

## CHAPTER 47

## RULES OF THE GAMES

## Authority

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

## Source and Effective Date

R.1996 d.178, effective March 11, 1996.  
See: 28 N.J.R. 241(b), 28 N.J.R. 1881(b).

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

Chapter 47, Rules of the Games, expires on March 11, 2001.

## Chapter Historical Note

Chapter 47, Rules of the Games (Subchapters 1 through 5), was adopted as R.1978 d.186, effective June 2, 1978. See: 10 N.J.R. 177(a), 10 N.J.R. 306(e).

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

1983 Revisions: Subchapter 8, Regulations Concerning All Games, was adopted as R.1983 d.551, effective December 5, 1983 and Subchapters 6 and 7 were designated "Reserved". See: 15 N.J.R. 1572(a), 15 N.J.R. 2047(a).

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

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

1991 Revisions: 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).

1992 Revisions: Subchapter 10, Pai Gow, was adopted as R.1992 d.411, effective October 19, 1992. See: 24 N.J.R. 558(a), 24 N.J.R. 3753(a). Subchapter 11, Pai Gow Poker, was adopted as R.1992 d.406, effective October 19, 1992. See: 24 N.J.R. 569(a), 24 N.J.R. 1517(a), 24 N.J.R. 3742(a). Subchapter 12, Pokette, was adopted as R.1992 d.453, effective November 16, 1992. See: 24 N.J.R. 2140(a), 24 N.J.R. 4279(b).

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

1994 Revisions: 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 16, Caribbean Stud Poker, was adopted as a temporary adoption of gaming rules, effective August 22, 1994, or after. See: 26 N.J.R. 3464(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).

1995 Revisions: Subchapter 15, Keno, was adopted as a temporary adoption of gaming rules, effective March 13, 1995. See: 27 N.J.R. 937(a). Subchapter 15 was subsequently adopted as new rules effective June 5, 1995 by R.1995 d.285. 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 a temporary adoption of gaming rules, effective January 24, 1995, or after. See: 27 N.J.R. 386(a). Subchapter 18 was subsequent-

ly adopted as new rules effective October 2, 1995 by R.1995 d.534. See: 27 N.J.R. 2119(a), 27 N.J.R. 3795(b).

Pursuant to Executive Order No. 66(1978), Chapter 47 was readopted as R.1996 d.178, effective March 11, 1996. See: Source and Effective Date.

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#### SUBCHAPTER 1. CRAPS AND MINI-CRAPS

##### 19:47-1.1 Definitions

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

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

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

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

##### 19:47-1.2 Permissible wagers

(a) The following shall constitute the definitions of permissible wagers at the games of craps and mini-craps:

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

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

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

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

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

- i. A total of 2 or 3 is thrown; or
- ii. A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.
- iii. The Don’t Pass Bet shall lose if, on the come out roll:

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

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

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

3. “Come Bet” shall mean a wager placed on the Come Line of the layout at any time after the come out

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

- i. A total of 7 or 11 is thrown; or
- ii. A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.
- iii. The Come Bet shall lose if, on the roll immediately following placement of such bet:
  - (1) A total of 2, 3, or 12 is thrown; or
  - (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.

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

- i. A total of 2 or 3 is thrown; or
- ii. A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown;
- iii. The Don't Come Bet shall lose if, on the roll immediately following placement of such bet:
  - (1) A total of 7 or 11 is thrown; or
  - (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Added (e).

Petition for Rulemaking: Prohibition of inducements to gamble.

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

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

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

Five-times odds at craps test.

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

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

Five-times odds at craps test.

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

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

Added multiple odds options; revised posting and notification requirements for changes in maximum additional wager.

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

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

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

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

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

"Casino" replaced by "casino licensee."

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

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

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

(a) A set of at least five dice conforming to the specifications contained in N.J.A.C. 19:46-16 shall be present at the craps or mini-craps table during gaming. Control of the dice at a craps table shall be the responsibility of the stickperson at the table; control of the dice at a mini-craps table shall be the responsibility of the dealer at the table. The craps stickperson or mini-craps dealer shall retain all dice, except those in active play, in a dice cup at the table.

(b) At the commencement of play:

1. The craps stickperson shall offer the set of dice to the player immediately to the left of the boxperson at the table. If such a player rejects the dice, the stickperson shall offer the dice to each of the other players in turn clockwise around the table until one of the players accepts the dice;

2. The mini-craps dealer shall offer the set of dice to the player immediately to his or her left at the table. If such a player rejects the dice, the dealer shall offer the dice to each of the other players in turn clockwise around the table until one of the players accepts the dice.

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

Amended by R.1996 d.356, effective August 5, 1996.

See: 28 N.J.R. 2352(b), 28 N.J.R. 3818(b).

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

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

#### Case Notes

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

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

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

(b) The persons listed in (e) below shall have the authority to invalidate a roll of the dice by calling "No Roll" for any of the following reasons:

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

(c) The call of "No Roll" under either (b)1, 2 or 6 above shall, whenever possible, be made before both dice come to rest.

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

(e) "No Roll" may be called:

1. In craps, by a boxperson or stickperson, as designated by the casino licensee; and
2. In mini-craps, by the dealer or floorperson, as designated by the casino licensee.

Amended by R.1994 d.298, effective June 20, 1994.  
See: 26 N.J.R. 1441(a), 26 N.J.R. 2594(b).  
Amended by R.1996 d.356, effective August 5, 1996.  
See: 28 N.J.R. 2352(b), 28 N.J.R. 3818(b).

#### Case Notes

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

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

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

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

2. In the event of a dispute as to which face is uppermost:

- i. In craps, the boxperson shall have discretion to determine which face is uppermost or to order the throw be void and the dice be re-thrown; and
- ii. In mini-craps, the floorperson shall have discretion to determine which face is uppermost or to order the throw be void and the dice be re-thrown.

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

(c) In mini-craps, after calling the throw, the dealer shall collect the dice and bring them to the center of the table. All wagers decided by that throw shall then be settled, following which the dealer shall pass the dice to the shooter for the next throw. When collecting the dice and passing them to the shooter, the dealer shall use a stick designed for that purpose.

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

Added 1 to (a).  
Amended by R.1996 d.356, effective August 5, 1996.  
See: 28 N.J.R. 2352(b), 28 N.J.R. 3818(b).

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

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

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

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

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

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

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

Added (b); recodified old (b)-(c) as (c)-(d).  
Amended by R.1996 d.356, effective August 5, 1996.  
See: 28 N.J.R. 2352(b), 28 N.J.R. 3818(b).

## SUBCHAPTER 2. BLACKJACK

### 19:47-2.1 Definitions

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

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

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

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

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

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

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

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

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

(e) If during the stacking process described in (d) above, a tile is turned over and exposed to the players, the entire set of tiles shall be reshuffled.

(f) After each round of play has been completed, the dealer shall turn all of the tiles face down and shuffle the tiles in accordance with (d) above.

(g) If there is no gaming activity at the pai gow table, the tiles shall be turned face up and placed into 16 pairs according to rank starting with the supreme pair. Once a player arrives at the table, the procedures in (c) and (d) above shall be followed.

#### 19:47-10.5 Wagers

(a) All wagers at pai gow shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting area of the pai gow layout. A verbal wager accompanied by cash shall not be accepted at the game of pai gow.

(b) Only players who are seated at the pai gow table may place a wager at the game. Once a player has placed a wager and received tiles, that player must remain seated until the completion of the round of play.

(c) All wagers at pai gow shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 19:47-10.6. No wager at pai gow shall be made, increased or withdrawn after the dealer has announced "No more bets."

Amended by R.1994 d.137, effective March 21, 1994.  
See: 25 N.J.R. 5902(a), 26 N.J.R. 1373(b).

#### 19:47-10.6 Procedures for dealing the tiles

(a) Once the dealer has completed shuffling the tiles, the dealer shall announce "No more bets" prior to shaking the pai gow shaker. The dealer shall then shake the pai gow shaker at least three times so as to cause a random mixture of the dice.

(b) The dealer shall then remove the lid covering the pai gow shaker, total the dice and announce the total. The total of the dice shall determine which player receives the first stack of tiles.

(c) To determine the starting position for dealing the tiles, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one and continuing around the table with each betting position, regardless of whether there is a wager at the position, and the dead hand counted in order until the count matches the total of the three dice. Examples are as follows:

1. If the dice total nine, the dealer would receive the first stack of four tiles; or
2. If the dice total 15, the sixth wagering position would receive the first stack of four tiles.

(d) The dealer shall deal the first stack of four tiles, starting from the right side of the eight stacks, to the starting position as determined in (c) above and, moving counterclockwise around the table, deal all other positions including the dead hand and the dealer a stack of tiles, regardless of whether there is a wager at the position. The dealer shall place a marker on top of his or her stack of tiles immediately after they are dealt.

(e) After all the stacks of tiles have been dealt, the dealer shall, without exposing the tiles, collect any stacks dealt to a position where there is no wager and place the stacks with the dead hand on the layout to the left of the dealer in front of the table inventory container.

(f) Once all tiles have been dealt and any tiles dealt to positions with no wagers have been collected, the dealer shall place the cover on the pai gow shaker and shake the shaker once. The pai gow shaker shall then be placed to the right of the dealer.

#### 19:47-10.7 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish

(a) After the dealing of the tiles has been completed, each player shall set his or her hands by arranging the tiles into a high hand and low hand. After setting the hands the tiles shall be placed face down on the layout immediately behind that player's betting area and separated into two distinct hands.

(b) Each player at the table shall be responsible for setting his or her own hands and no other person except the dealer may touch the tiles of that player. Each player shall be required to keep the four tiles in full view of the dealer at all times. Once each player has set a high hand and low hand and placed the two hands face down on the layout, the player shall not touch the tiles again.

(c) After all players have set their hands and placed the tiles on the table, the four tiles of the dealer shall be turned over and the dealer shall set his or her hands by arranging the tiles into a high and low hand. The high hand shall be placed on the layout face up to his or her right and the low hand shall be placed on the layout face up to his or her left.

(d) Except as provided in (e) below, the dealer shall be required to comply with the following rules when setting the hands of the dealer:

1. If the dealer has the supreme pair, it shall be played as such;
2. If possible, the dealer shall always play a pair, wong or gong as set forth in N.J.A.C. 19:47-10.2;
3. If the dealer does not have any combinations described in (d)1 or (d)2 above, the dealer shall play any two tiles together which have a value equal to nine, eight or seven; and

4. If the dealer does not have a combination listed in (d)1 through (d)3 above, the dealer shall play the highest ranking tile with the lowest ranking tile.

(e) Each casino licensee shall submit to the Commission in its Rules of the Games Submission the manner in which it proposes to require the hands of the dealer to be set, and shall specifically note any exceptions it proposes to the rules listed in (d) above.

(f) A player may surrender his or her wager after the hands of the dealer have been set. The player must announce his or her intention to surrender prior to the dealer exposing either of the two hands of that player pursuant to (g) below. Once the player has announced his or her intention to surrender, the dealer shall:

1. Immediately collect the wager from that player; and
2. Collect the four tiles dealt to that player and stack them face down on the right side of the table in front of the table inventory container without exposing the tiles to anyone at the table.

(g) Once the dealer has set a high and low hand, the dealer shall expose both hands of each player, starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall always compare the high hand of the player to the high hand of the dealer and the low hand of the player to the low hand of the dealer and shall announce if the wager of that player shall win, lose or be considered a tie ("push").

(h) All losing wagers shall be collected immediately by the dealer and put in the table inventory container. All losing hands shall also be collected. A wager made by a player shall lose if the high hand of the player is identical in rank or lower in rank than the high hand of the dealer, and the low hand of the player is identical in rank or lower in rank than the low hand of the dealer or has a value of zero.

(i) If a wager is a push, the dealer shall not collect or pay the wager, but shall immediately collect the tiles of that player. A wager made by a player shall be a push if:

1. The high hand of the player is higher in rank than the high hand of the dealer, but the low hand of the player is identical in rank to the low hand of the dealer (copy hand), lower in rank than the low hand of the dealer or has a value of zero; or
2. The high hand of the player is identical in rank to the high hand of the dealer (copy hand) or lower in rank than the high hand of the dealer, but the low hand of the player is higher in rank than the low hand of the dealer.

(j) All winning hands shall remain face up on the layout. Winning wagers shall be paid after all hands have been exposed. The dealer shall pay winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. A wager made by a player shall win if the high hand of the player is higher in rank than the high hand of the dealer and the low hand of the player is higher in rank than the low hand of the dealer.

(k) A winning pai gow wager shall be paid off by a casino licensee at odds of 1 to 1, except that the casino licensee shall extract a commission known as "vigorish" from the winning player in an amount equal to five percent of the amount won; provided, however, that when collecting the vigorish, the casino licensee may round off the vigorish to 25 cents or the next highest multiple of 25 cents. A casino licensee shall collect the vigorish from a player at the time the winning payout is made. After a winning wager has been paid and the vigorish collected, the dealer shall then collect the tiles from that player.

(l) All tiles collected by the dealer shall be picked up in order and in such a way that they can be readily arranged to reconstruct each hand in case of a question or dispute and shall be placed face up to the right of the dealer in front of the table inventory container.

#### **19:47-10.8 Player bank; co-banking; selection of bank; procedures for dealing**

(a) A casino licensee may, in its discretion, offer to all players at a pai gow table the opportunity to bank the game. If the casino licensee elects this option, all the other provisions of this subchapter shall apply except to the extent that they conflict with the provisions of this section, in which case the provisions of this section shall control for any round of play in which a player is the bank.

(b) A player may not be the bank at the start of the game. For the purposes of this section, the start of the game shall mean the first round of play after the dealer is required to restack and shuffle the tiles in accordance with the procedures set forth in N.J.A.C. 19:47-10.4(b) or (g).

(c) After the first round of play pursuant to (b) above, each player at the table shall have the option to either be the bank or pass the bank to the next player. The dealer shall, starting with the player farthest to the right of the dealer, offer the bank to each player in a counterclockwise rotation around the table until a player accepts the bank. The dealer shall place a marker designating the bank in front of the player who accepts the bank. If the first player offered the bank accepts, the player seated to the right of that player shall first be offered the bank on the next round of play. The initial offer to be the bank shall rotate counterclockwise around the table until it returns to the dealer. In no event may any player bank two consecutive rounds of play. If no player wishes to be the bank, the round of play shall proceed in accordance with the rules of play provided in this subchapter.

(d) Before a player may be permitted to bank a round of play, the dealer shall determine that:

1. The player placed a wager against the dealer during the last round of play in which there was no player banking the game; and

2. The player has sufficient gaming chips on the table to cover all of the wagers placed by other players at the table for that round of play.

(e) A casino licensee may, in its discretion, offer the bank the option of having the casino cover 50 percent of the wagers made during a round of play. If the casino licensee offers this option, it shall make it available to all players at the table. If the bank wishes to use this option, the bank must specifically request the dealer to accept responsibility for the payment of one-half of all winning wagers. When the bank covers 50 percent and the casino covers 50 percent of the winning wagers, it shall be known as "co-banking" and the dealer shall place a marker designating the co-bank in front of that player. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner submitted to the Commission pursuant to N.J.A.C. 19:47-10.7. When co-banking is in effect, the dealer may not place a wager against the bank.

(f) If a player is the bank, the player may only wager on one betting area.

(g) Once the tiles have been shuffled, the bank shall have the option to cut the tiles. The bank shall point to the location of tiles that he or she would like moved. Upon direction from the bank, the tiles may be moved to the right or left of the stack. If the bank does not wish to cut the tiles, there shall be no cut.

(h) Once the dealer has determined that a player may be the bank pursuant to (d) above and after the tiles have been shuffled, the dealer shall remove gaming chips from the table inventory container in an amount equal to the last wager made by that player against the dealer or in an amount, the calculation of which has been approved by the Commission. This amount shall be the amount the dealer wagers against the bank. The bank may direct that the sum wagered by the dealer be a lesser amount or that the dealer place no wager during that round of play. Any amount wagered by the dealer shall be placed in front of the table inventory container. Immediately upon receipt of the four tiles dealt to the dealer, the dealer shall place his or her wager on top of these tiles before dealing the remaining tiles, instead of the marker required by N.J.A.C. 19:47-10.6.

(i) Once the dealer has announced "No more bets," the bank shall shake the pai gow shaker. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow shaker, the dealer shall remove the lid covering the pai gow shaker, total the dice and announce

the total. The dealer shall always remove the lid from the pai gow shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow shaker to be covered and reshaken by the bank.

(j) To determine the starting position for dealing the tiles, the dealer shall count counterclockwise around the table, with the position of the bank considered number one and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the total of the three dice.

(k) The dealer shall deal the first stack of four tiles, starting from the right side of the eight stacks, to the starting position as determined in (j) above and, moving counterclockwise around the table, deal all other positions including the dead hand and the dealer a stack of tiles, regardless of whether there is a wager at the position. The dealer shall place his or her wager, if any, on top of his or her stack of tiles immediately after they are dealt.

(l) After all the stacks of tiles have been dealt, the dealer shall, without exposing the tiles, collect any stacks dealt to a position where there is no wager and place the stacks with the dead hand on the layout to the left of the dealer in front of the table inventory container.

(m) Once all tiles have been dealt and any tiles dealt to positions with no wagers have been collected, the dealer shall place the cover on the pai gow shaker and shake the shaker once. The pai gow shaker shall then be placed to the right of the dealer.

(n) If the tiles dealt to the dealer have not been previously collected, after each player has set his or her two hands and placed them on the layout, the two hands of the dealer shall then be set. Once the dealer has formed a high and low hand, the dealer shall expose the hands of the bank and determine if the hands of the dealer are higher in rank than the hands of the bank. If the dealer wins, the tiles of the dealer shall be stacked face up to the right of the table inventory container with the amount wagered by the dealer against the bank placed on top. If the dealer pushes, the dealer shall return the amount wagered by the dealer against the bank to the table inventory container. If the dealer loses, the amount wagered by the dealer against the bank shall be moved to the center of the layout.

(o) If banking is in effect, once the dealer has determined the outcome of the wager of the dealer against the bank, if any, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been

exposed, all winning wagers, including the dealer's wager, shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the bank an amount equal to the remaining winning wagers and place that amount in the center of the layout. The remaining winning wagers shall be paid from the amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount shall be charged a five percent vigorish in accordance with N.J.A.C. 19:47-10.7. Once the vigorish has been paid, the remaining amount shall be given to the bank.

(p) If co-banking is in effect, once the dealer has set the co-bank hand pursuant to (e) above, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers, including the dealer's wager, shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the co-bank, an amount equal to one-half of the remaining winning wagers and place that amount in the center of the layout. The dealer shall remove an amount equal to one-half of the remaining winning wagers from the table inventory container and place that amount in the center of the layout. The remaining winning wagers shall be paid from the total amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount will be counted and the dealer shall place half of this amount into the table inventory container. The dealer shall collect a five percent vigorish in accordance with N.J.A.C. 19:47-10.7 on the remaining amount and place the vigorish amount in the table inventory container. The remaining amount shall then be given to the co-bank.

(q) Immediately after a winning wager of the dealer is paid, this amount and the original wager shall be returned to the table inventory container.

(r) Each player who has a winning wager against the bank shall pay a five percent vigorish on the amount won to the dealer, in accordance with N.J.A.C. 19:47-10.7.

#### 19:47-10.9 Irregularities; invalid roll of the dice

(a) If the dealer uncovers the pai gow shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a "No roll" and reshake the dice.

(b) If the dealer uncovers the pai gow shaker and a die or dice fall out of the shaker, the dealer shall call a "no roll" and reshake the dice.

(c) If the dealer incorrectly totals the dice and deals the tiles to the wrong positions, all hands shall be void and the dealer shall reshuffle the tiles.

(d) If the dealer exposes any of the tiles dealt to a player, the player has the option of voiding the hand. Without looking at the unexposed tiles, the player shall make the decision either to play out the hand or to void the hand.

(e) If a tile dealt to the dealer, bank, the dead hand or any position where there is no wager is exposed, all hands shall be void and the tiles shall be reshuffled.

(f) If the dealer does not set his or her hands in the manner submitted to the Commission pursuant to N.J.A.C. 19:47-10.7, the hands shall be reset in accordance with such submission and the round of play completed.

Amended by R.1996 d.71, effective February 5, 1996.  
See: 27 N.J.R. 4178(b), 28 N.J.R. 901(a).

#### 19:47-10.10 A player wagering on more than one betting area

(a) Except as provided in N.J.A.C. 19:47-10.8(f), a casino licensee may, in its discretion, permit a player to wager on no more than two betting areas at a pai gow table, which areas must be adjacent to each other.

(b) If a casino licensee permits a player to wager on two adjacent betting areas, the tiles dealt to each betting area shall be played separately. If the two wagers are not equal, the player shall be required to rank and set the hand with the larger wager before ranking and setting the other hand. If the amounts wagered are equal, each hand shall be played separately in a counterclockwise rotation with the first hand being ranked and set before the player proceeds to rank and set the second hand. Once a hand has been ranked and set and placed face down on the layout, the hand may not be changed.

Repealed by R.1993 d.630, effective December 6, 1993.  
See: 25 N.J.R. 3953(a), 25 N.J.R. 5521(a).

Section was "Minimum and maximum wagers". Recodified from 19:47-10.11.

### SUBCHAPTER 11. PAI GOW POKER

#### 19:47-11.1 Definitions

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

**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. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed 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).

**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 three cards of any player that 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 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).

#### 19:47-18.11 Payout odds

(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:

Wager	Payout Odds
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 of \$50,000 or such greater amount as approved by the Commission that is payable to a player on a single hand. 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.

#### 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.