

CHAPTER 47
RULES OF THE GAMES

Authority

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

Source and Effective Date

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

Chapter Expiration Date

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

Chapter Historical Note

Chapter 47, Rules of the Games, was adopted as R.1978 d.186, effective June 2, 1978. See: 10 N.J.R. 177(a), 10 N.J.R. 306(e).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R.1983 d.163, effective May 4, 1983. See: 15 N.J.R. 429(b), 15 N.J.R. 932(a).

Subchapter 8, Regulations Concerning All Games, was adopted as R.1983 d.551, effective December 5, 1983. See: 15 N.J.R. 1572(a), 15 N.J.R. 2047(a).

Subchapter 7, Minibaccarat, was adopted as R.1986 d.308, effective August 4, 1986. See: 18 N.J.R. 1096(a), 18 N.J.R. 1614(b).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R.1988 d.233, effective April 28, 1988. See: 20 N.J.R. 639(a), 20 N.J.R. 1209(d).

Subchapter 6, Red Dog, was adopted as R.1991 d.532, effective November 4, 1991. See: 23 N.J.R. 2231(a), 23 N.J.R. 3348(a).

Subchapter 9, Sic Bo, was adopted as R.1991 d.615, effective December 16, 1991. See: 23 N.J.R. 2922(a), 23 N.J.R. 3820(b).

Subchapter 11, Pai Gow Poker, was adopted as R.1992 d.406, effective October 19, 1992. See: 24 N.J.R. 569(a), 24 N.J.R. 1517(a), 24 N.J.R. 3742(a).

Subchapter 10, Pai Gow, was adopted as R.1992 d.411, effective October 19, 1992. See: 24 N.J.R. 558(a), 24 N.J.R. 3753(a).

Subchapter 12, Pokette, was adopted as R.1992 d.453, effective November 16, 1992. See: 24 N.J.R. 2140(a), 24 N.J.R. 4279(b).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R.1993 d.203, effective April 15, 1993. See: 25 N.J.R. 919(a), 25 N.J.R. 1999(d).

Subchapter 14, Poker, was adopted as new rules by R.1994 d.141, effective March 21, 1994. See: 25 N.J.R. 5906(a), 26 N.J.R. 1380(a).

Subchapter 17, Double Down Stud, was adopted as new rules by R.1994 d.593, effective December 5, 1994. See: 26 N.J.R. 1323(a), 26 N.J.R. 4445(b), 26 N.J.R. 4790(a).

Subchapter 15, Keno, was adopted as new rules by R.1995 d.285, effective June 5, 1995. See: 26 N.J.R. 2218(a), 27 N.J.R. 2254(a).

Subchapter 16, Caribbean Stud Poker, was adopted as new rules by R.1995 d.430, effective August 7, 1995. See: 27 N.J.R. 1767(b), 27 N.J.R. 2967(a).

Subchapter 18, Let It Ride Poker, was adopted as new rules by R.1995 d. 534, effective October 2, 1995. See: 27 N.J.R. 2119(a), 27 N.J.R. 3795(b).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Subchapter 31, Asia Poker, was adopted as new rules by R.2007 d.246, effective August 20, 2007. See: 39 N.J.R. 1652(a), 39 N.J.R. 3551(d).

CHAPTER TABLE OF CONTENTS

SUBCHAPTER 1. CRAPS AND MINI-CRAPS

19:47-1.1	Definitions
19:47-1.2	Permissible wagers
19:47-1.3	Making and removal of wagers
19:47-1.4	Payout odds
19:47-1.5	True odds on place bets (buy and lay bets); vigorish prohibited
19:47-1.6	Supplemental wagers made after the come out roll in support of pass, don't pass, come and don't come bets (taking and laying odds)
19:47-1.7	Dice: retention; selection

- 19:47-1.8 Throw of the dice
- 19:47-1.9 Invalid roll of the dice
- 19:47-1.10 Point throw; settlement of wagers
- 19:47-1.11 Continuation of shooter as such; selection of new shooter

SUBCHAPTER 2. BLACKJACK

- 19:47-2.1 Definitions
- 19:47-2.2 Cards; number of decks; value of cards
- 19:47-2.3 Wagers
- 19:47-2.4 Opening of table for gaming
- 19:47-2.5 Shuffle and cut of the cards
- 19:47-2.6 Procedure for dealing cards
- 19:47-2.6A Procedure for dealing cards in 6 to 5 blackjack variation
- 19:47-2.7 Payment of blackjack; even-money payout option for insurance wagers
- 19:47-2.8 Surrender
- 19:47-2.9 Insurance wagers
- 19:47-2.10 Doubling down
- 19:47-2.11 Splitting pairs
- 19:47-2.12 Drawing of additional cards by players and the dealer
- 19:47-2.13 More than one player wagering on a box
- 19:47-2.14 A player wagering on more than one box
- 19:47-2.15 Irregularities
- 19:47-2.16 Five cards totalling 21 rule
- 19:47-2.17 Permissible additional wager
- 19:47-2.18 Multiple action blackjack rule
- 19:47-2.19 Progressive blackjack wager payouts; rules
- 19:47-2.20 Blackjack bonus wager
- 19:47-2.21 Continuous shuffling shoe or device
- 19:47-2.22 Streak wager
- 19:47-2.23 Match-the-dealer wager
- 19:47-2.24 Twenty point bonus wager

SUBCHAPTER 3. BACCARAT-PUNTO BANCO

- 19:47-3.1 Cards; number of decks; value; point count of hand
- 19:47-3.2 Wagers
- 19:47-3.3 Payout odds; vigorish
- 19:47-3.4 Opening of table for gaming
- 19:47-3.5 Shuffle and cut of the cards
- 19:47-3.6 Dealing shoe; selection of player to deal cards
- 19:47-3.7 Hands of player and banker; procedure for dealing initial two cards to each hand
- 19:47-3.8 Procedure for dealing of additional cards
- 19:47-3.9 Rules for determining whether third card shall be dealt
- 19:47-3.10 Announcement of result of round; payment and collection of wagers
- 19:47-3.11 Continuation of curator as such; selection of new curator
- 19:47-3.12 Irregularities

SUBCHAPTER 4. BACCARAT-CHEMIN DE FER

- 19:47-4.1 Cards; number of decks; value; point count of hand
- 19:47-4.2 (Reserved)
- 19:47-4.3 Opening of table for gaming
- 19:47-4.4 Shuffle and cut of the cards
- 19:47-4.5 Dealing shoe; selection of banker
- 19:47-4.6 Wagers placed by banker
- 19:47-4.7 Wagers made against banker
- 19:47-4.8 Hands of player and banker; persons controlling each hand; procedure for dealing initial two cards to each hand
- 19:47-4.9 Procedure for dealing of additional cards
- 19:47-4.10 Announcement of result of round; payment and collection of wagers; payout odds; vigorish
- 19:47-4.11 Continuation of banker as such; selection of new banker
- 19:47-4.12 Irregularities

SUBCHAPTER 5. ROULETTE AND BIG SIX WHEELS

- 19:47-5.1 Roulette: placement of wagers; permissible and optional wagers
- 19:47-5.2 Roulette: payout odds
- 19:47-5.3 Roulette: rotation of wheel and ball
- 19:47-5.4 Roulette: irregularities
- 19:47-5.5 Big Six Wheel; payout odds
- 19:47-5.6 Big Six Wheel; wagers and rotation of the wheel
- 19:47-5.7 (Reserved)

SUBCHAPTER 6. RED DOG

- 19:47-6.1 Cards; number of decks; value of cards; dealing shoe
- 19:47-6.2 Opening of table for gaming
- 19:47-6.3 Shuffle and cut of the cards
- 19:47-6.4 Procedures for dealing cards
- 19:47-6.5 Procedures for each round of play; wagers; payouts (Reserved)
- 19:47-6.6 Irregularities
- 19:47-6.7 A player wagering on more than one betting area
- 19:47-6.8 Continuous shuffling shoe or device

SUBCHAPTER 7. MINIBACCARAT

- 19:47-7.1 Cards; number of decks; value; point count of hand
- 19:47-7.2 Wagers
- 19:47-7.3 Payout odds; vigorish
- 19:47-7.4 Opening of table for gaming
- 19:47-7.5 Shuffle and cut of the cards
- 19:47-7.6 Dealing shoe
- 19:47-7.7 Hands of player and banker; procedure for dealing initial two cards to each hand
- 19:47-7.8 Procedure for dealing of additional cards
- 19:47-7.9 Rules for determining whether third card shall be dealt
- 19:47-7.10 Announcement of result of round; payment and collection of wagers
- 19:47-7.11 Irregularities
- 19:47-7.12 Continuous shuffling shoe or device

SUBCHAPTER 8. REGULATIONS CONCERNING ALL GAMES

- 19:47-8.1 Electronic, electrical and mechanical devices prohibited
- 19:47-8.2 Minimum and maximum wagers; additional wagering requirements
- 19:47-8.3 Rules of the games; notice
- 19:47-8.4 New games; requirements and procedures for application, declaratory ruling, test or experiment, and final approval of new authorized game
- 19:47-8.5 Patron access to the rules of the games; gaming guides

SUBCHAPTER 9. SIC BO

- 19:47-9.1 Dice; number of dice; sic bo shaker
- 19:47-9.2 Permissible wagers
- 19:47-9.3 Wagers
- 19:47-9.4 Payout odds
- 19:47-9.5 Procedures for opening and dealing the game
- 19:47-9.6 Irregularities

SUBCHAPTER 10. PAI GOW

- 19:47-10.1 Definitions
- 19:47-10.2 Pai gow tiles; ranking of hands, pairs and tiles; value of the hand
- 19:47-10.3 Dice; number of dice; pai gow shaker
- 19:47-10.4 Opening of the table for gaming; shuffling procedures
- 19:47-10.5 Wagers
- 19:47-10.6 Procedures for dealing the tiles
- 19:47-10.7 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish

(c) Whenever a voluntary or compulsory relinquishment of the dice occurs by the shooter, the craps stickperson or the mini-craps dealer or stickperson shall offer the complete set of five or more dice to the player immediately to the left of the previous shooter and, if he or she does not accept, to each of the other players in turn clockwise around the table.

(d) The first player to accept the dice when offered shall become the new shooter who shall select and retain two of the dice offered. The remaining dice of the set shall be returned to the dice cup which shall be placed immediately in front of the craps stickperson or the mini-craps dealer or stickperson.

Amended by R.1988 d.360, effective August 1, 1988.
See: 19 N.J.R. 1542(a), 20 N.J.R. 1954(b).

Added (b); recodified old (b)-(c) as (c)-(d).
Amended by R.1996 d.356, effective August 5, 1996.
See: 28 N.J.R. 2352(b), 28 N.J.R. 3818(b).
Amended by R.1997 d.133, effective March 17, 1997.
See: 29 N.J.R. 110(a), 29 N.J.R. 921(a).

In (b), (c), and (d), inserted references to stickperson.

SUBCHAPTER 2. BLACKJACK

Subchapter Historical Note

Petition for Rulemaking. See: 33 N.J.R. 2549(b), 33 N.J.R. 3223(b).

Petition for Rulemaking. See: 33 N.J.R. 2712(a).

Petition for Rulemaking. See: 34 N.J.R. 316(c), 34 N.J.R. 790(b).

19:47-2.1 Definitions

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

“Bart Carter shuffle” shall mean the shuffling procedure in which approximately one deck of cards is shuffled after being dealt, segregated into separate stacks and each stack is inserted into premarked locations within the remaining decks contained in the dealing shoe.

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

“Card reader device” is defined in N.J.A.C. 19:46-1.10.

“Dealer” shall mean the person responsible for dealing the cards at a Blackjack table.

“Determinant card” shall mean the first card drawn for each round of play to determine from which side of the two compartment dealing shoe the cards for that hand shall be dealt.

“Double shoe” shall mean a dealing shoe that has two adjacent compartments in which cards are stacked separately and which permits cards to be dealt from only one compartment at any given time.

“Hard Total” shall mean the total point count of a hand which contains no aces or which contains aces that are each counted as 1 in value.

“Soft Total” shall mean the total point count of a hand containing an ace when the ace is counted as 11 in value.

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

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

Added definition of “Bart Carter shuffle”, “determinant card” and “double shoe”.

Amended by R.1993 d.38, effective January 19, 1993.

See: 24 N.J.R. 2351(a), 25 N.J.R. 367(a).

Added card reader device.

Case Notes

No action for violation of federal constitutional rights absent state action permitted to card counter excluded from casino; State Supreme Court holding denying casino's right to exclude card counters not retroactive. *Hoagsburg v. Harrah's Marina Hotel Casino*, 585 F.Supp. 1167 (D.N.J.1984).

“Card counter” patron not excludable from gambling at casino absent valid Commission rule; public access to casinos. *Uston v. Resorts International Hotel, Inc.*, 89 N.J. 163 (1982).

19:47-2.2 Cards; number of decks; value of cards

(a) Blackjack shall be played with at least one deck of cards. All decks of cards used to play blackjack shall comply with the requirements of N.J.A.C. 19:46-1.17 and, except as otherwise provided in this section, all decks of cards shall be identical in appearance. Blackjack shall also be played with one additional cutting card or, if the 6 to 5 blackjack variation is in use, two additional cutting cards, which shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards in use at the table, as approved by the Commission. Notwithstanding the foregoing, the minimum number of decks used to play blackjack shall be:

1. One or two, if the 6 to 5 blackjack variation is offered;
2. Two, if the twenty point bonus wager authorized by N.J.A.C. 19:47-2.24 is offered;
3. Four, if the additional wager authorized by N.J.A.C. 19:47-2.17(a)3 or the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19 is offered; or
4. Six or eight, if the match-the-dealer wager authorized by N.J.A.C. 19:47-2.23 is offered.

