

## CHAPTER 47

## RULES OF THE GAMES

## Authority

N.J.S.A. 5:12-63c, 69(a), 70(f), and 100.

## Source and Effective Date

R.1993 d.203, effective April 15, 1993.  
See: 25 N.J.R. 919(a), 25 N.J.R. 1999(d).

## Executive Order No. 66(1978) Expiration Date

Chapter 47, Rules of the Games, expires on April 15, 1996.

## Chapter Historical Note

Chapter 47, Rules of the Games (Subchapters 1 through 5), 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 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. Subchapters 6 and 7 were designated "Reserved". 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 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 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 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 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). Subchapter 15, Keno, was adopted as R.1995 d. 285, effective June 5, 1995. See: 26 N.J.R. 2218(a), 27 N.J.R. 2254(a).

Pursuant to Executive Order No. 66(1978), Chapter 47 was readopted as R.1993 d.203. See: Source and Effective Date. See, also, section annotations for specific rulemaking activity.

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## SUBCHAPTER 19. (RESERVED)

## SUBCHAPTER 1. CRAPS

### 19:47-1.1 Definitions

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

“Come Out Point” shall mean a total of 4, 5, 6, 8, 9 or 10 thrown by the shooter on the come out roll.

“Come Out Roll” shall mean the first roll of the dice at the opening of the game and the first roll of the dice after a decision with respect to a Pass Bet and Don't Pass Bet has been effected.

“Come Point” shall mean a total of 4, 5, 6, 8, 9 or 10 thrown by the shooter on the next roll following placement of a Come Bet or Don't Come Bet.

### 19:47-1.2 Permissible wagers

(a) The following shall constitute the definitions of permissible wagers at the game of craps:

1. “Pass Bet” shall mean a wager placed on the Pass Line of the layout immediately prior to the come out roll. The Pass Bet shall win if, on the come out roll:

- i. A total of 7 or 11 is thrown; or
- ii. A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.
- iii. The Pass Bet shall lose if, on the come out roll:

(1) A total of 2, 3, or 12 is thrown; or

(2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.

2. “Don't Pass Bet” shall mean a wager placed on the Don't Pass Line of the layout immediately prior to the come out roll. The Don't Pass Bet shall win if, on the come out roll:

- i. A total of 2 or 3 is thrown; or
- ii. A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.

iii. The Don't Pass Bet shall lose if, on the come out roll:

(1) A total of 7 or 11 is thrown; or

(2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

iv. The Don't Pass Bet shall be void if, on the come out roll, a total of 12 is thrown.

3. “Come Bet” shall mean a wager placed on the Come Line of the layout at any time after the come out roll. The Come Bet shall win if, on the roll immediately following placement of such bet:

i. A total of 7 or 11 is thrown; or

ii. A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

iii. The Come Bet shall lose if, on the roll immediately following placement of such bet:

(1) A total of 2, 3, or 12 is thrown; or

(2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.

4. “Don't Come Bet” shall mean a wager placed on the “Don't Come” area of the layout at any time after the come out roll. The Don't Come Bet shall win if, on the roll immediately following placement of such bet:

i. A total of 2 or 3 is thrown; or

ii. A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown;

iii. The Don't Come Bet shall lose if, on the roll immediately following placement of such bet:

(1) A total of 7 or 11 is thrown; or

(2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

iv. The Don't Come Bet shall be void if, on the roll immediately following placement of such bet, a total of 12 is thrown.

5. “Place Bet to Win” shall mean a wager that may be made at any time on any of the numbers 4, 5, 6, 8, 9 or 10 which shall win if the number on which the wager was placed is thrown before a 7 and shall lose if a 7 is thrown before such number. All place bets shall be inactive on any come out roll unless called “on” by the player and confirmed by the dealer through placement of an “on” marker button on top of such player's wager.

6. A “Place Bet to Lose” shall mean a wager that may be made at any time against any of the numbers 4, 5, 6, 8, 9 or 10 which shall win if a 7 is thrown before the particular number against which the wager is placed and shall lose if the particular number against which the wager is placed is thrown before a 7 appears.

7. "Four the Hardway" shall mean a wager, that may be made at any time, which shall win if a total of 4 is thrown the hardway (i.e., with 2 appearing on each die) before 4 is thrown in any other way and before a 7 is thrown.

8. "Six the Hardway" shall mean a wager, that may be made at any time, which shall win if a total of 6 is thrown the hardway (i.e., with 3 appearing on each die) before 6 is thrown, in any other way and before a 7 is thrown.

9. "Eight the Hardway" shall mean a wager, that may be made at any time, which shall win if a total of 8 is thrown the hardway (i.e., with 4 appearing on each die) before 8 is thrown in any other way and before 7 is thrown.

10. "Ten the Hardway" shall mean a wager, that may be made at any time, which shall win if a total of 10 is thrown the hardway (i.e., with 5 appearing on each die) before 10 is thrown in any other way and before a 7 is thrown.

11. "Field Bet" shall mean a one roll wager that may be made at any time which shall win if any one of the totals 2, 3, 4, 9, 10, 11 or 12 is thrown on the roll immediately following placement of such bet and shall lose if a total of 5, 6, 7 or 8 is thrown on such roll.

12. "Any Seven" shall mean a one roll wager that may be made at any time which shall win if a total of 7 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.

13. "Any Craps" shall mean a one roll wager that may be made at any time which shall win if a total of 2, 3 or 12 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.

14. "Craps Two" shall mean a one roll wager that may be made at any time which shall win if a total of 2 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.

15. "Craps Three" shall mean a one roll wager that may be made at any time which shall win if a total of 3 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.

16. "Craps Twelve" shall mean a one roll wager that may be made at any time which shall win if a total of 12 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.

17. "11 in One Roll" shall mean a one roll wager that may be made at any time which shall win if a total of 11 is thrown on the next roll and shall lose if any other total is thrown.

18. "Craps-Eleven or C and E" shall mean a one roll wager that may be made at any time which shall win, as provided at N.J.A.C. 19:47-1.4(d), if either a craps (2, 3 or 12) or 11 is rolled immediately following placement of such bet and shall lose if any other total is thrown.

19. "Horn Bet" shall mean a one roll wager that may be made at any time which shall win if any one of the totals 2, 3, 11 or 12 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.

20. "Horn High Bet" shall mean a wager that may be made at any time which shall win if any one of the totals 2, 3, 11 or 12 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown. A Horn High Bet shall be placed in units of five with four units wagered as a Horn Bet and an additional unit wager on one of the totals 2, 3, 11 or 12. A casino licensee that does not have a designated area on its layouts for the acceptance of a Horn High Bet shall break down the wager into two separate wagers on the "Horn" and one of the totals 2, 3, 11 or 12.

(b) Only the wagers listed in (a) above shall be permissible at the game of craps.

Amended by R.1979 d.273, effective July 18, 1979.

See: 10 N.J.R. 364(b), 11 N.J.R. 421(a).

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

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

(a)7 and 8 deleted, (a)9-20 renumbered as 7-18 without change in text.

Amended by R.1984 d.48, effective March 5, 1984.

See: 15 N.J.R. 1241(a), 16 N.J.R. 433(a).

"Horn High Bet" formalized as separate wager.

Public Notice: Petition for Rulemaking of New Craps Wager "Over 7/Under 7".

See: 18 N.J.R. 1315(b).

Amended by R.1993 d.127, effective March 15, 1993.

See: 25 N.J.R. 63(b), 25 N.J.R. 1230(b).

In (a): Added new paragraph 18.; recodified existing 18-19 as 19-20, with no change in text.

### 19:47-1.3 Making and removal of wagers

(a) Wagers should be made before the dice are thrown but they may be made between the time the dice leave the shooter's hand and the time the dice come to rest provided that they are confirmed orally by the dealer and a boxman.

(b) All wagers at craps shall be made by placing gaming chips, match play coupons (only for Pass or Don't Pass wagers) or plaques on the appropriate areas of the craps layout, except that verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and that such cash is expeditiously converted into gaming chips or plaques in accordance with the regulations governing the acceptance and conversion of such instruments.

(c) A wager made on any bet may be removed or reduced at any time prior to a roll that decides the outcome of such wager except that a Pass Bet and a Come Bet shall not be removed or reduced after a come out point or come point is established with respect to such bet.



(d) A Don't Come Bet and a Don't Pass Bet may be removed or reduced at any time but may not be replaced or increased after such removal or reduction.

(e) All buy and place to win bets, come odds, and hardways shall be inactive on any come out roll unless called "On" by the player and confirmed by the dealer through placement of an "On" marker button on the top of each player's wager. All other wagers shall be considered "On".

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).

Petition for Rulemaking: Making and Removal of Craps Wager.

See: 21 N.J.R. 2408(b).

Amended by R.1990 d.310, effective June 18, 1990.

See: 21 N.J.R. 3869(a), 22 N.J.R. 1946(b).

In (d): deleted phrase "until a new come out roll" qualifying subsection.

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

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

In (f): revised text to clarify minimum and maximum wager notice requirements; added N.J.A.C. reference.

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

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

Simulcasting added.

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.298, effective June 20, 1994.

See: 26 N.J.R. 1441(a), 26 N.J.R. 2594(b).

#### 19:47-1.4 Payout odds

(a) All odds stated on any layout or in any brochure or other publication distributed by a casino licensee shall be stated through use of the word "to" and no odds shall be stated through use of the word "for".

(b) No casino licensee or any employee or agent thereof shall pay off winning wagers at the game of craps at less than the odds listed below. A casino licensee may pay off winning wagers at higher odds than those listed below provided that such odds are uniform within the casino and the casino simulcasting facility.

Wager	Payout Odds
Pass Bet	1 to 1
Don't Pass Bet	1 to 1
Come Bet	1 to 1
Don't Come Bet	1 to 1
Place Bet 4 to Win	9 to 5
Place Bet 5 to Win	7 to 5
Place Bet 6 to Win	7 to 6
Place Bet 8 to Win	7 to 6
Place Bet 9 to Win	7 to 5
Place Bet 10 to Win	9 to 5
Place Bet 4 to Lose	5 to 11
Place Bet 5 to Lose	5 to 8
Place Bet 6 to Lose	4 to 5
Place Bet 8 to Lose	4 to 5
Place Bet 9 to Lose	5 to 8
Place Bet 10 to Lose	5 to 11
Four the Hardway	7 to 1
Six the Hardway	9 to 1
Eight the Hardway	9 to 1
Ten the Hardway	7 to 1
Field Bet	1 to 1 on 3, 4, 9, 10, 11 2 to 1 on 2

Wager	Payout Odds
	2 to 1 on 12
Any Seven	4 to 1
Any Craps	7 to 1
Craps 2	30 to 1
Craps 3	15 to 1
Craps 12	30 to 1
11 in one roll	15 to 1

(c) A Horn Bet and Horn High Bet shall be paid as if they were four separate wagers on 2, 3, 11 and 12.

(d) A Craps-Eleven or C and E bet shall be paid as if one half of the wagered amount had been placed on "Any Craps" and one half on "Eleven," and shall be paid as if two separate wagers were made for the one roll.

(e) No casino licensee or his employees shall accept any wager that because of the amount thereof cannot be paid at the odds permitted by (b), (c) or (d) above.

Amended by R.1979 d.273, effective July 18, 1979.

See: 10 N.J.R. 364(b), 11 N.J.R. 421(a).

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

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

(b): wagers concerning "big six" and "big eight" deleted.

Amended by R.1984 d.48, effective March 5, 1984.

See: 15 N.J.R. 1241(a), 16 N.J.R. 433(a).

"Horn High Bet" added to (c).

Petition for Rulemaking: New craps wager "Over 7/Under 7".

See: 18 N.J.R. 1315(b).

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

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

Simulcasting added.

Amended by R.1993 d.127, effective March 15, 1993.

See: 25 N.J.R. 63(b), 25 N.J.R. 1230(b).

Added new Subsection (d). Recodified existing (d) as (e), revising reference to subsections of rule.

#### 19:47-1.5 True odds on place bets (buy and lay bets); vigorish prohibited

(a) Buy Bets: In addition to the payout odds set forth in N.J.A.C. 19:47-1.4 for place bets to win on 4, 5, 6, 8, 9 and 10, a casino licensee may offer a player the option of receiving true odds on these bets in return for the player paying to the casino licensee, at the time of making the bet, a percentage of the amount wagered which in no event shall exceed five percent of such wager. Under such circumstances, a casino licensee shall conform to the odds listed below in paying off winning wagers on these bets:

Bet	Odds
4 to Win	2 to 1
5 to Win	3 to 2
6 to Win	6 to 5
8 to Win	6 to 5
9 to Win	3 to 2
10 to Win	2 to 1

(b) Lay Bets: In addition to or in lieu of the payout odds set forth in N.J.A.C. 19:47-1.4 for place bets to lose on 4, 5, 6, 8, 9 and 10, a casino licensee may offer a player true odds on these bets in return for the player paying to the casino licensee, at the time of making the bet, a percentage of the amount the player could win on such bet which in no event shall exceed 5 percent of such wager. Under such circumstances, a casino licensee shall conform to the odds listed below in paying off winning wagers on these bets:

Bet	Odds
4 to Lose	1 to 2
5 to Lose	2 to 3
6 to Lose	5 to 6
8 to Lose	5 to 6
9 to Lose	2 to 3
10 to Lose	1 to 2

(c) Except as provided for in subsections (a) and (b) of this section, no casino licensee shall charge any percentage, fee or vigorish to a player in making any wager in the game of craps.

Amended by R.1979 d.273, effective July 18, 1979.  
See: 10 N.J.R. 364(b), 11 N.J.R. 421(a).  
Amended by R.1993 d.37, effective January 19, 1993.  
See: 24 N.J.R. 3695(a), 25 N.J.R. 348(b).  
"Casino" replaced by "casino licensee."  
Administrative Correction.  
See: 26 N.J.R. 4788(a).

**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)**

(a) Whenever a player makes a Pass Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the come out roll, the player shall have the right to make a supplemental wager in support of the Pass Bet which may be limited by the casino licensee to an amount that is equal to the amount of the original Pass Bet. If, in such circumstances, the Pass Bet wins, the original Pass Bet shall be paid at odds of 1 to 1 and the supplemental wager shall be paid at odds of 2 to 1 if the come out point was 4 or 10, 3 to 2 if the come out point was 5 or 9, and 6 to 5 if the come out point was 6 or 8.

(b) Whenever a player makes a Don't Pass Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the come out roll, the player shall have the right to make a supplemental wager in support of the Don't Pass Bet which may be limited by the casino licensee to an amount so calculated as to provide winnings not in excess of the amount originally wagered on the Don't Pass Bet. If, in such circumstances, the Don't Pass Bet wins, the original Don't Pass Bet shall be paid at odds of 1 to 1 and the supplemental wager shall be paid at odds of 1 to 2 if the come out point was 4 or 10, 2 to 3 if the come out point was 5 or 9, and 5 to 6 if the come out point was 6 or 8.

(c) Whenever a player makes a Come Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the roll immediately following placement of such bet, the player shall have the right to make a supplemental wager in support of the Come Bet which may be limited by the casino licensee to an amount that is equal to the amount of the original Come Bet. If, in such circumstances, the Come Bet wins, the original Come Bet shall be paid at odds of 1 to 1 and the supplemental wager shall be paid at odds of 2 to 1 if the come point was 4 or 10, 3 to 2 if the come point was 5 or 9, and 6 to 5 if the come point was 6 or 8.

(d) Whenever a player makes a Don't Come Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the roll immediately following placement of such bet, the player shall have the right to make a supplemental wager in support of the Don't Come Bet which may be limited by the casino licensee to an amount so calculated as to provide winnings not in excess of the amount originally wagered on the Don't Come Bet. If, in such circumstances, the Don't Come Bet wins, the original Don't Come Bet shall be paid at odds of 1 to 1 and the supplemental wager shall be paid at odds of 1 to 2 if the come point was a 4 or 10, 2 to 3 if the come point was 5 or 9, and 5 to 6 if the come point was 6 or 8.

(e) A casino licensee may allow a supplemental wager in support of a Pass or Come Bet in an amount up to 10 times the amount of the original Pass or Come Bet. A casino licensee may allow a supplemental wager in support of a Don't Pass or Don't Come Bet in an amount so calculated as to provide a winning player with winnings not in excess of up to 10 times the amount originally wagered on the Don't Pass or Don't Come Bet. The original Pass, Don't Pass, Come or Don't Come Bet and any supplemental wager allowed pursuant to this subsection shall be paid at the same odds as the original and supplemental wagers are paid under (a) through (d) above.

(f) Notwithstanding (e) above, a casino licensee may accept a supplemental wager that exceeds an amount that is otherwise authorized by this section or posted as the maximum wager permitted pursuant to N.J.A.C. 19:47-8.2 and 8.3 provided that the excess amount of the supplemental wager is necessary to facilitate the payouts permitted by this section.

Amended by R.1982 d.230, effective August 2, 1982.  
See: 14 N.J.R. 382(a), 14 N.J.R. 838(e).

Added (e).

Petition for Rulemaking: Prohibition of inducements to gamble.

See: 20 N.J.R. 211(a).

Experimental 90-day implementation pursuant to N.J.S.A. 5:12-69(e), effective July 23, 1990 (expired October 21, 1990).

See: 22 N.J.R. 2187(b).

Five-times odds at craps test.

Experimental 90-day implementation pursuant to N.J.S.A. 5:12-69(e), effective November 12, 1990 (expired February 10, 1991).

See: 22 N.J.R. 3392(a).

Five-times odds at craps test.

Amended by R.1991 d.73, effective February 19, 1991.

See: 22 N.J.R. 2254(a), 23 N.J.R. 620(a).

Added multiple odds options; revised posting and notification requirements for changes in maximum additional 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): revised text to clarify minimum and maximum wager notice requirements; added N.J.A.C. reference.

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

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

"Casino" replaced by "casino licensee."

Amended by R.1995 d.137, effective March 6, 1995.

See: 26 N.J.R. 4978(b), 27 N.J.R. 936(b).

**19:47-1.7 Dice; retention; selection**

(a) A set of at least five dice conforming to the specifications contained in section 19:46-16 of these regulations shall be present at the craps table during gaming at craps. Control of the dice shall be the responsibility of the stickman at the table who shall retain all dice, except those in active play, in a dice cup at the table.

(b) At the commencement of play, the stickman shall offer the set of dice to the player immediately to the left of the boxman at the table. If such player rejects the dice, the stickman shall offer the dice to each of the other players in turn clockwise around the table until one of the players accepts the dice.

(c) The first player to accept the dice when offered shall become the 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 stickman.

**19:47-1.8 Throw of the dice**

Upon selection of the dice, the shooter shall make a Pass Bet or Don't Pass Bet after which he shall throw the two selected dice so that they leave his hand simultaneously and in a manner calculated to cause them to strike the end of the table farthest from him.

**Case Notes**

"Helicoptering" dice throw impermissible; violation if casino condoned. Div. of Gaming Enforcement v. Matta, 5 N.J.A.R. 439 (1983).

**19:47-1.9 Invalid roll of the dice**

(a) A roll of the dice shall be invalid whenever either or both of the dice go off the table or whenever one die comes to rest on top of the other.

(b) A boxman or stickman, as designated by the casino licensee, shall have the authority to invalidate a roll of the dice by calling "No Roll" for any of the following reasons:

1. The dice do not leave the shooter's hand simultaneously;
2. Either or both of the dice fail to strike an end of the table;
3. Either or both of the dice come to rest on the chips constituting the craps bank of chips located in front of the boxman;
4. Either or both of the dice come to rest in the dice cup in front of the stickman or on one of the rails surrounding the table;
5. The use of a cheating, crooked or fixed device or technique in the roll of the dice; and
6. For any other reason the boxman or stickman, as the case may be, considers the throw to be improper.

(c) The call of "No Roll" by the boxman or stickman under either paragraphs 1, 2 or 6 of subsection (b) of this section shall, whenever possible, be made before both dice come to rest.

(d) A throw of the dice which results in the dice coming into contact with any match play coupons or chips on the table, other than the craps bank of chips located in front of the boxman, shall not be a cause for a call of "No Roll".

Amended by R.1994 d.298, effective June 20, 1994.  
See: 26 N.J.R. 1441(a), 26 N.J.R. 2594(b).

**Case Notes**

Pit boss' authority to invalidate dice roll. Div. of Gaming Enforcement v. Matta, 5 N.J.A.R. 439 (1983).

**19:47-1.10 Point throw; settlement of wagers**

(a) When the dice come to rest from a valid throw, the Stickman shall at once call out the sum of the numbers on the high or uppermost sides of the two dice. Only one face on each dice shall be considered skyward.

1. In the event either or both of the dice do not land flat on the table (for example, one edge of the die is resting cocked on a stack of chips), the side directly opposite the side that is resting on the chips or other object shall be considered uppermost and skyward. If more than one side of a die is resting on a stack of chips or other object, the roll shall be void and the dice shall be re-thrown.

2. In the event of a dispute as to which face is uppermost, the Boxman shall have discretion to determine which face is uppermost or to order the throw be void and the dice be re-thrown.

(b) After calling the throw, the Stickman shall collect the dice and bring them to the center of the table between himself and the Boxman. All wagers decided by that throw shall then be settled, following which the Stickman shall pass the dice to the Shooter for the next throw. When collecting the dice and passing them to the Shooter, the Stickman shall use a stick designed for that purpose.

Amended by R.1983 d.240, effective June 20, 1983.  
See: 15 N.J.R. 242(b), 15 N.J.R. 1041(a).  
Added 1 to (a).

**19:47-1.11 Continuation of shooter as such; selection of new shooter**

(a) It shall be the option of the shooter, after any roll, either to pass the dice or remain the shooter except that:

1. The shooter shall pass the dice upon throwing a loser 7; and
2. The boxman may order the shooter to pass the dice if the shooter unreasonably delays the game, repeatedly makes invalid rolls or violates either the Casino Control Act or the regulations of the Commission.

(b) If a shooter, after making the Come Out Point elects not to place a Pass or Don't Pass Bet, and other wagers remain on the table with respect to Come and/or Don't Come numbers, the stickperson shall offer the dice to the player immediately to the left of the previous shooter, as provided for in (c) below. If there are no other players at the table, or if no other players at the table elect to make a Pass or Don't Pass Bet in order to shoot the dice and continue the game, the previous shooter shall be allowed to shoot the dice without a Pass or Don't Pass Bet only for the purpose of effecting a decision on the remaining Come and/or Don't Come Wagers. The On/Off marker shall be placed on the Don't Pass Line in the Off position in front of the shooter in order to indicate that the shooter is rolling the dice only to effectuate a decision for those wagers remaining on the layout. Once the remaining Come and/or Don't Come Wagers have been decided, or a player wishes to place a Pass or Don't Pass Bet the game shall proceed in accordance with N.J.A.C. 19:47-1.8.

(c) Whenever a voluntary or compulsory relinquishment of the dice occurs by the shooter, the stickman shall offer the complete set of 5 or more dice to the player immediately to the left of the previous shooter and, if he 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 stickman.

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).

## SUBCHAPTER 2. BLACKJACK

### 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 with backs of the same color and design and one additional yellow or green cutting card.

(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 have backs of the same color and design as 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 to the cards used, a separate yellow or green cutting card shall be used in each side of the shoe.

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).

### 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) Except as otherwise provided in these regulations, no wager shall be made, increased or withdrawn after the first card of the respective round has been dealt.

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

(e) After each round of play is complete, the dealer shall collect all losing wagers and pay off all winning wagers. All winning wagers made in accordance with (a) above shall be paid at odds of 1 to 1, with the exception of standard blackjack, which shall be paid at odds of 3 to 2. Notwithstanding any other provision of this subsection, a casino licensee may, in its discretion, offer one or more of the following payout odds for winning wagers made in accordance with (a) above, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3:

1. Three cards consisting of the 6, 7 and 8 of the same suit shall be paid at odds of 2 to 1;

2. Three cards consisting of three 7's of any suit shall be paid at odds of 3 to 2;

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

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

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

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

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

(i) A casino licensee may implement any of the following options at a blackjack table provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3:

1. Persons who have not made a wager on the first round of play may not enter the game on a subsequent round of play until a reshuffle of the cards has occurred;

2. Persons who have not made a wager on the first round of play may be permitted to enter the game, but may be limited to wagering only the minimum limit posted at the table until a reshuffle of the cards has occurred;

3. Persons who, after making a wager on a given round of play, decline to wager on any subsequent round of play may be precluded from placing any further wagers until a reshuffle of the cards has occurred; and



4. Persons who, after making a wager on a given round of play, decline to wager on any subsequent round of play may be permitted to place further wagers, but may be limited to wagering only the minimum limit posted at the table until a reshuffle of the cards has occurred.

(j) If a casino licensee implements any of the options in (i) above, the option shall be uniformly applied to all persons at that table; provided, however that if a casino licensee has implemented either of the options in (i)3 or 4 above, an exception may be made for a person who temporarily leaves the table if, at the time the person leaves, the casino licensee agrees to reserve the person's spot until his or her turn.

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

Amended by R.1979 d.2, effective January 5, 1979.

See: 10 N.J.R. 568(a), 11 N.J.R. 108(c).

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

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

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

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

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

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

Added (j), (k) and (l).

Temporary amendment of rule pursuant to blackjack experiment.

See: 23 N.J.R. 123(b).

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

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

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

Amended by R.1991 d.533, effective November 4, 1991.

See: 23 N.J.R. 28(b), 23 N.J.R. 3355(a).

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

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

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

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

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

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

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

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

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

Simulcasting added.

Administrative Correction to subsection (k).

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

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

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

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

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

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

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

#### 19:47-2.4 Opening of table for gaming

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

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

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

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

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

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

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

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

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

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

Added (d).

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

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

(a) substantially amended.

#### 19:47-2.5 Shuffle and cut of the cards

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

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

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

(d) Once the cutting card has been inserted by the player, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then take the entire stack of cards that was just shuffled and align them along the side of the dealing shoe which has the mark required by N.J.A.C. 19:46-1.19(d)4. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. If the "Bart Carter Shuffle" is utilized, the dealer shall not reinsert the cut card after the stack has been cut by the players.

