of the dealer's position. After completion of each round of play, the dealing marker shall rotate clockwise around the table to the next player position or the dealer's position.

(c) Each card shall be removed from the dealing shoe with the left hand of the dealer, and placed face down on the appropriate area of the layout with the right hand of the dealer. The dealer shall deal the first card to the starting position indicated by the dealing marker as determined in (b) above and, moving clockwise around the table, deal all positions on the layout in which a wager is contained, and the dealer, a card. The dealer shall then return to the starting position and deal a second card in a clockwise rotation and shall continue dealing until each position and the dealer has four cards.

(d) 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 after which the cards shall be reshuffled.

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

In (a), deleted "which shall be located on the table in front of or to the right of the dealer" at the end of the first sentence.

19:47-21.8 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds

(a) Except as provided in (b), (c) and (f) below, after each player and the dealer have received four cards, each player shall set his or her hand by choosing two cards to use with the community cards and placing them face down on the layout immediately in front of the gaming chips or plaques that he or she has wagered. The two cards to be discarded shall be placed face down on the appropriate area of the layout.

(b) If the four cards dealt to a player are a natural, the player shall announce that he or she has a natural and turn the four cards face up on the table for confirmation. If the dealer confirms the player was dealt a natural, the dealer shall thereupon immediately pay the player at odds of 5 to 1, collect the four cards and place them in the discard rack.

(c) A player may elect to split the four cards into two separate hands provided the player makes a wager on the second hand so formed in an amount equal to his or her original wager. If a player elects to split, he or she shall place two cards face down in front of his or her original wager and place the remaining two cards face down in the area designated for discarded cards with the additional wager placed thereon.

(d) Each player at the table shall be responsible for setting his or her own hand and no other person except the dealer may touch the cards of that player. Each player shall be required to keep the four cards in full view of the dealer at all times. Once each player has set his or her hand and placed the cards face down on the appropriate areas of the layout, the player shall not be permitted to touch the cards again during the round of play.

(e) After all players have placed their cards on the table, the dealer shall collect all discarded cards without exposing them, starting from the right and proceeding counterclockwise around the table, and place them in the discard rack. The dealer shall verify that two cards, except as provided in (b) and (c) above and (f) below, were collected from each player.

(f) A player may elect to discontinue play on his or her hand for that round by placing all four cards face down in the area designated for the discarded cards and announcing his or her decision prior to the dealer collecting the discarded cards pursuant to (e) above. A player who elects to exercise this option shall surrender one-half of his or her original wager, which shall be immediately collected by the dealer and placed in the table inventory. The dealer shall then collect the four cards in the area designated for the discarded cards, without exposing them, and verify that four cards were collected by counting them face down on the layout prior to placing them in the discard rack.

2. The cards shall be separated into two batches, with an equal number of decks included in each batch;

3. The backs of the cards in each batch shall be of the same color and design, but of a different color than the cards included in the other batch;

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

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

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

Amended by R.1999 d.208, effective July 6, 1999.
See: 31 N.J.R. 935(a), 31 N.J.R. 1819(a).
Added (d).

19:47-22.3 Casino war card rankings

The rank of the cards used in casino war, for the purpose of determining a winning hand, shall be, in order from the highest to lowest rank: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. The suit of a card shall have no effect on its rank.

19:47-22.4 Opening of the table for gaming

(a) After receiving six, seven or eight decks of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall sort and inspect the cards and the floorperson assigned to the table shall verify the inspection as required by that section.

(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. 19:47-22.5.

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

(e) All cards opened for use on a table shall be changed at least once each gaming day. Procedures for compliance with this section shall be submitted to the Commission for approval.

Amended by R.1999 d.208, effective July 6, 1999.
See: 31 N.J.R. 935(a), 31 N.J.R. 1819(a).
Inserted a new (d); and recodified former (d) as (e).

19:47-22.5 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, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack.

(b) After the cards have been shuffled and stacked, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to players in the following order:

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

2. The player on whose betting area 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; or

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.

(c) If the player designated in (b) above refuses to cut, the dealer shall offer the cut 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.

(d) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards in from either end.

(e) Once the cutting card has been inserted, the dealer shall take all cards in front of the cutting card and place them on the back of the stack. 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.

(f) 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. 19:47-22.7(d).

(g) If there is no gaming activity at the casino war table, the cards shall be removed from the dealing shoe and the discard rack, and 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 cards shall be turned face downward on the table.

1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy

shuffle of the cards, stacked, then shuffled and cut in accordance with this section.

2. If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler need not be spread for inspection and reshuffled prior to being dealt, if:

i. The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner approved by the Commission; and

ii. The shuffled cards have been secured, released and prepared for play in accordance with procedures approved by the Commission.

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

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

Rewrote (g).

19:47-22.6 Wagers

(a) All wagers at casino war shall be made by placing gaming chips or plaques and, if applicable, match play coupons on the appropriate betting area of the casino war layout. A verbal wager accompanied by cash shall not be accepted at the game of casino war.

(b) Except as provided in N.J.A.C. 19:47-22.8(c), all wagers at casino war shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 19:47-22.7. Once a wager has been placed, no player shall handle, remove or alter the wager unless and until the dealer indicates that the wager has been decided in the player's favor as provided in this subchapter.

19:47-22.7 Procedure for dealing the cards

(a) Prior to starting the first round of play after the cards have been cut and placed in the dealing shoe pursuant to N.J.A.C. 19:47-22.5, the dealer shall remove the first card from the shoe face down and, without revealing its rank to anyone, place it in the discard rack, which shall be located on the table in front of or to the right of the dealer. Each new dealer who comes to the table shall also discard one burn card before dealing any cards in a round of play.

(b) Prior to dealing any cards, the dealer shall announce "No more bets." Each card shall be removed from the dealing shoe with the left hand of the dealer and placed face up on the appropriate area of the layout with the right hand of the dealer.

