

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 reshuffled and placed in the shoe.

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

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

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 in accordance with N.J.A.C. 19:46-1.18, the dealer calling the game shall, as applicable, comply with the requirements of either N.J.A.C. 19:46-1.18(e)1 and (b) through (c) below or the requirements of N.J.A.C. 19:46-1.18(e)2 and (r).

(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 floorperson".

Deleted "unit" and substituted "suit".

Amended by R.2007 d.86, effective March 19, 2007.

See: 38 N.J.R. 3149(a), 39 N.J.R. 940(a).

Rewrote (a).

19:47-4.4 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), 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).

Amended by R.2007 d.86, effective March 19, 2007.

See: 38 N.J.R. 3149(a), 39 N.J.R. 940(a).

In (a), inserted "unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r)".

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 counter-clockwise around the table shall become the "Banker".

19:47-4.6 Wagers placed by banker

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

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

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

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

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

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

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

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

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

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

19:47-4.7 Wagers made against banker

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

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

(c) If no qualified participant announces "Banco Suivi" or "Suivi", the next preference shall be given to any participant placing a wager against the Banker equal in amount to that wagered by the Banker. This option shall be exercised by a participant announcing "Banco Seul" or "Banco" and by placing the requisite wager on the appropriate area of the layout. Whenever more than one participant announces "Banco Seul" or "Banco", preference shall be given to the participant making such announcement who is seated nearest to the Banker in a counterclockwise direction around the table.

(d) When a passed bank is defeated in any hand, it shall be transferred as it would have been in accordance with subsection (b) had it not been voluntarily passed.

(e) A participant by moving to another seat at the table shall miss a turn to become the Banker in the next seat where such a move would otherwise give that participant promotion in turn to become the Banker.

19:47-4.12 Irregularities

(a) If the Banker, by taking cards for his hand in the wrong order in the Initial Deal, makes an error which cannot be rectified, the hand shall be annulled and the Bank may be transferred counterclockwise to the next participant seated at a numbered place.

(b) If the Banker, during the Initial Deal, takes more than two cards for his hand and the deal cannot be rectified, the Point Count of his hand shall be regarded as zero and the play shall proceed in accordance with section 9 of this subchapter.

(c) If the Banker, during the Initial Deal, gives three cards to the Dominant Player and it is not possible to determine which card has been dealt in excess, the Point Count of the "Player's Hand" shall be the highest that can be made with any two or all three of the cards.

(d) If the Banker, subsequent to the Initial Deal, takes two cards for his hand instead of one and the deal cannot be rectified, the Point Count of his hand shall be the lowest that can be made with two of the cards.

(e) A card dealt face upwards to the Dominant Player after he or she has said "Stay" shall become the Banker's card in the event the Banker is obliged to draw or would have had the option of drawing a third card in accordance with the rules of this subchapter. If the Banker is required to stay, the card dealt in error shall be governed by the provisions of (h) below.

(f) A card dealt face upwards to the Dominant Player after he or she has said "Stay" and the dealer has mistakenly said "Card" shall become the Banker's card only in the event the Banker is obligated to draw a third card under the rules of this subchapter. If the Banker is required to stay or has the option of drawing a third card, the card dealt in error shall be governed by the provisions of (h) below.

(g) There shall be no penalty for a card drawn in error from the shoe if it remains undisclosed. A card so drawn shall be used as the first card of the next hand providing that the cutting card has not been exposed in the shoe or drawn therefrom. In the course of play, cards once drawn from the shoe shall not be replaced. If a card drawn in error is disclosed at the time it is dealt, the card shall be governed by the provisions of (h) below.

(h) If a card dealt in error is disclosed and cannot be used by the Dominant Player or the Banker pursuant to (e), (f) or

(g) above, the dealer shall perform the procedure in (h)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.

(i) If the Banker, subsequent to the initial deal, draws a card from the shoe for his hand after the Dominant Player has said "Card" and the dealer has repeated "Card", the Banker must give such card to the Dominant player and thereafter either draw or not draw a third card for his hand as may be required by these regulations.

(j) Any card found turned 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. The last hand of a shoe shall be void when a card of that hand is found face upwards in the shoe.

(k) If there are found to be insufficient cards in the shoe to complete a hand when the cutting card is drawn, that hand shall be void.

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.2006 d.314, effective September 5, 2006.