(e) The player to cut the cards shall be:

1. The first player to the table if the game is just beginning;
2. The player on whose box the cutting card appeared during the last round of play;
3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play.
4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

(f) If the player designated in subsection (e) of this section refuses the cut, the cards shall be offered to each other player moving clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

(g) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 19:47-2.6(l) except that:

1. The casino licensee may determine after each round of play that the cards should be reshuffled;
2. When the "Bart Carter Shuffle" is utilized a reshuffle shall take place after the cards in the discard rack exceed approximately one deck in number.

(h) A casino licensee may submit to the Casino Control Commission for approval proposed shuffle, cut card placement, number of cut cards (to include shuffle techniques without the use of any cut cards), location of where the shuffle takes place, who is responsible for shuffling, shuffling equipment (dealing shoes or other dealing devices) and burn card procedures.

Amended by R.1979 d.2, effective January 5, 1979.

See: 10 N.J.R. 568(a), 11 N.J.R. 108(c).

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

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

Added: "round of play ..." to (a); "Bart Carter Shuffle" to (d); 4 to (e); deleted old and added new text of (a)1; added 2 to (g). Amended by R.1982 d.305, effective September 7, 1982.

See: 14 N.J.R. 559, 14 N.J.R. 991(a).

Administrative Correction to subsection (g).

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

Amended by R.1994 d.265, effective June 6, 1994.

See: 25 N.J.R. 5893(a), 26 N.J.R. 2463(a).

#### Law Review and Journal Commentaries

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

### 19:47-2.6 Procedure for dealing cards

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

(b) Each dealer shall remove cards from the shoe with his left hand, turn them face upwards, and then place them on the appropriate area of the layout with his right hand, except that the dealer has the option to deal hit cards to the first two positions with his/her left hand.

(c) After each full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face downwards and place it in the discard rack which shall be located on the table immediately in front of or to the right of the dealer. Each new dealer who comes to the table shall also burn one card as described herein before the new dealer deals any cards to the players. The burn card shall be disclosed if requested by the player. This procedure shall not be applicable to the "Bart Carter Shuffle".

(d) If a double shoe is utilized, the following procedures shall be used in lieu of those set forth in (c) above.

1. Prior to commencement of each round of play, the dealer shall draw a card from either side of the double shoe. The suit of that card shall determine from which side of the shoe that round of play will be dealt. The casino licensee shall designate that the suits of hearts and diamonds shall correspond to the color of the backs of the cards being dealt from one side of the shoe, and that the suits of spades and clubs shall correspond to the color of the backs of the cards being dealt from the other side of the shoe.

2. A determinant card corresponding to the side of the shoe from which it was drawn shall become the player's first card. A determinant card that does not correspond to the side of the shoe from which it was dealt shall be burned by placing it in a segregated area of the dealing shoe.

(e) At the commencement of each round of play, or immediately after the determinant card has been drawn and either burned or used as the player's first card, the dealer shall, starting on his left and continuing around the table, deal the cards in the following order:

1. One card face upwards to each box on the layout in which a wager is contained;
2. One card face upwards to himself;
3. A second card face upwards to each box in which a wager is contained.

(f) After two cards have been dealt to each player and the appropriate number to the dealer, the dealer shall, beginning from his left, announce the point total of each player. As each player's point total is announced, such player shall indicate whether he wishes to surrender, double down, split pairs, stand or draw as provided for by this chapter.

(g) As each player indicates his decision(s), the dealer shall deal face upwards whatever additional cards are neces-

sary to effectuate such decision consistent with these regulations and shall announce the new point total of such player after each additional card is dealt.

(h) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall deal a second card face upward to himself provided, however, that such card shall not be removed from the dealing shoe until the dealer has first announced "Dealer's Card" which shall be stated by the dealer in a tone of voice calculated to be heard by each person at the table. Any additional cards authorized to be dealt to the hand of the dealer by N.J.A.C. 19:47-2.12(b) shall be dealt face upwards at this time after which the dealer shall announce his total point count. In lieu of the requirements of this paragraph, the procedures set forth in (j) or (k) below may be implemented.

(i) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each player's hand in case of question or dispute. The dealer shall pick up the cards beginning with those of the player to his far right and moving counterclockwise around the table. After all the players' cards have been collected the dealer shall pick up his cards against the bottom of the players' cards and place them in the discard rack or in a segregated area of the double shoe.

(j) In lieu of the procedures set forth in (h) above, a casino licensee may permit a blackjack dealer to deal his or her hole card face downward after a second card and before additional cards are dealt to the players provided that said dealer not look at the face of his or her hole card until after all other cards requested by the players pursuant to those regulations are dealt to them; provided, however, if a casino licensee elects to utilize a card reader device and the dealer's first card is an ace, king, queen, jack or 10 of any suit, the dealer shall determine whether the hole card will give the dealer a blackjack prior to dealing any additional cards to the players at the table, in accordance with procedures approved by the Commission. The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone, including the dealer, at the table. Notwithstanding any other provisions of this subchapter to the contrary, if the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with N.J.A.C. 19:47-2.3 and 2.7.

(k) In lieu of the procedure set forth in (h) above, a casino licensee may permit a blackjack dealer to deal his or her hole card face upward after a second card and before additional cards are dealt to the players, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3. Notwithstanding any other provisions of this subchapter, the following rules shall apply whenever cards used to game at blackjack are dealt in accordance with this subsection:

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

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

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

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

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

(l) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed after which the dealer shall:

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

2. Prepare to shuffle the cards, as follows:

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

- ii. Whenever a double shoe is used, the dealer shall remove the cards remaining in the side of the shoe from which the cutting card was drawn and the cards, if any, that were put in a separate segregated area for the discards from that side of the double shoe, after which the dealer shall place those cards face down in the discard rack in order to ensure that no cards are missing; and then

3. Shuffle the cards. If a double shoe is utilized, the shuffle of the cards shall be limited to the side of the shoe from which the cutting card was drawn.

(m) If the "Bart Carter Shuffle" is utilized and the cards in the discard rack exceed approximately one deck in number, the dealer shall continue dealing the cards until that round of play is completed after which he shall remove the cards from the discard rack and shuffle those cards so that they are randomly intermixed. After the cards taken from the discard rack are shuffled, they shall be split into three separate stacks and each stack shall be inserted into pre-marked locations within the remaining decks contained in the dealing shoe.

(n) No player or spectator shall handle, remove or alter any cards used to game at blackjack except as explicitly permitted by these regulations and no dealer or other casino employee or casino key employee shall permit a player or spectator to engage in such activity.

(o) Each player at the table shall be responsible for correctly computing the point count of his hand and no player shall rely on the point counts required to be announced by the dealer under this section without himself checking the accuracy of such announcement.

Amended by R.1979 d.380, effective September 26, 1979.

See: 11 N.J.R. 420(a), 11 N.J.R. 600(a).

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 on an emergency basis, 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. 534(b), 13 N.J.R. 709(b).

(e): "to surrender" deleted after "whether he wishes".

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 last sentence to (c); added new (d); recodified old (d) as new (e); recodified old (e)-(f) as new (f)-(g); recodified old (g) as new (h); recodified old (h) as new (i); recodified old (i) as new (j); recodified old (j) as new (k) and added last sentence; added new (l) and recodified old (k)-(l) as new (m)-(n).

Amended by R.1989 d.590, effective December 4, 1989.

See: 21 N.J.R. 2441(a), 21 N.J.R. 3788(b).

Deleted at (f) the making of an insurance wager.

Amended by R.1990 d.35, effective January 16, 1990.

See: 21 N.J.R. 3447(a), 22 N.J.R. 249(b).

In (f): added "surrender" to a player's choice of actions.

Amended by R.1991 d.536, effective November 4, 1991.

See: 23 N.J.R. 1782(a), 23 N.J.R. 3353(a).

Added new subsection (k) and recodified existing (k)-(n) as (l)-(o).

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

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

Requirements for card reader added at (j).

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.265, effective June 6, 1994.

See: 25 N.J.R. 5893(a), 26 N.J.R. 2463(a).

### 19:47-2.7 Payment of blackjack

(a) If the first face up card dealt to the dealer is 2, 3, 4, 5, 6, 7, 8, or 9 and a player has blackjack, the dealer shall announce and pay the blackjack at odds of 3 to 2 and shall remove the player's cards before any player receives a third card.

(b) If the first face up card dealt to the dealer is an Ace, King, Queen, Jack or Ten and a player has blackjack, the dealer shall announce the blackjack but shall make no payment nor remove any cards until all other cards are dealt to the players and the dealer receives his second card. If, in such circumstances, the dealer's second card does not give him blackjack, the player having blackjack shall be paid at odds of 3 to 2. If, however, the dealer's second card gives him blackjack, the wager of the player having blackjack shall be void and constitute a stand off.

Amended by R.1979 d.380, effective September 26, 1979.

See: 11 N.J.R. 420(a), 11 N.J.R. 600(a).

### 19:47-2.8 Surrender

(a) After the first two cards are dealt to the player and the player's point total is announced, the player may elect to discontinue play on his hand for that round by surrendering one-half his wager. All decisions to surrender shall be made prior to such player indicating as to whether he wishes to double down, split pairs, stand, and/or draw as provided for in this subchapter.

1. Should the first card dealt to the dealer be other than an ace or 10-value card, the dealer shall immediately collect one-half of the wager and return one-half to the player.

2. Should the first card dealt to the dealer be an ace or 10-value card, the dealer will place the player's wager on top of the player's cards. When the dealer's second card is revealed, the hand will be settled by immediately collecting the entire wager should the dealer have blackjack or collecting one-half of the wager and returning one-half of the wager to the player should the dealer not have blackjack.

(b) If the player has made an insurance wager and then elects to surrender, each wager will be settled separately as provided for above and in accordance with N.J.A.C. 19:47-2.9 and one will have no bearing on the other.

(c) Each casino licensee may, at its discretion, offer its patrons the surrender option authorized in this section, except that when a casino licensee offers the rule variation multiple action blackjack pursuant to N.J.A.C. 19:47-2.18, the surrender option shall not be available. A casino licensee shall not initiate or terminate the use of the surrender option at a table unless the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3.

New Rule, "Surrender," was adopted as R.1990 d.35, effective January 16, 1990.

See: 21 N.J.R. 3447(a), 22 N.J.R. 249(b).

A rule concerning blackjack surrender (originally adopted as R.1978 d.186. See: 10 N.J.R. 177(a), 10 N.J.R. 306(e)) was codified at this section, and was repealed, on an emergency basis, by R.1981 d.301, effective July 23, 1981. See: 13 N.J.R. 629(a). The repeal was readopted by R.1981 d.368, effective September 11, 1981. See: 13 N.J.R. 534(b), 13 N.J.R. 709(b). Prior rulemaking as follows:

Amended by R.1979 d.380, effective September 26, 1979.

See: 11 N.J.R. 420(a), 11 N.J.R. 600(a).

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).

Experimental 90-day implementation pursuant to N.J.S.A. 5:12-69, effective March 15, 1989 (expires June 13, 1989).

See: 21 N.J.R. 640(a).

Notice of Receipt of Petition for Rulemaking concerning the surrender option in the game of blackjack.

See: 23 N.J.R. 912(b).

Amended by R.1991 d.535, effective November 4, 1991.

See: 23 N.J.R. 1783(a), 23 N.J.R. 3354(a).

Revised text in subsection (c) to specify "surrender" options.

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

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

### 19:47-2.9 Insurance wagers

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance bet which shall win if the dealer's second card is a King, Queen, Jack or 10 and shall lose if the dealer's second card is an ace, 2, 3, 4, 5, 6, 7, 8, or 9.

(b) An insurance bet may be made by placing on the insurance line of the layout an amount not more than half the amount staked on the player's initial wager, except that a player may bet an amount in excess of half the initial wager to the next unit that can be wagered in chips, when because of the limitations of the value of chip denominations, half the initial wager cannot be bet. All insurance wagers shall be placed immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table, if a card reader device is not in use and, if a card reader device is in use, prior to the dealer inserting his or her hole card into the card reader device.

(c) All winning insurance wagers shall be paid at odds of 2 to 1.

(d) All losing insurance wagers shall be collected by the dealer immediately after he draws his second face up card or discloses his hole card and before he draws any additional cards.

As amended, R.1979 d.380, effective September 26, 1979.

See: 11 N.J.R. 420(a), 11 N.J.R. 600(a).

Amended by R.1986 d.442, effective October 20, 1986.

See: 18 N.J.R. 1361(a), 18 N.J.R. 3136(a).

Amended (b).

Amended by R.1989 d.590, effective December 4, 1989.

See: 21 N.J.R. 2441(a), 21 N.J.R. 3788(b).

Clarified that an insurance wager must be made prior to any player at the table receiving additional cards.

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.

### 19:47-2.10 Doubling down

(a) Except for Blackjack or a point count of twenty-one in two cards, a player may elect to double down, i.e., make an additional wager not in excess of the amount of his original wager, on the first two cards dealt to him or the first two cards of any split pair on the condition that one and only one additional card shall be dealt to the hand on which he has elected to double down. In such circumstances, the one additional card shall be dealt face upwards and placed sideways on the layout.

(b) If a dealer obtains blackjack after a player doubles down, the dealer shall only collect the amount of the original wager of such player and shall not collect the additional amount wagered in doubling down.

### 19:47-2.11 Splitting pairs

(a) Whenever the initial two cards dealt to a player are identical in value, the player may elect to split the hand into two separate hands provided that he makes a wager on the second hand so formed in an amount equal to his original wager.

(b) When a player splits pairs, the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to any other hand.

(c) After a second card is dealt to a split pair, the dealer shall announce the point total of such hand and the player shall indicate his decision to stand, draw or double down with respect thereto except that:

1. A player may not split pairs again if the second card so dealt is identical in value to a card of the split pair; and

2. A player splitting aces shall have only one card dealt to each ace and may not elect to receive additional cards.

(d) If the dealer obtains blackjack after a player splits pairs, the dealer shall only collect the amount of the original wager of such player and shall not collect the additional amount wagered in splitting pairs.

(e) Notwithstanding the provisions of (c)1 above, a casino licensee may, at its discretion, permit a player to split pairs up to three times (a total of four hands) at a blackjack table with up to six player boxes or twice (a total of three hands) at a blackjack table with seven player boxes if notice of the option is provided as set forth in N.J.A.C. 19:47-8.3, except that this option shall not be available in games in which the rule variation multiple action blackjack is available pursuant to N.J.A.C. 19:47-2.18. If a casino licensee elects to offer the option of splitting pairs more than once, it may, at its discretion, prohibit a player from splitting a pair of aces more than once (a total of two hands) if notice is provided as set forth in N.J.A.C. 19:47-8.3. All other requirements of this section shall apply to each hand which is formed as a result of splitting pairs more than once.

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

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

Amended by R.1991 d.537, effective November 4, 1991.

See: 23 N.J.R. 1783(b), 23 N.J.R. 3354(b).

In (b): revised text regarding rules for splitting pairs.

Added new subsection (e).

Amended by R.1992 d.320, effective August 17, 1992.

See: 24 N.J.R. 1872(a), 24 N.J.R. 2925(c).

Text added to (e) requiring notice prior to limitation on splitting a pair of aces.

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

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



**19:47-2.12 Drawing of additional cards by players and dealers**

(a) A player may elect to draw additional cards whenever his point count total is less than 21 except that:

1. A player having Blackjack or a hard or soft total of 21 may not draw additional cards;
2. A player electing to double down shall draw one and only one additional card;
3. A player splitting aces shall only have one card dealt to each ace and may not elect to receive additional cards.

(b) Except as provided in (c) below, a dealer shall draw additional cards to his hand until he has a hard or soft total of 17, 18, 19, 20 or 21 at which point no additional cards shall be drawn.

(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.

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.

**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.

(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).

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

A casino licensee may permit a player to wager on more than one box at a Blackjack table.

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.

**Law Review and Journal Commentaries**

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

**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 of 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.

(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 accidentally inserts his or her hole card into a card reader device and the value of his or her first card is not an ace, king, queen, jack or 10, all hands shall be called dead, the cards collected and each player's wager returned.

(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.

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).

### 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 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; or

2. A wager on whether the player's initial two cards shall be of the same suit.

(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; or

3. The player's initial two cards shall be the same suit which wager shall win if the initial two cards are of the same suit.

(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. All winning additional wagers shall be paid at the following odds:

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

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

(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).

**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 player's 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.

(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).

#### **19:47-2.19 (Reserved)**

#### **19:47-2.20 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).

### **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 (6) decks of cards and two additional solid yellow or green cutting cards.

(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.

#### 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) 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; provided, however, that 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. 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 a 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.

(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.

Amended by R.1989 d.97, effective February 21, 1989.  
See: 20 N.J.R. 2647(b), 21 N.J.R. 460(a).

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

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

#### 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 floor-person".

### 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 dealers shall shuffle the cards so that they are randomly intermixed.

(b) After the cards have been shuffled, the dealer shall lace approximately one deck of cards so that they are evenly dispersed into the remaining stack. After lacing the cards, the dealer calling the game shall, if the casino licensee elects this option, shuffle some or all of the cards again. After 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 the table, shall offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer shall cut the cards. A casino licensee shall indicate in its internal controls submission whether it has elected to reshuffle the cards after they have been laced.

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

(d) 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.

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

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

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

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

Petition for Rulemaking: To eliminate the lacing of the cards from the shuffle and cut procedures required in Baccarat-Punto Banco and minibaccarat.

See: 17 N.J.R. 1750(c).

Amended by R.1994 d.283, effective June 6, 1994.

See: 26 N.J.R. 1210(a), 26 N.J.R. 2477(a).

### 19:47-3.6 Dealing shoe; selection of player to deal cards

(a) All cards used to game at Baccarat-Punto Banco shall be of backs of the same color and design and shall be dealt from a dealing shoe specifically designed for such purpose.

(b) At the commencement of play, the dealer calling the game shall offer the shoe to the participant in seat number one at the table. If such participant rejects the shoe or if there is no one in seat number one, the dealer shall offer the shoe to each of the other participants in turn counter-clockwise around the table until one of the participants accepts it.

(c) The participant to accept the shoe (hereinafter called the "curator") shall be responsible for dealing the cards in accordance with these regulations and the instructions of the dealer calling the game.

### 19:47-3.7 Hands of player and banker; procedure for dealing initial two cards to each hand

(a) There shall be two hands dealt in the game of Baccarat-Punto Banco, one of which shall be denominated the "Player's Hand" and the other denominated the "Banker's Hand".

(b) At the commencement of each round of play, the dealer calling the game shall announce "No More Bets" after which he shall instruct the curator to commence dealing the cards by announcing "Cards".

(c) The curator shall deal an initial four cards from the shoe. The first and third card dealt shall constitute the first and second cards of the "Player's Hand". The second and fourth card dealt shall constitute the first and second cards of the "Banker's Hand". After the cards are dealt to each hand, the dealer calling the game shall place them face upwards in front of himself.

### 19:47-3.8 Procedure for dealing of additional cards

(a) After the initial four cards have been dealt, the dealer calling the game shall announce the Point Count of the "Player's Hand". After the dealer calling the game takes and positions the cards of the "Banker's Hand" in front of him, the dealer calling the game shall announce the Point Count of the "Banker's Hand".

(b) Following the announcement of the Point Counts of each hand, the dealer calling the game shall instruct the curator whether to deal a third card to each hand which instructions shall be in conformity with the requirements of section 9 of this subchapter.

(c) Any third card required to be dealt by the dealer's instructions shall first be dealt face upwards to the "Player's Hand" and then to the "Banker's Hand" by the curator.

(d) In no event shall more than one additional card be dealt to either hand.

(e) Whenever the cutting card appears during play, the cutting card will be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game shall announce "last hand". At the completion of one more hand, no more cards will be dealt until the reshuffle occurs.

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

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

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

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

### 19:47-3.9 Rules for determining whether third card shall be dealt

(a) If the Point Count of either the "Player's Hand" or the "Banker's Hand" after the initial two cards are dealt to each is an 8 or 9 (which shall be called a "natural") no more cards shall be dealt to either hand.

(b) If the Point Count of the "Banker's Hand" on the first two cards is 0 to 7 inclusive, the "Player's Hand" shall draw (i.e. take a third card) or stay (i.e. not take a third card) in accordance with the requirements of Table 1 of this subsection.

TABLE 1

Player Having	THIRD CARD DETERMINATION
0 to 5	Draws
6 to 9	Stays

(c) The "Banker's Hand" shall draw (i.e. take a third card) or stay (i.e. not take a third card) in accordance with the requirements of Table 2 of this subsection.

TABLE 2

		Third Card Drawn by Player's Hand										
If No Third Card Drawn		0	1	2	3	4	5	6	7	8	9	
0 (Point Count of Broker's Hand)												
BANKER'S HAND DRAWS												
1												
2												
3	D	D	D	D	D	D	D	D	D	S	D	
4	D	S	S	D	D	D	D	D	D	S	S	
5	D	S	S	S	S	D	D	D	D	S	S	
6	S	S	S	S	S	S	D	D	D	S	S	
7												
8												
BANKER'S HAND STAYS												
9												

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

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

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

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

### 19:47-3.10 Announcement of result of round; payment and collection of wagers

(a) After each hand has received all the cards to which it is entitled pursuant to N.J.A.C. 19:47-3.7, 3.8 and 3.9, the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce "Tie Hand."

(b) After the result of the round is announced, the dealer or dealers responsible for the wagers on the table shall first collect each losing wager. Thereafter, the dealer or dealers shall, in accordance with one of the following procedures, pay each winning wager and collect or mark any vigorish or commission owed pursuant to N.J.A.C. 19:47-3.3.

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

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

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

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

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

1. The same procedure shall be used for all punto banco tables located within the same gaming pit; and
2. The Commission and the casino licensee's surveillance department shall be notified, in writing, at least 30 minutes prior to the implementation of or a change in the particular procedure to be used at a table or gaming pit.

Amended by R.1995 d.309, effective June 19, 1995.  
See: 27 N.J.R. 1174(a), 27 N.J.R. 2461(a).

#### **19:47-3.11 Continuation of curator as such; selection of new curator**

(a) It shall be the option of the curator, after any round of play, either to pass the shoe or remain as curator except that:

1. The curator shall pass the shoe whenever the banker's hand loses; and
2. The dealer or floorman assigned to the table may order the curator to pass the shoe if the curator unreasonably delays the game, repeatedly makes invalid deals or violates either the Casino Control Act or the regulations of the Commission.

(b) Whenever a voluntary or compulsory relinquishment of the shoe occurs, the dealer shall offer the shoe to the participant immediately to the right of the previous curator and, if he does not accept it or there is no participant in that position, the dealer shall offer the shoe to each of the other participants in turn counterclockwise around the table. The first to accept the shoe when offered shall become the new curator.

#### **19:47-3.12 Irregularities**

(a) A third card dealt to the "Player's Hand" when no third card is authorized by these regulations shall become the third card of the "Banker's Hand" if the "Banker's Hand" is obliged to draw by Table 2 of section 9 of this subchapter. If, in such circumstances, the "Banker's Hand" is required to stay, the card dealt in error shall become the first card of the next hand unless it has been disclosed. In such case, the disclosed card and an additional number of cards equal to the amount on this card shall be drawn face upwards from the shoe and placed in the discard bucket.

(b) A card drawn in excess from the shoe if not disclosed shall be used as the first card of the next hand of play. If the card has been disclosed, a burn card procedure as described in (a) above, shall be implemented.

(c) All cards found face upwards in the shoe shall not be used in the game and shall be placed in the discard bucket, along with an additional amount of cards, drawn face upwards, which agrees with the number on the cards found face upwards in the shoe.

(d) If there are insufficient cards remaining in the shoe to complete a round of play, that round shall be void and a new round shall commence after the entire set of cards are reshuffled and placed in the shoe.

As amended, R.1980 d.132, eff. March 31, 1980.  
See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).  
As amended, R.1980 d.186, eff. April 29, 1980.  
See: 12 N.J.R. 357(a).

### **SUBCHAPTER 4. BACCARAT-CHEMIN DE FER**

#### **19:47-4.1 Cards: number of decks; value; point count of hand**

(a) Baccarat-Chemin de Fer shall be played with at least six decks of cards having backs of the same color and design and two additional yellow or green cutting cards.

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

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

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

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

#### **19:47-4.2 (Reserved)**

Amended by R.1991 d.551, effective November 4, 1991.  
See: 23 N.J.R. 1784(b), 23 N.J.R. 3350(a).  
Added reference to N.J.A.C. 19:47-8.3 regarding wager requirements.  
Repealed by R.1993 d.630, effective December 6, 1993.

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

#### 19:47-4.3 Opening of table for gaming

(a) After receiving the six or more decks of cards at the table, the dealer calling the game shall sort and inspect the cards in accordance with N.J.A.C. 19:47-1.18(f).

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

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

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

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

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

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

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

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

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

Deleted "unit" and substituted "suit".

#### 19:47-4.4 Shuffle and cut of the cards

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

(b) After the cards have been shuffled, the dealer shall lace approximately one deck of cards so that they are evenly dispersed into the remaining stack. After lacing the cards, the dealer calling the game shall, if the casino licensee elects this option, shuffle some or all of the cards again. After 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 participant seated to the left of the participant responsible for dealing the cards, and working clockwise around the table, shall offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer shall cut the cards. A casino licensee shall indicate in its internal controls submission whether it has elected to reshuffle the cards after they have been laced.

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

(d) 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.

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

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

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

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

Amended by R.1994 d.283, effective June 6, 1994.

See: 26 N.J.R. 1210(a), 26 N.J.R. 2477(a).

#### 19:47-4.5 Dealing shoe; selection of banker

(a) All cards used to game at Baccarat-Chemin de Fer shall be dealt from a dealing shoe specifically designed for such purpose.

(b) After the cards have been shuffled and placed in the shoe, the dealer calling the game shall offer the shoe to the participants to be dealt. The participant offering to wager the highest amount on the first hand shall become the "Banker" and shall be responsible for dealing the cards from the shoe in accordance with these regulations and the instructions of the dealer calling the game. If two or more participants offer to wager an equal amount on the first hand, the participant making such wager that is closest to the dealer moving counterclockwise around the table shall become the "Banker".

#### 19:47-4.6 Wagers placed by banker

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

1. Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";
2. Lose if the "Banker's Hand" has a Point Count lower than that of the "Player's Hand";
3. Be void if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal.

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

he continues as the Banker) must be at least \$2,000 but not more than \$4,000.

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

As amended, R.1980 d.132, effective March 31, 1980.  
See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).  
As amended, R.1980 d.186, effective April 29, 1980.  
See: 12 N.J.R. 357(a).