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

1. Any card from 2 to 10 shall have its face value;
2. Any Jack, Queen or King shall have a value of ten;
3. An ace shall have a value of:

i. Eleven, unless that value would give a player or the dealer a score in excess of 21, in which case, it shall have a value of one; or

ii. One, if the ace is one of the initial two cards dealt to a player in determination of the additional wager authorized by N.J.A.C. 19:47-2.17(a) 1; provided, however, that the value of such ace for all other purposes under this subchapter shall be governed by (b)3i above.

(c) If a double shoe is utilized, blackjack shall be played with at least two decks of cards that shall be dealt from separate sides of the dealing shoe. The cards dealt from each side of the shoe shall be identical in appearance to all other cards being dealt from that side of the shoe. The backs of the cards being dealt from one side of the shoe, however, shall be of a different color than the backs being dealt from the other side. In addition, a separate cutting card shall be used in each side of the shoe.

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

1. The cards shall be separated into two batches, with an equal number of decks included in each batch;
2. The cards in each batch shall be identical in appearance, but the backs of the cards in each batch shall be of a different color than the cards included in the other batch;
3. One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being dealt or used to play the game;
4. Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe; and
5. The cards from only one batch shall be placed in the discard rack at any given time.

(e) Notwithstanding (d) above, an automated card shuffling device shall be utilized for the 6 to 5 blackjack variation, which shall shuffle and store one deck or a set of two decks of cards while the other deck or set of two decks is being dealt or used to play the game. Each deck or set of two decks of cards shall be alternated for use, with the deck or set of two decks in use to be shuffled upon completion of the round of play after reaching the cutting card.

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

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

Added (c).

Amended by R.1992 d.174, effective April 20, 1992.

See: 23 N.J.R. 3251(a), 24 N.J.R. 1516(c).

In (b)3i: stylistic revision moving "Eleven" to 3i from 3 regarding the value of an Ace.

Added new (b)3ii.

Amended by R.1994 d.80, effective February 22, 1994.

See: 25 N.J.R. 5454(b), 26 N.J.R. 1113(a).

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

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

Amended by R.1996 d.316, effective July 15, 1996.

See: 28 N.J.R. 1950(a), 28 N.J.R. 3625(a).

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

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

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

In (a), inserted a reference to the progressive blackjack wagers authorized by N.J.A.C. 19:47-2.19 in the second sentence; and rewrote (d).

Petition for Rulemaking.

See: 35 N.J.R. 2375(a).

Amended by R.2004 d.285, effective July 19, 2004.

See: 36 N.J.R. 1311(a), 36 N.J.R. 3422(a).

In (a), added the third sentence.

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

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

In (a), added ", provided, however, that the 6 to 5 blackjack variation shall played with one or two decks of cards and two additional cutting cards"; added (e).

Amended by R.2006 d.205, effective June 5, 2006.

See: 38 N.J.R. 1177(a), 38 N.J.R. 2524(a).

In (a), deleted "with backs the same color and design and one additional cutting card, provided, however, that the 6 to 5 blackjack variation shall be played with one or two decks of cards and two additional cutting cards" from the end of the first sentence; inserted the current second sentence; deleted the former second and third sentences, rewrote the current third sentence and added the final sentence and (a)1 through (a)4; in (c), substituted "be identical in appearance to" for "have backs of the same color and design as" and deleted "to the cards used"; and in (d), deleted (d)1, recodified former (d)2 and (d)3 as (d)1 and (d)2; and in current (d)2, deleted "backs of the", substituted "identical in appearance" for "of the same color and design" and inserted "the backs of the cards in each batch shall be".

19:47-2.3 Wagers

(a) Prior to the first card being dealt for each round of play, each player at the game of blackjack shall make a wager against the dealer which shall win if:

1. The score of the player is 21 or less and the score of the dealer is in excess of 21;
2. The score of the player exceeds that of the dealer without either exceeding 21;
3. The player has achieved a score of 21 in two cards and the dealer has achieved a score of 21 in more than two cards; or
4. The player has achieved a score of 21 in five cards and the dealer has not achieved a blackjack or a score of 21, provided the casino licensee elects such option pursuant to N.J.A.C. 19:47-2.16.

(b) Except as otherwise provided in paragraph (a)3 of this section, a wager made in accordance with this subsection shall be void when the score of the player is the same as the dealer, provided, however, that a player's wager shall be lost when the dealer has a blackjack and the player has a simple 21 which is not a blackjack.

(c) A dealer shall draw no additional cards to his hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will have no effect on the outcome of the round of play.

(d) In the 6 to 5 blackjack variation, a dealer shall draw additional cards to his hand until he has a hard total of 17 or a hard or soft total of 18, 19, 20 or 21, at which point no additional cards shall be drawn.

Amended by R.1981 d.388, effective November 2, 1981.

See: 13 N.J.R. 534(b), 13 N.J.R. 780(c).

(b): "Except as provided in (c) below" added.

(c) added.

Amended by R.1984 d.49, effective March 5, 1984.

See: 15 N.J.R. 1242(a), 16 N.J.R. 433(b).

"Soft total" of 21 added to prohibition against drawing additional cards.

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

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

In (b), added "and (d)"; added (d).

Amended by R.2006 d. 217, effective June 19, 2006.

See: 38 N.J.R. 119(b), 38 N.J.R. 2738(a).

Inserted gender neutral references throughout; and inserted "in accordance with one of the following options" at the end of the introductory paragraph in (b), in (b)1, inserted "The dealer shall draw additional cards" at the beginning, deleted ", at which point additional cards shall be drawn" and inserted "; or" at the end and added new (b)2.

19:47-2.13 More than one player wagering on a box

(a) Unless otherwise directed by the Commission, a casino licensee may permit from one to three people to wager on any one box of the blackjack layout provided that the first person wagering on that box consent to additional players wagering on such box and provided further that the casino licensee adhere to such procedures and limitations imposed by the Commission as dictated by the particular circumstances. This option may not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19.

(b) Whenever more than one player wagers on a box, the player who is seated at that box shall have the exclusive right to call the decisions with regard to the cards dealt to such box. In the case of no seated player, the person with the highest wager in the box shall have such right.

(c) The player calling the decisions with respect to any box shall place his wager in that portion of the box closest to the dealer's side of the table and all other players wagering on such box shall place their wagers immediately behind and in a vertical line with the aforementioned wager.

(d) Whenever more than one player is wagering on a box and the player calling the decisions decides to double down, the other players may also double their wagers but shall not be required to do so. In any event, only one additional card shall be dealt to the hand that is subject to the double down decision.

(e) Whenever more than one player is wagering on a box and the player calling the decisions decides to split pairs, the other players shall either make an additional wager as provided for in N.J.A.C. 19:47-2.11 to cover each split pair or

designate which of the split pairs they wish their initial wager to apply.

(f) Whenever more than one player is wagering on a box, each player shall have the right to make an insurance bet in accordance with N.J.A.C. 19:47-2.9 regardless of whether the other players on that box make such a bet.

(g) The Commission and its agents shall have the discretion and authority to limit, control and regulate the implementation of this section as is appropriate under the circumstances which shall include, without limitation, the right to limit the number of tables at which this procedure is permitted, the right to limit the number of boxes at each table on which more than one person can wager and the right to require the casino licensee to establish the ability of its dealers to implement this section.

Amended on an emergency basis as R.1981 d.301, effective July 23, 1981.

See: 13 N.J.R. 629(a).

Readopted as R.1981 d.368, effective September 11, 1981.

See: 13 N.J.R. 543(b), 13 N.J.R. 709(b).

(g): text deleted, (h) renumbered as (g).

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

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

19:47-2.14 A player wagering on more than one box

A player may only wager on one box at a Blackjack table unless the casino licensee, in its discretion, permits the player to wager on additional boxes.

Temporary Amendment: 90 days to test a blackjack layout with eight betting areas arranged in four sets of two.

See: 22 N.J.R. 2343(a).

Amended by R.1991 d.471, effective September 16, 1991.

See: 23 N.J.R. 1784(a), 23 N.J.R. 2869(b).

Deleted text regarding Commission's authority to prohibit a patron from wagering on more than one box at a blackjack table.

Amended by R.1999 d.53, effective February 16, 1999.

See: 30 N.J.R. 4156(a), 31 N.J.R. 552(a).

Rewrote the section.

Law Review and Journal Commentaries

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

Case Notes

Casino could not allow other blackjack players to play two hands while limiting patron to one hand. *Campione v. Adamar of New Jersey, Inc.*, 274 N.J.Super. 63, 643 A.2d 42 (L.1993).

Casinos have discretion in interpretation of rules and regulations. *Campione v. Adamar of New Jersey, Inc.*, 274 N.J.Super. 63, 643 A.2d 42 (L.1993).

19:47-2.15 Irregularities

(a) A card found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard rack or in a segregated area of the double shoe.

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

(c) After the initial two cards have been dealt to each player and a card is drawn in error and exposed to the players,

such card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player refusing to accept such card shall not have any additional cards dealt to him during such round. If the card is refused by the player and the dealer cannot use the card, the card shall be burned.

(d) If the dealer has seventeen and accidentally draws a card for himself, such card shall be burned.

(e) If the dealer misses dealing his first or second card to himself, the dealer shall continue dealing the first two cards to each player, and then deal the appropriate number of cards to himself.

(f) If there are insufficient cards remaining in the shoe to complete a round of play, all the cards in the discard rack or in a segregated area of the double shoe shall be shuffled and cut according to the procedures outlined in N.J.A.C. 19:47-2.5, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play. For the 6 to 5 blackjack variation, if there are insufficient cards remaining in the deck in use to complete a round of play, all the discarded cards from the deck in use shall be shuffled by hand and cut according to the procedures outlined in N.J.A.C. 19:47-2.5, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play.

(g) If no cards are dealt to the player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to the 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.

(h) Any round of play drawn from the inappropriate side of a double shoe shall be treated as if it were drawn from the appropriate side of the shoe and concluded.

(i) If after receiving the first two cards and the dealer fails to deal an additional card(s) to a player who has requested such a card, then, at the player's option, the dealer shall either deal the additional card(s) after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or call the player's hand dead and return the player's original wager.

(j) 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, jack or 10, the dealer, after notification to a casino supervisor, shall:

1. If the particular card reader device in use provides any 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.

(k) If a card reader device malfunctions the dealer may only continue dealing the game of blackjack at that table

using the dealing procedures applicable when a card reader device is not in use.

(l) If the dealer fails to move his or her original face up card to the area of the layout designated for the second or third hand of the round in accordance with N.J.A.C. 19:47-2.18, the round shall continue as if the original face up card was moved to the appropriate area of the layout.

(m) If the dealer inadvertently picks up his or her original face up card and places it in the discard rack prior to the completion of the second or third hand of multiple action blackjack, the dealer shall immediately notify a casino supervisor assigned to that table. The casino supervisor shall remove the appropriate cards from the discard rack and reconstruct the last hand of play so as to determine the dealer's original face up card. The original face up card shall be placed in the appropriate area on the layout, and the remaining cards shall be returned to the discard rack. Play shall resume in accordance with the rules of this chapter.

(n) If the light at a player's betting area on a blackjack table which offers the progressive blackjack wager is not operating properly, no progressive wager shall be permitted in that betting area.

(o) If the bonus blackjack system fails to select or display a payout amount when the bonus blackjack button is pressed, and the amount of the payout cannot be ascertained by a casino supervisor from the table controller or otherwise, the patron's wager shall be paid at 21-to-1.

(p) If a casino licensee implements the procedure by which one additional card is dealt face down to a hand on which a player has elected to double down pursuant to N.J.A.C. 19:47-2.10(c) and the dealer inadvertently deals such card face upwards, play shall continue and the player's wagers shall be settled in rotation at the conclusion of the round of play.

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

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

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

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

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

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

Added ... "or in a segregated area of the double shoe" to (a) and (f).

Added (h).

Amended by R.1989 d.231, effective May 1, 1989.

See: 20 N.J.R. 3014(a), 21 N.J.R. 1155(a).

Added subsection (i) establishing procedure for blackjack dealers to remedy irregularities involving the dealing of additional card(s) to players.

Amended by R.1993 d.38, effective January 19, 1993.

See: 24 N.J.R. 2351(a), 25 N.J.R. 367(a).

Card reader provisions added at (j) and (k).

Amended by R.1993 d.461, effective September 20, 1993.

See: 25 N.J.R. 2234(a), 25 N.J.R. 4508(c).

Administrative Correction.

See: 26 N.J.R. 4788(a).

Administrative Correction.

See: 27 N.J.R. 2265(a).

Amended by R.1995 d.497, effective September 5, 1995.

See: 27 N.J.R. 2128(a), 27 N.J.R. 3399(a).

Amended by R.1996 d.315, effective July 15, 1996.
See: 28 N.J.R. 1947(a), 28 N.J.R. 3623(a).
Amended by R.1999 d.9, effective January 4, 1999.
See: 30 N.J.R. 1217(a), 31 N.J.R. 57(a).
Added (o).
Petition for Rulemaking.
See: 36 N.J.R. 4183(c).

Amended by R.2005 d.33, effective January 18, 2005.
See: 36 N.J.R. 4119(a), 37 N.J.R. 294(a).
Added (p).
Amended by R.2006 d.36, effective January 17, 2006.
See: 37 N.J.R. 2159(a), 38 N.J.R. 842(b).
In (f), added the last sentence.

19:47-2.16 Five cards totalling 21 rule

(a) Whenever a player has achieved a score of 21 in five cards and the dealer has not achieved a blackjack or a score of 21, the winning hand shall be paid at odds of 2 to 1.

(b) If the player has achieved a score of 21 in five cards and the dealer has blackjack, the player's wager shall be settled in accordance with N.J.A.C. 19:47-2.3(b). If the player has achieved a score of 21 in five cards and the dealer has achieved a score of 21 in three or more cards, the player's wager shall be considered void and said wager shall be returned to the player.