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

Inserted gender neutral language throughout; rewrote (e) and (f); in (g), substituted "error" for "excess" and added last sentence; inserted new (h); recodified existing (h) through (j) as (i) through (k); and rewrote present (j).

SUBCHAPTER 5. ROULETTE AND BIG SIX WHEELS

19:47-5.1 Roulette: placement of wagers; permissible and optional wagers

(a) All wagers at roulette shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate areas of the roulette layout, except that verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and that the cash is expeditiously converted into gaming chips or plaques in

accordance with the regulations governing the acceptance and conversion of such instruments.

(b) No person at a roulette table shall be issued or permitted to game with non-value chips that are identical in color and design to value chips or to non-value chips being used by another person at that same table. Additionally, no person shall be permitted to wager a value chip with a match play coupon at any roulette table at which match play coupons are being accepted.

(c) Each player shall be responsible for the correct positioning of his or her wager on the roulette layout regardless of whether he or she is assisted by the dealer. Each player must ensure that any instructions he or she gives to the dealer regarding the placement of a wager are correctly carried out.

(d) Each wager shall be settled strictly in accordance with its position on the layout when the ball falls to rest in a compartment of the wheel.

(e) The permissible wagers in the game of roulette shall be:

1. "Straight" is a wager that the roulette ball will come to rest in the compartment of the roulette wheel that corresponds to a single number selected by the player. The player shall select a number by placing a wager within the box on the roulette layout that contains the selected number.

- i. A casino licensee may, in its discretion, offer to every player at a roulette table the option to make five simultaneous straight wagers by selecting five adjacent numbers on the roulette wheel.

- (1) Any casino licensee offering this "five adjacent number" option shall use an approved roulette table layout that includes a replica of the roulette wheel on the layout.

- (2) A player shall make a "five adjacent number" wager by placing five gaming chips or plaques, or a multiple thereof, on the number indicated on the roulette wheel replica that is the center number of the five adjacent numbers being selected. A player making a "five adjacent number" wager shall be deemed to have made a separate "straight" wager of equal value on each of the five numbers selected.

2. "Split" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to either of two numbers selected by the player. The player shall select the numbers by placing a wager on the line between the two boxes on the roulette layout that contain the two selected numbers, except that a split wager on "0" and "00" may also be placed on the line between the "2nd 12" box and the "3rd 12" box.

3. "Three numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that

corresponds to any one of three numbers in a single row on the roulette layout selected by the player. The player shall select a row of numbers by placing a wager on the outside line of the box on the roulette layout that contains the first number in the selected row.

- i. "Three numbers" shall also include a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of the three numbers contained in one of the following groups of numbers: "0", "1" and "2"; "0", "2" and "00"; or "00", "2" and "3".

- ii. The player shall select one of the "three numbers" wagers identified in (e)3i above by placing a wager on the common corner of the three boxes containing the selected numbers.

4. "Four numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of four numbers in contiguous boxes on the roulette layout selected by the player. The player shall select the four numbers by placing a wager on the common corner of the four boxes containing the selected numbers.

5. "First five numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of the numbers "0", "00", "1", "2" or "3". The player shall bet on the "first five numbers" by placing a wager on the common corner of the boxes on the roulette layout that contain the label "1st 12" and the numbers "0" and "1".

6. "Six numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of six numbers contained in two contiguous rows of numbers on the roulette layout selected by the player. The player shall select the two rows of numbers by placing a wager on the outside common corner of the boxes on the roulette layout that contain the first number in each of the rows being selected.

7. "Column" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 12 numbers contained in a single column on the roulette layout selected by the player. The player shall select a column of 12 numbers by placing a wager in the box on the roulette layout that is at the bottom of the column being selected.

8. "Dozen" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 12 consecutive numbers from "1" through "12", "13" through "24", or "25" through "36" selected by the player. The player shall select the 12 numbers by placing a wager in the box on the roulette layout labeled "1st 12" ("1" through "12"), "2nd 12" ("13" through "24"), or "3rd 12" ("25" through "36").

iii. Any third card required to be dealt to the "Player's Hand" shall be placed face down on the area 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 designated for the "Player's Hand."

iv. Any third card required to be dealt to the "Banker's Hand" shall be placed face down on the area 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 designated for the "Banker's Hand."

v. 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 counter-clockwise 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 counter-clockwise around the table shall be handed the "Banker's Hand" and any third card required to be dealt pursuant to N.J.A.C. 19:47-7.9.

