

**CHAPTER 47**  
**RULES OF THE GAMES**

**Authority**

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

**Source and Effective Date**

R.2001 d.116, effective March 9, 2001.  
See: 33 N.J.R. 178(a), 33 N.J.R. 1123(a).

**Chapter Expiration Date**

In accordance with N.J.S.A. 52:14B-5.1c, Chapter 47, Rules of the Games, expires on September 5, 2006. See: 38 N.J.R. 1422(a).

**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: Source and Effective Date.

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).

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(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

#### Authority

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

#### Source and Effective Date

R.2001 d.288, effective August 20, 2001.  
See: 32 N.J.R. 4240(a), 33 N.J.R. 2824(a).

#### 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.

ii. Choose not to declare an instant winner, in which event he or she may continue the current round of play in accordance with this section.

(c) After each player has made a decision to play or declare an instant winner, the dealer shall turn the three community cards face up in the designated area in front of the dealer.

(d) Except as otherwise provided in (h) below after the community cards are exposed, the dealer shall, beginning with the player farthest to his or her right and continuing counterclockwise around the table, turn face up the two cards of each player who has placed a wager in accordance with (b)1 above.

1. The three community cards and two remaining cards dealt to each player shall form the five card hand of each player.

2. The dealer shall examine the cards of each player to determine if the player's hand qualifies for a payout pursuant to N.J.A.C. 19:47-23.13.

(e) Any wager on a hand which has a rank that is lower than a pair of nines shall be a losing wager. All losing wagers shall be immediately collected by the dealer and placed in the table inventory container. The cards of any player who has made a losing wager shall be collected and placed in the discard rack.

(f) Any wager on a hand which has a rank of a pair of nines or tens shall be a push. If the hand of the player is a push, the dealer shall not collect or pay the wager but shall immediately collect the cards of that player after all losing wagers and hands have been collected.

(g) After all losing wagers and pushes have been settled, all winning wagers shall be paid. All winning hands shall remain face up on the layout until the dealer has paid all winning wagers. Each winning wager that remains on the table shall be paid in accordance with the payout odds listed in N.J.A.C. 19:47-23.13 or as otherwise approved by the Commission.

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.

(h) 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.

**19:47-23.12 Payout odds for version with required bet wager**

(a) The payout odds for winning wagers at colorado hold 'em 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 offering the version with a required bet wager shall pay off each winning wager at the game of colorado hold 'em poker at no less than the following odds:

Wager	Payout Odds
Royal Flush	500 to 1
Straight Flush	100 to 1
Four-of-a-kind	40 to 1
Full House	11 to 1
Flush	8 to 1
Straight	5 to 1
Three Card Straight Flush (Instant Winner)	5 to 1
Three-of-a-kind (Instant Winner)	5 to 1
Three-of-a-kind	3 to 1
Two pair	2 to 1
Pair of Tens, Jacks, Queens, King or Aces	1 to 1

(c) Notwithstanding the minimum payout odds required by (b) above, a casino licensee may establish a maximum amount of \$50,000 or such greater amount as approved by the Commission that is payable to a player on a single hand, exclusive of any amount payable on a winning bonus wager. 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.

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

Wager	Bonus Payout
Royal Flush	10,000 to 1
Straight Flush	1,000 to 1
Four-of-a-kind	100 to 1
Full House	50 to 1
Flush	25 to 1
Straight	15 to 1
Three Card Straight Flush (Instant Winner)	5 to 1
Three-of-a-kind (Instant Winner)	5 to 1
Three-of-a-kind	3 to 1
Two pair	1 to 1
Pair of Jacks or Better	Push

**19:47-23.13 Payout odds for version with permissible bet wager**

(a) The payout odds for winning wagers at colorado hold 'em 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 offering the version with a permissible bet wager

shall pay off each winning wager at the game of colorado hold 'em poker at no less than the following odds:

<u>Wager</u>	<u>Payout Odds</u>
Royal Flush	500 to 1
Straight Flush	100 to 1
Four-of-a-kind	25 to 1
Full House	10 to 1
Flush	8 to 1
Straight	5 to 1
Three Card Straight Flush (Instant Winner)	5 to 1
Three-of-a-kind (Instant Winner)	5 to 1
Three-of-a-kind	3 to 1
Two pair	2 to 1
Pair of Jacks, Queens, King or Aces	1 to 1

(c) Notwithstanding the minimum payout odds required by (b) above, a casino licensee may establish a maximum amount of \$50,000 or such greater amount as approved by the Commission that is payable to a player on a single hand, exclusive of any amount payable on a winning bonus wager. 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.

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

<u>Wager</u>	<u>Bonus Payout</u>
Royal Flush	10,000 to 1
Straight Flush	1,000 to 1
Four-of-a-kind	100 to 1
Full House	50 to 1
Flush	25 to 1
Straight	15 to 1
Three Card Straight Flush (Instant Winner)	5 to 1
Three-of-a-kind (Instant Winner)	5 to 1
Three-of-a-kind	3 to 1
Two pair	1 to 1
Pair of Jacks or Better	Push

**19:47-23.14 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 a player erroneously declares an immediate winner, that player's hand shall be void and that player shall lose his or her initial wager.

(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 24. BOSTON 5 STUD POKER**

**Authority**

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

**Source and Effective Date**

R.2003 d.243, effective June 16, 2003.  
See: 35 N.J.R. 1395(a), 35 N.J.R. 2740(a).

**19:47-24.1 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 wager placed at the same time as the first wager prior to any cards being dealt in order to participate in the round of play. The amount of the ante wager shall be exactly one-half of the amount of the first wager.

"Ante bonus hand" means a player's qualifying five-card hand as defined in N.J.A.C. 19:47-24.11(c).

"First wager" means the initial wager placed at the same time as the ante wager prior to any cards being dealt in order to participate in the round of play. The amount of the first wager shall be exactly twice the amount of the ante wager.

"Fold" means the withdrawal of a player from a round of play by discarding his or her hand after the first three cards have been dealt and prior to placing the second wager.

"Hand" means the five-card hand dealt to each player.

"Push" means a tie, as defined in N.J.A.C. 19:47-24.10(f).

"Rank" or ranking means the relative position of a card or group of cards as set forth in N.J.A.C. 19:47-24.5.

(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:

Hand	Payout Odds
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:

Hand	Payout Odds
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

### Authority

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

### Source and Effective Date

R.2004 d.326, effective August 16, 2004.  
See: 36 N.J.R. 1305(a), 36 N.J.R. 3889(a).

### 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) 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

### Authority

N.J.S.A. 5:12-69a, 70f and 99a.

### Source and Effective Date

R.2004 d.340, effective September 7, 2004.  
See: 36 N.J.R. 2310(a), 36 N.J.R. 4166(a).

### 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 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. 19:47-26.7; 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

### Authority

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

### Source and Effective Date

R.2004 d.465, effective December 20, 2004.  
See: 36 N.J.R. 3639(a), 36 N.J.R. 5704(a).

### 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 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 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;