(c) A casino licensee may, in its discretion, offer to all patrons at a blackjack table the five cards totalling 21 option authorized in this section, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the offer of this option.

Temporary adoption of new rule, 2:16 pursuant to blackjack experiment.
See: 23 N.J.R. 123(b).
New Rule, R.1991 d.533, effective November 4, 1991.
See: 23 N.J.R. 28(b), 23 N.J.R. 3355(a).

19:47-2.17 Permissible additional wager

(a) A casino licensee may, in its discretion, offer to all players at a blackjack table that does not offer the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19 the option to make one of the following additional wagers provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the offer of this option:

1. A wager on whether the player's initial two cards shall have a point total either greater than or less than 13;
2. A wager on whether the player's initial two cards shall be of the same suit; or
3. A wager on whether one or more of the player's initial three cards shall be a seven.
 - i. The additional wager shall be \$1.00.

(b) Prior to the first card being dealt for each round of play, each player shall make a wager against the dealer as required by N.J.A.C. 19:47-2.3(a) and (d) and, if given an option to make an additional wager, shall also indicate whether he or she wishes to wager, as applicable, that:

1. The point total of the player's initial two cards shall exceed 13, which wager shall win if the point total does exceed 13;
2. The point total of the player's initial two cards shall be less than 13, which wager shall win if the point total is less than 13;
3. The player's initial two cards shall be of the same suit which wager shall win if the initial two cards are of the same suit; or

4. One or more of the player's initial three cards shall be a seven, which wager shall win if one or more of the initial three cards dealt to the player is a seven.

(c) An additional wager pursuant to (a)1 above shall be lost when the point total of the player's initial two cards equals 13.

(d) All losing additional wagers shall be collected by the dealer immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table.

(e) All winning additional wagers shall be paid immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table. Notwithstanding the foregoing, if a wager authorized by (a)3 above is a winning wager because the player has received two sevens as the initial two cards dealt to his or her hand, the winning wager shall be paid immediately after the player elects to draw an additional card, surrender, stand, double down or split pairs. All winning additional wagers shall be paid at the following odds:

1. For wagers made pursuant to (a)1 above, one to one;

2. For wagers made pursuant to (a)2 above, depending on the number of decks in use at the table and the cards received by the player, in accordance with one of the following options as selected by the casino licensee; provided, however, that notice of the payout option selected by the casino licensee or any change thereto shall be provided in accordance with the requirements of N.J.A.C. 19:47-8.3; and provided further, however, that the same payout option shall be used by a casino licensee at all blackjack tables which use the same number of decks of cards:

i. Single Deck Blackjack Tables:

Initial Two Cards	Option 1	Option 2	Option 3	Option 4
King and queen	50 to 1	10 to 1	5 to 1	25 to 1
Any two cards	2.5 to 1	3 to 1	3 to 1	2.5 to 1

ii. Two Deck Blackjack Tables:

Initial Two Cards	Option 1	Option 2	Option 3	Option 4
King and queen	10 to 1	5 to 1	25 to 1	20 to 1
Any two cards	3 to 1	3 to 1	2.5 to 1	2.5 to 1

iii. Four Deck Blackjack Tables:

Initial Two Cards	Option 1	Option 2	Option 3	Option 4
King and queen	5 to 1	25 to 1	20 to 1	50 to 1
Any two cards	3 to 1	2.5 to 1	2.5 to 1	2 to 1

iv. Six Deck Blackjack Tables:

Initial Two Cards	Option 1	Option 2	Option 3	Option 4
King and queen	5 to 1	25 to 1	20 to 1	15 to 1
Any two cards	3 to 1	2.5 to 1	2.5 to 1	2.5 to 1

v. Eight Deck Blackjack Tables:

Initial Two Cards	Option 1	Option 2	Option 3
King and queen	5 to 1	25 to 1	50 to 1
Any two cards	3 to 1	2.5 to 1	2 to 1

3. For wagers made pursuant to (a)3 above, the player shall be paid only for the highest winning payout below:

Hand	Payout Odds
Three sevens of the same suit	5,000 to 1
Three sevens of any suit	500 to 1
Two sevens of the same suit (initial two cards)	100 to 1
Two sevens of any suit (initial two cards)	50 to 1
One seven (initial card)	3 to 1

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

(g) Any additional wager made pursuant to this section shall not exceed the lesser of:

1. The amount of the blackjack wager made by the player pursuant to N.J.A.C. 19:47-2.3(a) and (d); or

2. A maximum limit established by the casino licensee.

(h) A casino licensee shall post the maximum limit of the additional wager, as established in (g) above, in accordance with N.J.A.C. 19:47-8.3.

(i) An additional wager shall have no bearing on any other wager made by the player at the game of blackjack.

New Rule, R.1992 d.174, effective April 20, 1992.
See: 23 N.J.R. 3251(a), 24 N.J.R. 1516(c).
Amended by R.1993 d.255, effective June 7, 1993.
See: 25 N.J.R. 1084(a), 25 N.J.R. 2508(b).
Amended by R.1994 d.80, effective February 22, 1994.
See: 25 N.J.R. 5454(b), 26 N.J.R. 1113(a).
Amended by R.1994 d.137, effective March 21, 1994.
See: 25 N.J.R. 5902(a), 26 N.J.R. 1373(b).
Amended by R.1996 d.315, effective July 15, 1996.
See: 28 N.J.R. 1947(a), 38 N.J.R. 3623(a).
Amended by R.1996 d.316, effective July 15, 1996.
See: 28 N.J.R. 1950(a), 28 N.J.R. 3625(a).

19:47-2.18 Multiple action blackjack rule

(a) A casino licensee may, in its discretion, offer to every player at a blackjack table the option to make either two or three separate wagers on the outcome of the players hand against either two or three separate hands of the dealer which shall be formed with the dealer's original face up card, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the offer of this option. This option may not be used at any blackjack table which offers the progressive blackjack

wager authorized by N.J.A.C. 19:47-2.19, the bonus blackjack wager authorized by N.J.A.C. 19:47-2.20, the streak wager authorized by N.J.A.C. 19:47-2.22, the match-the-dealer wager authorized by N.J.A.C. 19:47-2.23, or the twenty point bonus wager authorized by N.J.A.C. 19:47-2.24.

(b) Prior to the first card being dealt for the first of the three rounds of play, each player shall be required to make two or three wagers against the dealer as required by N.J.A.C. 19:47-2.3(a) and (d) by placing the wagers in the designated betting areas on the layout. A casino licensee may, in its discretion, require every player to place a wager against all three of the dealer's hands. The minimum number of wagers required and the minimum and maximum limits for each wager shall be posted at the table in accordance with N.J.A.C. 19:47-8.3.

(c) After all wagers have been placed, the dealer shall deal the cards in accordance with N.J.A.C. 19:47-2.6(e). As each player's point total is announced, the player shall indicate whether he wishes to double down, split pairs, stand or draw as provided for by this subchapter, except that, a decision to double down or split pairs shall require an additional wager for each wager placed by the player in accordance with (b) above.