Amended by R.1987 d.395, effective October 5, 1987.
See: 19 N.J.R. 54(b), 19 N.J.R. 1826(b).

(c) substantially amended.

Amended by R.1992 d.59, effective February 3, 1992.
See: 23 N.J.R. 2927(a), 24 N.J.R. 489(a).

Provided for two optional ways of dealing.

Amended by R.1999 d.42, effective February 1, 1999.
See: 30 N.J.R. 4034(a), 31 N.J.R. 454(a).

In (c), added 3.

19:47-7.8 Procedure for dealing of additional cards

(a) After the dealer positions the cards in accordance with either N.J.A.C. 19:47-7.7(c)1 or 2, the dealer shall announce the point count of the "Player's Hand" and then the "Banker's Hand." If the dealer positions the cards in accordance with N.J.A.C. 19:47-7.7(c)3, the point counts of the "Player's Hand" and "Banker's Hand" shall be announced as provided therein.

(b) Following the announcement of the Point Counts of each hand, the dealer shall determine whether to deal a third card to each hand which instructions shall be in conformity with the requirements of N.J.A.C. 19:47-7.9.

(c) If the dealer positions the cards in accordance with N.J.A.C. 19:47-7.7(c)1 or 2, any third card required to be dealt shall first be dealt face upwards to the "Player's Hand" and then to the "Banker's Hand" by the dealer. If the dealer positions the cards in accordance with N.J.A.C. 19:47-7.7(c)3, any third cards required to be dealt shall be dealt as provided therein.

(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.

Amended by R.1992 d.59, effective February 3, 1992.
See: 23 N.J.R. 2927(a), 24 N.J.R. 489(a).

Provided for two optional ways of dealing.

Amended by R.1999 d.42, effective February 1, 1999.
See: 30 N.J.R. 4034(a), 31 N.J.R. 454(a).

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

19:47-7.9 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 (that is, take a third card) or stay (that is, not take a third card) in accordance with the requirements of Table 1 below.

TABLE 1

Player Having	Third Card Determination
0 to 5	Draws
6 to 9	Stays

(c) The "Banker's Hand" shall draw (that is, take a third card) or stay (that is, not take a third card) in accordance with the requirements of Table 2 below.

TABLE 2

Third Card Drawn by Player's Hand

POINT COUNT OF BANKER'S HAND	If No Third Card Drawn										
	0	1	2	3	4	5	6	7	8	9	
	BANKER'S HAND DRAWS										
	D	D	D	D	D	D	D	D	S	D	
	D	S	S	D	D	D	D	D	S	S	
	D	S	S	S	S	D	D	D	S	S	
	S	S	S	S	S	S	D	D	S	S	
	BANKER'S HAND STAYS										

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

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

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

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

19:47-7.10 Announcement of result of round; payment and collection of wagers

(a) After each hand has received all the cards to which it is entitled pursuant to N.J.A.C. 19:47-7.7, 7.8 and 7.9, the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If two hands have equal Point Counts, the dealer shall announce "Tie Hand." If the total card wagers authorized by N.J.A.C. 19:47-7.2(a)4 are offered, the dealer shall also announce the total number of cards dealt during the round of play.

(b) After the result of the round is announced, the dealer responsible for the wagers on the table shall first collect each losing wager. Thereafter, the dealer shall, in accordance with one of the following procedures, pay each winning wager and collect or mark any vigorish or commission owed pursuant to N.J.A.C. 19:47-7.3.

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

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

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

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

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

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

2. Any minibaccarat table located in a gaming pit that also contains a punto banco table shall use the same pro-

cedure that is to be used at the punto banco table pursuant to N.J.A.C. 19:47-3.10(c); and

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

(d) At the conclusion of a 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 indicate the "Player's Hand" and the "Banker's Hand" in case of question or dispute.

(e) No participant or spectator shall handle, remove or alter any cards used to game at minibaccarat and no dealer or other casino employee or casino key employee shall permit a participant or spectator to engage in such activity.

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.2007 d.318, effective October 15, 2007.

See: 39 N.J.R. 2340(a), 39 N.J.R. 4447(a).

In (a), added the last sentence.

19:47-7.11 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. 19:47-7.9. 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 rack.