(c) The dealer shall, starting with the player farthest to the dealer's left and continuing in a clockwise manner, deal the cards as follows:

1. One card face up to each player who has placed an initial wager in accordance with N.J.A.C. 19:47-22.6; and

2. One card face up to the dealer.

(d) 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 after which the cards shall be reshuffled.

(e) No player shall touch any card used in the game of casino war other than the cutting card.

19:47-22.8 Procedures for completion of each round of play; collection and payment of wagers

(a) After the dealing procedures required by N.J.A.C. 19:47-22.7 have been completed, the dealer shall, beginning from the dealer's left and proceeding around the table in a clockwise direction, compare the rank of each player's card with that of the dealer's card and settle all initial and tie wagers.

1. If a player's card is lower in rank than the dealer's card, the player shall lose his or her initial wager and, if applicable, tie wager.

2. If a player's card is higher in rank than the dealer's card, the player shall win his or her initial wager and, if applicable, lose his or her tie wager.

3. If the player's card and the dealer's card are of equal rank (a tie hand), the player shall be afforded the options specified in (c) below as to his or her initial wager and, if applicable, win his or her tie wager.

(b) All losing initial wagers and tie wagers shall be collected by the dealer and placed in the table inventory container. All winning initial wagers and tie wagers shall be paid by the dealer in accordance with the payout odds provided in N.J.A.C. 19:47-22.9.

(c) If a player has a tie hand, the player shall be offered one of the following options:

1. The player may surrender one-half of his or her initial wager and end his or her participation in that round of play. If a player selects this option, the dealer shall collect one-half of the player's initial wager and place it in the table inventory container. The dealer shall return the remaining one-half of the initial wager to the player. The dealer shall then proceed around the table in a clockwise direction, repeating the process for each player with a tie hand who selects this option.

2. The player may surrender his or her entire initial wager and place a war wager pursuant to (c) below.

(d) After settling all initial wagers and tie wagers on the original deal, the dealer shall collect the cards of all players except for the cards of those players with a tie hand who have elected to go to war. The collected cards shall be placed in the discard rack in a manner that permits the reconstruction of each hand of the original deal in case of a question or dispute.

(e) If any player elects to make a war wager upon the occurrence of a tie hand, the dealer shall confirm the placement of the war wager and collect the full amount of the player's initial wager and place it in the table inventory container. The player's card and the dealer's card from the original deal shall remain exposed during the war deal. The dealer shall offer any player who has elected to go to war the opportunity to place a tie wager on the war deal.

(f) The war deal shall begin with the dealer discarding three burn cards and then dealing the next card face up to the player farthest to the dealer's left who has placed a war wager. The player's war deal card shall be placed on the table adjacent to the player's card from the original deal. The dealer shall then proceed around the table in a clockwise direction, repeating the process for each player who has placed a war wager and the dealer.

(g) After the dealing procedures required by (f) above have been completed, the dealer shall, beginning from the dealer's left and proceeding around the table in a clockwise direction, compare the rank of each player's card from the war deal to the dealer's card from the war deal and settle all war and tie wagers.

1. If the player's card in the war deal is lower in rank than the dealer's card in the war deal, the player shall lose his or his war wager and, if applicable, tie wager.

2. If the player's card in the war deal is higher in rank than the dealer's card in the war deal, the player shall win his or her war wager and, if applicable, lose his or her tie wager.

3. If the player's card and the dealer's card in the war deal are of equal rank, the player shall win his or her war wager and, if applicable, tie wager.

(h) All losing war wagers and tie wagers shall be collected by the dealer and placed in the table inventory container. All winning war wagers and tie wagers shall be paid in accordance with the payout odds set forth in N.J.A.C. 19:47-22.9. After the collection of all losing wagers and the payment of all winning wagers from the war deal, the dealer shall remove all remaining cards from the table and place them in the discard rack in a manner that permits the reconstruction of each hand of the war deal in case of a question or dispute.

19:47-22.9 Payout odds

(a) Winning wagers shall be paid as follows:

1. An initial wager shall be paid at odds of 1 to 1.
2. A tie wager shall be paid at odds of 10 to 1.
3. A war wager shall be paid at odds of 2 to 1, unless the war deal results in a tie hand, in which case a war wager shall be paid at odds of 3 to 1.

19:47-22.10 Irregularities

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

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

(c) If a card is not dealt to a player's initial wager or tie wager in the original deal, the wager shall be void and the player shall be included in the next round of play.

(d) If an automated shuffling device is being used and the device jams, stops shuffling during the shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

SUBCHAPTER 23. COLORADO HOLD 'EM POKER

19:47-23.1 Definitions

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

"Ante wager" or "initial wager" means the first 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 equal to the player's ante wager when the player continues play by discarding one of the three cards dealt to him or her but before the three community cards are exposed.

"Community card" means any of the three cards that are initially dealt face down to a designated area in front of the table inventory container and are used by the players at the table to form a five card hand.

"Discard" means the card selected by the player from the three cards initially dealt the player which is not to be used to form the player's five card hand, and placed face down in the designated area in front of the player.

"Hand" means the five card hand formed by each player by combining the two cards retained by the player after the player's discard and the three community cards.

"Instant winner" means the three cards dealt to a player are either a "three-of-a-kind" or a "three card straight flush," which, upon player declaration, qualify for a payout.

"Push" means a hand that results in neither a winning or losing wager in accordance with the rules of this subchapter.

“Round of play” or “round” means one complete cycle of play during which all players then playing at the table have placed a wager, been dealt a hand, and have had their wagers paid, collected or declared a push 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, with no suit being higher in rank than another.

19:47-23.2 Cards; number of decks; dealing shoe

(a) Except as provided in (b) below, colorado hold 'em poker shall be played with one deck of cards with backs of the same color and design and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-23.5. The cover card shall be opaque and in a solid color readily distinguishable from the backs and edges of the playing cards, as approved by the Commission. The deck of cards used to play colorado hold 'em poker 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 colors;
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.

19:47-23.3 Colorado hold 'em poker rankings; cards; poker hands

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

(b) The permissible five card hands at the game of colorado hold 'em, 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 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, not all of the same suit;
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. “Pair” is a hand consisting of two cards of the same rank.

(c) The three card hands which are recognized as instant winners at the game of colorado hold 'em poker shall be:

1. “Three card straight flush” is a hand consisting of three cards of the same suit in consecutive ranking; and
2. “Three-of-a-kind” is a hand consisting of three cards of the same rank.

19:47-23.4 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 the inspection as required by that section.

(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. 19:47-23.5.

(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 19:47-23.2, each deck of cards shall be separately sorted, inspected, verified, spread, 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 every eight hours.

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

19:47-23.5 Shuffle and cut of the cards

(a) Immediately prior to 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 in the 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 N.J.A.C. 19:47-23.7, 23.8 or 23.9; 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:
 - 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 top of the cover card pursuant to (c)lii 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. 19:47-23.7, 23.8 or 23.9.

(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 not gaming activity at a colorado hold 'em 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. 19:47-23.4(c) shall be completed.

19:47-23.6 Wagers

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

(b) Only players who are seated at a colorado hold 'em poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

(c) All initial wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 19:47-23.7, 23.8 and 23.9. Except as provided in N.J.A.C. 19:47-23.10(c)1 or 23.11(b)1, no wager shall be made, increased or withdrawn after the dealer has announced "No more bets."

(d) At the beginning of each round of play, each player shall be required to place an initial wager in the betting area designated "ante" on the table layout in front of the player. The wagers shall be identified as ante and bet on the table layout.

(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.

(f) A casino licensee may, in its discretion, offer one of two versions of colorado hold 'em poker: a version with a required bet wager or a version with a permissible bet wager. The same version shall be played at each colorado hold 'em poker table if a casino licensee has two or more colorado hold 'em poker tables.

19:47-23.6A Optional Bonus Wager

(a) A casino licensee may, in its discretion, offer to each player at a colorado hold 'em poker table, the option to make an additional bonus wager that the player will receive a poker hand with a rank of a pair of jacks or better; provided, however, that the casino licensee shall comply with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the option.

(b) Prior to the dealer announcing "No more bets," each player who has placed the ante wager required by N.J.A.C. 19:47-23.6 may make an additional bonus wager by placing

a \$1.00 gaming chip on the area of the table layout designated for that wager.

(c) All winning bonus wagers shall be paid in accordance with the payout schedule in N.J.A.C. 19:47-23.12(d) or 23.13(d).

(d) A bonus wager shall have no bearing on any other wager made by a player at the game of colorado hold 'em poker.

19:47-23.7 Procedures for dealing the cards from a manual dealing shoe

(a) If a casino licensee chooses to have the cards dealt from a manual 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. 19:47-23.5 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by a dealer or by an automated card shuffling device.

(b) Prior to the commencement of each round of play, the dealer shall announce "No more bets."

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand. The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player who has placed an initial wager in accordance with N.J.A.C. 19:47-23.6;
2. One card face down to the area designated for the placement of the community cards;
3. A second card face down to each player who has placed an initial wager in accordance with N.J.A.C. 19:47-23.6;
4. A second card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first card dealt to this area;
5. A third card face down to each player who has placed an initial wager in accordance with N.J.A.C. 19:47-23.6; and
6. A third card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first two cards dealt to this area.

(d) After three cards have been dealt to each player and the area designated for the placement of the community cards, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (e) below, placed the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the area designated for the placement of the community cards has more or less than three cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 19:47-23.14. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 19:46-1.18.

19:47-23.8 Procedures for dealing the cards from the hand

(a) Notwithstanding any other provisions of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play colorado hold 'em poker from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.

2. Once the procedures required by N.J.A.C. 19:47-23.5 have been completed, the dealer shall place the stacked deck of cards in either hand.

i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during the round of play.

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

3. The dealer shall then announce "No more bets" prior to dealing any cards.

"Round of play" or "round" means one complete cycle of play during which all players 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.

"Second wager" means the wager placed after the player has reviewed his or her first three cards but prior to the final two cards being dealt in order to complete the round of play. The amount of the second wager shall be exactly the amount of the first wager and twice the amount of the ante wager.

"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.

"Optional bonus wager" means the optional wager on the first three cards dealt to a player as defined in N.J.A.C. 19:47-24.6(c).

19:47-24.2 Cards; number of decks

(a) Except as provided in (b) below, the game of boston 5 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 cover card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-24.4. 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 continually 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.

19:47-24.3 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 the 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.

(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. 19:47-24.4.

(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 19:47-24.2, 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 a boston 5 stud poker table shall be changed at least once every eight hours. Procedures for compliance with this section must be submitted to the Commission for approval.

19:47-24.4 Shuffle 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 by use of an automated card shuffling device so that the cards are randomly intermixed. Upon completion of the shuffle, the 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 deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-24.7, 24.8 or 24.9.

(c) Whenever there is no gaming activity at a boston 5 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. 19:47-24.3(c) shall be completed.

19:47-24.5 Boston 5 stud poker rankings

(a) The rank of the cards used in boston 5 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 a "straight" formed with a two, three, four and five.

(b) The permissible five-card poker hands at the game of boston 5 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 ace, king, queen, jack and 10 being the highest ranking five-card straight flush and ace, two, three, four and five being the lowest five-card 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 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;

5. "Flush" is a hand consisting of five cards of the same suit, not in consecutive order, with ace, king, queen, jack and nine being the highest ranking five-card flush and two, three, four, five and seven being the lowest ranking five-card flush;

6. "Straight" is a hand consisting of five unsuited cards of consecutive rank, with an ace, king, queen, jack and 10 being the highest ranking five-card 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 and 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 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;

9. "One pair" is a hand consisting of two cards of the same rank, 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 rank pursuant to the provisions of this section, or which contain none of the hands authorized in this section, 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 hands are of identical rank after the application of this subsection, the hands shall be considered a push.