#### 19:47-4.7 Wagers made against banker

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

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

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

(d) If the options granted by subsections (b) and (c) of this section are not exercised, each participant, beginning with the one seated to the immediate right of the Banker and moving counterclockwise around the table, shall have the right to make a wager against a part of the wager made by the Banker. Such wagers shall be accepted until the amount of the partial wagers, taken in the aggregate, equals the amount of the wager made by the Banker or until the dealer announces "No More Bets".

(e) No wager at Baccarat-Chemin de Fer shall be made, increased or withdrawn after the dealer has announced "No More Bets" except that the Banker shall withdraw any part of his initial wager that was not covered by the wagers of the other participants.

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

(g) The wager(s) placed by the participants shall:

1. Win if the "Player's Hand" has a Point Count higher than that of the "Banker's Hand";
2. Lose if the "Player's Hand" has a Point Count lower than that of the "Banker's Hand";
3. Be void if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal.

As amended, R.1980 d.132, eff. March 31, 1980.  
See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).  
As amended, R.1980 d.186, eff. April 29, 1980.  
See: 12 N.J.R. 357(a).

#### 19:47-4.8 Hands of player and banker; persons controlling each hand; procedure for dealing initial two cards to each hand

(a) There shall be two hands dealt in the game of Baccarat-Chemin de Fer, one of which shall be denominated the "Player's Hand" and the other denominated the "Banker's Hand".

(b) The participant selected as the Banker shall have exclusive control of the "Banker's Hand" and shall make all decisions permitted by these regulations with respect to such hand.

(c) Exclusive control of the "Player's Hand" and the right to make all decisions permitted by these regulations with respect to such hand shall reside in the participant who made a wager in accordance with subsections 7(b) or 7(c) of this subchapter. If no such wager has been made, this right shall reside in the participant making the highest wager against the banker. If two or more equally high wagers have been made, this right shall reside in the participant making such wager that is nearest to the Banker moving counterclockwise around the table. The participant possessing exclusive control of the "Player's Hand" under this subsection shall hereinafter be referred to as the "Dominant Player".

(d) After the dealer announces "Cards", the Banker shall deal an initial four cards from the shoe. The first and third card dealt shall be placed face downwards in front of the Dominant Player and shall constitute the first and second card of the "Player's Hand". The second and fourth card dealt shall be placed face downward in front of the Banker and shall constitute the first and second card of the "Banker's Hand".



**19:47-4.9 Procedure for dealing of additional cards**

(a) After initial four cards have been dealt, the Dominant Player shall look at the two cards dealt to the "Player's Hand" without disclosing them to the Banker. If the Point Count of the "Player's Hand" is:

1. A zero, one, two, three or four, the Dominant Player shall request one additional card by announcing "Card";

2. A five, the Dominant Player shall exercise the option of requesting one additional card by announcing "Card" or not requesting one additional card by announcing "Stay";

3. A six or seven, the Dominant Player shall not draw an additional card and shall announce "Stay";

4. An eight or nine, the Dominant Player shall announce "Natural" and all cards in both hands shall be turned immediately face upwards with no additional cards being dealt to either hand.

(b) If the Dominant Player has announced "Card" in accordance with subsection (a) of this section, an additional card shall not be dealt to the "Player's Hand" until the Banker first looks at the two cards dealt to the "Banker's Hand". If the Point Count of the "Banker's Hand" is 8 or 9, the Banker shall announce "Natural" and all cards in both hands shall be turned immediately face upwards with no additional cards being dealt to either hand. If the Point Count of the "Banker's Hand" is less than 8, the Banker shall announce "Under Eight" and shall deal a third card face upwards to the "Player's Hand" in accordance with the request of the Dominant Player.

(c) After the "Player's Hand" stays or receives a third card in accordance with the above subsections, the Banker shall turn the cards in the "Banker's Hand" face upwards on the table and shall deal or not deal a third card to the "Banker's Hand" in accordance with the requirements of Table 3 of this subsection.

TABLE 3  
Value of Third Card  
Drawn by Player's Hand

If No 3rd Card	0	1	2	3	4	5	6	7	8	9
0 (Point Count of Banker's Hand After First Two Cards)										
1										
2										
3	D	D	D	D	D	D	D	D	S	Op.
4	D	S	S	D	D	D	D	D	S	S
5	D	S	S	S	S	Op.	D	D	S	S
6	S	S	S	S	S	S	D	D	S	S
7										
8										
9										

BANKER'S HAND STAYS

(d) The first vertical column in Table 3 labeled "Point Count of Banker's Hand" shall refer to the Point Count of

the "Banker's Hand" after the first two cards have been dealt to it.

(e) The first horizontal column at the top of Table 3 labeled "Third Card Drawn by Player's Hand" shall refer to the value of the third card drawn by the "Player's Hand" as distinguished from the Point Count of the "Player's Hand".

(f) As used in Table 3, the letter "D" shall mean that the "Banker's Hand" must draw a third card, the letter "S" shall mean that the "Banker's Hand" shall stay (i.e., not draw a third card) and the abbreviation "Op." shall mean that the Banker may draw a third card or stay within his discretion.

(g) The method of using Table 3 shall be to find the Point Count of the "Banker's Hand" in the first vertical column and trace that horizontally across the table until it intersects the third card drawn by the "Player's Hand". The box at which such intersection takes place will show whether the "Banker's Hand" shall draw a third card or stay. For example, if the Point Count of the "Banker's Hand" after two cards is 3 and the value of the third card drawn by the "Player's Hand" is 9, Table 3 shows that the Banker has the option of drawing a third card or staying.

(h) Any announcement required to be made by the Dominant Player or Banker by this section shall be immediately repeated by the dealer at the table to assure the clarity and understanding of such statements.

**19:47-4.10 Announcement of result of round; payment and collection of wagers; payout odds; vigorish**

(a) After each hand has received all the cards it is entitled to by these regulations, the dealer calling the game shall announce the Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce "Stand Off" or "Tie Hand".

(b) After the result of the round is announced, the dealer or dealers responsible for the wagers at the table shall collect and pay off the wagers made. Winning wagers made against the "Banker's Hand" shall be paid off from the amount wagered by the Banker at odds of 1 to 1. A winning wager made by the Banker shall be paid off at odds of 1 to 1 from the amount(s) wagered by the other participants.

(c) As its fee in housing the game, the casino licensee shall extract a commission known as "vigorish" from the amount won by the Banker on each round of play, in an amount equal to, in the casino licensee's discretion, either four or five percent of the amount won; provided, however, that 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. Such vigorish shall be collected immediately after each round won by the Banker.

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

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

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

Revised (c); added new (d), codified the practice of charging either a four or five percent vigorish.

#### **19:47-4.11 Continuation of banker as such; selection of new banker**

(a) It shall be the option of the Banker, after any round of play, either to pass the shoe or remain as Banker except that:

1. The Banker shall pass the shoe whenever the "Banker's Hand" loses; and

2. The dealer or floorman assigned to the table may order the Banker to pass the shoe if the Banker unreasonably delays the game, repeatedly makes invalid deals or violates either the Casino Control Act or the regulations of the Commission.

(b) Whenever a mandatory relinquishment of the Bank occurs, it shall be offered to the seated participant to the right of the previous Banker and then to each other seated participant, moving counterclockwise around the table, until a participant accepts it and becomes the new Banker.

(c) Whenever a voluntary relinquishment of the Bank occurs, each seated participant shall be offered it, beginning with the participant to the right of the previous Banker and moving counterclockwise around the table. The first participant willing to accept the Bank and to wager an amount on the next hand equal to, but not more than twice, the amount of the previous Banker's last wager, shall become the next Banker. If no participant offers to meet this condition, the participant offering to wager the highest amount on the next hand shall become the new Banker provided however that the participant who passed the Bank shall not be permitted to take part in the first round of such bidding.

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

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

#### **19:47-4.12 Irregularities**

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

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

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

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

(e) A card dealt face upwards to the Dominant Player after he has said "Stay" shall become the Banker's card in the event the Banker is obliged to draw or has the option of drawing a third card in accordance with these regulations. If the Banker is required to stay under these regulations, the card dealt in excess and an additional number of cards equal to the amount on the card drawn in error shall be drawn face upwards from the shoe and placed in the discard bucket at the table.

(f) A card dealt face upwards to the Dominant Player after he has said "Stay" and the dealer has mistakenly said "Card" shall become the Banker's card in the event the Banker is obligated to draw a third card under these regulations. If the Banker is not obligated to draw a third card, the card dealt in excess and an additional number of cards equal to the amount on the card drawn in error shall be drawn face upwards from the shoe and placed in the discard bucket at the table.

(g) There shall be no penalty for a card drawn in excess from the shoe if it remains undisclosed. A card so drawn shall be used as the first card of the next hand providing that the cutting card has not been exposed in the shoe or drawn therefrom. In the course of play, cards once drawn from the shoe shall not be replaced.

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

(i) Cards found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard bucket, along with an additional amount of cards, drawn face upwards, which agrees with the number on the cards found face upwards in the shoe. The last hand of a shoe shall be void when a card of that hand is found face upwards in the shoe.

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

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

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

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

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

## SUBCHAPTER 5. ROULETTE AND BIG SIX WHEELS

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

(a) All wagers at roulette shall be made by placing gaming chips or plaques on the appropriate areas of the roulette layout, except that verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and that the cash is expeditiously converted into gaming chips or plaques in accordance with the regulations governing the acceptance and conversion of such instruments.

(b) No person at a roulette table shall be issued or permitted to game with non-value chips that are identical in color and design to value chips or to non-value chips being used by another person at that same table.

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

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

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

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

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

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

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

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

3. "Three numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of three numbers in a single row on the roulette layout selected by the player. The player shall select a row of numbers by placing a wager on the outside line of the box on the roulette layout that contains the first number in the selected row.

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

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

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

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

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

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

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

9. "Red" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to a number with a red background on the roulette wheel. The player shall bet on "red" by placing a wager within the red box on the roulette layout used for such wagers.

10. "Black" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to a number with a black background on the roulette wheel. The player shall bet on "black" by placing a wager within the black box on the roulette layout used for such wagers.

11. "Odd" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to an odd number. The player shall bet on "odd" by placing a wager within the box on the roulette layout that is labeled "Odd".

12. "Even" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to an even number. The player shall bet on "even" by placing a wager within the box on the roulette layout that is labeled "Even".

13. "1 to 18" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 18 consecutive numbers from "1" through "18". The player shall bet on "1 to 18" by placing a wager within the box on the roulette layout that is labeled "1 to 18".

14. "19 to 36" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 18 consecutive numbers from "19" through "36". The player shall bet on "19 to 36" by placing a wager within the box on the roulette layout that is labeled "19 to 36".

(f) Notwithstanding (e) above, a casino licensee may, in its discretion, offer to every player at a roulette table the option to make a "seven numbers" wager. "Seven numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of the numbers "10", "11", "12", "13", "14", "15" or "33".

1. Any casino licensee offering the "seven numbers" option shall use a roulette table layout approved by the Commission.

2. The player shall bet on "seven numbers" by placing a wager within the area on the roulette layout that is designated for such wager.

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).

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

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

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

Simulcasting added.

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.1995 d.167, effective March 20, 1995.

See: 27 N.J.R. 57(b), 27 N.J.R. 1202(a).

#### 19:47-5.2 Roulette: payout odds

(a) No casino licensee, its employees or agents shall pay off winning wagers at the game of roulette at less than the odds listed below:

Bets	Payout Odds
Straight	35 to 1
Split	17 to 1
Three Numbers	11 to 1
Four Numbers	8 to 1
First Five Numbers	6 to 1
Six Numbers	5 to 1
Seven Numbers	4 to 1
Column	2 to 1
Dozen	2 to 1
Red	1 to 1
Black	1 to 1
Odd	1 to 1
Even	1 to 1
1 to 18	1 to 1
19 to 36	1 to 1

(b) When roulette is played on a double zero wheel and the roulette ball comes to rest in a compartment marked zero (0) or double zero (00), wagers on red, black, odd, even, 1 to 18, and 19 to 36 shall not be lost but each player having such a wager shall surrender half the amount on such bet and remove the remaining half. Each casino licensee offering double zero roulette shall provide notice of this rule pursuant to N.J.A.C. 19:47-8.3.

(c) When roulette is played on a single zero wheel and the roulette ball comes to rest in a compartment marked zero (0), wagers on red, black, odd, even, 1 to 18, and 19 to 36 shall be lost.

(d) When roulette is played on a double zero wheel being used as a single zero roulette wheel, as provided in N.J.A.C. 19:46-1.7(c):

1. Notice shall be provided, in accordance with N.J.A.C. 19:47-8.3;
2. The dealer shall announce "no spin," declare the spin void and respin the wheel if the roulette ball comes to rest in a compartment marked double zero (00); and
3. Wagers on red, black, odd, even, 1 to 18 and 19 to 36 shall be lost if the roulette ball comes to rest in a compartment marked zero (0).

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

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

(b): "When roulette is played on a double zero wheel and" added; "choose one of the following options" deleted. (b)1: recodified as part of (b) and "; or" deleted. (b)2 deleted. (c) added.

Amended by R.1992 d.452, effective November 16, 1992.

See: 24 N.J.R. 3033(a), 24 N.J.R. 4279(a).

Added (d).

Amended by R.1994 d.265, effective June 6, 1994.

See: 25 N.J.R. 5893(a), 26 N.J.R. 2463(a).

Amended by R.1995 d.167, effective March 20, 1995.

See: 27 N.J.R. 57(b), 27 N.J.R. 1202(a).

#### 19:47-5.3 Roulette: rotation of wheel and ball

(a) The roulette ball shall be spun by the dealer in a direction opposite to the rotation of the wheel and shall complete at least four revolutions around the track of the wheel to constitute a valid spin.

(b) While the ball is still rotating in the track around the wheel, the dealer shall call "No More Bets".

(c) Upon the ball coming to rest in a compartment, the dealer shall announce the number of such compartment and shall place a point marker to be known as a "crown" or "dolly" on that number on the roulette layout.

(d) If a casino licensee offers the "five adjacent numbers" wagering option authorized by N.J.A.C. 19:47-5.1, the dealer shall then move one-fifth of each winning "five adjacent numbers" wager from the roulette wheel replica on the layout to the box on the main roulette layout that contains the single number corresponding to the compartment in which the roulette ball came to rest.

(e) After placing the crown on the layout and, if applicable, complying with the provisions of (d) above, the dealer shall first collect all losing wagers and then payoff all winning wagers.

Amended by R.1995 d.167, effective March 20, 1995.

See: 27 N.J.R. 57(b), 27 N.J.R. 1202(a).

#### 19:47-5.4 Roulette: irregularities

(a) If the ball is spun in the same direction as the wheel, the dealer shall announce "No Spin" and shall attempt to remove the roulette ball from the wheel prior to its coming to rest in one of the compartments.

(b) If the roulette ball does not complete four revolutions around the track of the wheel, the dealer shall announce "No Spin" and shall attempt to remove the ball from the wheel prior to its coming to rest in one of the compartments.

(c) If a foreign object enters the wheel prior to the ball coming to rest, the dealer shall announce "No Spin" and shall attempt to remove the ball from the wheel prior to its coming to rest in one of the compartments.

Amended by R.1995 d.167, effective March 20, 1995.

See: 27 N.J.R. 57(b), 27 N.J.R. 1202(a).

#### 19:47-5.5 Big Six Wheel; payout odds

(a) No casino licensee, his employees or agents shall pay off winning wagers made at Big Six at less than the odds listed below.

Bet On	Payout Odds
\$ 1 Insignia	1 to 1
\$ 2 Insignia	2 to 1
\$ 5 Insignia	5 to 1
\$10 Insignia	10 to 1
\$20 Insignia	20 to 1
Joker	45 to 1
Flag	45 to 1

Amended by R.1979 d.429, eff. October 18, 1979.

See: 11 N.J.R. 478(a), 11 N.J.R. 600(b).

#### 19:47-5.6 Big Six Wheel; wagers and rotation of the wheel

(a) Prior to the spin of the wheel, the dealer shall call "No More Bets".

(b) The Big Six Wheel shall be spun by the dealer in either direction and shall complete at least three revolutions to constitute a valid spin.

(c) If the clapper comes to rest between two numbers upon completion of the spin of the Big Six Wheel, the casino licensee has the option to do one of the following:

1. Declare the winning number to be that number previously passed; or
2. Declare the spin void and re-spin the wheel.

(d) Upon a casino licensee choosing one of the options as outlined in (d) above, it shall conspicuously post a sign at each table stating which option is in effect.

(e) Upon completion of the spin, the dealer shall first collect all losing wagers and then pay off all winning wagers.

Public Notice: Petition for Rulemaking.

See: 18 N.J.R. 1206(a).

Amended by R.1989 d.232, effective May 1, 1989.

See: 21 N.J.R. 131(a), 21 N.J.R. 1156(a).

Replaced section title "minimum and maximum wagers" with "wagers and rotation of the wheel."

Added (b)-(f) providing specific guidelines for licensees and dealers regarding game rules for the Big Six Wheel.

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

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

In (a): revised text to include reference to N.J.A.C. 19:47-8.3 regarding wager requirements.

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

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

Simulcast provisions added.

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

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

#### 19:47-5.7 (Reserved)

### SUBCHAPTER 6. RED DOG

#### 19:47-6.1 Cards; number of decks; value of cards; dealing shoe

(a) Red dog shall be played with at least one deck of cards with backs of the same color and design and two additional solid yellow or green cutting cards.

(b) The "value" (from lowest to highest) of the cards in each deck shall be as follows:

1. Any card from 2 to 10 shall have its face value;
2. Any jack shall have a value of 11;
3. Any queen shall have a value of 12;
4. Any king shall have a value of 13; and
5. Any ace shall have a value of 14.

(c) All cards used to game at red dog shall be dealt from a dealing shoe specifically designed for such purpose and located on the table to the left of the dealer.

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

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

#### 19:47-6.2 Opening of the table for gaming

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

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

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

#### 19:47-6.3 Shuffle and cut of the cards

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

(b) After the cards have been shuffled, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player at the farthest point to the right of the dealer; provided, however, if the game is just beginning, the cards shall be offered to the first player at the table. If the first player offered the cards refuses the cut, the cards shall be offered to each other player moving clockwise around the table until a player accepts the cut. If no player accepts cut, the dealer shall cut the cards.

(c) The person making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take all the cards in front of the cutting card and place them on the back of the stack. The dealer shall then insert the cutting card in a position approximately one-quarter of the way from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

#### 19:47-6.4 Procedures for dealing cards

(a) After each full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face down and place it in the discard rack which shall be located on the table immediately in front of or to the right of the dealer. Each new dealer who comes to the table shall also discard ("burn") one card as described herein before the new dealer deals any card in a round of play. The burn card shall be disclosed if requested by a player.

(b) The dealer shall remove a card from the shoe with his or her left hand, turn it face up, and then place it on the appropriate area of the layout with his or her right hand.

#### 19:47-6.5 Procedures for each round of play; wagers; payouts

(a) Except as otherwise provided in this section, all wagers shall be made prior to the first card being dealt for each round of play.

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



(c) To begin each round of play, the dealer shall place the first card, face up, on the box farthest to the dealer's left. The dealer shall then place the second card, face up, on the box farthest to the dealer's right.

(d) Once the first card of each round has been removed from the shoe by the dealer, no participant in the game shall handle, remove or alter any wager until a decision has been rendered and implemented with respect to that wager.

(e) If the initial two cards dealt have values that are consecutive, the dealer shall announce "The cards are consecutive—tie hand," all wagers shall be void and the round of play shall be concluded.

(f) If the initial two cards dealt are of identical value, the dealer shall announce "We have a pair" and shall immediately draw a third card and place it face up in the middle box.

1. If the third card dealt is identical in value to the initial two cards, the dealer shall announce "Three of a kind," the players shall win and all wagers shall be paid at odds of 11 to one.

2. If the third card dealt is not identical in value to the initial two cards, the dealer shall announce "No three of a kind—tie hand," all wagers shall be void and the round of play shall be concluded.

(g) If the initial two cards dealt are neither consecutive nor a pair, the dealer shall announce the "spread" and place a marker on the corresponding spread on the layout. The spread for each round of play shall be a number from one to 11 inclusive and shall be determined by the number of cards whose value can fall between the values of the initial two cards dealt. Examples of this rule are as follows:

1. If the initial two cards dealt are a 4 and a 7, then the spread shall be two (that is, two cards, the 5 and 6, have a value that falls between 4 and 7);

2. If the initial two cards dealt are a 9 and a king, then the spread shall be three (that is, three cards, the 10, jack and queen, have a value that falls between the 9 and king).

(h) If there is a spread after the initial two cards are dealt, a player shall have the option to make a raise wager in support of the player's original wager by placing on the designated raise area of the layout an amount not in excess of the player's original wager. All raise wagers shall be made immediately after the initial two cards have been dealt and prior to the third card being dealt.

(i) After all raise wagers have been made and prior to dealing the third card, the dealer shall announce "Raises closed." The dealer shall then draw a third card, place it face up on the box between the initial two cards and announce the value of the third card. Thereafter, the

dealer shall first collect all losing wagers or pay all winning wagers as follows:

1. The player shall win if the value of the third card dealt is between the values of the initial two cards dealt and shall lose if the value of the third card dealt is not between the values of the initial two cards dealt;

2. All winning wagers and raise wagers shall be paid at payout odds determined by the spread for that round of play, as listed below:

Spread	Payout Odds
1	5 to 1
2	4 to 1
3	2 to 1
4 through 11	1 to 1

3. A casino licensee may, in its discretion, offer to all patrons at a red dog table higher payout odds than those listed in (i)2 above, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to any decrease in the payout odds. In no event may a casino licensee decrease the payout odds below those required by (i)2 above.

(j) At the conclusion of each round of play, all cards on the layout shall be picked up by the dealer and placed in the discard rack in order and in such a way that they can be readily arranged to reconstruct the hand in case of a question or dispute.

(k) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed. The dealer shall then reshuffle the cards in accordance with N.J.A.C. 19:47-6.3.

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

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

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

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

#### 19:47-6.6 (Reserved)

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

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

#### 19:47-6.7 Irregularities

(a) A card found face up in the shoe shall not be used in the game and shall be placed in the discard rack.

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

(c) If a third card is drawn and exposed to the players prior to the dealer announcing "Raises closed," the card shall be discarded and each player shall be given the option of playing out the round or voiding the round of play. Prior to dealing another third card, the dealer shall return the original wager and any raise wager to each player who has chosen to void the round of play.

**19:47-6.8 A player wagering on more than one betting area**

A casino licensee may permit a player to wager on more than one betting area at a red dog table.

**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 solid yellow or green cutting cards.

(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.

**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) A winning wager made on the "Banker's Hand" shall be paid off by a casino licensee at odds of 1 to 1. Except as otherwise provided in (d) below, 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; provided, however, that when collecting the vigorish, the casino licensee may round off the vigorish to five cents or the next highest multiple of five cents. 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.

(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.

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).

#### 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 dealer shall lace approximately one deck of cards so that they are evenly dispersed into the remaining stack. After lacing the cards, the dealer calling the game shall, if the casino licensee elects this option, shuffle some or all of the cards again. After 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 and, working clockwise around the table, shall offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer shall cut the cards. A casino licensee shall indicate in its internal controls submission whether it has elected to reshuffle the cards after they have been laced.

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

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

Petition for Rulemaking: To eliminate the lacing of the cards from the shuffle and cut procedures required in baccarat, punto banco and minibaccarat.

See: 17 N.J.R. 1750(c).

Amended by R.1994 d.283, effective June 6, 1994.

See: 26 N.J.R. 1210(a), 26 N.J.R. 2477(a).

#### 19:47-7.6 Dealing shoe

(a) All cards used to game at minibaccarat shall be of backs of the same color and design and shall be dealt from a dealing shoe specifically designed for such purpose and located on the table to the left of dealer.

**19:47-7.7 Hands of player and banker; procedure for dealing initial two cards to each hand**

(a) There shall be two hands dealt in the game of mini-baccarat one of which shall be denominated the "Player's Hand" and the other denominated the "Banker's Hand".

(b) At the commencement of each round of play, the dealer calling the game shall announce "No More Bets".

(c) The dealer shall deal an initial four cards from the shoe. The first and third cards dealt shall constitute the first and second cards of the "Player's Hand." The second and fourth cards dealt shall constitute the first and second cards of the "Banker's Hand." The casino licensee may deal the initial four cards in accordance with one of the following options:

1. Each dealer shall remove cards from the shoe with his or her left hand, turn them face up and then place them on the appropriate area of the layout with his or her right hand. The first and third cards dealt shall be placed on the area designated for the "Player's Hand" and the second and fourth cards dealt shall be placed on the area designated for the "Banker's Hand;" or

2. The first and third cards dealt shall be placed face down in the area designated for the "Player's Hand" and the second and fourth cards dealt shall be placed face down underneath the right corner of the dealing shoe until the "Player's Hand" is called as provided for in N.J.A.C. 19:47-7.8(a), at which time the second and fourth cards shall be turned face up and placed on the area designated for the "Banker's Hand."

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

(c) substantially amended.

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

Provided for two optional ways of dealing.

**19:47-7.8 Procedure for dealing of additional cards**

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

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

(c) Any third card required to be dealt shall first be dealt face upwards to the "Player's Hand" and then to the "Banker's Hand" by the dealer.

(d) In no event shall more than one additional card be dealt to either hand.

(e) Whenever the cutting card appears during play, the cutting card will be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game shall announce "last hand". At the completion of one more hand, no more cards will be dealt until the reshuffle occurs.

Amended by R.1992 d.59, effective February 3, 1992.

See: 23 N.J.R. 2927(a), 24 N.J.R. 489(a).

Provided for two optional ways of dealing.

**19:47-7.9 Rules for determining whether third card shall be dealt**

(a) If the Point Count of either the "Player's Hand" or the "Banker's Hand" after the initial two cards are dealt to each is an 8 or 9 (which shall be called a "natural") no more cards shall be dealt to either hand.

(b) If the Point Count of the "Banker's Hand" on the first two cards is 0 to 7 inclusive, the "Player's Hand" shall draw (that is, take a third card) or stay (that is, not take a third card) in accordance with the requirements of Table 1 below.