2. The disclosed card and one additional card drawn face downwards from the shoe shall be placed in the discard rack 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 rack, along with an additional number of cards, drawn face up-

wards, 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 reshuffled and placed in the shoe.

(f) The dealer or floorperson assigned to the table may require any player to relinquish the right to turn over the cards pursuant to N.J.A.C. 19:47-7.7(c)3, if the player unreasonably delays the game or violates either the Casino Control Act or the rules of the Commission. Whenever the voluntary or compulsory relinquishment of that right occurs, the dealer shall offer it to the player immediately to the right of the previous player, and, if he or she does not accept it or there is no player in that position, the dealer shall offer it to each of the other players in turn counterclockwise around the table for the remainder of that round of play. If no player accepts the cards, the dealer shall turn the cards over and place them on the designated areas of the layout.

Amended by R.1999 d.42, effective February 1, 1999.

See: 30 N.J.R. 4034(a), 31 N.J.R. 454(a).

Added (e).

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) through (e) as (d) through (f); and rewrote present (d).

19:47-7.12 Continuous shuffling shoe or device

In lieu of the dealing and shuffling requirements set forth in N.J.A.C. 19:47-7.5 and 7.6, 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 use of this device are approved by the Commission or its authorized designee.

SUBCHAPTER 8. REGULATIONS CONCERNING ALL GAMES

19:47-8.1 Electronic, electrical and mechanical devices prohibited

Except as specifically permitted by the Commission, no person shall possess with the intent to use, or actually use, at any table game, either by himself or in concert with others, any calculator, computer, or other electronic, electrical or mechanical device to assist in projecting an outcome at any table game or in keeping track of or analyzing the cards having been dealt, the changing probabilities of any table game, or the playing strategies to be utilized.

R.1983 d.551, effective December 5, 1983.

See: 15 N.J.R. 1572(a), 15 N.J.R. 2047(a).

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.

19:47-20.8 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 three 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. 19:47-20.5 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 round 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, 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. 19:47-20.7(e) and (f).

19:47-20.9 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 three card poker dealt from an automated dealing shoe which dispenses cards in stacks of three 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. 19:47-20.5 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. 19:47-20.6. 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. 19:47-20.6. The dealer shall then place a cover card on top of the dealer's stack of three cards in the automated dealing shoe and either:

1. Deliver the stack face down with the cover card on top to the area designated for the placement of the dealer's cards; or

2. Deliver the stack face down after each player has made a play wager or forfeited his or her ante wager, the dealer has collected all forfeited wagers and associated cards, and the dealer has placed the cards of forfeited hands in the discard rack pursuant to N.J.A.C. 19:47-20.10(b).

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

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-20.7(e) and (f).

Amended by R.2002 d.345, effective November 4, 2002.

See: 34 N.J.R. 2214(a), 34 N.J.R. 3794(a).

In (c), rewrote the third sentence.

Public Notice: Petition for Rulemaking.

See: 38 N.J.R. 4913(b).

Public Notice: Petition for Rulemaking.

See: 39 N.J.R. 118(a).

Amended by R.2007 d.119, effective April 16, 2007.

See: 38 N.J.R. 5347(b), 39 N.J.R. 1521(b).

Rewrote (c).

Cross References

Dealing shoes; requirements, see N.J.A.C. 19:46-1.19.

19:47-20.10 Procedures for completion of each round of play

(a) After the dealing procedures required by N.J.A.C. 19:47-20.7, 20.8 or 20.9 have been completed, each player shall examine his or her cards. Each player who wagers at three 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.

(b) After examination of his or her cards, each player who has placed an ante wager shall have the option to either make a play wager in an amount equal to the player's ante wager or forfeit the ante wager and end his or her participation in the round of play. The dealer shall offer this option to each player, starting with the player farthest to the left of the dealer and moving clockwise around the table in order. If a player has placed an ante wager and a pair plus wager but does not make a play wager, the player shall forfeit both the ante wager and the pair plus wager. After each player has either placed a wager on the table in the play wager area or forfeited his or her wager and hand, the dealer shall collect all forfeited wagers and associated cards, placing them in the discard rack. The dealer shall then reveal the dealer's cards and place the cards so as to form the highest possible ranking hand. If an automated dealing shoe is used to deal the cards pursuant to N.J.A.C. 19:47-20.9 and a cover card is used on top of the dealer's stack removed from the shoe, the cover card shall be removed from the stack and placed on the table layout immediately next to the automated dealing shoe.