(d) For purposes of the optional bonus wager as defined in N.J.A.C. 19:47-24.6(c), the permissible three-card hands at the game of boston 5 stud poker recognized for a payout in accordance with N.J.A.C. 19:47-24.11(d) shall be:

1. "Three-card straight flush" is a hand consisting of three cards of the same suit in consecutive ranking;

2. "Three-of-a-kind" is a hand consisting of three cards of the same rank;

3. "Three-card straight" is a hand consisting of three unsuited cards of consecutive rank; provided, however, that an ace may not be combined with a king and two;

4. "Three-card flush" is a hand consisting of three cards of the same suit, not in consecutive order; and

5. "One pair" is a hand consisting of two cards of the same rank.

19:47-24.6 Wagers

(a) All wagers at boston 5 stud 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.

(b) All ante and first wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 19:47-24.7, 24.8 or 24.9. Except as provided in N.J.A.C. 19:47-24.10, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) Upon placing an ante and first wager, a player may, at his or her discretion, make an optional bonus wager by placing a gaming chip in the minimum denomination of \$1.00 on the designated betting area of the layout.

(d) A second wager shall be made in accordance with N.J.A.C. 19:47-24.10.

(e) Only players who are seated at the boston 5 stud poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

19:47-24.7 Procedure 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. 19:47-24.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by the automatic card shuffling device.

(b) Prior to dealing the cards and once all ante and first wagers and, if applicable, all optional bonus wagers have been placed, the dealer shall announce "No more bets."

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is the closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

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

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

19:47-24.11 Payout odds

(a) The payout odds for winning wagers at boston 5 stud poker printed on any sign or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win," and no odds shall be stated through the use of the word "for."

(b) A casino licensee shall pay out winning first and second wagers at payout odds of 1 to 1.

(c) A casino licensee shall pay off an ante bonus hand at the game of boston 5 stud poker at no less than the odds listed below:

<u>Hand</u>	<u>Payout Odds</u>
Royal Flush	1,000 to 1
Straight Flush	200 to 1
Four-of-a-Kind	100 to 1
Full House	25 to 1
Flush	15 to 1
Straight	8 to 1
Three-of-a-Kind	4 to 1
Two Pair	2 to 1

(d) A casino licensee shall pay off each winning optional bonus wager at the game of boston 5 stud poker at no less than the odds listed below:

<u>Hand</u>	<u>Payout Odds</u>
Three-card Straight Flush	40 to 1
Three-of-a-Kind	25 to 1
Three-card Straight	6 to 1
Three-card Flush	3 to 1
One Pair	1 to 1

(e) Notwithstanding the minimum payout odds in (b) through (d) above, a casino licensee may establish a maximum amount as approved by the Commission that is payable to a player on a single hand, which amount shall be at least \$50,000 or the maximum amount that could be won when betting the minimum permissible wager, whichever is greater. The payout limit shall either be included on the layout or posted at the table pursuant to N.J.A.C. 19:46-1.13M. If the payout limit is not included on the layout, each casino licensee shall provide notice of any increase in the payout limit in accordance with N.J.A.C. 19:47-8.3. Any maximum payout limit established by a casino licensee shall apply only to payouts for winning first and second wagers and the ante bonus wager and shall not apply to payouts for winning optional bonus wagers.

19:47-24.12 Irregularities

(a) If any of the dealer's first three cards is exposed prior to each player having either folded or placed a second bet

wager pursuant to N.J.A.C. 19:47-24.10, all hands shall be void, except for those three-card hands that qualify for an ante bonus or an optional bonus wager payout.

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

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

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

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal cards after the first three cards are dealt to a player, the round of play shall be void, except for those three-card hands that qualify for an ante bonus or an optional bonus wager payout.

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

SUBCHAPTER 25. DOUBLE CROSS POKER

19:47-25.1 Definitions

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

"Ante" or "ante wager" means the initial wager required to be made prior to any cards being dealt in order to participate in the round of play.

"Community card" means any of the five cards that are initially dealt face down in a cross formation in the designated area to the right of the table inventory container, with the three community cards contained in either axis of the cross being used by each player and the dealer to form a five-card poker hand.

"Fold" means the withdrawal of a player from a round of play by discarding his or her hand after the first two cards

have been dealt to the player and prior to placing raise wagers.

"Hand" means the five-card poker hand formed by combining the two cards dealt to a player or the dealer and three community cards in either axis of the community card cross.

"Raise" or "raise wagers" means the two wagers, each equal in amount to the ante wager, required to be placed by a player prior to the dealer turning over the last three community cards that may be used to form a five-card poker hand.

"Rank" or "ranking" means the relative value of a card or group of cards as set forth in N.J.A.C. 19:47-25.5.

"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.

"Three-card wager" shall mean the optional, supplemental wager on the three-card hand comprised of a player's two cards and the community card farthest from the dealer in the vertical array of the community card cross.

19:47-25.2 Cards; number of decks

(a) Except as provided in (b) below, double cross poker shall be played with one deck of cards with backs of the same color and design and one additional cover card. The cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission. The deck of cards shall meet the requirements of N.J.A.C. 19:46-1.17.

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

1. Each deck of cards complies with the requirements of (a) above;
2. The backs of the cards in the two decks are of different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;

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

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

19:47-25.3 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 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. 19:47-25.4.

(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 19:47-25.2, 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.

19:47-25.4 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. 19:47-25.7, 25.8 or 25.9;

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 top of 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. 19:47-25.7, 25.8 or 25.9.

(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 double cross 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. 19:47-25.3(c) shall be completed.

19:47-25.5 Double cross poker rankings

(a) The rank of the cards used in double cross poker for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be combined with a 2, 3, 4 and 5 to complete a "straight" or a "straight flush." All suits shall be considered equal in rank.

(b) The permissible hands at the game of double cross 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 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, not all of the same suit;

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. "Pair" is a hand containing two cards of the same rank.

10. "High card" is a hand that does not contain any of the permissible five-card hands listed in (b)1 through 9 above and the value of which is determined by the highest ranking individual card in the hand.

(c) For purposes of the optional three-card wager, the permissible three-card hands in the game of double cross poker recognized for a payout in accordance with N.J.A.C. 19:47-25.11(c) shall be:

1. "Three-card straight flush" is a hand consisting of three cards of the same suit in consecutive ranking;

2. "Three-of-a-kind" is a hand consisting of three cards of the same rank regardless of suit;

3. "Three-card straight" is a hand consisting of three unsuited cards of consecutive rank; provided, however, that an ace may not be combined with a king and two;

4. "Three-card flush" is a hand consisting of three cards of the same suit, not in consecutive order; and

5. "One pair" is a hand consisting of two cards of the same rank.

19:47-25.6 Wagers

(a) All wagers at double cross 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.

(b) Only players who are seated at a double cross poker table may wager at the game. Once a player has placed his or her ante wager and received cards, that player must remain seated until the completion of the round of play.

(c) All ante wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 19:47-25.7, 25.8 or 25.9. Except as provided in N.J.A.C. 19:47-25.10, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(d) Upon placing an ante wager, a player may, at his or her discretion, make an optional three-card wager on the designated area of the layout in an amount ranging from \$1.00 to \$100.00.

(e) Raise wagers shall be made in accordance with N.J.A.C. 19:47-25.10.

(f) A casino licensee may, in its discretion, place a lammer button or other device approved by the Commission on the top of each player's ante wager prior to dealing any cards.

19:47-25.7 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. 19:47-25.4 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.

(b) Prior to dealing any cards and once all ante wagers have been placed, the dealer shall announce "No more bets."

(c) In dealing with the cards, each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand. The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. Two consecutive cards face down to each player;
2. Two consecutive cards face down to the area designated for the placement of the dealer's cards; and
3. Five consecutive cards face down in a cross formation to the area designated for the placement of community cards, with the first three community cards being dealt from the dealer's left to right in a horizontal array and the remaining two community cards being dealt to the top and bottom of the center card in the horizontal array to complete the vertical array of three cards.

(d) After two cards have been dealt to each player and the dealer, and five cards have been dealt to the area designated for the placement of the community cards, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct numbers of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player of the area designated for the placement of the dealer's cards has more or less than two cards, and the area designated for the community cards has more or less than five cards), but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 19:47-25.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 19:46-1.18.

19:47-25.8 Procedures for dealing the cards from the hand

(a) Notwithstanding any other provisions of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play double cross poker from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.

2. Once the procedures required by N.J.A.C. 19:47-25.4 have been completed, the dealer shall place the stacked deck of cards in either hand.

- i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.

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

3. The dealer shall then announce "No more bets" prior to dealing any cards.

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

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

(d) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(e) If an automated dealing shoe is being used and the device jams, stops dealing cards or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.

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

SUBCHAPTER 26. DOUBLE ATTACK BLACKJACK

19:47-26.1 Definitions

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

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

“Double attack wager” shall mean an optional wager, in an amount not to exceed the amount of the initial wager, afforded to each player after the dealer is dealt a card face upwards.

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

“Initial wager” shall mean the wager required to be made prior to any cards being dealt in order to participate in the round of play.

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

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

19:47-26.2 Cards; number of decks; rank of cards

(a) Double attack blackjack shall be played with six or eight decks of cards, with backs of the same color and design and one additional cutting card. The decks shall meet the requirements of N.J.A.C. 19:46-1.17(a) and shall consist of 48 cards, with the 10 of each suit having been removed from each deck during the inspection required by N.J.A.C. 19:46-1.18(e) and 19:47-26.3. The cutting card shall be opaque and a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission.

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

1. Any card from 2 to 9 shall have its face value;
2. Any jack, queen or king shall have a value of 10;
3. An ace shall have a value of 11, unless that value would give a player or the dealer a point total in excess of 21, in which case an ace shall have a value of one.

19:47-26.3 Opening of the table for gaming

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

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

(c) After the first player has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards, and then stacked. If during the mixing or the stacking process a card is turned over and exposed to the players, the cards shall be remixed. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-26.4.

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

19:47-26.4 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play and after each shoe of cards has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly inter-

mixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack.

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

1. If the cards were shuffled using an automated card shuffling device, place the stack of cards in the dealing shoe and deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-26.7; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe; or

2. If the cards were shuffled manually, cut the cards in accordance with the procedures set forth in (c) below.

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

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

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

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

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

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

(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. 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.

(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 determined 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) 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. 19:47-26.7(j), provided, however, that the casino licensee may determine after each round of play that the cards should be reshuffled.

(h) A casino licensee may submit to the Commission for approval the 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.

(i) Whenever there is no gaming activity at a double attack blackjack table that 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. 19:47-26.3(c) shall be completed.

19:47-26.5 Wagers; payout odds

(a) An initial wager and a double attack wager shall win if:

1. The point total of the player is 21 or less and that of the dealer is in excess of 21;

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

3. The player has a blackjack and the dealer has a point total of 21 in three or more cards.

(b) Except as otherwise provided in (a)3 above, a wager made in accordance with this section shall be void if the point value of the player's hand equals the point value of the dealer's hand or if both player and dealer have blackjack. However, an initial wager shall lose and a double attack wager shall be void if the dealer has a blackjack and the player does not have blackjack.

(c) All wagers at double attack blackjack 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 may be accepted, provided it is 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.

(h) If no cards are dealt to a player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to a player's hand, at the player's option, the dealer shall deal the second card to the player after all other players have received a second card.

(i) If after receiving the first two cards, the dealer fails to deal an additional card or cards to a player who has requested such cards, then, at the player's option, the dealer shall either deal the additional cards after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or shall call the player's hand dead and return the player's original wager.

(j) 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.

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

(l) If the dealer inserts his or her hole card into a card reader device when the value of his or her first card is not an ace, king, queen or jack, the dealer, after notification to a casino supervisor, shall:

1. If the particular card reader device in use provides player with the opportunity to determine the value of the hole card, call all hands dead, collect the cards and return each player's wager; or
2. If the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card, continue play.

(m) If a card reader device malfunctions, the dealer may only continue dealing the game of double attack blackjack at that table using the dealing procedures applicable when a card reader device is not in use.

SUBCHAPTER 27. FOUR CARD POKER

19:47-27.1 Definitions

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

"Aces up wager" means the optional wager that a player may make prior to any cards being dealt that the player's best four card poker hand will be a pair of aces or better, with a winning aces up wager being paid in accordance with a posted payable regardless of the outcome of the player's hand against the dealer's hand.

"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 best four card poker hand that can be formed by each player and the dealer from the cards they are dealt.

"Play wager" means an additional wager, in an amount ranging from an equal amount to three times the player's ante wager, that a player is required to make if the player opts to remain in competition against the dealer.

"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 settled 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.

19:47-27.2 Cards; number of decks

(a) Except as provided in (b) below, four card poker shall be played with one deck of cards with backs of the same color and design and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-27.5. The cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission. The deck of cards shall meet the requirements of N.J.A.C. 19:46-1.17.

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

1. Each deck of cards complies with the requirements of (a) above;
2. The backs of the cards in the two decks are of different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

19:47-27.3 Four card poker rankings

(a) The rank of the cards used in four 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, three and four.

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

1. "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;
2. "Straight flush" is a hand consisting of four cards of the same suit in consecutive ranking, with ace, king, queen and jack being the highest ranking straight flush and four, three, two and ace being the lowest ranking straight flush;
3. "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;
4. "Flush" is a hand consisting of four cards of the same suit, regardless of rank;
5. "Straight" is a hand consisting of four cards of consecutive rank, regardless of suit, with ace, king, queen and jack being the highest ranking straight and four, three, two and ace being the lowest ranking straight;
6. "Two Pair" is a hand consisting of two "pairs"; and
7. "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 equal 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, after application of the foregoing, the hands are of equal rank, the hands shall be considered a tie.

19:47-27.4 Opening of a 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. 19:47-27.5.

(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 19:47-27.2, 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.

19:47-27.5 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 inter-mixed. 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 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. 19:47-27.7, 27.8 or 27.9; 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 section (c)ii 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. 19:47-27.7, 27.8 or 27.9.

(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 four 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. 19:47-28.4(c) shall be completed.

19:47-27.6 Wagers

(a) The following wagers may be placed in the game of four 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 amount from one to three times the amount of the ante wager; or

2. A player may compete solely against a posted payout table by placing an aces up wager in any amount within the posted minimum and maximum wagers; or

3. A player may compete against both the dealer and the posted payout table by placing wagers in accordance with the requirements of (a)1 and 2 above.

(b) All wagers at four 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 four card poker table may wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

(d) All ante wagers and aces up wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 19:47-27.7, 27.8 or 27.9. 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. 19:47-27.10(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.

19:47-27.7 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. 19:47-27.5 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.

(b) The dealer shall announce "No more bets" prior to dealing any cards. Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal one card at a time, in order, to each player who has placed an ante wager and/or an aces up wager and to the dealer until each player who placed a wager has five cards and the dealer has six cards. All cards dealt to the players shall be dealt face down. The first five cards dealt to the dealer shall be face down and the sixth card shall be dealt face up. The dealer's fifth and sixth cards shall be dealt consecutively.

(d) After five cards have been dealt to each player and six to the dealer, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. That dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player has more or less than five cards or the dealer has more or less than six cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 19:47-27.12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 19:46-1.18.

19:47-27.8 Procedures for dealing the cards from the hand

(a) Notwithstanding any other provisions of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play four card poker from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 19:47-27.5 have been completed, the dealer shall place the stacked deck of cards in either hand.
 - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
 - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall then announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal one card at a time in order to each player who has placed an ante wager and/or an aces up wager and to the dealer until each player who placed a wager has five cards and the dealer has six cards. All cards dealt to the players shall be dealt face down. The first five cards dealt to the dealer shall be face down and the sixth card shall be dealt face up. The dealer's fifth and sixth cards shall be dealt consecutively.

(d) After five cards have been dealt to each player and six cards have been dealt to the dealer, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-27.7(e) and (f).

19:47-27.9 Procedures for dealing the cards from an automated dealing shoe

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

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

1. Once the procedures required by N.J.A.C. 19:47-27.5 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 19:47-27.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with N.J.A.C. 19:47-27.6. The dealer shall then deliver a stack of five cards face down to himself or herself. When the automated dealing shoe dispenses the next stack of five cards, the dealer shall remove the stack from the shoe and place the stack on the layout next to his or her hand. The dealer shall spread the cards in the stack face down, with the bottom card of the stack to the dealer's far left and the top card of the stack to the dealer's far right. The dealer shall turn the bottom card of the stack (on the dealer's far left) face up on the dealer's hand. The dealer shall collect the remaining four cards of that stack and place them in the discard rack without revealing them.

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

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-27.7(e) and (f).

19:47-27.10 Procedures for completion of each round of play

(a) After the dealing procedures required by N.J.A.C. 19:47-27.7, 27.8 or 27.9 have been completed, each player shall examine his or her cards. Each player who wagers at four card poker shall be responsible for his or her own hand and no person other than the dealer and the player to whom the cards were dealt may touch the cards of that player.

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 continually 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.

19:47-28.3 Opening of the table for gaming

(a) After receiving the cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall, as applicable, comply with the requirements of either 19:46-1.18(e)1 and (b) through (d) below or 19:46-1.18(e)2.

(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 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 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. 19:47-28.4.

(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 19:47-28.2, 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.

19:47-28.4 Shuffle and cut 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 they 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. 19:47-28.7, 28.8 or 28.9; 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 a 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. 19:47-28.7, 28.8 or 28.9.

(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 texas hold 'em bonus poker table that 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. 19:47-28.3(c) and, if applicable, (d) shall be completed.

19:47-28.5 Texas hold 'em bonus poker hand rankings

(a) The rank of the cards used in texas hold 'em bonus 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 a "straight" formed with a two, three, four and five.

(b) The permissible poker hands at the game of texas hold 'em bonus poker, 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 ace, king, queen, jack and 10 being the highest ranking five-card straight flush and ace, two, three, four and five being the lowest five-card 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 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;

5. "Flush" is a hand consisting of five cards of the same suit, not in consecutive order, with ace, king, queen, jack and nine being the highest ranking flush and two, three, four, five and seven being the lowest ranking flush;

6. "Straight" is a hand consisting of five unsuited cards of consecutive rank, with an ace, king, queen, jack and ten 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 and 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 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, 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 rank pursuant to the provisions of this section, or which contain none of the hands authorized in this section, 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 hands are of identical rank after the application of this subsection, the hands shall be considered a push.

19:47-28.6 Wagers

(a) All wagers at texas hold 'em bonus 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.

(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. 19:47-28.7, 28.8 or 28.9. Except as provided in 19:47-28.10, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) Upon placing an ante wager, a player may also place a bonus wager by placing a minimum of \$1.00 gaming chip on the designated betting area of the layout. The outcome of the

bonus wager shall have no bearing on any other wager made by the player at the game of texas hold 'em bonus poker.

(d) Flop, turn and river wagers shall be made in accordance with the provisions of N.J.A.C. 19:47-28.10.

(e) Only players who are seated at the texas hold 'em bonus poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

19:47-28.7 Procedure 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. 19:47-28.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by the automatic card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards.

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is the closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

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

1. One card face down to each player;
2. One card face down to the area designated for the dealer's hand under a cover card;
3. A second card face down to each player; and
4. A second card face down to an area designated for the dealer's hand under a cover card.

(e) After two cards have been dealt to each player and to the area designated for the dealer's hand, and after all community cards have been dealt in accordance with the provisions of N.J.A.C. 19:47-28.10, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (f) below, place the stub in the discard rack without exposing the cards.

(f) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

4. After settling a player's ante, flop, turn and river wagers, the dealer shall settle any bonus wager made by the player by determining whether the player's two cards qualify for a payout in accordance with N.J.A.C. 19:47-28.11(c). A winning bonus wager shall be paid without regard to the outcome of any other wager made by the player. After the bonus wager of the player is settled, the dealer shall immediately collect the cards of that player and place them in the discard rack.

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

19:47-28.11 Payout odds

(a) The payout odds for winning wagers at texas hold 'em bonus poker printed on any sign or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win," and no odds shall be stated through the use of the word "for."

(b) A casino licensee shall pay each winning ante, flop, turn and river wager at odds of 1 to 1.

(c) A casino licensee shall pay each winning bonus wager at the game of texas hold 'em bonus poker at no less than the odds set forth below:

<u>Player's Two Cards</u>	<u>Payout Odds</u>
Ace-ace	30 to 1
Ace-king (same suit)	25 to 1
Ace-queen or ace-jack (same suit)	20 to 1
Ace-king (different suits)	15 to 1
King-king, queen-queen or jack-jack	10 to 1
Ace-queen or ace-jack (different suits)	5 to 1
10-10 through two-two (pair)	3 to 1

(d) A casino licensee may, in its discretion, supplement the pay table set forth in (c) above to include a payout for when both a player and the dealer have a pair of aces. In such case, the player shall be paid at odds of no less than 1,000 to 1.

(e) Notwithstanding the payout odds set forth in (b) through (d) above, the aggregate payout limit on all winning ante, flop, turn, river and bonus wagers for any hand shall be \$50,000 or the maximum amount that one patron could win per round when betting the minimum wager, whichever is greater.

19:47-28.12 Irregularities

(a) If any card dealt to the dealer in texas hold 'em bonus poker is exposed prior to each player having either folded or placed a flop, turn or river wager pursuant to N.J.A.C. 19:47-28.10, all hands shall be void. Notwithstanding the foregoing, if a player has placed a bonus wager, such wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 19:47-28.11(c).

(b) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled. Notwithstanding the foregoing, if the card(s) are found face up after each player and the dealer has received their initial two cards, any bonus wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 19:47-28.11(c).

(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 a player is dealt an incorrect number of cards, that player's hand shall be void and the cards shall be reshuffled. If the dealer is dealt an incorrect number of cards, all players' hands shall be void unless the dealer can deal himself or herself the correct number of cards in sequence, provided that such cards have not already been turned face up.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.

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

19:47-28.13 Prohibition against a player wagering on more than one player position

A player shall not be permitted to wager on more than one player position at a texas hold 'em bonus poker table.

SUBCHAPTER 29. FLOP POKER

19:47-29.1 Definitions

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

"Ante" or "ante wager" means the initial wager, required to be made by a player prior to any cards being dealt, that the hand will qualify for a posted payout.

"Community cards" means the three cards dealt face down in the center of the table, two of which shall be used by each

player with his or her own three cards to form the best possible player hand.

“Flop wager” means the optional additional wager, equal in amount to the player’s ante wager and placed prior to exposure of the community cards by the dealer, that the player’s hand will qualify for a posted payout.

“Hand” or “player hand” means the highest ranking five-card poker hand that can be formed from two of the three community cards and the three cards dealt to a player.

“Pot wager” means the initial wager, required to be made by a player prior to any cards being dealt, that the player’s hand will be the highest ranking player hand at the table during the round of play.

“Rank” or “ranking” means the relative position of a card or hand as set forth in N.J.A.C. 19:47-29.5.

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

“Surrender” means the decision of a player to forfeit his or her ante wager prior to the dealer exposing the community cards.

“Tie hand” means a player hand that is of equal rank with another player hand during a round of play.

19:47-29.2 Cards; number of decks

(a) Except as provided in (b) below, the game of flop poker shall be played with one deck of cards that meets the requirements of N.J.A.C. 19:46-1.17 and one additional solid yellow or green cover card.

(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 N.J.A.C. 19:46-1.17;
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 continually 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.

19:47-29.3 Opening of the table for gaming

(a) After receiving the 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 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 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. 19:47-29.4.

(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 19:47-29.2, 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.

19:47-29.4 Shuffle and cut 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 they 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. 19:47-29.7, 29.8 or 29.9; 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. 19:47-29.7, 29.8 or 29.9.

(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 flop poker table that 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. 19:47-29.3(c) and, if applicable, (d) shall be completed.

19:47-29.5 Flop poker hand rankings

(a) The rank of the cards used in flop poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a 2, 3, 4 and 5. An ace may not be used, however, with any other sequence of cards to form a "straight" (for example, queen, king, ace, 2 and 3).

(b) The permissible poker hands at the game of flop 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 9 being the highest ranking straight flush and ace, 2, 3, 4 and 5 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 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;

5. "Flush" is a hand consisting of five cards of the same suit, not in consecutive order, with ace, king, queen, jack and 9 being the highest ranking flush and 2, 3, 4, 5 and 7 being the lowest ranking flush;

6. "Straight" is a hand consisting of five unsuited cards of consecutive rank, with an ace, king, queen, jack and 10 being the highest ranking straight and an ace, 2, 3, 4 and 5 being the lowest ranking straight;

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 consisting of two "pairs," with two aces and two kings being the highest ranking two pairs and two threes and two twos being the lowest ranking two pairs; and

9. "Pair" is a hand consisting of two cards of the same rank, 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 rank pursuant to the provisions of this section, or which contain none of the hands authorized in this section, 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 hands are of identical rank after the application of this subsection, the hands shall be considered a tie.

19:47-29.6 Wagers

(a) All wagers at flop bonus 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.

(b) Except as provided in N.J.A.C. 19:47-29.10, all wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 19:47-29.7, 29.8 or 29.9, and no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) Each player shall be required to place an ante wager and, unless there is only one player at the flop poker table, a pot wager.

(d) The outcome of the ante wager and any flop wager made by a player shall have no bearing on the pot wager of that player.

(e) Only players who are seated at a flop poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

19:47-29.7 Procedure 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. 19:47-29.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by the automatic card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards.

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is the closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

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

1. One card face down to each player;
2. One card face down to the area designated for the community cards;
3. A second card face down to each player;
4. A second card face down to the area designated for the community cards;
5. A third card face down to each player; and
6. A third card face down to the area designated for the community cards.

(e) After three cards have been dealt to each player and to the area designated for the community cards, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (f) below, place the stub in the discard rack without exposing the cards.

(f) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player or the area designated for the placement of the community cards has more or less than three cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 19:47-29.12. If the cards have not been misdealt, all hands shall

be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

19:47-29.8 Procedure for dealing the cards from the hand

(a) Notwithstanding any other provisions of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play flop poker from his or her hand.

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

1. The casino licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by N.J.A.C. 19:47-29.4 have been completed, the dealer shall place the stacked deck of cards in either hand.
 - i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
 - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.

3. The dealer shall 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 face down on the appropriate area of the layout.

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

1. One card face down to each player;
2. One card face down to the area designated for the community cards;
3. A second card face down to each player;
4. A second card face down to the area designated for the community cards;
5. A third card face down to each player; and
6. A third card face down to the area designated for the community cards.

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

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-29.7(e) and (f).

(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 N.J.A.C. 19:46-1.17;
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 continually 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.

19:47-30.3 Opening of the table for gaming

(a) After receiving the 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 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 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. 19:47-30.4.

(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 19:47-30.2, 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.

19:47-30.4 Shuffle and cut 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 they 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 comple-

tion 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. 19:47-30.7, 30.8 or 30.9, 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. 19:47-30.7, 30.8 or 30.9.

(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 two card joker poker table that 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. 19:47-30.3(c) and, if applicable, (d) shall be completed.

19:47-30.5 Two card joker poker hand rankings

(a) The rank of the cards used in two card joker poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a 2. A joker may only be used to form a pair with the other joker or a non-joker card.

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

1. "Two jokers" is a hand consisting of two jokers;

2. "Royal flush" is a hand consisting of an ace and a king of the same suit.

3. "Straight flush" is a hand consisting of two cards of the same suit in consecutive ranking, other than an ace and a king, with a king and a queen being the highest ranking straight flush and an ace and a two being the lowest ranking straight flush;

4. "Straight" is a hand consisting of two cards, not of the same suit, in consecutive ranking, with an ace and a king being the highest ranking straight and an ace and a two being the lowest ranking straight;

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; provided, however, that a hand consisting of one joker and one non-joker shall be ranked as a pair of the non-joker card;

6. "Flush" is a hand consisting of two cards of the same suit but not of consecutive rank, with an ace and a queen being the highest ranking flush and a ace and a three being the lowest ranking flush; and

7. "High card" is a hand that is not listed in (b)1 through 6 above, the value of which is determined by the higher ranking card in the hand.

(c) When comparing two hands which are of identical rank pursuant to the provisions of this section, or which contain none of the hands authorized in this section, 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 hands are of identical rank after the application of this subsection, the hands shall be considered a tie.

19:47-30.6 Wagers

(a) All wagers at two card joker 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.

(b) Except as provided in N.J.A.C. 19:47-30.10, all wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 19:47-30.7, 30.8 or 30.9, and no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) The following wagers may be placed in the game of two card joker poker:

1. A player may compete solely against the dealer by placing an ante wager and, unless the player chooses to fold after receiving his or her cards, a call wager in accordance with N.J.A.C. 19:47-30.10;

2. A player may compete solely against a posted pay table by placing a pair up wager and/or a super flush bonus wager; or

3. A player may compete against both the dealer and the posted pay table by placing wagers in accordance with (c)1 and 2 above.

(d) The outcome of an ante wager and, if placed, a call wager shall have no bearing on a pair up wager or a super flush bonus wager made by a player at the game of two card joker poker.

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

19:47-30.7 Procedure 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. 19:47-30.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by the automatic card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards.

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is the closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

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

1. One card face down to each player;
2. One card face down to the area designated for the dealer's hand under a cover card;
3. A second card face down to each player; and
4. A second card face down to an area designated for the dealer's hand under a cover card.

(e) After two cards have been dealt to each player and the area designated for the hand of the dealer, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (f) below, place the stub in the discard rack without exposing the cards.

(f) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still in the deck. The dealer shall