TABLE 1

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

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

TABLE 2

Third Card Drawn by Player's Hand

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

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

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

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

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

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

(a) After each hand has received all the cards to which it is entitled pursuant to N.J.A.C. 19:47-7.7, 7.8 and 7.9, the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If two hands have equal Point Counts, the dealer shall announce "Tie Hand".

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

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

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

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

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

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

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

2. Any minibaccarat table located in a gaming pit that also contains a punto banco table shall use the same procedure that is to be used at the punto banco table pursuant to N.J.A.C. 19:47-3.10(c); and

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

(d) At the conclusion of a round of play, all cards on the layout shall be picked up by the dealer and placed in the discard rack, in order and in such a way that they can be readily arranged to indicate the "Player's Hand" and the "Banker's Hand" in case of question or dispute.

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

Amended by R.1995 d.309, effective June 19, 1995.  
See: 27 N.J.R. 1174(a), 27 N.J.R. 2461(a).

#### **19:47-7.11 Irregularities**

(a) A third card dealt to the "Player's Hand", when no third card is authorized by these regulations, shall become the third card of the "Banker's Hand" if the "Banker's Hand" is obliged to draw by Table 2 of N.J.A.C. 19:47-7.9. If, in such circumstances, the "Banker's Hand" is required to stay, the card dealt in error shall become the first card of the next hand unless it has been disclosed. In such case, the disclosed card and an additional number of cards equal to

the amount on this card shall be drawn face upwards from the shoe and placed in the discard rack.

(b) A card drawn in error from the shoe, if not disclosed, shall be used as the first card of the next hand of play. If the card has been disclosed, a burn card procedure as described in (a) above, shall be implemented.

(c) All cards found face upwards in the shoe shall not be used in the game and shall be placed in the discard rack, along with an additional amount of cards drawn face upwards, which agrees with the number on the cards found face upwards in the shoe.

(d) If there are insufficient cards remaining in the shoe to complete a round of play, that round shall be void and a new round shall commence after the entire set of cards are reshuffled and placed in the shoe.

#### 19:47-7.12 Continuous shuffling shoe or device

In lieu of the dealing and shuffling requirements set forth in N.J.A.C. 19:47-7.5 and 7.6, a casino licensee may utilize a dealing shoe or other device designed to automatically reshuffle the cards provided that such shoe or device and the procedures for dealing and shuffling the cards through use of this device are approved by the Commission or its authorized designee.

### SUBCHAPTER 8. REGULATIONS CONCERNING ALL GAMES

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

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

R.1983 d.551, effective December 5, 1983.  
See: 15 N.J.R. 1572(a), 15 N.J.R. 2047(a).

#### 19:47-8.2 Minimum and maximum wagers

(a) Except as otherwise specifically provided in this chapter, the minimum and maximum wagers permitted at any authorized table game in a casino or casino simulcasting facility shall be established by the casino licensee; provided however, that any required minimum wager of \$100.00 or less which has corresponding payout odds of five to one or less shall be required to have a maximum wager which is at least 10 times the amount of the minimum wager.

(b) A casino licensee may offer:

1. Different maximum wagers at one gaming table for each permissible wager in an authorized game; and
2. Different maximum wagers at different gaming tables for each permissible wager in an authorized game.

(c) A casino licensee shall provide notice of the minimum and maximum wagers in effect at each gaming table, and any changes thereto, in accordance with N.J.A.C. 19:47-8.3.

(d) Any wager accepted by a dealer which is in excess of the established maximum permitted wager at that gaming table shall be paid or lost in its entirety in accordance with the rules of the game, notwithstanding that the wager exceeded the current table maximum.

Amended by R.1979 d.206, effective May 24, 1979.

See: 10 N.J.R. 566(e), 11 N.J.R. 360(a).

Above rule confirmed September 26, 1979 as R.1979 d.377.

See: 11 N.J.R. 599(c).

Amended by R.1980 d.133, effective March 31, 1980.

See: 12 N.J.R. 57(b), 12 N.J.R. 294(d).

Amended by R.1981 d.368, effective October 8, 1981.

See: 13 N.J.R. 534(b), 13 N.J.R. 709(b).

Section substantially amended.

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).

Decreased maximum wager from \$500.00 to \$100.00 where minimum wager is \$5.00 or less: (b)1.

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

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

Section recodified from 19:47-5.7.

Amended by R.1985 d.110, effective March 18, 1985.

See: 16 N.J.R. 3425(a), 17 N.J.R. 740(b).

(b)5i repealed; ii changed to i.

Public Notice: Petition for Rulemaking.

See: 18 N.J.R. 1206(a).

Amended by R.1986 d.308, effective August 4, 1986.

See: 18 N.J.R. 1096(a), 18 N.J.R. 1614(b).

(b)6 added.

Amended by R.1987 d.433, effective November 2, 1987.

See: 19 N.J.R. 858(b), 19 N.J.R. 2066(a).

Administrative Correction: Deleted the Foreword.

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

Amended by R.1991 d.532, effective November 4, 1991.

See: 23 N.J.R. 2231(a), 23 N.J.R. 3348(a).

Added (b)7 for "Red dog".

Amended by R.1991 d.552, effective November 4, 1991.

See: 23 N.J.R. 2613(a), 23 N.J.R. 3354(a).

Revised text to add reference to N.J.A.C. 19:47-8.3 on wager requirements.

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

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

Added (b)8, provisions for sic bo.

Amended by R.1992 d.411, effective October 19, 1992.

See: 24 N.J.R. 558(a), 24 N.J.R. 3753(a).

Added pai gow wager provision at (b)9.

Amended by 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).

Pai gow poker provision added at (b)10.

Amended by R.1992 d.453, effective November 16, 1992.

See: 24 N.J.R. 2140(a), 24 N.J.R. 4279(b).

Added (b)11.

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

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

Simulcasting added.

Repeal and New Rule, R.1993 d.630, effective December 6, 1993.

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



**19:47-8.3 Rules of the games; notice**

(a) Whenever a casino licensee is required by rule to provide notice of the rules pursuant to which a particular table game will be operated, the casino licensee shall post a sign at the gaming table advising patrons of the rules in effect at that table.

(b) Except as provided in (c) below, no casino licensee shall change the rules pursuant to which a particular table game is being operated unless, at least one-half hour in advance of such change, the casino licensee:

1. Posts a sign at the gaming table advising patrons of the rule change and the time that it will go into effect;
2. Announces the rule change to patrons who are at the table; and
3. Notifies the Commission of the rule change, the gaming table where it will be implemented and the time that it will become effective, provided however, that the Commission need not be notified of increases in minimum wagers.

(c) Notwithstanding (b) above, a casino licensee may at any time lower the permissible minimum wager or change the permissible maximum wager at a table game upon posting a sign at the gaming table advising patrons of the change in the permissible minimum or maximum wager and announcing the change to patrons who are at the table.

(d) The location, size and language of each sign required by this section shall be submitted to and approved by the Commission prior to its use.

New Rule, R.1991 d.551, d.552, effective November 4, 1991.  
See: 23 N.J.R. 1784(b), 23 N.J.R. 2613(a), 23 N.J.R. 3350(a), 23 N.J.R. 3354(c).  
Administrative correction to (b).  
See: 25 N.J.R. 1230(c).  
Amended by R.1993 d.630, effective December 6, 1993.  
See: 25 N.J.R. 3953(a), 25 N.J.R. 5521(a).

**Law Review and Journal Commentaries**

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

**19:47-8.4 New games; requirements and procedures for application, declaratory ruling, test or experiment, and final approval of new authorized game**

(a) Interested persons such as casino licensees, casino service industries, and owners, licensees, lessees or franchisees of the rights to a proposed new game, may petition the Commission for approval of the game.

(b) A petition for approval of a proposed new game must include as a petitioner at least one casino licensee who has agreed in writing to participate in a test or experiment of the game in its casino. All petitioners shall be jointly and severally liable for payment of all regulatory review costs

and other related expenses incurred by the Commission and the Division of Gaming Enforcement in the review, testing and approval of the game.

(c) A proposed new game may be a variation of an authorized game, a composite of authorized games, or any other game compatible with the public interest and suitable for casino use, pursuant to N.J.S.A. 5:12-5.

(d) A petition for a proposed new game shall be in writing, signed by the petitioners, and shall include the following information:

1. The names and addresses of petitioners;
2. Whether the game is a variation of an authorized game, a composite of authorized games, or another game which is compatible with the public interest and is suitable for casino use;
3. A complete and detailed description of the game for which approval is sought, including:
  - i. A summary of the game, including the objectives of the game, the method of play and the wagers offered;
  - ii. The draft of proposed rules describing the equipment used to play the game, and the proposed rules of the game, drafted in a format similar to that found in N.J.A.C. 19:47 and in accordance with the Rules for Rulemaking at N.J.A.C. 1:30, if approved;
  - iii. The true odds, the payout odds, and the house advantage for each wager;
  - iv. A sketch or picture of the game layout, if any; and
  - v. Sketches or pictures of the equipment used to play the game;
4. Whether the game, its name, or any of the equipment used to play it is covered by any copyrights, trademarks or patents, either issued or pending;
5. An assurance that the game has been offered initially to all casino licensees;
6. An agreement, satisfactory in form and content to the Commission, releasing and indemnifying the Commission and the State of New Jersey from all copyright, trademark, patent or other claims of petitioners and any other persons;
7. A request for a declaratory ruling, pursuant to N.J.A.C. 19:42-9.1, that the proposed new game is a variation of an authorized game, a composite of authorized games or is compatible with the public interest, as required by N.J.S.A. 5:12-5;
8. A request for a test or experiment of the game, if approved, under sections 5 and 69(e) of the Act; and

9. Any other pertinent information or material requested of specific petitioners by the Commission or the Division of Gaming Enforcement.

(e) In making a determination whether a proposed new game is an acceptable variation of an authorized game or a composite of authorized games, or is compatible with the public interest, the Commission may consider rules and method of play; true and payout odds; wagers offered; layout; equipment used to play the game; personnel requirements; game security and integrity; similarity to other authorized games or other games of chance; other variations or composites of the game previously approved as authorized games; as well as any other relevant factors. Any such determination shall be subject to a condition that the game must undergo a successful test for suitability of casino use under sections 5 and 69(e) of the Act, as provided below.

(f) If the proposed new game is preliminarily approved by the Commission in accordance with section (e) above, petitioners shall submit the following in connection with any proposed test of the game pursuant to sections 5 and 69(e) of the Act:

1. For any petitioner that is not a casino licensee or a casino service industry (CSI) licensee:

i. A completed application for the appropriate type of CSI license, together with the applicable non-refundable license application fee; and

ii. An application for a transactional waiver, pursuant to the Act and rules of the Commission, if required; and

2. A test submission, which shall include, at a minimum:

i. The names of the casinos where the test of the proposed new game will take place;

ii. The dates and times when the test will take place, and the gaming tables or other gaming equipment that will be involved;

iii. The proposed signage to be posted at the entrances to the casinos where the test is to be conducted;

iv. The criteria proposed for use in determining the success of the test, and the methods proposed for documenting it, including any necessary forms; and

v. Any other materials or information requested of specific petitioners by the Commission or the Division of Gaming Enforcement.

(g) A test of the new game pursuant to sections 5 and 69(e) of the Act shall take place at such times and places, and under such conditions, as the Commission may require. The rules of the game and the test may be modified at any time during the test period if the Commission deems it necessary to do so. No final approval of a new game shall be granted until:

1. The Commission has determined that the game is suitable for casino use pursuant to sections 5 and 69(e) of the Act;

2. Any necessary regulatory amendments have been adopted pursuant to the Administrative Procedure Act, N.J.S.A. 52:14B-1 et seq. and have become effective.

3. All necessary CSI license applications have been filed, and all necessary transactional waivers have been issued; and

4. All regulatory review costs and other related expenses incurred by the Commission and the Division of Gaming Enforcement in the review, testing and approval of the game, have been paid in full.

(h) Nothing in this section shall be construed to restrict or limit the Commission in any way from proposing new games or game variations on its own initiative, at any time.

New Rule, R.1992 d.474, effective December 7, 1992.

See: 24 N.J.R. 3223(a), 24 N.J.R. 4417(a).

#### **19:47-8.5 Patron access to the rules of the games; gaming guides**

(a) Each casino licensee shall maintain at its security podium a printed copy of the complete text of the rules of all authorized games and all other information required to be made available to the public pursuant to N.J.S.A. 5:12-100f. This information shall be made available to the public for inspection upon request.

(b) Each casino licensee shall make available to patrons upon request an abridged version of the information required to be made available by N.J.S.A. 5:12-100f. Each such version, to be known as a "gaming guide," may be produced in a printed, video or other format approved by the Commission.

(c) No gaming guide shall be issued, displayed or distributed by a casino licensee unless and until a sample thereof has been submitted to and approved by the Commission. No casino licensee shall issue, display or distribute any gaming guide that is materially different from the approved sample thereof.

(d) Prior to issuing, distributing or displaying a gaming guide that is materially different from the approved sample thereof, each casino licensee shall submit and obtain Commission approval for a sample of the complete guide which contains the material changes.

(e) Each casino licensee may display an approved gaming guide at any location in its establishment. Pursuant to N.J.A.C. 19:43-14.1, each such display does not constitute advertising, nor does such display constitute the contract with or the use or employment of a barker for purposes of N.J.S.A. 5:12-100(l).

New Rule, R.1994 d.265, effective June 6, 1994.

See: 25 N.J.R. 5893(a), 26 N.J.R. 2463(a).

## SUBCHAPTER 9. SIC BO

### 19:47-9.1 Dice; number of dice; sic bo shaker

Sic bo shall be played with three dice, which shall be sealed inside a sic bo shaker pursuant to N.J.A.C. 19:46-1.16. The sic bo shaker while at the table shall be the responsibility of the dealer at all times.

### 19:47-9.2 Permissible wagers

(a) The following shall constitute the definitions of permissible wagers at the game of sic bo:

1. "Three of a kind" shall mean a wager which shall win if the same number is showing on all three dice and the player selected that number to appear on all three dice.

2. "Two of a kind" shall mean a wager which shall win if the same number is showing on two of the three dice and the player selected that number to appear on two out of the three dice.

3. "Any three of a kind" shall mean a wager which shall win if the numeric value on all three dice is the same and the player wagered that any of the numbers 1 through 6 would appear on all of the three dice.

4. "Total Value Bet" shall mean a wager which shall win if the numeric total of all three dice equals the total of the number wagered.

5. "Two Dice Combination" shall mean a wager which shall win when the player wagered that a combination of two specific but different numeric values would appear on at least two of the dice and the two numeric values chosen are showing.

6. "Small Bet" shall mean a wager which shall win if the numeric total of all three dice equals any one of the following totals: 4, 5, 6, 7, 8, 9, or 10 and shall lose if any other numeric total is shown or if three of a kind appears.

7. "Big Bet" shall mean a wager which shall win if the numeric total of all three dice equals any one of the following totals: 11, 12, 13, 14, 15, 16 or 17 and shall lose if any other numeric total is shown or if three of a kind appears.

8. "One of a kind" shall mean a wager which shall win if one or more of the three dice shows a numeric value equal to the number wagered.

### 19:47-9.3 Wagers

(a) All wagers at sic bo shall be made by placing gaming chips or plaques on the appropriate areas of the sic bo

layout. No verbal wagers accompanied by cash may be accepted at the game of sic bo.

(b) Each player shall be responsible for the correct positioning of his or her wagers on the sic bo layout regardless of whether the player is assisted by the dealer. Each player must ensure that any instructions given to the dealer regarding the placement of wagers are correctly carried out.

(c) Each wager shall be settled strictly in accordance with its position on the layout when the dice come to rest and the numeric value showing on each die has been entered into the electrical device and illuminated at the table.

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

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

### 19:47-9.4 Payout odds

(a) Payout odds on any layout or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win" and no odds shall be stated through the use of the word "for."

(b) Each casino licensee shall pay off winning wagers at the game of sic bo at no less than the odds listed below:

Wager	Payout Odds
Three of a kind	150 to 1
Two of a kind	8 to 1
Any three of a kind	24 to 1
Total value of 4	50 to 1
Total value of 5	18 to 1
Total value of 6	14 to 1
Total value of 7	12 to 1
Total value of 8	8 to 1
Total value of 9	6 to 1
Total value of 10	6 to 1
Total value of 11	6 to 1
Total value of 12	6 to 1
Total value of 13	8 to 1
Total value of 14	12 to 1
Total value of 15	14 to 1
Total value of 16	18 to 1
Total value of 17	50 to 1
Any two dice combination	5 to 1
Small Bet	1 to 1
Big Bet	1 to 1
One of a kind	1 to 1

(c) "One of a kind" shall be paid at 2 to 1, if two of the dice show the same numeric value, and at 3 to 1, if all three dice show the same numeric value.

### 19:47-9.5 Procedures for opening and dealing the game

(a) Prior to opening the sic bo table for gaming activity, the floorperson assigned to the sic bo table shall inspect the electrical device in order to ensure that the table is in proper working order. At a minimum, the inspection shall be completed by entering three numeric values into the electrical device and verifying that all winning combinations are properly illuminated.

(b) Prior to shaking the sic bo shaker, the dealer shall announce "No more bets."

(c) Once "No more bets" has been announced, the dealer shall place the cover on the sic bo shaker, and shake the sic bo shaker at least three times so as to cause a random mixture of the dice.

(d) The dealer shall then remove the cover from the sic bo shaker, announce the numeric value of each die and enter the numeric value of each die into the electrical device on the table. The electrical device shall then cause the winning combinations to be illuminated on the sic bo layout.

(e) After the winning combinations have been illuminated, the dealer shall first collect all losing wagers and then pay off all winning wagers at the odds currently being offered in accordance with N.J.A.C. 19:47-9.4. The sic bo shaker shall remain uncovered until all winning wagers have been paid.

(f) After all losing wagers have been collected and all winning wagers paid, the dealer shall clear the previously illuminated winning combinations from the table.

#### 19:47-9.6 Irregularities

(a) If the dealer uncovers the sic bo shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a "No Roll."

(b) If the electrical device malfunctions and the sic bo shaker has been uncovered, the dealer shall, in the presence of the casino supervisor, collect all losing wagers and pay all winning wagers. Once the wagers on the layout have been settled, all gaming at sic bo shall cease until the electrical device has been fixed.

### SUBCHAPTER 10. PAI GOW

#### 19:47-10.1 Definitions

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

"Bank" shall mean the player who elects to have the other players and dealer play against him or her and accepts the responsibility to pay all winning wagers.

"Co-banking" is defined in N.J.A.C. 19:47-10.8.

"Copy hand" shall mean either a high hand or low hand of a player which is identical in pair rank or point value and contains the same highest ranking tile as the corresponding high hand or low hand of the dealer or bank.

"Dead hand" is defined in N.J.A.C. 19:46-1.13C.

"Gongs" is defined in N.J.A.C. 19:47-10.2.

"High hand" shall mean the two tile hand formed with two of the four tiles dealt at the game of pai gow so as to rank higher than the hand formed from the remaining two tiles.

"Marker" shall mean an object or objects used to designate the bank and the co-bank, as approved by the Commission.

"Matched pairs" is defined in N.J.A.C. 19:47-10.2.

"Mixed or unmatched pairs" is defined in N.J.A.C. 19:47-10.2.

"Push" is a tie as defined in N.J.A.C. 19:47-10.7(h).

"Rank or ranking" shall mean the relative position of a pai gow hand as set forth in N.J.A.C. 19:47-10.2.

"Second highest or low hand" shall mean the two tile hand formed with two of the four tiles dealt at the game of pai gow so as to rank lower than the hand formed from the remaining two tiles.

"Setting the hands" shall mean the process of forming a high hand and a low hand from the four dealt tiles.

"Supreme pair" shall mean the pair of tiles that form the highest ranking hand in the game of pai gow and shall be formed with the six (2-4) tile and the three (1-2) tile.

"Value" shall mean the numerical point value assigned to a pair of tiles in accordance with the provisions of N.J.A.C. 19:47-10.2.

"Washing" is defined in N.J.A.C. 19:47-10.4.

"Wongs" is defined in N.J.A.C. 19:47-10.2.

#### 19:47-10.2 Pai gow tiles; ranking of hands, pairs and tiles; value of the hand

(a) Pai gow shall be played with one set of 32 tiles which shall meet the requirements of N.J.A.C. 19:46-1.19A.

(b) When comparing high hands or low hands to determine the higher ranking hand, the determination shall first be based upon the rank of any permissible pair of tiles which are contained in the hands. A hand with any permissible pair of tiles shall rank higher than a hand which does not contain any permissible pair. The permissible pairs of tiles in pai gow and their rank, with the "supreme pair" being the highest or "first" ranking pair, are as follows:

<u>Ranking</u>	<u>Pairing</u>
First	Supreme Pair Six (2-4) and Three (1-2)
Second	Matched Pairs Twelve (6-6) and Twelve (6-6)

<u>Ranking</u>	<u>Pairing</u>
Third	Two (1-1) and Two (1-1)
Fourth	Eight (4-4) and Eight (4-4)
Fifth	Four (1-3) and Four (1-3)
Sixth	Ten (5-5) and Ten (5-5)
Seventh	Six (3-3) and Six (3-3)
Eighth	Four (2-2) and Four (2-2)
Ninth	Eleven (5-6) and Eleven (5-6)
Tenth	Ten (4-6) and Ten (4-6)
Eleventh	Seven (1-6) and Seven (1-6)
Twelfth	Six (1-5) and Six (1-5)

	<u>Mixed or Unmatched Pairs</u>
Thirteenth	Mixed Nines (3-6 and 4-5)
Fourteenth	Mixed Eights (3-5 and 2-6)
Fifteenth	Mixed Sevens (3-4 and 2-5)
Sixteenth	Mixed Fives (1-4 and 2-3)

	<u>Wongs</u>
Seventeenth	Twelve (6-6) and Nine (4-5)
	Twelve (6-6) and Nine (3-6)
Eighteenth	Two (1-1) and Nine (4-5)
	Two (1-1) and Nine (3-6)

	<u>Gongs</u>
Nineteenth	Twelve (6-6) and Eight (2-6)
	Twelve (6-6) and Eight (3-5)
	Twelve (6-6) and Eight (4-4)
Twentieth	Two (1-1) and Eight (2-6)
	Two (1-1) and Eight (3-5)
	Two (1-1) and Eight (4-4)

(c) When comparing high hands or low hands which are of identical permissible pair rank, the dealer or, if applicable, the bank shall win that hand (copy hand).

(d) When comparing the rank of high hands or low hands which do not contain any of the pairs listed in (b) above, the higher ranking hand shall be determined on the basis of the "value" of the hands. The value of a hand shall be a single digit number from zero to nine inclusive and shall be determined by adding the total number of spots which are contained on the two tiles which form the hand. If the numeric total of the spots is a two digit number, the left digit of such number shall be discarded and the right digit shall constitute the value of the hand. Examples of this rule are as follows:

1. A hand composed of a two (1-1) and a six (3-3) has a value of eight; and

2. A hand composed of an eleven (5-6) and a seven (1-6) has a numeric total of 18, but a value of only eight, since the left digit ("1") in the number 18 is discarded.

(e) Notwithstanding the provisions of (d) above, if the tiles which form the supreme pair are used separately, the numeric total of the three (1-2) may be counted as a six and the numeric total of the six (2-4) may be counted as a three. When the three (1-2) is counted as six, its individual ranking pursuant to (g) below shall be fifteenth instead of seventeenth and when the six (2-4) is counted as three its individual ranking shall be seventeenth instead of fifteenth.

(f) When comparing high hands or low hands which are of identical value, the hand with the highest ranking individual tile shall be considered the higher ranking hand.

(g) The individual ranking for each tile, with "first" representing the highest ranking, is as follows:

<u>Ranking</u>	<u>Tile</u>	<u>Number of Tiles in Set</u>
First	Twelve (6-6)	2
Second	Two (1-1)	2
Third	Eight (4-4)	2
Fourth	Four (1-3)	2
Fifth	Ten (5-5)	2
Sixth	Six (3-3)	2
Seventh	Four (2-2)	2
Eighth	Eleven (5-6)	2
Ninth	Ten (4-6)	2
Tenth	Seven (1-6)	2
Eleventh	Six (1-5)	2
Twelfth	Nine (3-6)	1
Twelfth	Nine (4-5)	1
Thirteenth	Eight (2-6)	1
Thirteenth	Eight (3-5)	1
Fourteenth	Seven (2-5)	1
Fourteenth	Seven (3-4)	1
Fifteenth	Six (2-4)	1
Sixteenth	Five (1-4)	1
Sixteenth	Five (2-3)	1
Seventeenth	Three (1-2)	1

(h) If the highest ranking tile in each hand being compared is of identical rank after the application of (f) above, the hand shall be considered a copy hand, and the hand of the dealer or bank, as applicable, shall be considered the high ranking hand.

#### 19:47-10.3 Dice; number of dice; pai gow shaker

(a) Pai gow shall be played with three dice which shall be maintained at all times inside a pai gow shaker while at the table. The dice used to play pai gow shall meet the requirements of N.J.A.C. 19:46-1.15 and the pai gow shaker shall meet the requirements of N.J.A.C. 19:46-1.13B.

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

(c) No dice that have been placed in a pai gow shaker for use in gaming shall remain on a table for more than 24 hours.

#### 19:47-10.4 Opening of the table for gaming; shuffling procedures

(a) After receiving one set of tiles at the table in accordance with N.J.A.C. 19:46-1.19B, the dealer shall sort and inspect the tiles and the floorperson assigned to the table shall verify the inspection. Nothing in this section shall preclude a casino licensee from cleaning the tiles prior to the inspection required herein. The inspection of tiles at the gaming table shall require the following:

1. Each set shall be sorted into pairs in order to assure that the supreme pair and all 15 matched and unmatched pairs as identified in N.J.A.C. 19:47-10.2(b) are in the set.

2. Each tile shall be placed side by side in order to determine that all tiles are the same size and shading.

3. The back and sides of each tile shall be examined to assure that it is not flawed, scratched or marked in any way.

i. If, after checking the tiles, the dealer finds that certain tiles are unsuitable for use, a casino supervisor shall bring a substitute set of tiles to the table from the reserve in the pit stand.

ii. The unsuitable set of tiles shall be placed in a sealed envelope or container, identified by table number, date and time and shall be signed by the dealer and casino supervisor.

(b) Following the inspection of the tiles and the verification by the floorperson assigned to the table, the tiles shall be turned face up, then placed into 16 pairs and arranged according to rank starting with the supreme pair. The tiles shall be left in pairs for visual inspection by the first player to arrive at the table.

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

(d) The "washing" of the tiles shall be performed by the dealer and be known as the shuffle and shall be performed with the heels of the palms of the hands. The dealer shall shuffle the tiles in a circular motion with one hand moving clockwise and the other hand counterclockwise. Each hand shall complete at least eight circular motions in order to provide a random shuffle. The dealer shall then randomly pick up four tiles with each hand and place them side by side in stacks in front of the table inventory container, forming eight stacks of four tiles.

(e) If during the stacking process described in (d) above, a tile is turned over and exposed to the players, the entire set of tiles shall be reshuffled.

(f) After each round of play has been completed, the dealer shall turn all of the tiles face down and shuffle the tiles in accordance with (d) above.

(g) If there is no gaming activity at the pai gow table, the tiles shall be turned face up and placed into 16 pairs according to rank starting with the supreme pair. Once a player arrives at the table, the procedures in (c) and (d) above shall be followed.

#### 19:47-10.5 Wagers

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

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

(c) All wagers at pai gow shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 19:47-10.6. No wager at pai gow shall be made, increased or withdrawn after the dealer has announced "No more bets."

Amended by R.1994 d.137, effective March 21, 1994.  
See: 25 N.J.R. 5902(a), 26 N.J.R. 1373(b).

#### 19:47-10.6 Procedures for dealing the tiles

(a) Once the dealer has completed shuffling the tiles, the dealer shall announce "No more bets" prior to shaking the pai gow shaker. The dealer shall then shake the pai gow shaker at least three times so as to cause a random mixture of the dice.

(b) The dealer shall then remove the lid covering the pai gow shaker, total the dice and announce the total. The total of the dice shall determine which player receives the first stack of tiles.

(c) To determine the starting position for dealing the tiles, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one and continuing around the table with each betting position, regardless of whether there is a wager at the position, and the dead hand counted in order until the count matches the total of the three dice. Examples are as follows:

1. If the dice total nine, the dealer would receive the first stack of four tiles; or

2. If the dice total 15, the sixth wagering position would receive the first stack of four tiles.

(d) The dealer shall deal the first stack of four tiles, starting from the right side of the eight stacks, to the starting position as determined in (c) above and, moving counterclockwise around the table, deal all other positions including the dead hand and the dealer a stack of tiles, regardless of whether there is a wager at the position. The dealer shall place a marker on top of his or her stack of tiles immediately after they are dealt.



(e) After all the stacks of tiles have been dealt, the dealer shall, without exposing the tiles, collect any stacks dealt to a position where there is no wager and place the stacks with the dead hand on the layout to the left of the dealer in front of the table inventory container.

(f) Once all tiles have been dealt and any tiles dealt to positions with no wagers have been collected, the dealer shall place the cover on the pai gow shaker and shake the shaker once. The pai gow shaker shall then be placed to the right of the dealer.

**19:47-10.7 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish**

(a) After the dealing of the tiles has been completed, each player shall set his or her hands by arranging the tiles into a high hand and low hand. After setting the hands the tiles shall be placed face down on the layout immediately behind that player's betting area and separated into two distinct hands.

(b) Each player at the table shall be responsible for setting his or her own hands and no other person except the dealer may touch the tiles of that player. Each player shall be required to keep the four tiles in full view of the dealer at all times. Once each player has set a high hand and low hand and placed the two hands face down on the layout, the player shall not touch the tiles again.

(c) After all players have set their hands and placed the tiles on the table, the four tiles of the dealer shall be turned over and the dealer shall set his or her hands by arranging the tiles into a high and low hand. The high hand shall be placed on the layout face up to his or her right and the low hand shall be placed on the layout face up to his or her left.

(d) Except as provided in (e) below, the dealer shall be required to comply with the following rules when setting the hands of the dealer:

1. If the dealer has the supreme pair, it shall be played as such;
2. If possible, the dealer shall always play a pair, wong or gong as set forth in N.J.A.C. 19:47-10.2;
3. If the dealer does not have any combinations described in (d)1 or (d)2 above, the dealer shall play any two tiles together which have a value equal to nine, eight or seven; and
4. If the dealer does not have a combination listed in (d)1 through (d)3 above, the dealer shall play the highest ranking tile with the lowest ranking tile.

(e) Each casino licensee shall submit to the Commission in its Rules of the Games Submission the manner in which it proposes to require the hands of the dealer to be set, and

shall specifically note any exceptions it proposes to the rules listed in (d) above.

(f) A player may surrender his or her wager after the hands of the dealer have been set. The player must announce his or her intention to surrender prior to the dealer exposing either of the two hands of that player pursuant to (g) below. Once the player has announced his or her intention to surrender, the dealer shall:

1. Immediately collect the wager from that player; and
2. Collect the four tiles dealt to that player and stack them face down on the right side of the table in front of the table inventory container without exposing the tiles to anyone at the table.

(g) Once the dealer has set a high and low hand, the dealer shall expose both hands of each player, starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall always compare the high hand of the player to the high hand of the dealer and the low hand of the player to the low hand of the dealer and shall announce if the wager of that player shall win, lose or be considered a tie ("push").

(h) All losing wagers shall be collected immediately by the dealer and put in the table inventory container. All losing hands shall also be collected. A wager made by a player shall lose if the high hand of the player is identical in rank or lower in rank than the high hand of the dealer, and the low hand of the player is identical in rank or lower in rank than the low hand of the dealer or has a value of zero.

(i) If a wager is a push, the dealer shall not collect or pay the wager, but shall immediately collect the tiles of that player. A wager made by a player shall be a push if:

1. The high hand of the player is higher in rank than the high hand of the dealer, but the low hand of the player is identical in rank to the low hand of the dealer (copy hand), lower in rank than the low hand of the dealer or has a value of zero; or
2. The high hand of the player is identical in rank to the high hand of the dealer (copy hand) or lower in rank than the high hand of the dealer, but the low hand of the player is higher in rank than the low hand of the dealer.

(j) All winning hands shall remain face up on the layout. Winning wagers shall be paid after all hands have been exposed. The dealer shall pay winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. A wager made by a player shall win if the high hand of the player is higher in rank than the high hand of the dealer and the low hand of the player is higher in rank than the low hand of the dealer.

(k) A winning pai gow wager 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 five percent of the amount won; provided, however, that when collecting the vigorish, the casino licensee may round off the vigorish to 25 cents or the next highest multiple of 25 cents. A casino licensee shall collect the vigorish from a player at the time the winning payout is made. After a winning wager has been paid and the vigorish collected, the dealer shall then collect the tiles from that player.

(l) All tiles collected by the dealer shall be picked up in order and in such a way that they can be readily arranged to reconstruct each hand in case of a question or dispute and shall be placed face up to the right of the dealer in front of the table inventory container.

**19:47-10.8 Player bank; co-banking; selection of bank; procedures for dealing**

(a) A casino licensee may, in its discretion, offer to all players at a pai gow table the opportunity to bank the game. If the casino licensee elects this option, all the other provisions of this subchapter shall apply except to the extent that they conflict with the provisions of this section, in which case the provisions of this section shall control for any round of play in which a player is the bank.

(b) A player may not be the bank at the start of the game. For the purposes of this section, the start of the game shall mean the first round of play after the dealer is required to restack and shuffle the tiles in accordance with the procedures set forth in N.J.A.C. 19:47-10.4(b) or (g).

(c) After the first round of play pursuant to (b) above, each player at the table shall have the option to either be the bank or pass the bank to the next player. The dealer shall, starting with the player farthest to the right of the dealer, offer the bank to each player in a counterclockwise rotation around the table until a player accepts the bank. The dealer shall place a marker designating the bank in front of the player who accepts the bank. If the first player offered the bank accepts, the player seated to the right of that player shall first be offered the bank on the next round of play. The initial offer to be the bank shall rotate counterclockwise around the table until it returns to the dealer. In no event may any player bank two consecutive rounds of play. If no player wishes to be the bank, the round of play shall proceed in accordance with the rules of play provided in this subchapter.

(d) Before a player may be permitted to bank a round of play, the dealer shall determine that:

1. The player placed a wager against the dealer during the last round of play in which there was no player banking the game; and

2. The player has sufficient gaming chips on the table to cover all of the wagers placed by other players at the table for that round of play.

(e) A casino licensee may, in its discretion, offer the bank the option of having the casino cover 50 percent of the wagers made during a round of play. If the casino licensee offers this option, it shall make it available to all players at the table. If the bank wishes to use this option, the bank must specifically request the dealer to accept responsibility for the payment of one-half of all winning wagers. When the bank covers 50 percent and the casino covers 50 percent of the winning wagers, it shall be known as "co-banking" and the dealer shall place a marker designating the co-bank in front of that player. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner submitted to the Commission pursuant to N.J.A.C. 19:47-10.7. When co-banking is in effect, the dealer may not place a wager against the bank.

(f) If a player is the bank, the player may only wager on one betting area.

(g) Once the tiles have been shuffled, the bank shall have the option to cut the tiles. The bank shall point to the location of tiles that he or she would like moved. Upon direction from the bank, the tiles may be moved to the right or left of the stack. If the bank does not wish to cut the tiles, there shall be no cut.

(h) Once the dealer has determined that a player may be the bank pursuant to (d) above and after the tiles have been shuffled, the dealer shall remove gaming chips from the table inventory container in an amount equal to the last wager made by that player against the dealer or in an amount, the calculation of which has been approved by the Commission. This amount shall be the amount the dealer wagers against the bank. The bank may direct that the sum wagered by the dealer be a lesser amount or that the dealer place no wager during that round of play. Any amount wagered by the dealer shall be placed in front of the table inventory container. Immediately upon receipt of the four tiles dealt to the dealer, the dealer shall place his or her wager on top of these tiles before dealing the remaining tiles, instead of the marker required by N.J.A.C. 19:47-10.6.

(i) Once the dealer has announced "No more bets," the bank shall shake the pai gow shaker. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow shaker, the dealer shall remove the lid covering the pai gow shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow shaker to be covered and reshaken by the bank.

(j) To determine the starting position for dealing the tiles, the dealer shall count counterclockwise around the table, with the position of the bank considered number one and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the total of the three dice.

(k) The dealer shall deal the first stack of four tiles, starting from the right side of the eight stacks, to the starting position as determined in (j) above and, moving counterclockwise around the table, deal all other positions including the dead hand and the dealer a stack of tiles, regardless of whether there is a wager at the position. The dealer shall place his or her wager, if any, on top of his or her stack of tiles immediately after they are dealt.

(l) After all the stacks of tiles have been dealt, the dealer shall, without exposing the tiles, collect any stacks dealt to a position where there is no wager and place the stacks with the dead hand on the layout to the left of the dealer in front of the table inventory container.

(m) Once all tiles have been dealt and any tiles dealt to positions with no wagers have been collected, the dealer shall place the cover on the pai gow shaker and shake the shaker once. The pai gow shaker shall then be placed to the right of the dealer.

(n) If the tiles dealt to the dealer have not been previously collected, after each player has set his or her two hands and placed them on the layout, the two hands of the dealer shall then be set. Once the dealer has formed a high and low hand, the dealer shall expose the hands of the bank and determine if the hands of the dealer are higher in rank than the hands of the bank. If the dealer wins, the tiles of the dealer shall be stacked face up to the right of the table inventory container with the amount wagered by the dealer against the bank placed on top. If the dealer pushes, the dealer shall return the amount wagered by the dealer against the bank to the table inventory container. If the dealer loses, the amount wagered by the dealer against the bank shall be moved to the center of the layout.

(o) If banking is in effect, once the dealer has determined the outcome of the wager of the dealer against the bank, if any, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers, including the dealer's wager, shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the bank an amount equal to the remaining

winning wagers and place that amount in the center of the layout. The remaining winning wagers shall be paid from the amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount shall be charged a five percent vigorish in accordance with N.J.A.C. 19:47-10.7. Once the vigorish has been paid, the remaining amount shall be given to the bank.

(p) If co-banking is in effect, once the dealer has set the co-bank hand pursuant to (e) above, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers, including the dealer's wager, shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the co-bank, an amount equal to one-half of the remaining winning wagers and place that amount in the center of the layout. The dealer shall remove an amount equal to one-half of the remaining winning wagers from the table inventory container and place that amount in the center of the layout. The remaining winning wagers shall be paid from the total amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount will be counted and the dealer shall place half of this amount into the table inventory container. The dealer shall collect a five percent vigorish in accordance with N.J.A.C. 19:47-10.7 on the remaining amount and place the vigorish amount in the table inventory container. The remaining amount shall then be given to the co-bank.

(q) Immediately after a winning wager of the dealer is paid, this amount and the original wager shall be returned to the table inventory container.

(r) Each player who has a winning wager against the bank shall pay a five percent vigorish on the amount won to the dealer, in accordance with N.J.A.C. 19:47-10.7.

#### **19:47-10.9 Irregularities; invalid roll of the dice**

(a) If the dealer uncovers the pai gow shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a "No roll" and reshake the dice.

(b) If the dealer uncovers the pai gow shaker and a die or dice fall out of the shaker, the dealer shall call a "no roll" and reshake the dice.

(c) If the dealer incorrectly totals the dice and deals the tiles to the wrong positions, all hands shall be void and the dealer shall reshuffle the tiles.

(d) If the dealer exposes any of the tiles dealt to a player, the player has the option of voiding the hand. Without looking at the unexposed tiles, the player shall make the decision either to play out the hand or to void the hand.

(e) If a tile dealt to the dealer, bank, the dead hand or any position where there is no wager is exposed, all hands shall be void and the tiles shall be reshuffled.

**19:47-10.10 A player wagering on more than one betting area**

(a) Except as provided in N.J.A.C. 19:47-10.8(f), a casino licensee may, in its discretion, permit a player to wager on no more than two betting areas at a pai gow table, which areas must be adjacent to each other.

(b) If a casino licensee permits a player to wager on two adjacent betting areas, the tiles dealt to each betting area shall be played separately. If the two wagers are not equal, the player shall be required to rank and set the hand with the larger wager before ranking and setting the other hand. If the amounts wagered are equal, each hand shall be played separately in a counterclockwise rotation with the first hand being ranked and set before the player proceeds to rank and set the second hand. Once a hand has been ranked and set and placed face down on the layout, the hand may not be changed.

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

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

Section was "Minimum and maximum wagers". Recodified from 19:47-10.11.

**SUBCHAPTER 11. PAI GOW POKER**

**19:47-11.1 Definitions**

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

"Bank" shall mean the player who elects to have the other players and dealer play against him or her and accepts the responsibility to pay all winning wagers.

"Co-banking" is defined in N.J.A.C. 19:47-11.10.

"Copy hand" shall mean either a two card hand or a five card hand of a player which is identical in rank to the corresponding two card hand or five card hand of the dealer or bank.

"High hand" shall mean the five card hand which is formed from the seven cards dealt at the game of pai gow poker so as to rank equal to or higher than the two card low hand.

"Low hand" shall mean the two card hand which is formed from the seven cards dealt at the game of pai gow poker so as to rank lower than the five card high hand.

"Marker" shall mean an object or objects used to designate the bank and the co-bank, as approved by the Commission.

"Push" is a tie as defined in N.J.A.C. 19:47-11.9(h).

"Rank or ranking" shall mean the relative position of a card or group of cards as set forth in N.J.A.C. 19:47-11.3.

"Second highest or low hand" shall mean the two card hand which is formed from the seven cards dealt at the game of pai gow poker so as to rank equal to or lower than the five card high hand.

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

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

**19:47-11.2 Cards; number of decks**

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

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

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

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

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

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

Amended by R.1994 d.224, effective May 2, 1994.  
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

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

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

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

1. "Five aces" is a high hand consisting of four aces and a joker;

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

3. "Straight flush" is a high hand consisting of five cards of the same suit in consecutive ranking, with ace, two, three, four, and five being the highest ranking straight flush; king, queen, jack, 10, and nine being the second highest ranking straight flush, and six, five, four, three and 2 being the lowest ranking straight flush;

4. "Four-of-a-kind" is a high hand consisting of four cards of the same rank regardless of suit, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;

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

6. "Flush" is a high hand consisting of five cards of the same suit. When comparing two flushes the provisions of (e) below shall be applied;

7. "Straight" is a high hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight; an ace, two, three, four and five being the second highest ranking straight, and a six, five, four, three and two being the lowest ranking straight;

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

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

pair hand and two threes and two twos being the lowest ranking two pair hand; and

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

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

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

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

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

(a) Pai gow poker shall be played with three dice which shall be maintained at all times inside a pai gow poker shaker. The dice used to play pai gow poker shall meet the requirements of N.J.A.C. 19:46-1.15 and the pai gow poker shaker shall meet the requirements of N.J.A.C. 19:46-1.13B.

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

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

(b) As an alternative to the pai gow poker shaker and dice described in (a) above, a casino licensee may, pursuant to N.J.A.C. 19:46-1.13B and 19:47-11.8C, play the game of pai gow poker with a computerized random number generator that automatically selects and displays a number from 1 through 7 inclusive.

Amended by R.1994 d.224, effective May 2, 1994.  
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

#### **19:47-11.5 Opening of the table for gaming**

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



inspect the cards and the floorman assigned to the table shall verify the inspection as required by N.J.A.C. 19:46-1.18. If the deck of cards used by the casino licensee contains two jokers, the dealer and a casino supervisor shall ensure that only one joker is utilized and that the other joker is torn in half and discarded.

(b) Following the inspection of the cards by the dealer and the verification by the floorman assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence and shall include one joker.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-11.6.

(d) If a casino licensee uses an automated card shuffling device to play the game of pai gow poker and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-11.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above immediately prior to the commencement of play.

(e) All cards opened for use on a pai gow poker table and dealt from a manual or an automated dealing shoe shall be changed at least every eight hours. All cards opened for use on a pai gow poker table and dealt from the hand shall be changed at least every four hours. Procedures for compliance with this subsection must be submitted to the Commission for approval.

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

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

In (d), specified changing cards when dealing from a shoe and dealing from the hand.

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

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

#### 19:47-11.6 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play and after each round of play has been completed, the dealer shall shuffle the cards either manually or by use of an automated card shuffling device so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the cards directly into an automated or manual dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-11.8, 11.8A or 11.8B; or

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

(c) Upon completion of a manual shuffle, the dealer shall place the stack of cards on top of the cover card. Thereafter, the dealer shall offer the stack of cards to be cut, with the backs facing up and faces facing the layout, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

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

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

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

3. The player at the farthest position to the right of the dealer, if there is no bank during a round of play; provided, however, if there are two or more consecutive rounds of play where there is no bank, the offer to cut the cards shall rotate in a counterclockwise manner after the player to the far right of the dealer has been offered the cut.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards on top of the cutting card and place them on the bottom of the stack. The dealer shall then remove the cover card and place it on the bottom of the stack. Thereafter, the dealer shall remove the cutting card and, at the discretion of the casino licensee, either place it in the discard rack or use it as an additional cutting card to be inserted four cards from the bottom of the deck. The dealer shall then deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-11.8, 11.8A or 11.8B.

(f) Whenever there is no gaming activity at a pai gow poker table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 19:47-11.5(c) shall be completed.

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

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



Revised (b), (d), and (e).  
Amended by R.1994 d.224, effective May 2, 1994.  
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

### 19:47-11.7 Wagers

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

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

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

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

In (c), added reference to 11.8A.  
Amended by R.1994 d.137, effective March 21, 1994.  
See: 25 N.J.R. 5902(a), 26 N.J.R. 1373(b).  
Amended by R.1994 d.224, effective May 2, 1994.  
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

### 19:47-11.8 Procedures for dealing the cards from a manual dealing shoe

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 19:46-1.19 and shall be located on the table to the left of the dealer. Once the procedures required by N.J.A.C. 19:47-11.6 have been completed, the cards shall be placed in the manual dealing shoe and the dealer shall announce "No more bets".

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

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

rotation and shall continue dealing until each position, including the dealer, has seven cards.

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

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

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

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

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

In (a), added proviso regarding dealing from the hand.

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

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

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

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

### 19:47-11.8A Procedures for dealing the cards from the hand

(a) Notwithstanding any other provision 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 pai gow 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. Once the procedures required by N.J.A.C. 19:47-11.6 have been completed, the dealer shall place the 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.

2. The dealer shall then announce "No more bets" prior to dealing seven stacks of seven cards each to the area in front of the table inventory container. 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 deal the first seven cards moving from left to right and the second seven cards moving from right to left and shall continue alternating in this manner until there are seven stacks of seven cards.

(d) After seven stacks of seven cards have been dealt, the dealer shall determine whether exactly four cards are left by spreading them face down on the layout.

1. If four cards remain, the cards shall not be exposed to anyone at the table and shall be placed in the discard rack.

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

(e) Once the dealer has completed dealing the seven stacks and placed the four remaining cards in the discard rack, the dealer shall then, using one of the procedures authorized by N.J.A.C. 19:47-11.8C, determine the starting position for delivering the stacks of cards. If the casino licensee offers the additional wager authorized by N.J.A.C. 19:47-11.13, all such additional wagers shall be determined and paid and the procedures in N.J.A.C. 19:47-11.13 shall be completed, before any stack of cards is dealt to any player at the table.

(f) After the starting position for delivering the stacks of cards has been determined, the dealer shall deliver the first stack to the starting position as determined in (e) above and, moving clockwise around the table, deliver the remaining stacks in order to all positions, including the dealer, regardless of whether there is a wager at the position. In delivering the stacks, the stack farthest to the left of the dealer shall be considered the first stack, and the stack farthest to the right of the dealer shall be considered the seventh stack. The dealer shall deliver each stack face down.

(g) After the seven stacks have been delivered to each position, including the dealer, the dealer shall collect any stacks dealt to a player position where there is no wager and place them in the discard rack without exposing the cards.

New Rule, R.1993 d.192, effective May 3, 1993.  
See: 24 N.J.R. 4247(a), 24 N.J.R. 4283(a), 25 N.J.R. 1887(b).  
Amended by R.1994 d.224, effective May 2, 1994.  
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).  
Amended by R.1995 d.78, effective February 6, 1995.  
See: 26 N.J.R. 4343(a), 27 N.J.R. 549(c).

#### **19:47-11.8B 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 pai gow poker dealt from an automated dealing shoe which dispenses cards in stacks of seven 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. 19:47-11.6 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 then, using one of the procedures authorized by N.J.A.C. 19:47-11.8C, determine the starting position for delivering the stacks of cards. If the casino licensee offers the additional wager authorized by N.J.A.C. 19:47-11.13, all such additional wagers shall be determined and paid and the procedures in N.J.A.C. 19:47-11.13 shall be completed, before any stack of cards is dealt to any player at the table.

(d) Once the starting position has been determined in accordance with (c) above, the dealer shall deliver the first stack of cards dispensed by the automated dealing shoe to that position. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall deliver a stack in turn to each of the other positions, including the dealer, moving clockwise around the table, whether or not there is a wager at the position. The dealer shall deliver each stack face down.

(e) After the seven stacks of seven cards have been dispensed and delivered to each position, including the dealer, the dealer shall remove the remaining cards from the shoe and determine whether exactly four cards are left by spreading them face down on the layout.

1. If four cards remain, the cards shall not be exposed to anyone at the table and shall be placed in the discard rack.

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

(f) If the dealer determines the cards were dealt properly, the dealer shall then collect any stacks dealt to a position where there is no wager and place them in the discard rack without exposing the cards.

New Rule, R.1994 d.224, effective May 2, 1994.  
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).  
Amended by R.1995 d.78, effective February 6, 1995.  
See: 26 N.J.R. 4343(a), 27 N.J.R. 549(c).

**19:47-11.8C Procedure for determining the starting position for dealing cards or delivering stacks of cards**

(a) In order to determine the starting position for the dealing of cards or the delivery of stacks of cards for the game of pai gow poker, a casino licensee may, in its discretion, use the procedure authorized in (b) or (c) below.

(b) The dealer shall shake the pai gow poker shaker and dice described in N.J.A.C. 19:47-11.4 at least three times so as to cause a random mixture of the dice.

1. The dealer shall then remove the lid covering the pai gow poker shaker, total the dice and announce the total.

2. To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the total of the three dice.

3. Examples are as follows:

i. If the dice total 8, the dealer would receive the first card or stack of cards; or

ii. If the dice total 14, the sixth betting position would receive the first card or stack of cards.

4. After the dealing or delivery of the cards has been completed in accordance with the procedures set forth in N.J.A.C. 19:47-11.8, 11.8A or 11.8B, the dealer shall place the cover on the pai gow poker shaker and shake the shaker once. The pai gow poker shaker shall then be placed to the right of the dealer.

(c) The dealer may use a computerized random number generator approved by the Commission to select and display a number from 1 through 7 inclusive, and verbally announce the number. To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the number displayed by the random number generator.

(d) After the starting position for a round of play has been determined, a casino licensee may, in its discretion, mark that position by the use of an additional cut card or similar object.

New Rule, R.1994 d.224, effective May 2, 1994.  
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

**19:47-11.9 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish**

(a) After the dealing of the cards has been completed, each player shall set his or her hands by arranging the cards into a high hand and low hand. When setting the two hands, the five card high hand must be equal to or higher in rank than the two card low hand. For example, if the two card hand contains a pair of sevens, the five card hand must contain at least a pair of sevens and the three remaining cards.

(b) Each player at the table shall be responsible for setting his or her own hands and no other person except the dealer may touch the cards of that player. Each player shall be required to keep the seven cards in full view of the dealer at all times. Once each player has set a high and low hand and placed the two hands face down on the appropriate area of the layout, the player shall not touch the cards again.

(c) After all players have set their hands and placed the cards on the table, the seven cards of the dealer shall be turned over and the dealer shall set his or her hands by arranging the cards into a high and low hand. The dealer shall then place the two hands face up on the appropriate area of the layout.

(d) Each casino licensee shall submit to the Commission in its Rules of the Games Submission the manner in which it will require the hands of the dealer to be set.

(e) A player may announce that he or she wishes to surrender his or her wager prior to the dealer exposing either of the two hands of that player pursuant to (f) below. Once the player has announced his or her intention to surrender, the dealer shall:

1. Immediately collect the wager from that player; and

2. Collect the seven cards dealt to that player without exposing the cards to anyone at the table. The dealer shall verify that seven cards were collected by counting them face down on the layout prior to placing them in the discard rack.

(f) Once the dealer has set a high and low hand, the dealer shall expose both hands of each player, starting from the right and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the dealer and shall announce if the wager of that player shall win, lose or be considered a tie ("push").

(g) All losing wagers shall be immediately collected by the dealer and put in the table inventory container. All losing hands shall also be collected. A wager made by a player shall lose if:

1. The high hand of the player is lower in rank than the high hand of the dealer and the low hand of the player is lower in rank than the low hand of the dealer;

2. The high hand of the player is identical in rank to the high hand of the dealer or the low hand of the player is identical in rank to the low hand of the dealer (a "copy hand") and the other hand of the player is identical in rank or lower in rank than the other hand of the dealer;

3. The high hand of the player was not set so as to rank equal to or higher than the low hand of that player; or

4. The two hands of the player were not otherwise set correctly in accordance with the rules of the game (for example, a player forms a three card low hand and a four card high hand).

(h) If a wager is a push, the dealer shall not collect or pay the wager, but shall immediately collect the cards of that player. A wager made by a player shall be a push if:

1. The high hand of the player is higher in rank than the high hand of the dealer, but the low hand of the player is identical in rank to the low hand of the dealer (copy hand) or lower in rank than the low hand of the dealer; or

2. The high hand of the player is identical in rank to the high hand of the dealer (copy hand) or lower in rank than the high hand of the dealer, but the low hand of the player is higher in rank than the low hand of the dealer.

(i) All winning hands shall remain face up on the layout. Winning wagers shall be paid after all hands have been exposed. The dealer shall pay winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. A wager made by a player shall win if the high hand of the player is higher in rank than the high hand of the dealer and the low hand of the player is higher in rank than the low hand of the dealer.

(j) A winning pai gow poker wager 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 five percent of the amount won; provided, however, that when collecting the vigorish, the casino licensee may round off the vigorish to 25 cents or the next highest multiple of 25 cents. A casino licensee shall collect the vigorish from a player at the time the winning payout is made. After a winning wager has been paid and the vigorish collected, the dealer shall then collect the cards from that player.

(k) 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 case of a question or dispute.

#### **19:47-11.10 Player bank; co-banking; selection of bank; procedures for dealing**

(a) A casino licensee may, in its discretion, offer to all players at a pai gow poker table the opportunity to bank the game. If the casino licensee elects this option, all the other provisions of this subchapter shall apply except to the extent that they conflict with the provisions of this section, in which case the provisions of this section shall control for any round of play in which a player is the bank.

(b) A player may not be the bank at the start of the game. For the purposes of this section, the start of the game shall mean the first round of play after the dealer is required to shuffle the cards in accordance with the procedures set forth in N.J.A.C. 19:47-11.5(c).

(c) After the first round of play pursuant to (b) above, each player at the table shall have the option to either be the bank or pass the bank to the next player. The dealer shall, starting with the player farthest to the right of the dealer, offer the bank to each player in a counterclockwise rotation around the table until a player accepts the bank. The dealer shall place a marker designating the bank in front of the player who accepts the bank. If the first player offered the bank accepts, the player seated to the right of that player shall first be offered the bank on the next round of play. The initial offer to be the bank shall rotate counterclockwise around the table until it returns to the dealer. In no event may any player bank two consecutive rounds of play. If no player wishes to be the bank, the round of play shall proceed in accordance with the rules of play provided in this subchapter.

(d) Before a player may be permitted to bank a round of play, the dealer shall determine that:

1. The player placed a wager against the dealer during the last round of play in which there was no player banking the game; and

2. The player has sufficient gaming chips on the table to cover all of the wagers placed by other players at the table for that round of play.

(e) A casino licensee may, in its discretion, offer the bank the option of having the casino cover 50 percent of the wagers made during a round of play. If the casino licensee offers this option, it shall make it available to all players at the table. If the bank wishes to use this option, the bank must specifically request the dealer to accept responsibility for the payment of one-half of all winning wagers. When the bank covers 50 percent and the casino covers 50 percent of the winning wagers, it shall be known as "co-banking" and the dealer shall place a marker designating the co-bank in front of that player. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner submitted to the Commission pursuant to N.J.A.C. 19:47-11.9. When co-banking is in effect, the dealer may not place a wager against the bank.

(f) If a player is the bank, the player may only wager on one betting area.

(g) Once the dealer has determined that a player may be the bank pursuant to (d) above and after the cards have been shuffled, the dealer shall remove gaming chips from the table inventory container in an amount equal to the last wager made by that player against the dealer or in an amount, the calculation of which has been approved by the Commission. This amount shall be the amount the dealer wagers against the bank. The bank may direct that the sum wagered by the dealer be a lesser amount or that the dealer place no wager during that round of play. Any amount wagered by the dealer shall be placed in front of the table inventory container.

(h) If the cards are to be dealt from a manual dealing shoe, the procedures set forth in N.J.A.C. 19:47-11.8 and 11.8C shall apply, except as follows:

1. If a pai gow poker shaker and dice are being used to determine the starting position for the dealing of the cards, the bank shall shake the pai gow poker shaker three times pursuant to N.J.A.C. 19:47-11.8C(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.

2. If a computerized random number generator is used to determine the starting position for the dealing of the cards, the device shall be operated in accordance with procedures approved by the Commission.

3. When counting the betting positions, including the dealer, to determine the starting position for dealing the cards, the position of the banker, instead of the dealer, shall be considered number one.

(i) If the cards are to be dealt from the hand, the procedures set forth in N.J.A.C. 19:47-11.8A and 11.8C shall apply, except as follows:

1. Once the dealer has completed dealing the seven stacks and placed the four remaining cards in the discard rack pursuant to N.J.A.C. 19:47-11.8A, the bank shall select the first stack to be delivered by the dealer. This stack shall be designated as the first stack by the dealer moving it toward the players.

2. If a pai gow poker shaker and dice are being used to determine the starting position for the delivery of the

first stack, the bank shall shake the pai gow poker shaker three times pursuant to N.J.A.C. 19:47-11.8C(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.

3. If a computerized random number generator is used to determine the starting position for the delivery of the first stack, the device shall be operated in accordance with procedures approved by the Commission.

4. When counting the betting positions, including the dealer, to determine the starting position for delivering the seven stacks of cards, the position of the bank, instead of the dealer, shall be considered number one.

5. The dealer shall deliver the first stack as determined in (i)1 above to the starting position as determined in N.J.A.C. 19:47-11.8C and (i)2 through 4 above. Thereafter, the dealer shall deliver the remaining stacks in a clockwise rotation beginning with the stack closest to the right of the first stack and proceeding until all stacks to the right of the first stack have been dealt and then moving to the stack farthest to the left of the dealer and proceeding left to right. If there are no stacks to the right of the first stack, the dealer will begin with the stack farthest to the left and proceed to the right. The dealer shall deliver each stack face down to each position, including the dealer, regardless of whether there is a wager at the position.

(j) If the cards are to be dealt from an automated dealing shoe, the procedures set forth in N.J.A.C. 19:47-11.8B and 11.8C shall apply, except as follows:

1. If a pai gow poker shaker and dice are being used to determine the starting position for the delivery of the first stack of cards dispensed by the automated dealing shoe, the bank shall shake the pai gow poker shaker three times pursuant to N.J.A.C. 19:47-11.8C(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.



2. If a computerized random number generator is used to determine the starting position, the device shall be operated in accordance with procedures approved by the Commission.

3. When counting the betting positions, including the dealer, to determine the starting position for delivering the stacks of cards as they are dispensed by the shoe, the position of the bank, instead of the dealer shall be considered number one.

(k) If the cards dealt to the dealer have not been previously collected, after each player has set his or her two hands and placed them on the appropriate area of the layout, the two hands of the dealer shall then be set. Once the dealer has formed a high and low hand, the dealer shall expose the hands of the bank and determine if the hands of the dealer are higher in rank than the hands of the bank. If the dealer wins, the cards of the dealer shall be stacked face up to the right of the table inventory container with the amount wagered by the dealer against the bank placed on top. If the dealer pushes, the dealer shall return the amount wagered by the dealer against the bank to the table inventory container. If the dealer loses, the amount wagered by the dealer against the bank shall be moved to the center of the layout.

(l) If banking is in effect, once the dealer has determined the outcome of the wager of the dealer against the bank, if any, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers, including the dealer's wager, shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the bank, an amount equal to the remaining winning wagers and place that amount in the center of the layout. The remaining winning wagers shall be paid from the amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount shall be charged a five percent vigorish in accordance with N.J.A.C. 19:47-11.9. Once the vigorish has been paid, the remaining amount shall be given to the bank.

(m) If co-banking is in effect, once the dealer has set the co-bank hand pursuant to (e) above, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the co-bank, an amount equal to one-half of the remaining winning wagers and place that amount in the center of the layout. The dealer shall remove an amount equal to one-half of the remaining winning wagers from the table inventory container and place that amount in the center of the layout. The remaining winning wagers shall be paid from the total amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount will be counted and the dealer shall place half of this amount into the table inventory container. The dealer shall collect a five percent vigorish in accordance with N.J.A.C. 19:47-11.9 on the remaining amount and place the vigorish amount in the table inventory container. The remaining amount shall then be given to the co-bank.

(n) Immediately after a winning wager of the dealer is paid, this amount and the original wager shall be returned to the table inventory container.

(o) Each player who has a winning wager against the bank shall pay a five percent vigorish on the amount won to the dealer, in accordance with N.J.A.C. 19:47-11.9.

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

Added new (h) and redesignated existing (h) through (l) as (h)1 through 5. Added new (i) and redesignated existing (m) through (q) as (j) through (n).

Amended by R.1994 d.224, effective May 2, 1994.  
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

#### **19:47-11.11 Irregularities; invalid roll of the dice**

(a) If the dealer uncovers the pai gow poker shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a "No roll" and reshake the dice.

(b) If the dealer uncovers the pai gow poker shaker and a die or dice fall out of the shaker, the dealer shall call a "No roll" and reshake the dice.



(c) If the dealer incorrectly totals the dice and deals the first card or delivers the first stack to the wrong position, all hands shall be called dead and the dealer shall reshuffle the cards.

(d) If the dealer exposes any of the cards dealt to a player, the player has the option of voiding the hand. Without looking at the unexposed cards, the player shall make the decision either to play out the hand or to void the hand.

(e) If a card or cards in the hand of the dealer or bank is exposed, all hands shall be void and the cards shall be reshuffled.

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

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

(h) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards reshuffled.

(i) If the dealer does not set his or her hands in the manner submitted to the Commission pursuant to N.J.A.C. 19:47-11.9, the hands must be reset in accordance with this submission and the round of play completed.

(j) If the bank does not set his or her own hands correctly, the wager shall not be lost pursuant to N.J.A.C. 19:47-11.9, and the dealer shall be required to reset the bank's hands in the manner submitted to the Commission pursuant to N.J.A.C. 19:47-11.9 so that the round of play may be completed.

(k) If a card is exposed while the dealer is dealing the seven stacks in accordance with N.J.A.C. 19:47-11.8A, the cards shall be reshuffled.

(l) If cards are being dealt from the hand and the dealer fails to deal the seven stacks in accordance with N.J.A.C. 19:47-11.8A(c), the cards shall be reshuffled.

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

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

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

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

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

In (c), added "or delivers the first stack". Added (k) and (l).

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

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

#### **19:47-11.12 A player wagering on more than one betting area**

(a) Except as provided in N.J.A.C. 19:47-11.10(f), a casino licensee may, in its discretion, permit a player to wager on no more than two betting areas at a pai gow poker table, which areas must be adjacent to each other.

(b) If a casino licensee permits a player to wager on two adjacent betting areas, the cards dealt to each betting area shall be played separately. If the two wagers are not equal, the player shall be required to rank and set the hand with the larger wager before ranking and setting the other hand. If the amounts wagered are equal, each hand shall be played separately in a counterclockwise rotation with the first hand being ranked and set before the player proceeds to rank and set the second hand. Once a hand has been ranked and set and placed face down on the appropriate area of the layout, the hand may not be changed.

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

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

Section was "Minimum and maximum wagers". Recodified from 19:47-11.13.

#### **19:47-11.13 Permissible additional wager**

(a) If a casino licensee, pursuant to N.J.A.C. 19:47-11.8C, uses a random number generator to determine the starting position for the dealing of cards or the delivery of stacks of cards, the casino licensee may in its discretion offer to every player at the pai gow poker table the option to make an additional wager as to which one of the numbers 1 through 7 will be selected and displayed by the random number generator at the beginning of a round of play.

(b) The following procedures shall be observed by any casino licensee offering the additional wager authorized by this section:

1. Prior to the activation of the random number generator at the beginning of a round of play, any player who has made a pai gow poker wager pursuant to N.J.A.C. 19:47-11.7 may, at the same time, make the additional wager authorized by this section. A player may make an additional wager on more than one number during each round of play.

2. A player shall make an additional wager by placing gaming chips, and if permitted by the casino licensee, a match play coupon, on the number selected by the player in the area designated for additional wagers on the pai

gow poker table layout. No verbal additional wagers or cash additional wagers shall be permitted.

3. An additional wager shall win if the number selected by the player in (b)2 above is the same number selected and displayed by the random number generator as the first player position to receive cards during that round of pai gow poker. All other additional wagers shall lose.

4. After the dealer announces "No more bets" and the random number generator selects and displays the position number for that round of play, any losing additional wagers shall be immediately collected by the dealer.

5. Any winning additional wagers shall be paid immediately after collection of any losing additional wagers, and prior to any card being dealt to any player at the table.

6. A casino licensee shall pay off winning additional wagers at odds of no less than  $5\frac{1}{2}$  to 1 and no more than 6 to 1, and in accordance with the payout odds imprinted on the pai gow poker table layout; provided however, that payouts for any additional winning wagers shall be rounded down to the nearest whole dollar.

(c) Any additional wager made pursuant to this section shall have no bearing upon any other wager made by a player at the game of pai gow poker.

New Rule, R.1995 d.78, effective February 6, 1995.  
See: 26 N.J.R. 4343(a), 27 N.J.R. 549(c).

## SUBCHAPTER 12. POKETTE

### 19:47-12.1 Definitions

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

"Rank" shall mean the four cards of identical value within a single deck of cards. For example, the 5 rank consists of the 5 of diamonds, 5 of spades, 5 of clubs and 5 of hearts.

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

"Pair" shall mean two cards of identical value, regardless of suit.

"Non-poker hand wager" shall mean any of the wagers listed in N.J.A.C. 19:47-12.5(a).

"Poker hand wager" shall mean any of the wagers listed in N.J.A.C. 19:47-12.5(b).

"Winning card" shall mean the card which is depicted in the section of the pokette wheel where the clapper comes to rest after a valid spin of the pokette wheel.

### 19:47-12.2 Cards; number of decks; value of cards depicted on the pokette wheel

(a) Three decks of cards shall be used in the game of pokette. The cards shall be used to indicate, through placement on the card stand, the winning card determined by each spin of the pokette wheel. Cards used at pokette shall meet the requirements of N.J.A.C. 19:46-1.17. Notwithstanding these requirements, a device approved by the Commission may be used to indicate the winning card determined by each spin of the pokette wheel, in lieu of cards and a card stand.

(b) For purposes of settling a poker hand wager, the relative value of the cards depicted on the pokette wheel, in order of highest to lowest value, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Neither of the jokers shall have any value for purposes of forming a poker hand. For purposes of completing a "straight" or a "straight flush" poker hand, an ace may be combined with a king and a queen or a 2 and a 3 but may not be combined with a king and a 2.

### 19:47-12.3 Opening of the table for gaming

(a) After receiving three decks of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer or the floorperson assigned to the table shall inspect the three decks by sorting each deck into sequence and into suit to ensure that all cards are in each deck.

(b) Following the inspection of the cards by the dealer or floorperson assigned to the table, each deck shall be placed in the container used to house the cards pursuant to N.J.A.C. 19:46-1.13D.

### 19:47-12.4 Wagers; supervision

(a) All wagers at pokette shall be made by placing gaming chips or plaques on the appropriate areas of the pokette layout except that verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and that such cash is expeditiously converted into gaming chips or plaques in accordance with the regulations governing the acceptance and conversion of such instruments.

(b) No person at a pokette table shall be issued or permitted to game with non-value chips that are identical in color and design to value chips or to non-value chips being used by another person at the same table.

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

(d) The wagers identified in N.J.A.C. 19:47-12.5(a) (non-poker hand wagers) may be made by a player on each spin of the pokette wheel. The wagers identified in N.J.A.C. 19:47-12.5(b) (poker hand wagers) may only be made on a subsequent spin of the pokette wheel when, in accordance with N.J.A.C. 19:47-12.8, one or two winning cards are posted on the card stand.

(e) For purposes of complying with the organization and supervision requirements contained in N.J.A.C. 19:45-1.11 and 1.12, each pokette table shall be considered the same as one roulette table.

#### 19:47-12.5 Permissible wagers

(a) The following shall constitute the permissible non-poker-hand wagers at the game of pokette:

1. "Single card straight up" is a wager that the winning card shall be the same card as the single card selected by the player.

2. "Two cards or split" is a wager that the winning card shall be the same card as either of the two adjoining cards selected by the player.

3. "Four cards or corner" is a wager that the winning card shall be the same card as any of the four adjoining cards selected by the player.

4. "Single rank" is a wager that the winning card shall be one of the four cards contained in the single rank selected by the player.

5. "Double rank" is a wager that the winning card shall be one of the eight cards contained in the two adjacent ranks selected by the player.

6. "Ace-king-queen rank" is a wager that the winning card shall be one of the 12 cards contained in the ace, king and queen ranks or the two of spades.

7. "Jack-10-9 rank" is a wager that the winning card shall be one of the 12 cards contained in the jack, 10 and 9 ranks or the two of clubs.

8. "8-7-6 rank" is a wager that the winning card shall be one of the 12 cards contained in the 8, 7 and 6 ranks or the two of diamonds.

9. "5-4-3 rank" is a wager that the winning card shall be one of the 12 cards contained in the 5, 4 and 3 ranks or the two of hearts.

10. "Red" is a wager that the winning card shall be a diamond or a heart.

11. "Black" is a wager that the winning card shall be a spade or a club.

12. "Suit or column" is a wager that the winning card shall be one of the 13 cards contained in the suit selected by the player.

13. "Jacer" is a wager that the winning card shall be the ace of clubs, the ace of diamonds or either of the two jokers.

(b) The following shall constitute the permissible poker hand wagers at the game of pokette:

1. "Pair in two" is a wager that the winning cards on two consecutive spins of the pokette wheel shall be of identical value, regardless of suit.

2. "Pair in three" is a wager that at least two of the three winning cards on three consecutive spins of the pokette wheel shall be of identical value, regardless of suit.

3. "Three of a kind" is a wager that the winning cards on three consecutive spins of the pokette wheel shall be of identical value, regardless of suit.

4. "Straight" is a wager that the winning cards on three consecutive spins of the pokette wheel shall be of consecutive value, regardless of suit or the order in which the winning cards are determined.

5. "Straight flush" is a wager that the winning cards on three consecutive spins of the pokette wheel shall be of consecutive value and of the same suit, regardless of the order in which the winning cards are determined.

6. "Flush" is a wager that the winning cards on three consecutive spins of the pokette wheel shall be of the same suit.

#### 19:47-12.6 Payout odds

(a) The payout odds for pokette printed on any layout or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win" and no odds shall be stated through the use of the word "for."

(b) Each casino licensee shall pay off winning wagers at the game of pokette at no less than the odds listed below:

Wager	Payout Odds
Single card straight up	50 to 1
Two cards or split bet	24 to 1
Four cards or corner bet	12 to 1
Single rank	12 to 1
Double rank	5 to 1
Ace-king-queen rank	3 to 1
Jack-10-9 rank	3 to 1
8-7-6 rank	3 to 1
5-4-3 rank	3 to 1
Red	1 to 1
Black	1 to 1
Suit or column	3 to 1
Jacer	12 to 1
Pair in two	11 to 1
Pair in three	5 to 1
Three of a kind	11 to 1
Flush	3 to 1

Wager	Payout Odds
Straight:	
Open	5 to 1
Inside	11 to 1
Straight flush:	
Open	24 to 1
Inside	49 to 1

Amended by R.1993 d.405, effective August 16, 1993.  
See: 25 N.J.R. 1962(a), 25 N.J.R. 3843(a).

#### 19:47-12.7 Procedures for dealing the game

(a) Prior to spinning the pokette wheel, the dealer shall announce "No more bets."

(b) The pokette wheel shall be spun by the dealer in either direction and shall complete at least three revolutions to constitute a valid spin.

(c) Each wager shall be settled strictly in accordance with its position on the layout.

(d) Upon completion of each spin, the dealer shall announce the winning card, including its suit, and shall place a marker on the corresponding card on the pokette layout. The dealer shall then select the winning card from the decks of cards maintained at the pokette table and place the winning card in a card stand located at the pokette table. After placing the marker on the layout and the card in the card stand, the dealer shall first collect all losing wagers and then pay off all winning wagers at the odds currently being offered pursuant to N.J.A.C. 19:47-12.6.

(e) When the pokette wheel clapper comes to rest on a joker:

1. All non-poker hand wagers, except wagers on that single joker straight up, a two card or split wager that includes that joker, or a jacer wager, shall be lost;

2. The dealer shall collect all losing and pay off all winning non-poker hand wagers at the odds currently being offered pursuant to N.J.A.C. 19:47-12.6; and

3. That spin of the pokette wheel shall have no bearing on the settling of any poker hand wagers which have not been completed in accordance with N.J.A.C. 19:47-12.8.

#### 19:47-12.8 Procedures for placing and determining the outcome of poker hand wagers

(a) After the first winning card that is not a joker has been placed in the first space of the card stand and all non-poker hand wagers relevant to that winning card have been settled, the dealer shall announce that wagers may also be placed for a "pair in 2."

(b) Once all wagers have been placed by the players, the dealer shall spin the pokette wheel in accordance with N.J.A.C. 19:47-12.7(a) and (b). Upon completion of the spin, the dealer shall announce the winning card, including its suit, place a marker on the corresponding card on the pokette layout, select the winning card from the decks of cards maintained at the pokette table and place it in the second space of the card stand. The dealer shall first settle all non-poker hand wagers relevant to that winning card. If the second winning card does not form a pair with the first winning card, all wagers on a "pair in 2" shall lose and shall be immediately collected by the dealer. If the second winning card forms a pair with the first winning card, all wagers on a "pair in 2" shall win and shall be paid at the odds currently being offered pursuant to N.J.A.C. 19:47-12.6.

(c) If the second winning card does not form a pair, once all wagers relevant to the second winning card have been settled, the dealer shall announce, in accordance with (d) below, that wagers may also be placed for a "pair in 3" and on the other possible poker hand wagers.

(d) Additional poker hand wagers which may be made once all wagers relevant to the second winning card have been settled are as follows:

1. If the first and second winning cards in the card stand are of the same suit, the dealer shall announce that wagers may be placed for a "flush."

2. If the third winning card could complete a "straight" with the first and second winning cards pursuant to N.J.A.C. 19:47-12.2 and 12.5, the dealer shall:

i. If the values of the first and second winning cards in the card stand are consecutive, announce that wagers may be placed on an "open straight"; or

ii. If there is only one winning card that could complete a "straight" with the first and second winning cards in the card stand, announce that wagers may be placed on an "inside straight."

3. If the third winning card could complete a "straight flush" with the first and second winning cards in the card stand pursuant to N.J.A.C. 19:47-12.2 and 12.5, the dealer shall:

i. If the values of the first and second winning cards in the card stand are consecutive, announce that wagers may be placed on an "open straight flush"; or

ii. If there is only one winning card that could complete a "straight flush" with the first and second winning cards in the card stand, announce that wagers may be placed on an "inside straight flush."

4. If the first and second winning cards in the card stand are a pair, the dealer shall announce that wagers may be made on "three of a kind."

(e) After the third winning card is placed in the card stand, all poker hand wagers shall be settled as follows:

1. A wager on a "pair in three" shall only win if the third winning card forms a pair with either the first or second winning card;
2. A wager on a "flush" shall only win if the third winning card is of the same suit as the first and second winning cards;
3. A wager on an "open straight" or "inside straight" shall only win if the third winning card is consecutive in value with the first and second winning cards;
4. A wager on an "open straight flush" or "inside straight flush" shall only win if the third winning card is consecutive in value with and of the same suit as the first and second winning cards; and
5. A wager on a "three of a kind" shall only win if the third winning card is of identical value with the first and second winning cards.

(f) All losing poker hand wagers shall be collected immediately by the dealer. The dealer shall then pay off all winning poker hand wagers in accordance with the odds currently being offered pursuant to N.J.A.C. 19:47-12.6.

(g) After all poker hand wagers are settled, the dealer shall remove the three cards from the card stand. The next spin of the pokette wheel which results in a winning card other than a joker shall determine the first winning card for the formation of new poker hand wagers.

#### 19:47-12.9 Irregularities

(a) If the clapper comes to rest between two depictions of cards upon completion of the spin of the pokette wheel, the casino licensee has the option to do one of the following:

1. Declare the winning card to be the depiction of the card previously passed; or
2. Declare the spin void and re-spin the wheel.

(b) Upon a casino licensee choosing one of the options as outlined in (a) above, it shall conspicuously post a sign at each table stating which option is in effect.

(c) If the pokette wheel does not complete at least three revolutions, the dealer shall announce "No spin" and re-spin the pokette wheel.

#### 19:47-12.10 (Reserved)

Repealed by R.1993 d.630, effective December 6, 1993.  
See: 25 N.J.R. 3953(a), 25 N.J.R. 5521(a).

#### SUBCHAPTER 13. (RESERVED)

#### 19:47-13.1 through 19:47-13.10 (Reserved)

Super Pan 9: Temporary adoption of gaming rules, effective February 13, 1995, or after.  
See: 27 N.J.R. 549(b).

#### SUBCHAPTER 14. POKER

##### Authority

N.J.S.A. 5:12-5, 69(a), 70(f) and (j); 99 and 100(e).

##### Source and Effective Date

R.1994 d.141, effective March 21, 1994.  
See: 25 N.J.R. 5906(a), 26 N.J.R. 1380(a).

#### 19:47-14.1 Definitions

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

"All-in" means a player who has no funds remaining on the poker table to continue betting in a round of play but who still retains the right to contend for that portion of the pot in which the player has already placed a bet.