(c) The dealer shall then settle the wagers remaining on the table by complying with either (c)1 or 2 below. A casino licensee shall identify in its approved gaming submission which alternative the dealer shall use. The dealer's cards shall be placed in the discard rack after all players' cards have been collected.

1. The dealer shall, for each of the following procedures, start with the player farthest to the dealer's right and continue counterclockwise around the table until the procedure has been completed as to all players:

- i. Reveal the three card hand of each remaining player;
- ii. Collect all losing wagers;
- iii. Pay each winning wager in accordance with the payout odds listed in N.J.A.C. 19:47-20.11; and
- iv. Collect all player hands and place them in the discard rack.

2. The dealer shall, starting with the player farthest to the dealer's right and continuing counterclockwise around the table, complete all of the following procedures as to each remaining player in succession:

- i. Reveal the three card hand of the player;

ii. Collect losing wagers or pay winning wagers in accordance with the payout odds listed in N.J.A.C. 19:47-20.11; and

iii. Collect the player's cards and place them in the discard rack.

(d) 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.2002 d.345, effective November 4, 2002.

See: 34 N.J.R. 2214(a), 34 N.J.R. 3794(a).

In (b), inserted the sentence, "If an automated dealing shoe is used to deal the cards pursuant to N.J.A.C. 19:47-29.9, the cover card shall be removed from the stack and placed on the table layout immediately next to the automated dealing shoe."

Amended by R.2004 d.384, effective October 4, 2004.

See: 36 N.J.R. 3002(a), 36 N.J.R. 4489(a).

Rewrote (b) and (c).

Amended by R.2007 d.119, effective April 16, 2007.

See: 38 N.J.R. 5347(b), 39 N.J.R. 1521(b).

In (b), inserted "and a cover card is used on top of the dealer's stack removed from the shoe".

Petition for Rulemaking.

See: 39 N.J.R. 2158(b), 2664(d).

Administrative correction.

See: 39 N.J.R. 4957(a).

19:47-20.11 Payout odds

(a) There are three payout types as follows:

1. A player in competition against the dealer shall be paid 1 to 1 on both the ante wager and the play wager if the player's hand is ranked higher than the dealer's hand. Notwithstanding the foregoing, if the dealer does not hold a hand with a "queen high or better" rank, the ante wager shall automatically be paid 1 to 1 and the play wager shall be returned to the player.

2. A player placing a pair plus wager shall be paid in accordance with one of the following payout ledgers:

	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>
Pair	1 to 1	1 to 1	1 to 1	1 to 1
Flush	4 to 1	4 to 1	3 to 1	3 to 1
Straight	6 to 1	6 to 1	6 to 1	6 to 1
Three-of-a-kind	30 to 1	33 to 1	30 to 1	33 to 1
Straight flush	40 to 1	35 to 1	40 to 1	35 to 1

3. A player placing an ante wager and a play wager shall be paid a bonus if the player's hand consists of the following:

Straight	pays	1 to 1
Three-of-a-kind	pays	4 to 1
Straight flush	pays	5 to 1

i. In the event that a casino licensee offers a version of three card poker pursuant to N.J.A.C. 19:47-2.6(f) and offers pair plus payout odds in accordance with pay table B in (a)2 above, a player placing an ante wager and play wager may be paid an ante bonus if the player's hand consists of the following:

Straight	pays	1 to 1
Three-of-a-kind	pays	5 to 1
Straight flush	pays	6 to 1

Amended by R.2000 d.63, effective February 22, 2000.

See: 31 N.J.R. 3247(a), 32 N.J.R. 718(a).

In (a), inserted 2i and 3i.

Amended by R.2006 d.124, effective April 3, 2006.

See: 37 N.J.R. 4906(a), 38 N.J.R. 1584(c).

Rewrote (a)2; in (a)3, deleted cross reference to (a)2i and added "pay table B in (a)2".

Petition for Rulemaking.

See: 39 N.J.R. 2158(b), 2664(d).

19:47-20.12 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 dealer is dealt an incorrect number of cards, all hands shall be void and the cards shall be reshuffled.

(d) If one or more of the dealer's cards is inadvertently exposed prior to the dealer revealing his or her cards as prescribed in N.J.A.C. 19:47-20.10(b), all hands shall be void and the cards shall be reshuffled.