

(i) A blackjack bonus wager shall have no bearing upon any other wager made by a player at the game of blackjack, and shall be paid regardless of the point total of the dealer's hand.

(j) A casino licensee shall pay winning blackjack bonus wagers at no less than the amounts listed below:

Blackjack bonus wager	Blackjack bonus payout
\$1.00	\$5.00 minimum to \$1,000 maximum
\$5.00	\$50.00 minimum to \$5,000 maximum

(k) Notwithstanding any minimum or maximum payoff amounts in (j) above, the house advantage for blackjack bonus wagers shall not exceed 30 percent or be less than zero. Additionally, although the house advantage may vary for different denominations of the wager, the house advantage for a blackjack bonus wager of any given denomination shall be the same in all blackjack games offered by that casino licensee at any given time.

(l) The blackjack bonus wager may not be offered at a blackjack table which offers multiple action blackjack wagers pursuant to N.J.A.C. 19:47-2.18 or a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19.

New Rule, R.1999 d.9, effective January 4, 1999.  
See: 30 N.J.R. 1217(a), 31 N.J.R. 57(a).

#### 19:47-2.21 Continuous shuffling shoe or device

In lieu of the dealing and shuffling requirements set forth in N.J.A.C. 19:47-2.5 and 2.6, 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.

R.1983 d.255, effective August 2, 1982, operative September 15, 1982.  
See: 14 N.J.R. 559(b), 14 N.J.R. 841(b).  
Recodified from N.J.A.C. 19:47-2.20 by R.1999 d.9, effective January 4, 1999.  
See: 30 N.J.R. 1217(a), 31 N.J.R. 57(a).

### SUBCHAPTER 3. BACCARAT-PUNTO BANCO

#### 19:47-3.1 Cards; number of decks; value; point count of hand

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

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

1. Any card from 2 to 9 shall have its face value;

2. Any Ten, Jack, Queen or King shall have a value of zero;

3. Any ace shall have a value of one.

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

1. A hand composed of an ace, a 2 and a 4 has a Point Count of 7;

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

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

#### 19:47-3.2 Wagers

(a) The following wagers shall be permitted to be made by a participant at the game of Baccarat-Punto Banco:

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

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

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

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

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

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

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

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

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

(b) Unless otherwise approved by the Commission, no casino licensee, his employees or agents shall accept any wager at the game of Baccarat-Punto Banco other than those specified in subsection (a) of this section.

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

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

(d) No wager at Baccarat-Punto Banco shall be made, increased or withdrawn after the dealer calling the game has announced "No More Bets."

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

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

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

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

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

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

Added N.J.A.C. 19:47-8.3 reference for wager requirements.

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

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

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

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

### 19:47-3.3 Payout odds; vigorish

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

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

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

1. When collecting the vigorish, the casino licensee may round off the amount of a five percent vigorish to 25 cents or the next highest multiple of 25 cents, and the amount of a four percent vigorish to 20 cents or the next highest multiple of 20 cents.

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

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

i. The preparation by the pit clerk of a serially prenumbered Complimentary Vigorish Form ("Form"), consisting of an original and a duplicate copy, at a minimum, and on which shall be recorded the amount of the vigorish that was not collected, the name of the patron from whom the vigorish was not collected, and the signatures of the dealer, pit boss and pit clerk;

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

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

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

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

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

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

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

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

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

Amended by R.1989 d.97, effective February 21, 1989.

See: 20 N.J.R. 2647(b), 21 N.J.R. 460(a).

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

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

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

In (c), added an exception at the beginning; and added (e).  
Amended by R.1999 d.43, effective February 1, 1999.  
See: 30 N.J.R. 3173(a), 31 N.J.R. 455(a).

Rewrote (c).

#### Case Notes

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

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

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

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face upwards on the table for visual inspection by the first participant or participants to arrive at the table. The cards shall be spread out in columns by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Rewrote the section.

**19:47-6.9 Continuous shuffling shoe or device**

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

**SUBCHAPTER 7. MINIBACCARAT**

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

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

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

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

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

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

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

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

#### 19:47-7.2 Wagers

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

1. A wager on the "Banker's Hand" which shall:
  - i. Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";
  - ii. Lose if the "Banker's Hand" has a Point Count lower than that of the "Player's Hand"; and
  - iii. Either be void or, if the casino licensee charges vigorish in accordance with the provisions of N.J.A.C. 19:47-7.3(d), be charged a vigorish equal to 25 percent of the wager, if the Point Count of the "Banker's Hand" and the "Player's Hand" are equal.
2. A wager on the "Player's Hand" which shall:
  - i. Win if the "Player's Hand" has a Point Count higher than that of the "Banker's Hand";
  - ii. Lose if the "Player's Hand" has a Point Count lower than that of the "Banker's Hand"; and
  - iii. Be void if the Point Count of the "Banker's Hand" and the "Player's Hand" are equal.
3. A "Tie Bet" which shall win if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal and shall lose if such Point Counts are not equal.

(b) Unless otherwise approved by the Commission, no casino licensee, his employees or agents shall accept any

wager at the game of minibaccarat other than those specified in (a) above.

(c) All wagers at minibaccarat shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate areas of the minibaccarat layout except that verbal wagers accompanied by cash may be accepted provided they are confirmed by the dealer and casino supervisor at the table, and such cash is expeditiously converted into gaming chips or plaques in accordance with N.J.A.C. 19:45-1.18.

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

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

Amended by R.1991 d.551, effective November 4, 1991.  
See: 23 N.J.R. 1784(b), 23 N.J.R. 3350(a).

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

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

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

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

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

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

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

#### 19:47-7.3 Payout odds; vigorish

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

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

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

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

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

layout until the vigorish owed is collected or documented in accordance with (c)3 below.

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

i. The preparation by the pit clerk of a serially prenumbered Complimentary Vigorish Form ("Form"), consisting of an original and a duplicate copy, at a minimum, and on which shall be recorded the amount of the vigorish that was not collected, the name of the patron from whom the vigorish was not collected, and the signatures of the dealer, pit boss and pit clerk;

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

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

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

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

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

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

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

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

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

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

Amended by R.1991 d.616, effective December 16, 1991.

See: 23 N.J.R. 2926(a), 23 N.J.R. 3824(a).

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

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

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

Amended by R.1998 d.474, effective September 21, 1998.

See: 30 N.J.R. 1774(a), 30 N.J.R. 3514(a).

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

Amended by R.1999 d.43, effective February 1, 1999.

See: 30 N.J.R. 3173(a), 31 N.J.R. 455(a).

Rewrote (c).

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

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

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face upwards on the table for visual inspection by the first participant or participants to arrive at the table. The cards shall be spread out in horizontal rows by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.

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

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

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

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