

**CHAPTER 47**  
**RULES OF THE GAMES**

**Authority**

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

**Source and Effective Date**

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See: 33 N.J.R. 178(a), 33 N.J.R. 1123(a).

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

Chapter 47, Rules of the Games, expires on March 9, 2006.

**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).

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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 permissible wagers at the games of craps and mini-craps:

1. “Pass Bet” is a wager placed on the Pass Line of the layout immediately prior to the come out roll.

i. The Pass Bet shall win 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.

- ii. 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" is a wager placed on the Don't Pass Line of the layout immediately prior to the come out roll.
  - i. The Don't Pass Bet shall win if, on the come out roll:
    - (1) A total of 2 or 3 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.
  - ii. 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.
  - iii. The Don't Pass Bet shall be void if, on the come out roll, a total of 12 is thrown.
3. "Come Bet" is a wager placed on the Come Line of the layout at any time after the come out roll.
  - i. The Come Bet shall win 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.
  - ii. 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" is a wager placed on the Don't Come area of the layout at any time after the come out roll.
  - i. The Don't Come Bet shall win if, on the roll immediately following placement of such bet:
    - (1) A total of 2 or 3 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;
  - ii. 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.
  - iii. 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" is 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. "Place Bet Lose" is 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" is a wager, that may be made at any time, which shall win if a total of 4 is thrown the hardway (that is, with 2 appearing on each die) before 4 is thrown in any other way and before a 7 is thrown.

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

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

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

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

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

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

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

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

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

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).

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

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

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

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

(d) Notwithstanding (b) and (c) above, the dealer may act as the curator upon either of the following:

1. A participant who accepts the shoe and any other participant to whom the shoe is relinquished pursuant to N.J.A.C. 19:47-3.11 designates the dealer as the curator; or

2. No participant to whom the shoe is offered accepts the shoe.

Amended by R.1998 d.442, effective September 8, 1998.

See: 30 N.J.R. 1775(a), 30 N.J.R. 3260(a).

Added a new (d).

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

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

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

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

Petition for Rulemaking.

See: 36 N.J.R. 4334(a).

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

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

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

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

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

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

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

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

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

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

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

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

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

TABLE 1

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

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

TABLE 2

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

1. The curator shall pass the shoe whenever the banker's hand loses; and

**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: