

CHAPTER 47

RULES OF THE GAMES

Authority

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

Source and Effective Date

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

Chapter Expiration Date

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

Chapter Historical Note

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CHAPTER TABLE OF CONTENTS

SUBCHAPTER 1. CRAPS AND MINI-CRAPS

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

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

SUBCHAPTER 2. BLACKJACK

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

SUBCHAPTER 3. BACCARAT-PUNTO BANCO

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

SUBCHAPTER 4. BACCARAT-CHEMIN DE FER

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

SUBCHAPTER 5. ROULETTE AND BIG SIX WHEELS

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

SUBCHAPTER 6. RED DOG

- 19:47-6.1 Cards; number of decks; value of cards; dealing shoe
- 19:47-6.2 Opening of table for gaming
- 19:47-6.3 Shuffle and cut of the cards
- 19:47-6.4 Procedures for dealing cards
- 19:47-6.5 Procedures for each round of play; wagers; payouts
- 19:47-6.6 (Reserved)
- 19:47-6.7 Irregularities
- 19:47-6.8 A player wagering on more than one betting area
- 19:47-6.9 Continuous shuffling shoe or device

SUBCHAPTER 7. MINIBACCARAT

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

SUBCHAPTER 8. REGULATIONS CONCERNING ALL GAMES

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

SUBCHAPTER 9. SIC BO

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

SUBCHAPTER 10. PAI GOW

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

- 19:47-11.7 Wagers
- 19:47-11.8 Procedures for dealing the cards from a manual dealing shoe
- 19:47-11.8A Procedures for dealing the cards from the hand
- 19:47-11.8B Procedures for dealing the cards from an automated dealing shoe
- 19:47-11.8C Procedure for determining the starting position for dealing cards or delivering stacks of cards
- 19:47-11.9 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish
- 19:47-11.10 Player bank; co-banking; selection of bank; procedures for dealing
- 19:47-11.11 Irregularities; invalid roll of the dice
- 19:47-11.12 A player wagering on more than one betting area
- 19:47-11.13 Permissible additional wager
- 19:47-11.14 Progressive payout wager
- 19:47-11.15 Optional bonus wager; payment of envy bonus
- 19:47-11.16 Payout odds for bonus wagers; envy bonus payments
- 19:47-11.17 Dealing procedures for three-card bonus wager and seven-card bonus wager
- 19:47-11.18 Payout odds for optional three-card bonus wager and seven-card bonus wager

SUBCHAPTER 12. POKETTE

- 19:47-12.1 Definitions
- 19:47-12.2 Cards; number of decks; value of cards depicted on the pokette wheel
- 19:47-12.3 Opening of the table for gaming
- 19:47-12.4 Wagers; supervision
- 19:47-12.5 Permissible wagers
- 19:47-12.6 Payout odds
- 19:47-12.7 Procedures for dealing the game
- 19:47-12.8 Procedures for placing and determining the outcome of poker hand wagers
- 19:47-12.9 Irregularities
- 19:47-12.10 (Reserved)

SUBCHAPTER 13. MINI-DICE

- 19:47-13.1 Definitions
- 19:47-13.2 Permissible wagers
- 19:47-13.3 Dice; number of dice; mini-dice shaker
- 19:47-13.4 Making and removal of wagers
- 19:47-13.5 Procedures for opening and dealing the game
- 19:47-13.6 Payout odds; vigorish prohibited
- 19:47-13.7 Voluntary or compulsory relinquishment of the dice shaker
- 19:47-13.8 Irregularities

SUBCHAPTER 14. POKER

- 19:47-14.1 Definitions
- 19:47-14.2 Cards; number of decks
- 19:47-14.3 Poker rankings
- 19:47-14.4 Opening the table for gaming
- 19:47-14.5 Shuffle and cut of the cards
- 19:47-14.6 Poker overview; general dealing procedures for all types of poker
- 19:47-14.7 Wagers
- 19:47-14.8 Types of permissible poker games
- 19:47-14.9 Seven-card stud poker; procedures for dealing of cards; completion of each round of play
- 19:47-14.10 Hold 'em poker; procedures for dealing of cards; completion of each round of play
- 19:47-14.11 Omaha poker; procedures for dealing of cards; completion of each round of play
- 19:47-14.12 Five-card draw poker; procedures for dealing of cards; completion of each round of play
- 19:47-14.13 Five-card stud poker; procedures for dealing of cards; completion of each round of play
- 19:47-14.13A Mambo stud poker; procedures for dealing the cards; completion of each round of play
- 19:47-14.14 Poker revenue

- 19:47-14.15 General operating rules for all types of poker; handling of irregularities
- 19:47-14.16 Conduct of players
- 19:47-14.17 Minimum and maximum wagers
- 19:47-14.18 Announcement of available games and seats
- 19:47-14.19 (Reserved)

SUBCHAPTER 15. KENO

- 19:47-15.1 Definitions
- 19:47-15.2 Permissible wagers
- 19:47-15.3 Placement of wagers; payout requirements
- 19:47-15.4 Issuance of keno tickets
- 19:47-15.5 Keno games; selection of numbers
- 19:47-15.6 Payment of winning wagers
- 19:47-15.7 Irregularities

SUBCHAPTER 16. CARIBBEAN STUD POKER

- 19:47-16.1 Definitions
- 19:47-16.2 Cards; number of decks
- 19:47-16.3 Opening of the table for gaming
- 19:47-16.4 Shuffle and cut of the cards
- 19:47-16.5 Caribbean stud poker rankings
- 19:47-16.6 Wagers
- 19:47-16.7 Procedure for dealing the cards from a manual dealing shoe
- 19:47-16.8 Procedures for dealing the cards from the hand
- 19:47-16.9 Procedures for dealing the cards from an automated dealing shoe
- 19:47-16.10 Bet wagers; procedure for completion of each round of play; collection and payment of wagers
- 19:47-16.11 Progressive payout
- 19:47-16.12 Payout odds; rate of progression; payout limitation
- 19:47-16.13 Irregularities

SUBCHAPTER 17. DOUBLE DOWN STUD

- 19:47-17.1 Definitions
- 19:47-17.2 Cards; number of decks
- 19:47-17.3 Opening of the table for gaming
- 19:47-17.4 Shuffle and cut of the cards
- 19:47-17.5 Double down stud rankings
- 19:47-17.6 Wagers
- 19:47-17.7 Supervision requirements; required training and license endorsements
- 19:47-17.8 Procedure for dealing the cards
- 19:47-17.9 Procedure for completion of each round of play; collection and payment of wagers
- 19:47-17.10 Payout odds; payout limitation
- 19:47-17.11 Irregularities

SUBCHAPTER 18. LET IT RIDE POKER

- 19:47-18.1 Definitions
- 19:47-18.2 Cards; number of decks
- 19:47-18.3 Let it ride poker rankings
- 19:47-18.4 Opening of the table for gaming
- 19:47-18.5 Shuffle and cut of the cards
- 19:47-18.6 Wagers
- 19:47-18.6A Optional bonus wager
- 19:47-18.7 Procedures for dealing the cards from a manual dealing shoe
- 19:47-18.8 Procedures for dealing the cards from the hand
- 19:47-18.9 Procedures for dealing the cards from an automated dealing shoe
- 19:47-18.10 Procedures for completion of each round of play
- 19:47-18.11 Payout odds; payout limitation
- 19:47-18.12 Irregularities

SUBCHAPTER 19. SPANISH 21

- 19:47-19.1 Definitions
- 19:47-19.2 Cards; number of decks; rank of cards
- 19:47-19.3 Opening of the table for gaming
- 19:47-19.4 Shuffle and cut of the cards

- 19:47-19.5 Wagers; payout odds
- 19:47-19.6 Match-the-dealer wager
- 19:47-19.7 Procedure for dealing the cards
- 19:47-19.8 Surrender
- 19:47-19.9 Doubling down; rescue
- 19:47-19.10 Splitting pairs
- 19:47-19.11 Insurance
- 19:47-19.12 Drawing of additional cards by players and dealers
- 19:47-19.13 More than one player wagering on a box
- 19:47-19.14 Player wagering on more than one box
- 19:47-19.15 Irregularities

SUBCHAPTER 20. THREE CARD POKER

- 19:47-20.1 Definitions
- 19:47-20.2 Cards; number of decks
- 19:47-20.3 Three card poker rankings
- 19:47-20.4 Opening of the table for gaming
- 19:47-20.5 Shuffle and cut of the cards
- 19:47-20.6 Wagers
- 19:47-20.7 Procedures for dealing the cards from a manual dealing shoe
- 19:47-20.8 Procedures for dealing the cards from the hand
- 19:47-20.9 Procedures for dealing the cards from an automated dealing shoe
- 19:47-20.10 Procedures for completion of each round of play
- 19:47-20.11 Payout odds
- 19:47-20.12 Irregularities

SUBCHAPTER 21. FAST ACTION HOLD'EM

- 19:47-21.1 Definitions
- 19:47-21.2 Cards; number of decks; dealing shoe
- 19:47-21.3 Fast action hold 'em rankings; cards; poker hands
- 19:47-21.4 Opening of the table for gaming
- 19:47-21.5 Shuffle and cut of the cards
- 19:47-21.6 Wagers
- 19:47-21.7 Procedures for dealing the cards
- 19:47-21.8 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds
- 19:47-21.9 Irregularities
- 19:47-21.10 Prohibition against a player wagering on more than one betting area
- 19:47-21.11 Continuous shuffling shoe or device

SUBCHAPTER 22. CASINO WAR

- 19:47-22.1 Definitions
- 19:47-22.2 Cards; number of decks; dealing shoe
- 19:47-22.3 Casino war card rankings
- 19:47-22.4 Opening of the table for gaming
- 19:47-22.5 Shuffle and cut of the cards
- 19:47-22.6 Wagers
- 19:47-22.7 Procedure for dealing the cards
- 19:47-22.8 Procedures for completion of each round of play; collection and payment of wagers
- 19:47-22.9 Payout odds
- 19:47-22.10 Irregularities

SUBCHAPTER 23. COLORADO HOLD 'EM POKER

- 19:47-23.1 Definitions
- 19:47-23.2 Cards; number of decks; dealing shoe
- 19:47-23.3 Colorado hold'em poker rankings; cards; poker hands
- 19:47-23.4 Opening of the table for gaming
- 19:47-23.5 Shuffle and cut of the cards
- 19:47-23.6 Wagers
- 19:47-23.6A Optional Bonus Wager
- 19:47-23.7 Procedures for dealing the cards from a manual dealing shoe
- 19:47-23.8 Procedures for dealing the cards from the hand
- 19:47-23.9 Procedures for dealing the cards from an automated dealing shoe

- 19:47-23.10 Procedures for completion of each round of play for version with required bet wager
- 19:47-23.11 Procedures for completion of each round of play for version with permissible bet wager
- 19:47-23.12 Payout odds for version with required bet wager
- 19:47-23.13 Payout odds for version with permissible bet wager
- 19:47-23.14 Irregularities

SUBCHAPTER 24. BOSTON 5 STUD POKER

- 19:47-24.1 Definitions
- 19:47-24.2 Cards; number of decks
- 19:47-24.3 Opening of the table for gaming
- 19:47-24.4 Shuffle of the cards
- 19:47-24.5 Boston 5 stud poker rankings
- 19:47-24.6 Wagers
- 19:47-24.7 Procedure for dealing the cards from a manual dealing shoe
- 19:47-24.8 Procedure for dealing the cards from the hand
- 19:47-24.9 Procedures for dealing the cards from an automated dealing shoe
- 19:47-24.10 Boston 5 stud poker second wagers; procedure for completion of each round of play; collection and payment of wagers
- 19:47-24.11 Payout odds
- 19:47-24.12 Irregularities

SUBCHAPTER 25. DOUBLE CROSS POKER

- 19:47-25.1 Definitions
- 19:47-25.2 Cards; number of decks
- 19:47-25.3 Opening of the table for gaming
- 19:47-25.4 Shuffle and cut of the cards
- 19:47-25.5 Double cross poker rankings
- 19:47-25.6 Wagers
- 19:47-25.7 Procedures for dealing the cards from a manual dealing shoe
- 19:47-25.8 Procedures for dealing the cards from the hand
- 19:47-25.9 Procedures for dealing the cards from an automated dealing shoe
- 19:47-25.10 Procedures for completion of each round of play
- 19:47-25.11 Payout odds; payout limitation
- 19:47-25.12 Irregularities

SUBCHAPTER 26. DOUBLE ATTACK BLACKJACK

- 19:47-26.1 Definitions
- 19:47-26.2 Cards; number of decks; rank of cards
- 19:47-26.3 Opening of the table for gaming
- 19:47-26.4 Shuffle and cut of the cards
- 19:47-26.5 Wagers; payout odds
- 19:47-26.6 Optional bonus wager
- 19:47-26.7 Procedure for dealing the cards
- 19:47-26.8 Surrender
- 19:47-26.9 Doubling down
- 19:47-26.10 Splitting pairs
- 19:47-26.11 Insurance
- 19:47-26.12 Drawing of additional cards by players and the dealer
- 19:47-26.13 More than one player wagering on a box
- 19:47-26.14 Player wagering on more than one box
- 19:47-26.15 Irregularities

SUBCHAPTER 27. FOUR CARD POKER

- 19:47-27.1 Definitions
- 19:47-27.2 Cards; number of decks
- 19:47-27.3 Four card poker rankings
- 19:47-27.4 Opening of a table for gaming
- 19:47-27.5 Shuffle and cut of the cards
- 19:47-27.6 Wagers
- 19:47-27.7 Procedures for dealing the cards from a manual dealing shoe
- 19:47-27.8 Procedures for dealing the cards from the hand
- 19:47-27.9 Procedures for dealing the cards from an automated dealing shoe

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

19:47-3.3 Payout odds; vigorish

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

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

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

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

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

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

i. The preparation by the pit clerk of a serially pre-numbered Complimentary Vigorish Form ("Form"), consisting of an original and a duplicate copy, at a minimum, and on which shall be recorded the amount of the vigorish that was not collected, the name of the patron from whom the vigorish was not collected, and the signatures of the dealer, pit boss and pit clerk, as well as the signature of the patron if available, or a statement by the dealer or pit boss as to why the patron's signature could not be obtained;

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Rewrote (c).
Amended by R.1999 d.174, effective June 7, 1999.
See: 31 N.J.R. 595(a), 31 N.J.R. 1505(a).

In (c)3i, added provisions relating to patrons' signatures at the end.

Case Notes

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

19:47-3.4 Opening of table for gaming

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

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

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

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

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

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

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

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

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

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

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

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

Rewrote (a).

19:47-3.5 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), and after each shoe of cards is completed, the casino licensee shall require its dealers to perform, at its option, either of the following procedures:

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

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

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

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

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

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

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

(e) Once the cutting card has been inserted into the stack, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then in-

(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

Amended by R.1999 d.53, effective February 16, 1999.
See: 30 N.J.R. 4156(a), 31 N.J.R. 552(a).
Rewrote the section.

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

Subchapter Historical Note

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

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

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

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

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

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

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

(d) If an automated card shuffling device is utilized, minibaccarat shall be played with at least 12 decks of cards in accordance with the following requirements:

1. Each deck of cards shall meet the requirements of N.J.A.C. 19:46-1.17;
2. The cards shall be separated into two batches, with an equal number of decks included in each batch;

3. The backs of the cards in each batch shall be of the same color and design, but of a different color than the cards included in the other batch;

4. One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being dealt or used to play the game;

5. Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe; and

6. The cards from only one batch shall be placed in the discard rack at any given time.

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

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

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

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

Added (d).

19:47-7.2 Wagers

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

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

- i. Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";
- ii. Lose if the "Banker's Hand" has a Point Count lower than that of the "Player's Hand"; and
- iii. Either be void or, if the casino licensee charges vigorish in accordance with the provisions of N.J.A.C. 19:47-7.3(d), be charged a vigorish equal to 25 percent of the wager, if the Point Count of the "Banker's Hand" and the "Player's Hand" are equal.

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

- i. Win if the "Player's Hand" has a Point Count higher than that of the "Banker's Hand";
- ii. Lose if the "Player's Hand" has a Point Count lower than that of the "Banker's Hand"; and
- iii. Be void if the Point Count of the "Banker's Hand" and the "Player's Hand" are equal.

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

(b) Unless otherwise approved by the Commission, no casino licensee, his employees or agents shall accept any wager at the game of minibaccarat other than those specified in (a) above.

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

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

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

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

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

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

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

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

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

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

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

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

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

19:47-7.3 Payout odds; vigorish

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

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

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

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

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

3. Any vigorish deferred by the casino licensee but not collected from a player for any reason shall be recorded in the calculation of table game win for that table by the

casino licensee in accordance with the licensee's approved internal controls, which internal controls shall, at a minimum, require:

i. The preparation by the pit clerk of a serially prenumbered Complimentary Vigorish Form ("Form"), consisting of an original and a duplicate copy, at a minimum, and on which shall be recorded the amount of the vigorish that was not collected, the name of the patron from whom the vigorish was not collected, and the signatures of the dealer, pit boss and pit clerk, as well as the signature of the patron if available, or a statement by the dealer or pit boss as to why the patron's signature could not be obtained;

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

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

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

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

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

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

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

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

(e) Each casino licensee shall provide notice of any change in the type of vigorish being charged or increase in the percentage of vigorish being charged at each minibacca-

rat table, in accordance with N.J.A.C. 19:47-8.3. The type and percentage of vigorish charged at a minibaccarat table shall apply to all players at that table.

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

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

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

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

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

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

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

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

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

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

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

Rewrote (c).

Amended by R.1999 d.174, effective June 7, 1999.

See: 31 N.J.R. 595(a), 31 N.J.R. 1505(a).

In (c)3i, added provisions relating to patrons' signatures at the end.

19:47-7.4 Opening of table for gaming

(a) After receiving the six or more decks of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer calling the game shall, as applicable, comply with the requirements of either N.J.A.C. 19:46-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 19:46-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face upwards on the table for visual inspection by the first 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.

(d) If an automated shuffling device is utilized, all the decks in one batch of cards shall be spread for inspection on the table separate from the decks in the other batch of cards. After the player or players is afforded an opportunity to visually inspect the cards, each batch of cards shall separately be turned face downward on the table and stacked.

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

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

Added (d).

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

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

Rewrote (a).

19:47-7.5 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), and after each shoe of cards is completed, the dealer shall shuffle the cards so that they are randomly intermixed.

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

1. Leave the entire stack of cards intermixed but not entirely squared off ("feathered") so that the floorperson can verify that the shuffle did not result in any uneven distribution of cards; or

2. Lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.

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

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

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

(d) After shuffling or lacing the cards and, where applicable, reshuffling them, the dealer 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.

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

(f) 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.

(g) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be

recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (d) above.

(h) If there is no gaming activity at a minibaccarat table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack, and 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 cards shall be turned face downward on the table.

1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy shuffle of the cards, stacked, then shuffled and cut in accordance with this section.

2. If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler need not be spread for inspection and reshuffled prior to being dealt, if:

i. The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner approved by the Commission; and

ii. The shuffled cards have been secured, released and prepared for play in accordance with procedures approved by the Commission.

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).

Amended by R.1995 d.429, effective August 7, 1995.

See: 27 N.J.R. 1176(a), 27 N.J.R. 2974(a).

At (b) added notification requirement for initiation or termination of reshuffle option.

Amended by R.1996 d.223, effective May 20, 1996.

See: 28 N.J.R. 1362(b), 28 N.J.R. 2572(b).

Added recut provisions.

Amended by R.1996 d.478, effective October 7, 1996.

See: 28 N.J.R. 3522(a), 28 N.J.R. 4518(b).

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

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

Added (h).

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

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

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

19:47-7.6 Dealing shoe

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.

Amended by R.1999 d.110, effective April 5, 1999.

See: 30 N.J.R. 4155(a), 31 N.J.R. 894(a).

Deleted (a) designation, and deleted "and located on the table to the left of the dealer" at the end.

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. The 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";

2. The first and third cards dealt shall be placed face down on 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"; or

3. The first and third cards dealt shall be placed face down on the area designated for the "Player's Hand" and the second and fourth cards dealt shall be placed face down on the area designated for the "Banker's Hand." After all four cards have been dealt, the dealer shall place the "Banker's Hand" 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).

i. The dealer shall then hand the two cards of the "Player's Hand," face down, to the player with the highest wager on the "Player's Hand." After viewing the "Player's Hand," the player shall return the two cards, face up, to the dealer, who shall place the cards face up on the area designated for the "Player's Hand" and announce the point count of the "Player's Hand" in accordance with N.J.A.C. 19:47-7.8(a).

ii. The dealer shall then hand the two cards of the "Banker's Hand," face down, to the player with the highest wager on the "Banker's Hand." After viewing the "Banker's Hand," the player shall return the two cards, face up, to the dealer, who shall place the cards face up on the area designated for the "Banker's Hand" and announce the point count of the "Banker's Hand" in accordance with N.J.A.C. 19:47-7.8(a).

(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	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 pro-

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

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

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

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

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

19:47-7.11 Irregularities

(a) A third card dealt to the "Player's Hand", when no third card is authorized by these regulations, shall become the third card of the "Banker's Hand" if the "Banker's Hand" is obliged to draw by Table 2 of N.J.A.C. 19:47-7.9. If, in such circumstances, the "Banker's Hand" is required to stay, the card dealt in error shall become the first card of the next hand except as otherwise provided in (c) below.

(b) A card drawn in error from the shoe shall be used as the first card of the next hand of play except as otherwise provided in (c) below.

(c) If a card dealt in error pursuant to (a) or (b) above is disclosed at the time it is dealt, the dealer shall perform the procedure in (c)1 through 3 below that has been pre-selected by the casino licensee in its rules of the game submission.

1. The disclosed card and an additional number of cards equal to the value of the disclosed card shall be drawn face upwards from the shoe and placed in the discard rack.

2. The disclosed card and one additional card drawn face downwards from the shoe shall be placed in the discard rack without disclosing the additional card.

3. The disclosed card shall be used as the first card of a simulated round of play in which no wagers shall be accepted, the cards shall be dealt in accordance with the rules of this subchapter and the cards shall be discarded upon completion of the dealing procedures.

(d) Any card found face upwards in the shoe shall not be used in the game and shall be placed in the discard rack, along with an additional number of cards, drawn face upwards, equal to the value of the card found face upwards in the shoe.

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

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

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

Added (e).

Amended by R.2006 d.314, effective September 5, 2006.
See: 38 N.J.R. 1564(a), 38 N.J.R. 3670(a).

Rewrote (a) and (b); inserted new (c); recodified existing (c) through (e) as (d) through (f); and rewrote present (d).

19:47-7.12 Continuous shuffling shoe or device

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

SUBCHAPTER 8. REGULATIONS CONCERNING ALL GAMES

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

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

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

8. "Two pairs" is a hand consisting of two "pairs"; and

9. "One pair" is a hand containing two cards of the same rank.

19:47-18.4 Opening of the table for gaming

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 19:46-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 19:46-1.18(e)2 and (r).

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

(c) After the first player has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-18.5.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-18.2, 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.

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

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

Rewrote (a); and deleted (e) and (f).

19:47-18.5 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-18.7, 18.8 or 18.9; or

2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall:

1. Cut the deck, using one hand, by:

i. Placing the cover card on the table in front of the deck of cards;

ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;

iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on top of the cover card pursuant to (c)1ii above; and

iv. Removing the cover card and placing it in the discard rack; and

2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-18.7, 18.8 or 18.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at a let it ride 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. 19:47-18.4(c) shall be completed.

Amended by R.1996 d.223, effective May 20, 1996.

See: 28 N.J.R. 1362(b), 28 N.J.R. 2572(b).

Amended cut provisions and added recut provisions.

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

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

In (a), inserted " , unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r),"; and in (b)2, inserted "or were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r),".

19:47-18.6 Wagers

(a) All wagers at let it ride poker shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) Only players who are seated at a let it ride poker table may wager at the game. Once a player has placed his or her wagers and received cards, that player must remain seated until the completion of the round of play.

(c) All wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 19:47-18.7, 18.8 or 18.9. Except as provided in (d) below, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(d) At the beginning of each round of play, each player shall be required to place three equal but separate wagers. The wagers shall be identified as bet number one, bet number

two and bet number three. Bet number one and bet number two may subsequently be removed by the player in accordance with the provisions of N.J.A.C. 19:47-18.10.

(e) A casino licensee may, in its discretion, permit a player to place wagers at two betting positions during a round of play provided that the two betting positions are adjacent to each other.

19:47-18.6A Optional bonus wager

(a) A casino licensee may, in its discretion, offer to each player at a let it ride poker table the option to make an additional "bonus wager" that the player will receive a poker hand with a rank of three-of-a-kind or better; provided, however, that the casino licensee shall comply with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the option.

(b) Prior to the dealer announcing "No more bets," each player who has placed the three wagers required by N.J.A.C. 19:47-18.6 may make an additional bonus wager by placing a \$1.00 gaming chip on or in the approved wagering device designated for that wager.

(c) All winning bonus wagers shall be paid in accordance with the payout schedule in N.J.A.C. 19:47-18.11(d).

(d) A bonus wager shall have no bearing on any other wager made by a player at the game of let it ride poker.

New Rule, R.1998 d.554, effective November 16, 1998.
See: 30 N.J.R. 3176(a), 30 N.J.R. 4068(a).

19:47-18.7 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 in a location as approved by the Commission. Once the procedures required by N.J.A.C. 19:47-18.5 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automated card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards. If any optional bonus wagers have been made, the dealer shall also collect these wagers from the approved wagering devices and shall then verify, on the layout in front of the table inventory container, that the number of gaming chips wagered equals the number of wagers acknowledged or accepted by the wagering devices. The dealer shall then place the gaming chips into the table inventory container in accordance with N.J.A.C. 19:45-1.20.

(c) In dealing the cards, each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand. The dealer shall, starting with the

player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player who has placed three wagers in accordance with N.J.A.C. 19:47-18.6;

2. One card face down to the area designated for the placement of the community cards;

3. A second card face down to each player who has placed three wagers in accordance with N.J.A.C. 19:47-18.6;

4. A second card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first card dealt to this area;

5. A third card face down to each player who has placed three wagers in accordance with N.J.A.C. 19:47-18.6; and

6. A third card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first two cards dealt to this area.

(d) After three cards have been dealt to each player and the area designated for the placement of the community cards, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the area designated for the placement of the community cards has more or less than three cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 19:47-18.12. 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.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 19:46-1.18.

Amended by R.1996 d.270, effective June 17, 1996.
 See: 28 N.J.R. 1615(b), 28 N.J.R. 3176(a).
 Amended by R.1998 d.554, effective November 16, 1998.
 See: 30 N.J.R. 3176(a), 30 N.J.R. 4068(a).
 Rewrote (b) and (c).

19:47-18.8 Procedures for dealing the cards from the hand

(a) Notwithstanding any other provisions of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play let it ride poker from his or her hand.

(b) If a casino licensee chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed.

1. The casino licensee shall use an automated shuffling device to shuffle the cards.

2. Once the procedures required by N.J.A.C. 19:47-18.5 have been completed, the dealer shall place the stacked deck of cards in either hand.

- i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.

- ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.

3. The dealer shall then announce "No more bets" prior to dealing any cards. If any optional bonus wagers have been made, the dealer shall also collect these wagers from the approved wagering devices and shall then verify, on the layout in front of the table inventory container, that the number of gaming chips wagered equals the number of wagers acknowledged or accepted by the wagering devices. The dealer shall then place the gaming chips into the table inventory container in accordance with N.J.A.C. 19:45-1.20.

(c) 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. The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player who has placed three wagers in accordance with N.J.A.C. 19:47-18.6;

2. One card face down to the area designated for the placement of the community cards;

3. A second card face down to each player who has placed three wagers in accordance with N.J.A.C. 19:47-18.6;

4. A second card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first card dealt to this area;

5. A third card face down to each player who has placed three wagers in accordance with N.J.A.C. 19:47-18.6; and

6. A third card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first two cards dealt to this area.

(d) After three cards have been dealt to each player and the area designated for the placement of the community cards, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-18.7(e) and (f).

Amended by R.1996 d.270, effective June 17, 1996.
 See: 28 N.J.R. 1615(b), 28 N.J.R. 3176(a).
 Amended by R.1998 d.554, effective November 16, 1998.
 See: 30 N.J.R. 3176(a), 30 N.J.R. 4068(a).
 Rewrote (b) and (c).

19:47-18.9 Procedures for dealing the cards from an automated dealing shoe

(a) Notwithstanding any other provision of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play let it ride poker dealt from an automated dealing shoe which dispenses cards in stacks of three cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.

(b) If a casino licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed.

1. Once the procedures required by N.J.A.C. 19:47-18.5 have been completed, the cards shall be placed in the automated dealing shoe.

2. Prior to the shoe dispensing any stacks of cards, the dealer shall then announce "No more bets." If any optional bonus wagers have been made, the dealer shall also collect these wagers from the approved wagering devices and shall then verify, on the layout in front of the table inventory container, that the number of gaming chips wagered equals the number of wagers acknowledged or accepted by the wagering devices. The dealer shall then place the gaming chips into the table inventory container in accordance with N.J.A.C. 19:45-1.20.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed three wagers in accordance with N.J.A.C. 19:47-8.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table,

deliver a stack face down to each of the other players who has placed three wagers in accordance with N.J.A.C. 19:47-8.6. The dealer shall then deliver a stack of three cards face down to the area designated for the placement of the community cards, and spread the stack within the designated area so that the top card is to the dealer's right, the middle card is directly in front of the dealer, and the bottom card is to the dealer's left.

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

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-18.7(e) and (f).

Amended by R.1996 d.270, effective June 17, 1996.
See: 28 N.J.R. 1615(b), 28 N.J.R. 3176(a).
Amended by R.1998 d.554, effective November 16, 1998.
See: 30 N.J.R. 3176(a), 30 N.J.R. 4068(a).
In (b), rewrote 2.

19:47-18.10 Procedures for completion of each round of play

(a) After the dealing procedures required by N.J.A.C. 19:47-18.7, 18.8 or 18.9 have been completed, each player shall examine his or her cards.

1. Each player who wagers at let it ride poker shall be responsible for his or her own hand and no person other than the dealer may touch the cards of that player.

2. Each player shall be required to keep his or her three cards in full view of the dealer at all times.

3. After each player has made a decision regarding bet number two pursuant to (e) below each player's cards shall be placed face down on the appropriate area of the layout, the player shall not touch the cards again.

(b) After each player has examined his or her cards, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player if he or she wishes to withdraw bet number one or let it ride.

1. If a player chooses to let bet number one ride, that bet shall remain on the appropriate betting area of the layout until the end of the round of play.

2. If a player chooses to withdraw bet number one, the dealer shall move the gaming chips on the betting area designated for bet number one toward the player who shall then immediately remove the gaming chips from the betting area.

(c) After each player has made a decision regarding bet number one, the dealer shall remove ("burn") the community card that is to his or her left, and place the burned card in the discard rack face down.

(d) The dealer shall then turn the community card that is to his or her left face up and place it on top of the remaining card. The exposed card shall become the first community card.

(e) After the first community card is exposed, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player if he or she wishes to withdraw bet number two or let it ride. This decision shall be made by each player regardless of the decision made concerning bet number one.

1. If a player chooses to let bet number two ride, that bet shall remain on the appropriate betting area of the layout until the end of the round of play.

2. If a player chooses to withdraw bet number two, the dealer shall move the gaming chips on the betting area designated for bet number two toward the player who shall then immediately remove the gaming chips from the betting area.

(f) The dealer shall then move the first community card to the right of the card that remains face down in the community card area. The face down card shall be turned face up by the dealer and become the second community card.

(g) After the second community card is turned face up, the dealer shall, beginning with the player farthest to his or her right and continuing around the table in a counterclockwise direction, turn the three cards of each player face up.

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

2. The dealer shall examine the cards of each player to determine if the player's hand qualifies for a payout pursuant to N.J.A.C. 19:47-18.11.

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

(i) After all losing wagers have been collected, all winning wagers, including any winning bonus wagers, shall be paid. All winning hands shall remain face up on the layout until all winning wagers have been paid by the dealer. Each winning wager that remains on the table shall be paid in accordance with the payout odds listed in N.J.A.C. 19:47-18.11 or as otherwise approved by the Commission.

1. The dealer shall pay all winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table.

2. After paying all winning wagers, the dealer shall immediately collect the cards of all winning players and the community cards and place them in the discard rack.

(j) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

Amended by R.1996 d.270, effective June 17, 1996.

See: 28 N.J.R. 1615(b), 28 N.J.R. 3176(a).

Amended by R.1998 d.554, effective November 16, 1998.

See: 30 N.J.R. 3176(a), 30 N.J.R. 4068(a).

In (h), deleted "three" preceding "cards" and substituted "who" for "that" in the third sentence; and in (i), inserted "including any winning bonus wagers" preceding "shall be paid" at the end of the first sentence.

19:47-18.11 Payout odds; payout limitation

(a) The payout odds for winning wagers at let it ride poker printed on any layout or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win," and no odds shall be stated through the use of the word "for."

(b) Subject to the payout limitation in (c) below, a casino licensee shall pay off each winning wager at the game of let it ride poker at no less than the following odds:

<u>Wager</u>	<u>Payout Odds</u>
Royal Flush	1,000 to 1
Straight Flush	200 to 1
Four-of-a-kind	50 to 1
Full House	11 to 1
Flush	8 to 1
Straight	5 to 1
Three-of-a-kind	3 to 1
Two Pair	2 to 1
Pair of Tens, Jacks, Queens, Kings or Aces	1 to 1

(c) Notwithstanding the minimum payout odds required in (b) above, a casino licensee may establish a maximum amount as approved by the Commission that is payable to a player on a single hand, which amount shall be at least \$50,000 or the maximum amount that one patron could win per round when betting the minimum permissible wager, whichever is greater. If the established payout limit is not included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 19:47-8.3. Any maximum payout limit established by a casino licensee shall apply only to payouts of let it ride poker wagers placed pursuant to N.J.A.C. 19:47-18.6 and shall not apply to payouts of bonus wagers placed pursuant to N.J.A.C. 19:47-18.6A.

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

<u>Wager</u>	<u>Bonus Payout</u>
Royal Flush	\$25,000
Straight Flush	\$ 2,500
Four-of-a-kind	\$400.00
Full House	\$200.00
Flush	\$ 50.00
Straight	\$ 25.00
Three-of-a-kind	\$ 5.00

Amended by R.1998 d.554, effective November 16, 1998.

See: 30 N.J.R. 3176(a), 30 N.J.R. 4068(a).

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

Amended by R.2001 d.89, effective March 19, 2001.

See: 33 N.J.R. 26(a), 33 N.J.R. 1019(a).

In (c), rewrote the first sentence.

19:47-18.12 Irregularities

(a) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.

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

(c) If any player or the area designated for the placement of the community cards is dealt an incorrect number of cards, all hands shall be void and the cards shall be reshuffled.

(d) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(e) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.

(f) Any automated card shuffling device or automated dealing shoe shall be removed from a gaming table before any other method of shuffling or dealing may be utilized at that table.

SUBCHAPTER 19. SPANISH 21

19:47-19.1 Definitions

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

"Blackjack" shall mean an ace and any card having a point value of 10 dealt as the initial two cards to a player or a

dealer, except that this shall not include an ace and a 10 point value card dealt to a player who has split pairs.

"Hard total" shall mean the total point count of a hand which contains no aces or which contains aces that are each counted as one in value.

"Push" shall mean a tie between the hand of the player and that of the dealer, except for hands containing a point count of 21 or a blackjack.

"Rescue" is defined in N.J.A.C. 19:47-19.9.

"Soft total" shall mean the total point count of a hand which contains an ace that is counted as 11 in value.

"Suit" shall mean one of the four categories of cards: club, diamond, heart or spade.

19:47-19.2 Cards; number of decks; rank of cards

(a) Spanish 21 shall be played with six or eight decks of cards, with backs of the same color and design and one additional cutting card. The decks shall meet the requirements of N.J.A.C. 19:46-1.17(a) and shall consist of 48 cards, with the 10 of each suit having been removed from each deck during the inspection required by N.J.A.C. 19:46-1.18(e) and 19:47-19.3. The cutting card shall be opaque and a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission.

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

1. Any card from 2 to 9 shall have its face value;
2. Any Jack, Queen or King shall have a value of 10;
3. An ace shall have a value of 11, unless that value would give a player or the dealer a score in excess of 21, in which case it shall have a value of one.

19:47-19.3 Opening of the table for gaming

(a) After receiving the decks of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 19:46-1.18(e)1 and (b) through (c) below or the requirements of N.J.A.C. 19:46-1.18(e)2 and (r).

(b) If the decks contain the 10 of any suit, the dealer shall remove these cards from the decks, and the floorperson shall verify that all such cards have been removed from each deck, and shall destroy them in a manner approved by the Commission. Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. Each deck of cards shall be spread out separately, according to suit and in sequence.

(c) After the first player has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards, and stacked. If during the mixing or the stacking process a card is turned over and exposed to the players, the cards shall be remixed. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-19.4.

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

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

Rewrote (a); in (b), inserted the first sentence; and deleted (d).

19:47-19.4 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), and after each shoe of cards has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device, place the stack of cards in the dealing shoe and deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-19.7; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe; or

2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

(d) The cut of the cards shall be offered to players in the following order:

1. The first player to the table, if the game is just beginning; 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 counter-clockwise 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 take the entire stack of cards that was just shuffled and align