(d) Any player may elect to make an insurance wager pursuant to N.J.A.C. 19:47-2.9 on any or all of his or her wagers made in accordance with (b) above. Such wager or wagers shall be decided individually based on the second card dealt to each of the dealer's hands.

(e) After the decisions of all players have been implemented and all additional cards have been dealt, the dealer shall deal a second card to his or her original face up card in accordance with N.J.A.C. 19:47-2.6(h) and any additional cards required by N.J.A.C. 19:47-2.12(b).

(f) Once all wagers on the dealer's first hand have been decided, the dealer shall collect all losing wagers and pay off all winning wagers based on wagers placed in the first spot of each player's betting area, except that all of a player's wagers shall be collected along with his or her cards when that player's hand exceeds a hard total of 21. The dealer shall collect all of his or her cards and place them face down in the discard rack in accordance with one of the following:

1. If the hand of each player at the table has exceeded a hard total of 21, the dealer shall draw no additional cards pursuant to N.J.A.C. 19:47-2.12 and the dealer shall collect all of his or her cards including his or her original face up card; or

2. If a wager remains on the second or third spot of a player's betting area, the dealer shall then collect all of his or her cards except his or her original face up card.

(g) If the dealer's cards have been collected and discarded in accordance with (f)2 above, the dealer shall move his or her original face up card to the area of the layout designated

for the dealer's second hand and shall deal a second card to his or her original face up card in accordance with N.J.A.C. 19:47-2.6(h) and any additional cards required by N.J.A.C. 19:47-2.12(b).

(h) Once all wagers on the dealer's second hand have been decided, the dealer shall collect all losing wagers and pay off all winning wagers based on wagers placed in the second spot of each player's betting area. The dealer shall then collect all of his or her cards except his or her original face up card and place them face down in the discard rack. The dealer shall then move his or her original face up card to the area of the layout designated for the dealer's third hand and shall deal a second card to his or her original face up card in accordance with N.J.A.C. 19:47-2.6(h) and any additional cards required by N.J.A.C. 19:47-2.12(b), except that if no player has made a third wager the round shall be concluded in accordance with (j) below.

(i) Once all wagers on the dealer's third hand have been decided, the dealer shall collect all losing wagers and pay off all winning wagers based on wagers placed in the third spot of each player's betting area.

(j) At the conclusion of the third hand, all cards still remaining on the layout shall be picked up in accordance with N.J.A.C. 19:47-2.6(i).

New Rule, R.1993 d.461, effective September 20, 1993.
 See: 25 N.J.R. 2234(a), 25 N.J.R. 4508(c).
 Amended by R.1996 d.315, effective July 15, 1996.
 See: 28 N.J.R. 1947(a), 28 N.J.R. 3623(a).
 Amended by R.1999 d.9, effective January 4, 1999.
 See: 30 N.J.R. 1217(a), 31 N.J.R. 57(a).

In (a), deleted "that does not offer the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19" following "blackjack table" in the first sentence and added a new last sentence.
 Amended by R.2001 d.24, effective January 16, 2001.
 See: 32 N.J.R. 3754(a), 33 N.J.R. 287(a).

In (a), added " , or the streak wager authorized by N.J.A.C. 19:47-2.22" following "N.J.A.C. 19:47-2.20".
 Petition for Rulemaking.
 See: 35 N.J.R. 2375(a).

Amended by R.2004 d.285, effective July 19, 2004.
 See: 36 N.J.R. 1311(a), 36 N.J.R. 3422(a).

In (a), added " , or the match-the-dealer wager authorized by N.J.A.C. 19:47-2.23" at the end of the second sentence.
 Amended by R.2006 d.205, effective June 5, 2006.
 See: 38 N.J.R. 1177(a), 38 N.J.R. 2524(a).

In (a), deleted "or" following "19:47-2.22" and inserted " , or the twenty point bonus wager authorized by N.J.A.C. 19:47-2.24".

19:47-2.19 Progressive blackjack wager payouts; rules

(a) If a blackjack table includes the equipment that is required by N.J.A.C. 19:45-1.39B and 19:46-1.10 to offer a progressive blackjack wager, a casino licensee may give each player at that blackjack table the option to make an additional one dollar wager on whether the player will be dealt any of the designated series of cards set forth in (c) below. This wager shall be known as a progressive blackjack wager.

(b) Prior to the first card being dealt for each round of play, each player may make a progressive blackjack wager by placing a one dollar gaming chip in the designated chip acceptor device at his or her betting position. Once such wagers have been placed, a light shall then illuminate at each betting position at which a progressive blackjack wager has been made. In accordance with N.J.A.C. 19:46-1.10(j), the dealer shall ensure that only one progressive blackjack wager has been made for each light that is illuminated and shall verify that the number of gaming chips wagered equals the number of lights illuminated. The dealer shall then announce "no more bets" and register the progressive wagers on the progressive meter and reset meter, if applicable. The dealer shall then deal the hand to all players in accordance with N.J.A.C. 19:47-2.6.

(c) A player who has placed a progressive blackjack wager shall win the specified payout if he or she receives any of the following combinations of cards:

<u>Winning Hand</u>	<u>Payout</u>
Four black or four red aces in the first four cards	100 percent of the progressive meter amount
Three aces of the same suit in the first three cards	\$2,500
Any three aces in the first three cards	\$250.00
Two aces in the same suit in the first two cards	\$100.00
Any two aces in the first two cards	\$25.00

(d) A progressive blackjack wager shall have no bearing on any other wager made by a player at the game of blackjack and shall be paid irrespective of the point total of the hand of the dealer.

(e) A winning player shall receive the payout for only the highest possible progressive blackjack hand.

(f) A player shall only be permitted to make a progressive blackjack wager if he or she has placed a blackjack wager in compliance with N.J.A.C. 19:47-2.3(a) and (d).

(g) Prior to making a payout for a winning progressive blackjack wager, the dealer shall:

1. Verify that the player has received a winning combination of cards;
2. Verify that the appropriate light on the acceptor device has been illuminated; and
3. Have a casino supervisor validate the progressive blackjack payout pursuant to approved internal control procedures.

(h) All winning progressive blackjack wagers shall be paid in accordance with the amount on the primary meter when the player's regular blackjack wager is settled pursuant to N.J.A.C. 19:47-2.3(e), provided, however, if more than one player at a table has four black or four red aces on the first four cards, each player shall share equally in the amount on the progressive meter when the first player with four aces is to be paid. If a player has won a progressive payout which is not being paid from the table inventory container, the cards of that player shall not be collected until the necessary documentation has been completed pursuant to N.J.A.C. 19:45-1.52.

(i) The rate of progression for the progressive meter or, if applicable, the reset meter and progressive meter combined, shall be no less than 70 percent. The initial amount placed on the progressive meter by the casino licensee and the portion of the reset amount funded by the casino licensee shall be established by each casino licensee and approved pursuant to N.J.A.C. 19:45-1.39B. In no instance shall the initial amount on the progressive meter or the reset meter amount funded by the casino licensee be less than \$5,000.