"Ante" means a predetermined wager which each player is required to make in some poker games prior to any cards being dealt in order to participate in the round of play.

"Bet" means an action by which a player places gaming chips or gaming plaques into the pot on any betting round.

"Betting round" means a complete wagering cycle in a hand of poker after all players have called, folded or gone all-in.

"Blind bet" means a mandatory wager in some poker games which only players sitting in specific betting positions at the poker table shall be required to place prior to looking at any cards.

"Burn card" means a card taken from the top of a deck which is discarded face down, which is not in play and the identity of which remains unknown.

"Button" means an object which is moved clockwise around the table to denote an imaginary dealer and thereby determine the betting and dealing sequence.

"Call" means a wager made in an amount equal to the immediately preceding wager.

"Check" means that a player waives the right to initiate the betting in a betting round but retains the right to act if another player initiates the betting.



"Common card" means, in any game of stud poker, a card which is dealt face upward if there are insufficient cards left in the deck to deal each player a card individually and which can be used by all players at the showdown.

"Community card" means any card which is dealt face upward and which can be used by all players to form their best hand.

"Cover card" means a yellow or green plastic card used during the cut process and then to conceal the bottom card of the deck.

"Draw" means, in any game of draw poker, an exchange by a player of cards held in his or her hand, after the initial round of betting, for an equal number of new cards from the deck.

"Fold" means the withdrawal of a player from a round of play by discarding his or her hand of cards during a betting round and refusing to equal a wager.

"Forced bet" means a wager which is required to start the wagering on the first betting round.

"Fouled hand" means a hand that either has an improper number of cards or has come into contact with other cards in such a way as to render it impossible to determine accurately which cards are contained in the hand.

"High" means a game of poker in which the highest ranking hand in accordance with N.J.A.C. 19:47-14.3 wins the pot.

"High-low split" means a form of poker in which there is a winner for both the highest and lowest ranking hands.

"High-low split eight or better" means a version of high-low split poker in which a winning low hand must satisfy an eligibility requirement.

"Hole card" means any card dealt to a player face down.

"Low" means a game of poker in which the highest ranking low hand in accordance with N.J.A.C. 19:47-14.3 wins the pot.

"Opening bet" means the first bet in a round of play.

"Pot" means the amount which is awarded to the winning player or players at the conclusion of a round of play and is equal to the total amount anted and bet by the players during the round of play, less any rake extracted pursuant N.J.A.C. 19:47-14.14.

"Protected hand" means a hand of cards which the player is physically holding or has placed under one or more gaming chips.

"Raise" means a bet in an amount greater than the immediately preceding bet in that betting round.

"Rake" means the amount of gaming chips, gaming plaques or coin collected by the dealer as poker revenue in accordance with 19:47-14.14.

"Round of play" means, for any game of poker, the process by which cards are dealt, bets are placed and the winner of the pot is determined and paid in accordance with the rules of this subchapter.

"Showdown" means the action of revealing the hands of each player in order to determine who shall win the pot.

"Side pot" means a separate pot formed when one or more players are all-in.

"Stub" means the remaining portion of the deck after all cards in a round of play have been dealt.

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

"Table stakes" means the currency, gaming chips and gaming plaques on the table is in play and a player may not subtract from his or her currency, gaming chips or gaming plaques at any time during ongoing play.

"Up-card" means, in a game of stud poker, any card dealt to a player face up.

#### 19:47-14.2 Cards; number of decks

(a) Poker shall be played with one deck of cards with backs of the same color and design and one additional solid yellow or green cover card. Two decks of cards shall be maintained for use at each poker table at all times. Each deck maintained at the poker table shall be visually distinguishable in some manner from the other deck. While one deck is in use, the other deck shall be stored in a designated area pursuant to N.J.A.C. 19:46-1.13E.

(b) Each deck of cards maintained at the poker table may be rotated in and out of play; provided, however, that no deck of cards shall be used at the table for more than two hours without the dealer or floorperson placing the 52 cards into suit and sequence. All decks opened for use on a poker table shall be changed at least every four hours.

(c) Each gaming day, decks of cards with distinguishable card backings as required by N.J.A.C. 19:46-1.17(j) shall be distributed among all open poker tables in a manner determined by the poker shift supervisor or supervisor thereof. The distribution of decks among tables shall consider, at a minimum, the table limits, the location of the table and the type of poker available at each table and shall be intended to ensure the integrity of gaming at poker.



**19:47-14.3 Poker rankings**

(a) The rank of the cards used in all types of poker other than low poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three and two. All suits shall be considered equal in rank. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a two, three, four and five.

(b) The permissible high poker hands as determined by the holding of a full five card hand, in order of highest to lowest rank, shall be:

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

2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with king, queen, jack, 10 and nine being the highest ranking straight flush and ace, two, three, four and five being the lowest ranking straight flush;

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

4. "Full house" is a hand consisting of "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;

5. "Flush" is a hand consisting of five cards of the same suit;

6. "Straight" is a hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight and an ace, two, three, four and five being the lowest ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (e.g., queen, king, ace, two, three);

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

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

9. "One pair" is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands which are of identical poker hand rank pursuant to the provisions of this section,

or which contain none of the poker hands authorized herein, the hand which contains the highest ranking card as provided in (a) above or (d) below, whichever is applicable, which is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered tied and the pot shall be equally divided among the players with the tied hands.

(d) The rank of the cards used in low poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, two, three, four, five, six, seven, eight, nine, 10, jack, queen and king. All suits shall be considered equal in rank.

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

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

**19:47-14.4 Opening the table for gaming**

(a) After receiving two decks of cards at the table, in accordance with N.J.A.C. 19:46-1.18 and N.J.A.C. 19:47-14.2, the dealer shall sort and inspect the cards and the floorperson or supervisor thereof shall verify the inspection as required by N.J.A.C. 19:46-1.18.

(b) Following the inspection of the cards by the dealer and the verification by the floorperson or supervisor thereof, the cards shall be spread out face up on the table for visual inspection by the first two players to be seated at the table. The cards shall be spread out according to suit and in sequence.

(c) Immediately prior to the commencement of play and not before a minimum of two players are afforded an opportunity to visually inspect the cards from each deck at the table, each deck shall be separately turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Each deck of cards shall be shuffled in accordance with N.J.A.C. 19:47-14.5. One of the decks shall be cut in accordance with N.J.A.C. 19:47-14.5 and the other deck shall be maintained pursuant to N.J.A.C. 19:46-1.13E for subsequent use pursuant to N.J.A.C. 19:47-14.2. In the alternative, a casino licensee may wash, shuffle and cut only the deck intended for immediate use and maintain the other deck pursuant to N.J.A.C. 19:46-1.13E. Upon rotation pursuant to N.J.A.C. 19:47-14.2, the other deck shall be washed, shuffled and cut in accordance with the requirements herein and N.J.A.C. 19:47-14.5.

**19:47-14.5 Shuffle and cut of the cards**

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

(b) After the cards have been shuffled and placed on the table in front of the dealer, the dealer shall, using one hand, cut the deck by taking a stack of at least 10 cards from the top of the deck and place them on top of the cover card. The dealer shall then place the cards remaining in the deck on top of the stack of cards which were cut. The cover card shall always be placed in front of the deck of cards prior to the cut of the cards by the dealer.

(c) If there is no gaming activity at the poker table, each deck of cards at the table shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once at least two players have arrived at the table. After the first two players are afforded an opportunity to visually inspect both of the decks, the procedures required by N.J.A.C. 19:47-14.4(c) shall be completed for one deck and the remaining deck shall be maintained pursuant to N.J.A.C. 19:46-1.13E.

**19:47-14.6 Poker overview; general dealing procedures for all types of poker**

(a) Poker shall be conducted in a separate and distinct area of the casino floor or the casino simulcasting facility approved by the Commission.

(b) Poker shall be played by a minimum of two players and a maximum of 11 players. Poker shall be dealt by a dealer at a poker table. For all types of poker set forth in N.J.A.C. 19:47-14.8, the dealer shall not participate in the playing or outcome of the game in any way except as otherwise authorized in this subchapter.

(c) A player shall wager on the cards that the player holds in his or her hand. All bets by a player shall be placed by the dealer in the designated area of the table known as the pot. A player may be required to ante or place a blind bet prior to the receipt of any cards. After each round of cards is dealt, a betting round shall be conducted. Each player shall decide whether to continue contending for the pot by calling or raising the bet of the other players.

(d) The object of the game shall be for a player to win the pot either by making a bet that no other player elects to call, or by having the hand of highest rank at the showdown in accordance with the provisions of N.J.A.C. 19:47-14.3. If two or more players are still in contention for a pot after all cards have been dealt and the final betting round has been completed, there shall be a showdown among the players still in contention to determine which player has the hand of highest rank. Based on the type of poker being played, the winning player may be the player who holds the highest ranking high poker hand, the highest ranking low poker hand or both the highest ranking high and low poker hands.

(e) The following procedures shall be utilized by the dealer when dealing the game of poker:

1. The dealer shall choose the hand in which he or she will hold the cards. Once the dealer has chosen a hand, the dealer must use that hand whenever holding the cards. The cards held by the dealer shall, at all times, be held in front of the dealer, as level as possible and over the poker table. If during a round of play, the deck must be set down to handle a transaction, the dealer shall place a marker button on top of the deck until the transaction has been completed.

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

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

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

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

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

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

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

**19:47-14.7 Wagers**

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

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

1. Place an ante prior to receiving any cards;
2. Place a predetermined blind bet prior to receiving any cards; or
3. Place a forced bet to initiate a betting round based on that player's up-card.

(c) A player may only participate in the wagering during a round of play with the gaming chips, gaming plaques or currency which were already on the poker table in front of the player when the round of play commenced.

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

2. Currency which is available for use by a player pursuant to the requirements of this section may be utilized to initiate, call or raise a bet if such currency is expeditiously converted into gaming chips or gaming plaques by the dealer in accordance with the regulations governing the acceptance and conversion of such instruments.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(i) Unless a raise has been verbally announced by that player, a player who puts into the pot a single gaming chip that is larger than required is assumed to have only called the preceding bet and to be awaiting change from the dealer.

(j) Unless specifically posted to the contrary, a player shall be permitted to raise after he or she has previously checked in a betting round.

#### 19:47-14.8 Types of permissible poker games

(a) A casino licensee may offer the following types of poker games:

1. Seven-card stud (high, high-low split and high-low split eight or better);

2. Hold 'Em (high);

3. Omaha (high, high-low split eight or better);

4. Five-card draw (high and low); and

5. Five-card stud (high).

(b) No casino licensee shall offer or permit the playing of any poker game in its casino room or casino simulcasting facility which is not authorized by this subchapter.

**19:47-14.9 Seven-card stud poker; procedures for dealing of cards; completion of each round of play**

(a) Each casino licensee shall be required to observe the procedures set forth in this section for each game of seven-card stud high, seven-card stud high-low split or seven-card stud high-low split eight or better poker offered in its casino room or casino simulcasting facility.

(b) Each poker table shall be restricted to a maximum of eight players as determined by the casino licensee. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with N.J.A.C. 19:47-8.3.

(c) Starting with the first player to the left of the dealer and continuing in a clockwise rotation around the poker table, the dealer shall deal two rounds of cards face down and one round of cards face up to each player.

(d) Once each player has received three cards in accordance with (c) above, the first betting round shall commence by comparing the up-card of each player. For the purposes of this subsection only, in the event that two or more up-cards are of the same rank, the up-cards shall then be ranked by suit, with the highest to lowest ranked suits in order as follows: spades, hearts, diamonds, clubs. Betting shall be commenced by:

1. For high poker, the player with the lowest ranked up-card;
2. For high-low split poker, the player with the highest ranked up-card. For this purpose, an ace shall be considered ranked below a two; and
3. For high-low split eight or better poker, the player with the lowest ranked up-card. For this purpose, an ace shall be considered the highest ranking card.

(e) Following the placement of the forced bet required by (d) above, each subsequent player may, proceeding in a clockwise rotation from the player who placed the forced bet, fold, call or raise the bet. After the last player has responded to the most recent bet, the betting round shall be considered complete.

(f) Upon completion of the first betting round, the dealer shall burn the top card of the deck and then, starting with the first remaining player to his or her left, deal a fourth card face up to each player who has not folded. The next betting round shall commence as follows:

1. The player with the highest ranking poker hand showing shall be required to bet or check; or
2. If the highest ranking poker hand showing is held by two or more players, the player closest to the left of the dealer shall be required to bet or check.

(g) Following the initial bet or check required by (f) above, each subsequent player, proceeding in a clockwise rotation, may fold, call, raise or, if the preceding players have not made a bet, check. Each player may check until a bet has been made. Once a bet has been made, the next player in a clockwise rotation may fold, call or raise. After the last player has responded to the most recent bet, the betting round shall be considered complete.

(h) The dealer shall then deal two additional rounds of cards face up and one round of cards face down to each player who has not folded, with each such round followed by a betting round conducted in accordance with the provisions of (f) and (g) above. Prior to each round of cards being dealt, the dealer shall burn the top card of the deck. If insufficient cards remain in the deck to give each remaining player a seventh and final card, the top card of the deck shall be burned and a common card shall be dealt face up in the center of the table. If there is one or less cards remaining in the deck, the dealer shall shuffle the burn cards, burn a card and then deal the common card.

(i) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winner of the pot. Each player remaining in the game shall form a five card poker hand from the seven cards which he or she was dealt. This five card hand shall constitute the poker hand of that player at the showdown. The winner of the pot shall be:

1. In high poker, the player with the highest ranking five card high hand;
2. In high-low split poker or high-low split eight or better poker, the player with the highest ranking five card high hand and the player with the highest ranking five card low poker hand, subject to the provisions of (j) below, who shall divide the pot equally.

i. If a pot cannot be divided equally, the excess amount, which shall not exceed \$1.00, shall be given to the player with the highest ranking high hand.

ii. If a tie exists between two or more players for the highest ranking high hand, the high hand share of the pot shall be divided equally among the tied players. If the high hand share of the pot cannot be divided equally among the tied players, the excess, which shall not exceed \$1.00, shall be given to the player with the highest ranking high poker card by suit.

iii. If a tie exists between two or more players for the highest ranking low hand, the low hand share of the pot shall be divided equally among the tied players. If the low hand share of the pot cannot be divided equally among the tied players, the excess, which shall not exceed \$1.00, shall be given to the player with the lowest ranking low poker card by suit.

iv. For purposes of this subsection, the cards shall be ranked by suit with the highest to lowest ranked suit in order as follows: spades, hearts, diamonds and clubs.

(j) In seven-card stud high-low split eight or better poker, a winning low hand may not contain any pairs or a nine, 10, jack, queen or king. This defines the qualifying clause known as "eight or better." In the event that none of the hands of the remaining players satisfies this requirement, the entire pot shall be awarded to the player with the highest ranking high hand.

(k) In seven-card stud high-low split poker and seven card stud high-low split eight or better poker, the player may form two different hands of five cards each out of the player's seven available cards, enabling that player to contend for both the high hand and low hand share of the pot. A player may use the same five card grouping to make a high poker hand and a low poker hand. For example:

1. A hand consisting of a two, three, four, five and six would qualify as a straight for purposes of the high hand and as a high ranking low hand; or
2. A hand consisting of five cards of the same suit, none higher than an eight, would qualify as a flush for purposes of the high hand and as a high ranking low hand.

(l) In seven-card stud high-low split poker and seven-card stud high-low split eight or better poker, an ace may be used concurrently as a low card to satisfy a low hand and as a high card to satisfy a high hand.

**19:47-14.10 Hold 'em poker; procedures for dealing of cards; completion of each round of play**

(a) Each casino licensee shall be required to observe the procedures set forth in this section for each game of hold 'em high poker offered in its casino room or casino simulcasting facility. Hold 'em poker shall be played to determine a winning high hand only.

(b) Each poker table shall be restricted to a maximum of eleven players. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with N.J.A.C. 19:47-8.3.

(c) The order in which the cards shall be dealt and the order in which players shall be required or have the option to bet shall be determined as follows:

1. A flat disk called the "button" shall be used to indicate an imaginary dealer;
2. At the commencement of play, the button shall be placed in front of the first player to the right of the dealer; and

3. Thereafter, the button shall rotate around the table in a clockwise manner after each round of play.

(d) The player to the immediate left of the button shall be required to initiate the first betting round by placing a blind bet in accordance with the posted table requirements. A casino licensee may require additional blind bets to be made immediately subsequent to the initial blind bet. The amount and number of all blind bets required by the casino licensee shall be posted on a sign in accordance with N.J.A.C. 19:47-8.3.

(e) Starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, the dealer shall deal two rounds of cards face down to each player, with the player with the button being the last player to receive a card each time.

(f) Following the placement of the blind bet(s), each player shall in turn, in a clockwise rotation around the poker table, either fold, call or raise the bet. The option to raise shall also apply to the player who made the blind bet(s). After the last player has responded to the most recent bet, the betting round shall be considered complete.

(g) The dealer shall then burn the top card of the deck and proceed to deal three community cards face up in the center of the table. The next betting round shall commence with the option to bet or check belonging to the first player to the left of the button who has not folded. Each subsequent player may, in clockwise rotation, fold, call, raise the bet or, if preceding players have not made a bet, make an opening bet or check. The betting round shall be considered complete when each player has either folded or called in response to the most recent bet.

(h) Upon completion of the betting round required by (g) above, the dealer shall again burn the top card of the deck and then deal a fourth community card face up in the center of the table. The next betting round shall be commenced and completed in accordance with the requirements of (g) above.

(i) Upon completion of the betting round required by (h) above, the dealer shall again burn the top card of the deck and then deal a fifth and final community card face up in the center of the table. The final betting round shall be commenced and completed in accordance with the requirements of (g) above.

(j) If more than one player remains in the round of play after the final betting round has been completed, a show-down shall be used to determine the winner of the pot. Each player remaining in the game shall form his or her highest ranking five card high poker hand by using, in any combination, his or her own two cards and the five community cards available on the table. The winner of the pot shall be the player with the highest ranking five card high poker hand. If the highest ranking five card high poker



hand that each of the remaining players can form is comprised of the five community cards, all players remaining in the round of play shall share equally in the pot.

**19:47-14.11 Omaha poker; procedures for dealing of cards; completion of each round of play**

(a) Each casino licensee shall be required to observe the procedures set forth in this section for each game of omaha high and omaha high-low split eight or better poker offered in its casino room or casino simulcasting facility.

(b) Each poker table shall be restricted to a maximum of ten players. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with N.J.A.C. 19:47-8.3.

(c) The order in which the cards shall be dealt and the order in which players shall be required or have the option to bet shall be determined in accordance with the procedures governing the use of a button as set forth in N.J.A.C. 19:47-14.10(c).

(d) Starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, the dealer shall deal four rounds of cards face down to each player with the player with the button being the last player to receive a card each time.

(e) After each player is dealt four cards face down, an initial blind bet and all subsequent dealing and betting rounds shall be completed in accordance with the provisions of N.J.A.C. 19:47-14.10(d) and (f) through (i).

(f) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winner of the pot. Each player remaining in the game shall form a five card poker hand by using two of the four cards dealt to the player and three of the five community cards. This five card hand shall constitute the poker hand of the player at the showdown. The winner of the pot shall be:

1. In high poker, the player with the highest ranking five card high poker hand; or

2. In high-low split eight or better poker, the player with the highest ranking five card high poker hand and the player with the highest ranking five card low poker hand, subject to the provisions of (g) below, who shall divide the pot equally.

i. If a pot cannot be divided equally, the excess amount, which shall not exceed \$1.00, shall be given to the player with the highest ranking high hand.

ii. If a tie exists between two or more players for the highest ranking high hand, the high hand share of the pot shall be divided equally among the tied players. If the high hand share of the pot cannot be divided equally among the tied players, the excess, which shall not exceed \$1.00, shall be given to the player with the highest ranking high poker card by suit.

iii. If a tie exists between two or more players for the highest ranking low hand, the low hand share of the pot shall be divided equally among the tied players. If the low hand share of the pot cannot be divided equally among the tied players, the excess, which shall not exceed \$1.00, shall be given to the player with the lowest ranking low poker card by suit.

iv. For purposes of this subsection, the cards shall be ranked by suit with the highest to lowest rank suit in order as follows: spades, hearts, diamonds and clubs.

(g) In omaha high-low split eight or better poker, the eligibility requirements of N.J.A.C. 19:47-14.9(j) must be satisfied. In the event that none of the hands of the remaining players satisfies this requirement, the entire pot shall be awarded to the player with the highest ranking high poker hand.

(h) The following rules shall only apply in omaha high-low split eight or better poker:

1. A player may form two different hands of five cards each, enabling that player to contend for both the high hand and low hand share of the pot; provided, however, that the distribution of cards contained in each hand shall comply with (f) above;

2. A player may use the same five card grouping to make a high hand and a low hand; and

3. An ace may be used concurrently as a low card to satisfy a low hand and as a high card to satisfy a high hand.

**19:47-14.12 Five-card draw poker; procedures for dealing of cards; completion of each round of play**

(a) Each casino licensee shall be required to observe the procedures set forth in this section for each game of five-card draw high and five-card draw low poker offered in its casino room or casino simulcasting facility.

(b) Each poker table shall be restricted to a maximum of eight players. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with N.J.A.C. 19:47-8.3.



(c) The order in which the cards shall be dealt and the order in which players shall be required or have the option to bet shall be determined in accordance with the procedures governing the use of a button as set forth in N.J.A.C. 19:47-14.10(c).

(d) Starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, the dealer shall deal five rounds of cards face down to each player with the player with the button being the last player to receive a card each time.

(e) After each player has been dealt five cards face down, an initial betting round shall be completed in accordance with the provisions of N.J.A.C. 19:47-14.10(d) and (f).

(f) After completion of the initial betting round, each player remaining in the round of play, starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, shall have an opportunity to draw new cards. This process shall be accomplished one player at a time. Each player may keep his or her original hand or discard as many cards as he or she chooses. Each discarded card shall be replaced by the dealer with a new card dealt from the deck as follows:

1. Prior to the first player receiving any new cards, the dealer shall burn the top card of the deck; and

2. If insufficient cards remain in the deck for each player remaining in the round of play to draw new cards, the discard pile shall be reshuffled and used for this purpose; provided, however, that the cards to be discarded by a player who has not yet requested new cards shall not be included as part of the reshuffled cards.

(g) The final betting round shall commence with the option to bet or check belonging to the first player to the left of the button who has not folded. Each subsequent player may, in clockwise rotation, fold, call, raise the bet or, if preceding players have not made a bet, make an opening bet or check. The final betting round shall be considered complete when the last player has responded to the most recent bet.

(h) If more than one player remains in the round of play after the final betting round has been completed, a show-down shall be used to determine the winner of the pot. The winner of the pot shall be:

1. In high poker, the player with the highest ranking five card high hand; and

2. In low poker, the player with the highest ranking five card low hand.

#### **19:47-14.13 Five-card stud poker; procedures for dealing of cards; completion of each round of play**

(a) Each casino licensee shall be required to observe the procedures set forth in this section for each game of five-

card stud high poker offered in its casino room or casino simulcasting facility. Five-card stud shall be played to determine a winning high hand only.

(b) Each poker table shall be restricted to a maximum of eight players. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with N.J.A.C. 19:47-8.3.

(c) Starting with the first player to the left of the dealer and continuing in a clockwise rotation around the poker table, the dealer shall deal one round of cards face down and one round of cards face up to each player.

(d) Once each player has received two cards in accordance with (c) above, the first betting round shall commence by comparing the up-card of each player. The player with the lowest ranked up-card, which shall be determined by suit in accordance with the provisions of N.J.A.C. 19:47-14.9(d) if two or more players have an up-card of the same rank, shall be required to make a forced bet.

(e) Following the forced bet, each subsequent player may, proceeding in a clockwise rotation from the player who placed the forced bet, fold, call or raise the bet. After the last player has responded to the most recent bet, the betting round shall be considered complete.

(f) Upon completion of the first betting round, the dealer shall burn the top card of the deck and then deal another round of cards face up to each player who has not folded. The next betting round shall be commenced by the player with the highest ranking high poker hand showing. If two or more hands are of equal rank, the player closest to the left of the dealer shall be required to bet. The betting round shall be completed in accordance with the procedures in (e) above.

(g) The dealer shall then deal two additional rounds of cards face up to each player who has not folded, with each such round followed by a betting round conducted in accordance with the provisions of (f) above. Prior to each round of cards being dealt, the dealer shall burn the top card of the deck.

(h) If more than one player remains in the round of play after the final betting round has been completed, a show-down shall be used to determine the winner of the pot. The winner of the pot shall be the player with the highest ranking five card high poker hand.

#### **19:47-14.14 Poker revenue**

(a) The casino licensee shall derive its poker revenue at all poker tables by extracting a commission known as the "rake." Each casino licensee shall submit to the Commission in its Rules of the Games Submission:

1. The types of rake utilized;
2. The methodology used for calculating the rake; and
3. The amount of maximum permissible rake.

(b) Each casino licensee shall use one or more of the following procedures in determining and extracting the rake:

1. A straight percentage rake, pursuant to which:
  - i. A fee, not to exceed 10 percent of all sums bet in the betting round, shall be extracted from a pot and any side pots;
  - ii. The amount to be raked shall be calculated and extracted from the pot and any side pots after the conclusion of a betting round and placed into the designated rake area pursuant to N.J.A.C. 19:46-1.13E as play progresses; and
  - iii. Upon completion of a round of play, the rake shall be immediately placed by the dealer into the table inventory container.
2. A rake which shall be taken in incremental amounts, pursuant to which:
  - i. Assessments of predetermined amounts shall be extracted from the pot and any side pots as certain predetermined dollar levels have been achieved;
  - ii. Upon collection, the amount to be raked shall be placed into the designated rake area pursuant to N.J.A.C. 19:46-1.13E; and
  - iii. Upon completion of a round of play, the rake shall be immediately placed by the dealer into the table inventory container.
3. A rake based on time charges, pursuant to which:
  - i. Assessments may be imposed on a "per-player" basis or on a "per-table" basis. If taken on a "per-player" basis, inactive players seated at the table shall also be assessed;
  - ii. Time charges shall be expressed as an hourly fee based on the particular minimum and maximum wagering limits at a game;
  - iii. Time charges may be assessed fractionally every 20 or 30 minutes as determined by the casino licensee;
  - iv. Time charges once assessed shall be placed by the dealer into the designated rake area pursuant to N.J.A.C. 19:46-1.13E; and
  - v. Upon verification by a floorperson or supervisor thereof of the time charges collected, the rake shall be immediately placed by the dealer into the table inventory container.

(c) A sign describing the type and amount of rake to be collected pursuant to (b) above shall be posted at each poker table in accordance with the requirements of N.J.A.C. 19:47-8.3.

(d) An uncalled final bet shall not be considered part of the pot for purposes of calculating the amount of rake pursuant to methods (b)1 and 2 above.

(e) Once the dealer has extracted the rake and the pot and any side pots have been collected by the winning player or players, no additional rake shall be taken by the casino licensee.

#### **19:47-14.15 General operating rules for all types of poker; handling of irregularities**

(a) It shall be the responsibility of each player to ensure that his or her hand has lost to the other hands at the table before discarding the hand.

(b) In all disputes in which a ruling, interpretation, clarification or intervention is required, the decision of the poker shift supervisor shall be final.

(c) Each player shall be required to keep all cards dealt to the player in full view of the dealer at all times. The dealer shall ensure compliance with this requirement.

(d) At the showdown, a winning hand must be clearly displayed in its entirety and properly identified. The player initiating the final wager shall be the first player to show his or her hand at the showdown; all other players who have not folded shall then reveal their hands in a clockwise rotation. Any player holding a losing hand may concede his or her rights to the pot and discard the hand; provided, however, that the casino licensee may require the disclosure of any discarded hands.

(e) If any player folds after making a forced bet or blind bet or on a round of checking, that player's position shall continue to receive a card until there is a subsequent wager at the table.

(f) Misdeals shall cause all the cards to be returned to the dealer for a reshuffle. The following errors shall be cause for a misdeal:

1. Failure to shuffle and cut the cards in accordance with N.J.A.C. 19:47-14.5;
2. Dealing to an incorrect starting position if the error has been detected prior to two players voluntarily placing wagers into the pot;
3. If more than one card is found face-up in the deck; and
4. Failure to deal to an eligible seated player, if the error has been detected prior to two or more players voluntarily placing wagers into the pot.

(g) If one or more cards are mistakenly dealt to an ineligible player, only those cards dealt to that player shall be discarded and the round of play shall be continued.

(h) If at any time during a round of play, missing cards are discovered or additional cards are found, the round of play shall be called dead, all gaming chips and gaming plaques in the pot shall be returned to the appropriate player and the deck shall be placed pursuant to the procedures outlined in N.J.A.C. 19:46-1.18.

(i) A card found face upwards in the deck shall not be used in the game and shall be placed with the pile of discarded cards.

(j) A player who fails to take reasonable means to protect his or her hand shall have no redress if his or her hand becomes a fouled hand or the dealer accidentally collects the hand.

1. Hole cards in a game of stud poker shall be considered protected for purposes of fouling a hand.

2. If a protected hand comes into contact with discarded cards, every effort shall be made to reconstruct the hand and complete the round of play.

3. A player who has a protected hand collected by the dealer or fouled by discarded cards shall be entitled to a refund from the pot of all monies that he or she put in the pot if the player has been a victim of and not a contributor to the error.

4. A player who leaves the table without comment and has an unprotected hand shall be assumed to have no interest in the pot, and his or her cards shall be collected and discarded.

(k) Verbal statements which are clearly audible by and directed to the dealer shall always have precedence over actions and gestures and are considered binding on the player whose turn it is to act.

1. A player shall be deemed to have folded if, when faced with making or calling a wager, he or she:

i. Discards his or her hand face-down towards the pile of discarded cards or the pot; or

ii. Turns face-down his or her up-cards in a game of stud poker.

2. If a player is obligated to place a wager by virtue of a verbal statement or forced betting situation, throwing away his or her cards does not relieve the player of that obligation.

(l) If a player's first or second hole card is accidentally turned face-up in the dealing process, the third card shall be dealt face-down. If both hole cards are accidentally turned face-up, the dealer shall collect the two cards, call the player's hand dead and return the player's ante, if applicable.

(m) If a card is accidentally dealt off the table, it shall not be used in that round of play and shall be placed with the pile of discarded cards after a thorough examination by the dealer.

(n) If any of the face-down cards in the games of Hold 'em or Omaha are accidentally turned face-up in the dealing process, the dealer shall exchange the exposed card with a card from the top of the deck and place the exposed card with the pile of discarded cards.

(o) Nothing herein shall preclude a casino licensee from clarifying and supplementing the above irregularities through its internal control procedures, as submitted to the Commission for review and approval.

#### **19:47-14.16 Conduct of players**

(a) Each player in a poker game shall play the game solely to improve his or her chance of winning and shall take no action to improve another player's chance of winning. No player may communicate any information to another player which could assist the other player in any manner respecting the outcome of a poker game.

(b) A casino licensee which has reasonable cause to believe that a player has acted or is acting in violation of (a) above shall require the player to leave the game and shall notify the Commission and Division as expeditiously as possible.

(c) Any casino licensee which takes action under (b) above in good faith shall not be liable civilly to such person.

#### **19:47-14.17 Minimum and maximum wagers**

Each casino licensee shall provide notice in accordance with N.J.A.C. 19:47-8.3 of the minimum and maximum wagers in effect at each poker table, except that, if all patrons at a poker table agree to increase the minimum wager at the table, the provisions of N.J.A.C. 19:47-8.3(b) need not be followed. Such sign shall also include any restrictions with regard to the maximum number of raises that may be permitted for any round of betting.

#### **19:47-14.18 Waiting list**

A casino licensee may maintain a list of players who have requested to be seated at a particular type of poker table. All vacant seats shall be filled on a first come first served basis. The casino licensee shall be permitted to announce only those seating vacancies for which an individual has been placed on a waiting list.

#### **19:47-14.19 Projected poker revenue**

Each casino licensee offering the game of poker shall maintain a manual or computerized record of projected poker revenue for each table by gaming day. A copy of the daily projections shall be forwarded to the casino accounting department, on a daily basis, for comparison with the figures

recorded on the Master Game Report. Any significant variances between the projection and the figures on the Master Game Report shall be immediately reported to a supervisor of the poker unit, the casino controller and the Commission.

## SUBCHAPTER 15. KENO

### Authority

N.J.S.A. 5:12-5, 69(e), 70(f) and (j), 99 and 100(e).

### Source and Effective Date

R.1995 d.285, effective June 5, 1995.  
See: 26 N.J.R. 2218(a), 27 N.J.R. 2254(a).

### Subchapter Historical Note

Keno: Temporary adoption of gaming rules, effective March 13, 1995. See: 27 N.J.R. 937(a).

### 19:47-15.1 Definitions

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

“Conditioning” means the coding which the player and computer mark on the keno request and keno ticket, respectively, to indicate the type of keno ticket being wagered and the rate at which the keno ticket is to be played.

“House advantage” means the difference between true odds (the statistical probability of a selected event occurring) and the established payoff odds (the payoff rate at which a winner will be paid if the selected event occurs).

“Keno request” means a one-part form used by a patron to select the desired number or numbers (spots) for one or more keno games.

“Keno ticket” means a one-part computer-generated form which is issued by a keno writer to a patron based on the information recorded on the keno request.

“Quick-pick” means a straight or basic keno ticket in which the computer system randomly selects the marked number or numbers (spots) for the patron.

“Rate card” means the document issued by a casino licensee listing the available types of wagers, payoff rates, wagering format and such other information as required by this chapter.

“Spots” means the number or number selected by a player for a keno game. For example, a keno ticket based on a keno request on which a player selected three numbers is referred to as a “three-spot” keno ticket.

### 19:47-15.2 Permissible wagers

(a) Keno shall be played with 80 consecutive numbers starting with the number one.

(b) The maximum number of spots that may be selected by a player for any keno game shall be determined by the casino licensee and set forth in its approved rate card.

(c) The following shall constitute the permissible wagers at the game of keno:

1. “Straight or basic ticket” is a keno ticket on which a player selects from one spot to the maximum number of spots that may be selected as permitted by the casino licensee without any type of groupings. The type of straight or basic ticket shall be determined by the number of spots the player selects.

2. “Split ticket” is a keno ticket on which the equivalent of two or more straight or basic tickets are written. Each group of spots shall be separated from each other by either circling each group or by drawing a line between them. The wager shall be limited in that the numbers in one group of spots shall not be duplicated in any other group of spots. For purposes of determining a winning keno ticket, each group of spots on a split ticket shall be evaluated separately.

i. When all of the groups on a split ticket contain an equal number of spots, the split ticket must be wagered at the same rate for each group.

ii. When at least two groups on a split ticket contain an unequal number of spots, the split ticket may be wagered at the same or a different rate for each group, notwithstanding (c)2i above.

3. “Way ticket” is a keno ticket on which a player selects at least two groups containing an equal number of spots which are then combined to form several straight or basic ticket combinations within one ticket. Each group played must be wagered at the same rate.

4. “Combination ticket” is a keno ticket on which a player selects at least two groups containing any number of spots and also selects how the groups shall be combined to form multiple tickets within one ticket.

5. “King ticket” is a keno ticket on which a player selects a single spot which is referred to as the “king” and then combines the king with other groups of spots to form multiple tickets within one ticket. A king ticket may contain more than one king.

6. “Multi-race ticket” is a keno ticket which is wagered for more than one game. All of the games covered by the ticket must be consecutive and must be wagered at the same rate.

### 19:47-15.3 Placement of wagers; payoff requirements

(a) All wagering at the game of keno shall be conducted at a keno work station in a keno booth or satellite keno booth.

(b) All wagers at keno shall be made with currency, coin, gaming chips, coupons or slot tokens. Except for a quick-pick, each player shall be required to use a keno request in order to place a wager and no verbal wagers may be accepted at the game of keno. Nothing herein shall preclude acceptance of a losing or winning keno ticket as the patron’s keno request for the next game.

(c) Each player shall be responsible for ensuring that the spots recorded on the keno ticket agree with the spots marked on the player's keno request. The casino licensee shall not be responsible for any error by a keno writer which the player does not detect prior to the start of the first game for which the ticket has been generated. All winnings shall be paid in accordance with the computer-generated keno ticket and not the keno request. A keno ticket may not be voided or changed once the keno computer system has been locked out for the start of the game.

(d) Each casino licensee shall provide notice of the minimum wagering requirements and the maximum wagers in effect at the game of keno in its approved rate card.

(e) Each casino licensee shall set payoff amounts which shall increase arithmetically in proportion to the amount of the wager until any maximum payoff is reached. A casino licensee may establish a maximum aggregate payoff of not less than \$100,000 per game, which amount shall be equal to any maximum payoff amount which may be established for an individual wager. Notwithstanding any maximum payoff amount, the house advantage shall not exceed 30 percent for the minimum wager which is offered.

#### 19:47-15.4 Issuance of keno tickets

(a) Unless a player uses a previously generated keno ticket as a keno request or requests a quick-pick, a player shall request the issuance of a keno ticket by completing a keno request and submitting the request to a keno writer. The player shall complete a keno request by placing some type of distinguishing mark over the number or numbers he or she wishes to play. Prior to submitting the keno request to a keno writer, the player shall properly condition and price the keno request in accordance with the information set forth in the rate card of the casino licensee.

(b) Keno requests shall contain, at a minimum, the following:

1. A grid listing the numbers 1 through 80;
2. An area to record the number of games to be played;
3. An area to record the dollar value of each wager;
4. An area to record the conditioning; and
5. An area for the total price of the ticket.

(c) The keno writer shall input the information on the player's keno request or previously issued keno ticket into the keno computer system in a manner approved by the Commission. This action shall cause a one-part sequentially numbered keno ticket to be printed. Upon receipt of currency, coin, gaming chips, coupons or slot tokens in an amount equal to the total price of the keno ticket from the player, the keno writer shall issue the keno ticket to the player. The keno ticket shall contain, at a minimum, the following:

1. The date and time of issuance;
2. The keno work station number where the ticket was issued;
3. The numbers selected by the patron listed in a clearly identifiable manner;
4. The number of games to be played;
5. The first and last game number;
6. The conditioning;
7. The rate of each wager;
8. The number of ways played;
9. The total price of the keno ticket;
10. The identification code of the keno writer;
11. A representation as to the maximum keno limit for each game and an indication as to how that limit will be distributed to winners;
12. A statement that winning patrons must present a computer generated keno ticket in order to collect winnings; and
13. A statement as to the amount of time available to present a claim for the collection of keno winnings.

(d) If a casino licensee permits multi-race keno tickets, one keno request shall be used for all of the games to be wagered by the player. The player shall be required to pay for the wager prior to the start of the first game and shall not be paid for any winning games until the completion of the last game for which the multi-race keno ticket was issued unless the remaining races on the multi-race keno ticket are cancelled. A casino licensee may permit a player to receive a refund on a multi-race keno ticket for those games not drawn; provided, however, that the keno computer system is capable of generating adequate documentation for the refund and the internal control procedures governing the refund transaction are approved by the Commission.

(e) A keno writer may void a keno ticket prior to the start of the game for which the keno ticket was issued. A multi-race keno ticket may only be voided, in its entirety, prior to the start of the first game for which the keno ticket was generated. The method for voiding keno tickets shall be approved by the Commission. Each keno computer system shall be capable of maintaining, on a daily basis, a listing of voided keno tickets for each keno work station.

#### 19:47-15.5 Keno games; selection of numbers

(a) Each casino licensee which elects to offer the game of keno shall conduct the game with an independent computer system which selects the winning numbers for the game in a random fashion. The program used to operate the random number generator shall be unique to the State of New Jersey and may not be used by any other jurisdiction with

gaming. All keno computer systems shall be approved by the Commission in consultation with the Division. The random number generator for the keno system shall have a printer or other independent method which records the game numbers and selected winning numbers and shall be maintained under dual key control with the Commission inspector maintaining and controlling one key and the keno supervisor or supervisor thereof or another department member as approved by the Commission maintaining and controlling the second key.

(b) The casino licensee, at its discretion, shall determine the number of keno games to be conducted during the gaming day. Nothing in this subchapter shall preclude a casino licensee from conducting keno games at different intervals at separate locations. Each keno game conducted during the gaming day shall be assigned a unique sequential game number by the keno computer system.

(c) A keno supervisor or a keno writer shall provide verbal notice that the current keno game will be closing at least one minute prior to closing that game or the casino licensee shall display the remaining time between keno games at each keno booth or satellite keno booth.

(d) If the keno computer system does not have an automatic lock-out feature, a keno supervisor or a keno writer with verbal approval from a keno supervisor shall cause the keno computer system to start a keno game by:

1. Locking out all keno work station terminals so that no additional keno tickets may be voided or issued for the game being conducted; and
2. Randomly selecting 20 of the 80 available numbers.

(e) If the keno computer system does have an automatic lock-out feature, each casino licensee shall be required to submit override procedures which document who performed the override of the lock-out system and the reason for the override. The ability to override the lock-out feature shall be available only to a keno supervisor or supervisor thereof.

(f) As the 20 numbers are selected by the computer, the keno supervisor or a keno writer may announce the winning numbers for the patrons in the area of the keno booth or satellite keno booth.

(g) The 20 numbers which are randomly selected by the keno computer system and the game number shall be displayed or illuminated on a keno board or video monitor visible to patrons in the area of the keno booth and in such other areas of the casino and casino simulcasting facility as are approved by the Commission. Nothing in this subsection shall preclude the placement of keno boards or video monitors in the hotel facility so long as the Commission receives prior notification of such installation.

(h) Each casino licensee shall be required to maintain a record of the winning numbers for each keno game for a period of at least one year.

#### 19:47-15.6 Payment of winning wagers

(a) After the 20 numbers have been selected by the keno computer, a player may take a winning keno ticket to a keno booth or satellite keno booth for redemption. All winning wagers shall be paid in accordance with the information recorded on the computer-generated keno ticket. The method used by the casino licensee to evaluate the keno ticket for correct payment and cancellation shall be approved by the Commission. The keno writer shall pay the player from the cash in the keno drawer or issue a casino check and shall retain the keno ticket in the keno drawer until the end of the keno writer's shift.

(b) Winning payouts of \$1,500 or more shall be authorized by a keno supervisor or a supervisor thereof. The keno supervisor or supervisor thereof shall sign the back of the winning keno ticket as evidence of such authorization.

(c) All winning keno tickets shall be valid for a maximum of one year unless a casino licensee establishes a lesser time limit for the validity of its winning keno tickets. In no case, however, may a casino licensee establish a time limit which is less than five minutes from the start of the game for which the winning ticket was sold. The time limits for which winning keno tickets shall be valid shall be set forth in the casino licensee's Rules of the Games Submission, its rate card and on all keno tickets. In the case of a multi-race keno ticket, any time limit set by a casino licensee shall:

1. Begin on the date of the last game for which the ticket was sold; and
2. Be at least five minutes from the start of the last game for which the ticket was sold.

(d) On a yearly basis, the dollar amount of all expired and unclaimed winning keno tickets shall be added to existing keno jackpot or jackpots by the casino licensee or paid to the Casino Revenue Fund in a manner approved by the Commission.

#### 19:47-15.7 Irregularities

(a) A keno request which is marked in such a way that it is not clear which number or type of wager is to be played shall be returned to the player for preparation of another keno request.

(b) A winning keno ticket which is not accepted or read by the keno computer system shall be manually input by the keno writer in a manner approved by the Commission.

(c) If the keno computer system is not operational, in accordance with approved internal control procedures, a winning keno ticket:



1. For \$10.00 or less may be manually paid by a keno writer;
2. For more than \$10.00 but less than or equal to \$1,000 may be manually paid by the keno writer with authorization from the keno supervisor or a supervisor thereof; and
3. For over \$1,000 may not be paid until the keno ticket can be verified by the keno computer system.

## SUBCHAPTER 16. (RESERVED)

### 19:47-16.1 through 19:47-16.12 (Reserved)

Caribbean Stud Poker: Temporary adoption of gaming rules, effective August 22, 1994, or after.  
See: 26 N.J.R. 3464(a).

## SUBCHAPTER 17. DOUBLE DOWN STUD

### Authority

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

### Source and Effective Date

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).

### 19:47-17.1 Definitions

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

“Double down wager” means an additional wager made by a player, in an amount not to exceed the amount of the player’s original wager, after all cards for the round of play have been dealt but before the dealer exposes the hole card.

“Hand” means the five card stud hand formed for each player by combining the single card dealt to the player and the four cards dealt in front of the dealer.

“Hole card” means the card which has been dealt face down to the dealer.

“Push” means a tie, as defined in N.J.A.C. 19:47-17.10.

“Rank” or “ranking” means the relative position of a card or group of cards as set forth in N.J.A.C. 19:47-17.5.

“Round of play” or “round” means one complete cycle of play during all players then playing at the table have been dealt a hand, have wagered upon it, and have had their wagers paid off or collected in accordance with the rules of this subchapter.

“Suit” means one of the four categories of cards: diamond, spade, club or heart.

### 19:47-17.2 Cards; number of decks

(a) Except as provided in (b) below, double down stud shall be played with one deck of cards with backs of the same color and design, one additional solid yellow or green cutting card and one additional solid yellow or green cover card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-17.4. The deck of cards used shall meet the requirements of N.J.A.C. 19:46-1.17.

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

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

### 19:47-17.3 Opening of the table for gaming

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

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

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a “washing” or “chemmy shuffle” of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-17.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-17.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above immediately prior to the commencement of play.

(e) All cards opened for use on the table and dealt from a manual dealing shoe shall be changed at least once every 24 hours. All cards opened for use on the table and dealt from the hand shall be changed at least once every eight hours. Procedures for compliance with this section must be submitted to the Commission for approval.

#### 19:47-17.4 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a manual dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device which inserts them directly into a dealing shoe, deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-17.8; or

2. If the cards were shuffled manually, or were shuffled using an automated card shuffling device which places the deck of cards in a single stack after the shuffle is completed, cut the cards in accordance with the procedures set forth in (c) through (e) below.

(c) If a cut of the cards is required, the dealer shall place the stack of cards on top of the cover card. Thereafter, the dealer shall offer the stack of cards to be cut, with the backs facing up and the faces facing the layout, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

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

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

2. The player at the farthest position to the right of the dealer; provided, however, that if there are two or more consecutive rounds of play, the offer to cut the cards shall rotate in a counterclockwise manner after the player to the far right of the dealer has been offered the cut.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards on top of the cutting card and place them on the bottom of the stack. Thereafter, the dealer shall remove the cover card and place it in the discard rack. The dealer shall then deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-17.8.

(f) Whenever there is no gaming activity at a double down stud table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 19:47-17.3 shall be completed.

#### 19:47-17.5 Double down stud rankings

(a) The rank of the cards used in double down stud, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3, 2. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a two, three, four and five.

(b) The permissible poker hands at the game of double down stud, in order of highest to lowest rank, shall be:

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

2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking;

3. "Four-of-a-kind" is a hand consisting of four cards of the same rank, regardless of suit;

4. "Full house" is a hand consisting of a "three-of-a-kind" and a "pair";

5. "Flush" is a hand consisting of five cards of the same suit;

6. "Straight" is a hand consisting of five cards of consecutive rank, regardless of suit;

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

8. "Two pairs" is a hand containing two "pairs"; and

9. "Pair" is a hand containing two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

#### 19:47-17.6 Wagers

(a) All wagers at double down stud shall be made by placing gaming chips, plaques or coupons on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) All wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 19:47-17.8. Except as provided in N.J.A.C. 19:47-17.8(c) and (d) below, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) A casino licensee may, in its discretion, permit a player to wager on no more than two betting areas at a double down stud table during a round of play, which areas must be adjacent to each other.

#### **19:47-17.7 Supervision requirements; required training and license endorsements**

For purposes of complying with the organizational and supervision requirements of N.J.A.C. 19:45-1.11 and 1.12, the number of personnel required for each double down stud table shall be the same as that required for a blackjack table.

Amended by R.1995 d.306, effective June 19, 1995.  
See: 27 N.J.R. 1162(a), 27 N.J.R. 2455(a).

#### **19:47-17.8 Procedure for dealing the cards**

(a) All cards used in double down stud shall be dealt from a dealing shoe or dealt from the dealer's hand, in accordance with the following procedures:

1. If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 19:46-1.19 and shall be located on the table to the left of the dealer. Once the procedures required by N.J.A.C. 19:47-17.4 have been completed, the deck shall be placed in the manual dealing shoe and the dealer shall announce "No more bets." Each card shall be removed from the dealing shoe with the dealer's left hand and placed on the appropriate area of the layout with the dealer's right hand.

2. If the casino licensee chooses to have the cards dealt by hand, the following requirements shall be observed:

- i. Once the procedures required by N.J.A.C. 19:47-17.4 have been completed, the dealer shall place the deck of cards in either hand, and once the dealer has chosen the hand in which the cards will be held, the dealer shall use that hand whenever holding the cards during that round of play.

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

- iii. The dealer shall announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it on the appropriate area of the layout.

(b) The dealer shall deal the first card, face up, to the player farthest to the left of the dealer and then, moving clockwise around the table, deal each remaining player a card, face up. The dealer shall then deal one card face down and three cards face up to the designated area directly in front of the table inventory container. These last four cards, together with the single card previously dealt to each

player, shall be used to form the five card stud poker hand of each player for that round of play.

(c) After all cards for the round of play have been dealt but before the dealer exposes the hole card, a player may place a double down wager in the designated betting area.

(d) After all double down wagers have been placed, the dealer shall again announce "No more bets," and shall then turn over and reveal the hole card.

(e) No player shall touch any of the cards during a round of play.

#### **19:47-17.9 Procedure for completion of each round of play; collection and payment of wagers**

(a) After the hole card is revealed, all losing wagers shall immediately be collected by the dealer and placed in the table inventory container. All losing hands shall then be immediately collected by the dealer and placed in the discard rack. A wager made by a player shall lose if the hand of the player has a poker hand rank which is lower than or equal to a pair of fives.

(b) If the wager made by a player is a push, the dealer shall not collect or pay the wager, but shall immediately collect the cards of that player after all losing wagers and hands have been collected. A wager made by a player shall be a push if the hand of the player has a poker hand rank equal to or higher than a pair of sixes but lower than a pair of jacks.

(c) After all losing wagers and pushes have been settled, all winning wagers shall be paid. All winning hands shall remain face up on the layout until all winning wagers have been paid by the dealer. Winning wagers shall be paid in accordance with the payout odds listed in N.J.A.C. 19:47-17.10. The dealer shall pay all winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. A wager by a player shall win if the hand of the player has a poker hand rank equal to or higher than a pair of jacks. After paying all winning wagers, the dealer shall immediately collect the cards of all winning players and place them in the discard rack, together with the remaining cards in the deck used for that round of play.

#### **19:47-17.10 Payout odds; payout limitation**

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

(b) A casino licensee shall pay off winning wagers at no less than the odds listed below, subject to the payout limitation in (c) below:

Wager	Payout Odds
Royal Flush	1,000 to 1
Straight Flush	100 to 1
Four-of-a-Kind	25 to 1
Full House	10 to 1
Flush	8 to 1
Straight	5 to 1
Three-of-a-Kind	3 to 1
Two Pair	2 to 1
Pair of Jacks, Queens, Kings or Aces	1 to 1
Pair of Sixes, Sevens, Eights, Nines or Tens	Push
Pair of Fives or less	Lose

(c) Notwithstanding the payout odds in (b) above, the payout limit for any hand shall be \$100,000.

#### 19:47-17.11 Irregularities

(a) If a hole card is exposed prior to the dealer announcing "No more bets" pursuant to N.J.A.C. 19:47-17.8(d), all hands shall be void.

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

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

(d) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards reshuffled.

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

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

#### SUBCHAPTER 18. (RESERVED)

##### 19:47-18.1 through 19:47-18.12 (Reserved)

Let It Ride: Temporary adoption of gaming rules, effective January 24, 1995, or after.  
See: 27 N.J.R. 386(a).

#### SUBCHAPTER 19. (RESERVED)

##### 19:47-19.1 through 19.12

Temporary New Rules: Experimental 270-day implementation of new rule, pursuant to N.J.S.A. 5:12-5, 69(e), 70(f), 99(a) and 100, effective on or after July 10, 1995.  
See: 27 N.J.R. 2598(a).