New Rule, R.1996 d.315, effective July 15, 1996.
See: 28 N.J.R. 1947(a), 28 N.J.R. 3623(a).
Petition for Rulemaking.
See: 35 N.J.R. 5624(b).
Petition for Rulemaking.
See: 36 N.J.R. 891(c), 1616(c).

19:47-2.20 Blackjack bonus wager

(a) If a blackjack table includes the equipment required by N.J.A.C. 19:46-1.10(k) to offer a blackjack bonus wager, a casino licensee may offer each player at that blackjack table the option to make an additional wager of \$1.00 or \$5.00, as to whether the player will be dealt a blackjack in the first two cards. This wager shall be known as a blackjack bonus wager.

(b) Prior to the first card being dealt for each round of play, each player may make a blackjack bonus wager by placing gaming chips in the designated betting area on the layout, except that a verbal wager accompanied by cash may be accepted, provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt and such cash is expeditiously converted into gaming chips in accordance with N.J.A.C. 19:45-1.18. The dealer shall then announce "No more bets" and deal the hand to all players in accordance with N.J.A.C. 19:47-2.6.

(c) A player shall be permitted to make a blackjack bonus wager only if he or she has first placed a blackjack wager in compliance with N.J.A.C. 19:47-2.3(a) and (d).

(d) A player who has placed a blackjack bonus wager shall win if the player receives a blackjack in the first two cards.

(e) After the second card is dealt to all players at the table, and prior to any additional cards being dealt to any player or the dealer:

1. All losing blackjack bonus wagers shall be collected by the dealer; and

2. The cards of any player with a winning blackjack bonus wager shall be placed underneath that player's blackjack bonus wager by the dealer.

(f) The dealer shall then proceed to complete the round of play, collecting any other losing wagers and paying off any other winning wagers in accordance with 19:47-2.6. After all such wagers have been settled, the dealer, starting on his or her left and continuing around the table, shall place the blackjack bonus button in front of each player with a winning blackjack bonus wager. Each winning blackjack bonus player shall press the blackjack bonus button once, causing the bonus amount payable to that player to be displayed on the blackjack bonus display.

(g) Prior to making a payout for a winning blackjack bonus blackjack wager, the dealer shall:

1. Verify that the player has received a winning combination of cards;

2. Verify the amount of the bonus blackjack payout shown on the bonus blackjack display at the table;

3. In a tone of voice calculated to be heard by the patron who won it and the casino supervisor assigned to the table, verbally announce the amount of the bonus blackjack payout, if it is less than \$100.00; and

4. Have a casino supervisor confirm and verify the amount of the bonus blackjack payout, if it is \$100.00 or more.

(h) After all winning blackjack bonus wagers have been paid, the dealer shall remove all cards and wagers remaining on the layout, in accordance with N.J.A.C. 19:47-2.6(i).

(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:

<u>Blackjack bonus wager</u>	<u>Blackjack bonus payout</u>
\$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.

(I) The blackjack bonus wager may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to N.J.A.C. 19:46-2.18, a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, a streak wager pursuant to N.J.A.C. 19:47-2.22, or a twenty point bonus wager pursuant to N.J.A.C. 19:47-2.24.

New Rule, R.1999 d.9, effective January 4, 1999.

See: 30 N.J.R. 1217(a), 31 N.J.R. 57(a).

Amended by R.2001 d.24, effective January 16, 2001.

See: 32 N.J.R. 3754(a), 33 N.J.R. 287(a).

In (I), added “, or a streak wager pursuant to N.J.A.C. 19:47-2.22” following “N.J.A.C. 19:47-2.19”.

Amended by R.2006 d.205, effective June 5, 2006.

See: 38 N.J.R. 1177(a), 38 N.J.R. 2524(a).

In (I), deleted “or” following “19:47-2.19” and inserted “, or a twenty point bonus wager pursuant to N.J.A.C. 19:47-2.24”.

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).

19:47-2.22 Streak wager

(a) If a blackjack table includes the information and equipment required by N.J.A.C. 19:46-1.10(l), a casino licensee may, in its discretion, offer each player at that blackjack table the option to make an additional wager that the player will win either two, three, four or five consecutive hands of blackjack. This wager shall be known as a streak wager.

(b) Prior to the first card being dealt for each round of play, any player who has placed a blackjack wager in compliance with N.J.A.C. 19:47-2.3(a) and (d) may make a streak wager by placing gaming chips in the appropriate designated betting area of the layout.

(c) Once the round of play has been dealt, the dealer shall, starting with the player farthest to his or her right and continuing counter-clockwise around the table, collect all losing blackjack and streak wagers and place them in the table inventory container, pay off all winning blackjack and streak wagers, place any necessary streak lammers in accordance with (d) below, and then collect the cards and place them in the discard rack in accordance with N.J.A.C. 19:47-2.6.

(d) When any player making an optional streak wager has won an initial blackjack hand, the dealer shall place a lammer button or other marker device approved by the Commission

in the player's streak betting area labeled “2,” to indicate that the player has one winning blackjack hand and is attempting to obtain a second consecutive winning hand.

1. If a player had placed a streak wager on the designated betting area labeled “2” and the player wins the next consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.

2. If a player had placed a streak wager on the designated betting area labeled “3,” the player must win the next two consecutive blackjack hands. If the player wins the second consecutive blackjack hand, the dealer shall move the lammer button onto the designated betting area labeled “3” to indicate that the player has won two consecutive hands and is attempting to obtain a third consecutive winning hand. If the player wins the third consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.

3. If a player had placed a streak wager on the designated betting area labeled “4” the player must win the next three consecutive blackjack hands. With each consecutive win, the dealer shall move the lammer button onto the designated betting area labeled “3,” and then onto “4.” If the player wins the fourth consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.

4. If a player had placed a streak wager on the designated betting area labeled “5” the player must win the next four consecutive blackjack hands. With each consecutive win, the dealer shall move the lammer button onto the designated betting area labeled “3,” then onto “4,” and then onto “5.” If the player wins the fifth consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.

(e) If a player loses a blackjack hand during the pendency of a streak wager, the streak wager shall lose and the dealer shall collect the losing streak wager and the losing blackjack wager from that player.

(f) If a player makes a streak wager in conjunction with a blackjack hand, and thereafter fails or refuses to complete the underlying blackjack hand or any successive blackjack hands required to satisfy the streak wager, the streak wager shall be deemed abandoned and lost.

(g) A push shall not advance or lose a streak wager.

(h) A player who elects to split pairs on any hand during the pendency of a streak wager must win a majority of the split hands to advance the consecutive winning streak; otherwise the streak wager is lost. If a player wins and loses the same number of split hands, the streak wager is not advanced or lost. A push on a split hand shall not advance or lose a streak wager.

(i) A streak wager shall have no bearing upon any other wager made by a player at the game of blackjack.

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

<u>Streak wager</u>	<u>Streak payout</u>
2 consecutive winning hands	3 to 1
3 consecutive winning hands	7 to 1
4 consecutive winning hands	17 to 1
5 consecutive winning hands	37 to 1

(k) A player may make more than one streak wager at a time on a blackjack hand, provided that:

1. All such streak wagers are placed simultaneously (that is, placing streak wagers on designated betting areas "3" and "4" at the same time) and prior to any cards being dealt for that hand;
2. A player who makes a multiple streak wager may not place any additional streak wagers until all prior streak wagers made by that player have been determined; and
3. When multiple streak wagers are in play, the dealer shall move the lammer to the next applicable streak betting area, if any, prior to paying any winning streak wager.

(l) The streak wager may not be offered at a blackjack table which offers multiple action blackjack pursuant to N.J.A.C. 19:47-2.18, a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, a bonus blackjack wager pursuant to N.J.A.C. 19:47-2.20 or a twenty point bonus wager pursuant to N.J.A.C. 19:47-2.24.

New Rule, R.2001 d.24, effective January 16, 2001.
 See: 32 N.J.R. 3754(a), 33 N.J.R. 287(a).
 Petition for Rulemaking.
 See: 35 N.J.R. 1598(a), 2534(a).
 Amended by R.2006 d.205, effective June 5, 2006.
 See: 38 N.J.R. 1177(a), 38 N.J.R. 2524(a).

In (l), deleted "or" following "19:47-2.19" and inserted ", or a twenty point bonus wager pursuant to N.J.A.C. 19:47-2.24".

19:47-2.23 Match-the-dealer wager

(a) A casino licensee may, at its discretion, offer players at a blackjack table the option to make an additional match-the-dealer wager. The match-the-dealer wager of a player shall win if either of the player's initial two cards matches the dealer's initial card. For purposes of the match-the-dealer wager, any card with a face value of 10 or a point value of 10 (jack, queen, king) shall only match a card of identical ascription without regard to value.

1. A winning match-the-dealer wager shall be paid in accordance with (f) below.
2. If both of the initial cards dealt to a player match the dealer's initial card, the player shall be paid for each card.

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

(c) Prior to the first card being dealt for each round of play, a player who has placed the basic wager required by N.J.A.C. 19:47-2.3(a) may make a match-the-dealer wager. The minimum and maximum match-the-dealer wagers permitted by a casino licensee shall be posted in accordance with N.J.A.C. 19:47-8.3.

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

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

(f) All winning match-the-dealer wagers shall be paid at no less than the following odds for each card that matches the dealer's initial card:

<u>Six-deck blackjack</u>	
Non-matching Suit	4 to 1
Matching Suit	11 to 1
<u>Eight-deck blackjack</u>	
Non-matching Suit	3 to 1
Matching Suit	14 to 1

New Rule, R.2004 d.285, effective July 19, 2004.
 See: 36 N.J.R. 1311(a), 36 N.J.R. 3422(a).

19:47-2.24 Twenty point bonus wager

(a) A casino licensee may, in its discretion, offer players at a blackjack table the option to make an additional wager that the player will be dealt a point count of 20 in the first two cards. For purposes of these rules, this wager shall be known as the twenty point bonus wager.

(b) A twenty point bonus wager shall have no bearing on any other wager made by a player at the game of blackjack.

(c) Prior to the first card being dealt for each round of play, each player who has placed a blackjack wager in compliance with N.J.A.C. 19:47-2.3(a) may make a twenty point bonus wager by placing gaming chips, plaques or, if applicable, a match play coupon on the appropriate area of the blackjack layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card

being dealt to any player and such cash is expeditiously converted into gaming chips or plaques in accordance with N.J.A.C. 19:45-1.18(a). The minimum and maximum twenty point bonus wagers permitted by a casino licensee shall be posted in accordance with N.J.A.C. 19:47-8.3.

(d) The dealer shall then announce "No more bets" and deal the initial two cards to all players and the dealer in accordance with N.J.A.C. 19:47-2.6(e) and (j). Prior to any additional cards being dealt to any player at the table, the dealer shall, starting with the player farthest to his or her right and continuing counterclockwise around the table, settle in succession, except as provided in (e) below, all twenty point bonus wagers by collecting all losing wagers and paying all winning wagers in accordance with (f) below.

(e) If the upcard of the dealer is a 10, jack, queen, king or ace and a player who has placed a twenty point bonus wager has two queens of hearts, that player's twenty point bonus wager shall be settled after all other twenty point bonus wagers. Upon notification to and in the presence of a floorperson, the dealer shall settle all such twenty point bonus wagers as follows:

1. If the casino licensee utilizes a card reader device pursuant to N.J.A.C. 19:47-2.6(j) and the dealer:
 - i. Has a blackjack, the player shall be paid in accordance with (f) below when the player's blackjack wager is settled; or
 - ii. Does not have a blackjack, the player shall be paid in accordance with (f) below before any other cards are dealt; or

2. If the casino licensee does not utilize a card reader device, the player shall be paid in accordance with (f) below when the player's blackjack wager is settled.

(f) All winning twenty point bonus wagers shall be paid once for the highest qualifying hand and at no less than the odds in the following payable selected by the casino licensee and posted at the table pursuant to N.J.A.C. 19:47-8.3:

<u>Winning Hand</u>	<u>Paytable A</u>	<u>Paytable B</u>
Queen of hearts pair and dealer blackjack	1,000 to 1	1,000 to 1
Queen of hearts pair	125 to 1	200 to 1
Matched 20	19 to 1	25 to 1
Suited 20	9 to 1	10 to 1
Any 20	4 to 1	4 to 1

(g) For purposes of (f) above, the following definitions shall apply:

1. "Matched 20": Two identical cards with a total value of 20, except for a queen of hearts pair (for example, two kings of diamonds).
2. "Suited 20": Two cards of the same suit with a total value of 20 (for example, one king of diamonds and one jack of diamonds).

3. "Any 20": Two cards of different suits with a total value of 20 (for example, one king of diamonds and one king of hearts, one king of diamonds and one jack of hearts).

(h) Notwithstanding the minimum payout odds required in (f) above for a winning hand of queen of hearts pair and dealer blackjack, a casino licensee may establish a maximum amount as approved by the Commission that is payable to all such winning hands in the aggregate on a single round of play, which amount shall be at least \$25,000 or the maximum amount that one patron could win per round when betting the minimum permissible wager, whichever is greater. Pursuant to any such established maximum payout limit, if more than one player at a table has a winning hand of queen of hearts pair and dealer blackjack, each player shall share the maximum payout amount proportionately to the amount of their respective wagers. The payout limit and the proportionate allocation between two or more players with such winning hands shall either be included on the layout or posted at the table pursuant to N.J.A.C. 19:46-1.10(o). If the 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.

(i) The twenty point bonus wager may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to N.J.A.C. 19:46-2.18, a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, a blackjack bonus wager pursuant to N.J.A.C. 19:47-2.20, or a streak wager pursuant to N.J.A.C. 19:47-2.22.

New Rule, R.2006 d.205, effective June 5, 2006.
See: 38 N.J.R. 1177(a), 38 N.J.R. 2524(a).

SUBCHAPTER 3. BACCARAT-PUNTO BANCO

Subchapter Historical Note

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

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";

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 tree 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).

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: