

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.2001 d.116, effective March 9, 2001.
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).

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: 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 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.

See: 28 N.J.R. 2352(b), 28 N.J.R. 3818(b).
Amended by R.1997 d.133, effective March 17, 1997.
See: 29 N.J.R. 110(a), 29 N.J.R. 921(a).

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

SUBCHAPTER 2. BLACKJACK

Subchapter Historical Note

Petition for Rulemaking. See: 33 N.J.R. 2549(b), 33 N.J.R. 3223(b).
Petition for Rulemaking. See: 33 N.J.R. 2712(a).
Petition for Rulemaking. See: 34 N.J.R. 316(c), 34 N.J.R. 790(b).

19:47-2.1 Definitions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Added card reader device.

Case Notes

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

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

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

(a) Blackjack shall be played with at least one deck of cards with backs the same color and design and one additional cutting card. If the additional wager authorized by N.J.A.C. 19:47-2.17(a)3 or the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19 is offered, blackjack shall be played with at least four decks of cards with backs of the same color and design and one additional cutting card. The cutting card 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 contained in each deck shall be as follows:

1. Any card from 2 to 10 shall have its face value;
2. Any Jack, Queen or King shall have a value of ten;
3. An ace shall have a value of:
 - i. Eleven, unless that value would give a player or the dealer a score in excess of 21, in which case, it shall have a value of one; or
 - ii. One, if the ace is one of the initial two cards dealt to a player in determination of the additional wager authorized by N.J.A.C. 19:47-2.17(a)1; provided, however, that the value of such ace for all other purposes under this subchapter shall be governed by (b)3i above.

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

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

1. 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.1982 d.255, effective August 2, 1982, operative September 15, 1982.

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

Added (c).

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

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

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

Added new (b)3ii.

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

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

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

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

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

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

Amended by R.1998 d.441, effective September 8, 1998.

See: 30 N.J.R. 1772(b), 30 N.J.R. 3259(b).

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

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

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

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

Petition for Rulemaking.

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

19:47-2.3 Wagers

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

1. The score of the player is 21 or less and the score of the dealer is in excess of 21;

2. The score of the player exceeds that of the dealer without either exceeding 21;

3. The player has achieved a score of 21 in two cards and the dealer has achieved a score of 21 in more than two cards; or

4. The player has achieved a score of 21 in five cards and the dealer has not achieved a blackjack or a score of 21, provided the casino licensee elects such option pursuant to N.J.A.C. 19:47-2.16.

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

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

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

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

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

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

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

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

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

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

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

(i) After the cards have been shuffled pursuant to N.J.A.C. 19:47-2.5, a casino licensee may, in its discretion, prohibit any person, whether seated at the gaming table or not, who does not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of play at that gaming table unless the casino licensee chooses to permit the player to begin wagering or until a reshuffle of the cards has occurred.

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

(k) Notwithstanding any other provision of this subchapter to the contrary, a player may, in accordance with N.J.A.C. 19:47-2.19, make a supplemental progressive blackjack wager at any blackjack table where the wager is offered either by depositing a \$1.00 gaming chip into the acceptor device designated for that player or by redeeming a progressive wager coupon in accordance with the provisions of N.J.A.C. 19:45-1.18.

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

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

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

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

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

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

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

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

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

Temporary amendment of rule pursuant to blackjack experiment.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Simulcasting added.

Administrative Correction to subsection (k).

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

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

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

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

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

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

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

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

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

Amended by R.1996 d.562, effective December 2, 1996.

See: 28 N.J.R. 3900(a), 28 N.J.R. 5082(a).

Amended by R.2001 d.452, effective December 3, 2001.

See: 33 N.J.R. 2746(a), 33 N.J.R. 4156(a).

Rewrote (i); deleted (j), and recodified existing (k) through (l) as (j) through (k).

19:47-2.4 Opening of table for gaming

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

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

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

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

(e) 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.1980 d.132, effective March 31, 1980.

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

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

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

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

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

Added (d).

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

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

(a) substantially amended.

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

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

Added (e).

19:47-2.5 Shuffle and cut of the cards

(a) Immediately prior to commencement of play, after any round of play as may be determined by the casino

licensee and after each shoe of cards is dealt, the dealer shall shuffle the cards so that they are randomly intermixed.

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

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

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

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

1. The first player to the table if the game is just beginning;

2. The player on whose box the cutting card appeared during the last round of play;

3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play.

4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

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

(g) 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 (f) above.

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

1. The casino licensee may determine after each round of play that the cards should be reshuffled;

2. When the "Bart Carter Shuffle" is utilized a reshuffle shall take place after the cards in the discard rack exceed approximately one deck in number.

(i) If there is no gaming activity at a blackjack 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 for inspection, 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 chemistry 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.

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

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

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

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

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

Added: "round of play . . ." to (a); "Bart Carter Shuffle" to (d); 4 to (e); deleted old and added new text of (a)1; added 2 to (g).

Amended by R.1982 d.305, effective September 7, 1982.

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

Administrative Correction to subsection (g).

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

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

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

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.1999 d.208, effective July 6, 1999.

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

Inserted a new (i); and recodified former (i) as (j).

Law Review and Journal Commentaries

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

Case Notes

Shuffling of cards used in blackjack game by casino when count of cards remaining in deck was favorable to player was not illegal under New Jersey law and casino regulations, so that actions of casino in shuffling cards could not constitute predicate criminal act adequate to support civil claim under Racketeer Influenced and Corrupt Organizations Act (RICO) by card-counting blackjack players. Doug Grant, Inc. v. Greate Bay Casino Corp., 3 F.Supp.2d 518 (D.N.J. 1998).

Shuffling at will was permissible exercise of casino discretion. Cam-pione v. Adamar of New Jersey, Inc., 274 N.J.Super. 63, 643 A.2d 42 (L.1993).

19:47-2.6 Procedure for dealing cards

(a) All cards used to game at blackjack shall be dealt from a dealing shoe specifically designed for such purpose.

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

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

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

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

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

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

1. One card face upwards to each box on the layout in which a wager is contained;

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

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

(g) As each player indicates his decision(s), the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decision consistent with these regulations and shall announce the new point total of such player after each additional card is dealt.

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

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

(j) In lieu of the procedures set forth in (h) above, a casino licensee may permit a blackjack dealer to deal his or her hole card face downward after a second card and before additional cards are dealt to the players provided that said dealer not look at the face of his or her hole card until after all other cards requested by the players pursuant to those regulations are dealt to them. Notwithstanding the foregoing, if a casino licensee elects to utilize a card reader device and the dealer's first card is an ace, king, queen, jack or 10 of any suit, the dealer shall determine whether the hole card will give the dealer a blackjack prior to dealing any additional cards to the players at the table, in accordance with procedures approved by the Commission. The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone, including the dealer, at the table.

1. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with N.J.A.C. 19:47-2.3, 2.7, and 2.20.

2. The alternative dealing procedure described in this subsection shall not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19.

3. If a casino licensee offers the additional wager authorized by N.J.A.C. 19:47-2.17(a)3 at a blackjack table that has a card reader device and the dealer has a blackjack, the dealer shall, starting from his or her left, offer any player that has been dealt two sevens as his or her initial two cards an additional card to complete the hand on which the additional wager has been made.

(k) In lieu of the procedure set forth in (h) above, a casino licensee may permit a blackjack dealer to deal his or her hole card face upward after a second card and before additional cards are dealt to the players, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3. The alternative dealing procedure described in this subsection shall not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19. Notwithstanding any other provisions of this subchapter, the following rules shall apply whenever cards used to game at blackjack are dealt in accordance with this subsection:

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

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

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

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

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

6. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with N.J.A.C. 19:47-2.3 and 2.7; provided, however, if a casino elects to offer the additional wager authorized by N.J.A.C. 19:47-2.17(a)3 and the dealer has blackjack, the dealer shall, starting from his or her left, offer each player that has been dealt two sevens as his or her initial two cards an additional card to complete the hand on which the additional wager has been made.

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

1. Collect the cards as provided in (i) above;
2. Prepare to shuffle the cards, as follows:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Requirements for card reader added at (j).

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

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

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

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

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

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

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

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

Amended by R.1999 d.9, effective January 4, 1999.

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

In (j), added an N.J.A.C. reference in 1.

Petition for Rulemaking.

See: 31 N.J.R. 560(a), 31 N.J.R. 2277(c).

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

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

In (a), deleted "and located on the table to the left of the dealer" at the end; and in (c), deleted "which shall be located on the table immediately in front of or to the right of the dealer" at the end of the first sentence.

Petition for Rulemaking. See: 33 N.J.R. 2713(a).

19:47-2.7 Payment of blackjack; consolidated net payout option for certain insurance wagers

(a) If the first face up card dealt to the dealer is a 2, 3, 4, 5, 6, 7, 8, or 9 and a player has blackjack, the dealer shall announce and pay the blackjack at odds of 3 to 2 and, unless the player has also made a blackjack bonus wager pursuant to N.J.A.C. 19:47-2.20, shall remove the player's cards before any player receives a third card.

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

(c) Notwithstanding (a) and (b) above, at the discretion of a casino licensee, a player who has blackjack and who places an insurance wager pursuant to N.J.A.C. 19:47-2.9 in an amount equal to half of his or her initial wager shall be paid at odds of 1 to 1 on the initial wager as a consolidated net payout for both the blackjack and insurance wagers before any additional cards are dealt, provided that notice of the use of this consolidated net payout option shall be

provided by the casino licensee in accordance with N.J.A.C. 19:47-8.3.

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

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

Amended by R.1998 d.562, effective December 7, 1998.

See: 30 N.J.R. 3004(a), 30 N.J.R. 4260(a).

Added a new (c).

Amended by R.1999 d.9, effective January 4, 1999.

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

In (a), inserted “, unless the player has also made a blackjack bonus wager pursuant to N.J.A.C. 19:47-2.20,” preceding “shall remove the player’s cards”.

19:47-2.8 Surrender

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

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

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

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

(c) Each casino licensee may, at its discretion, offer its patrons the surrender option authorized in this section, except that when a casino licensee offers the rule variation multiple action blackjack pursuant to N.J.A.C. 19:47-2.18 or on any blackjack table which offers the progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, the surrender option shall not be available. A casino licensee shall not initiate or terminate the use of the surrender option at a table unless the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

19:47-2.9 Insurance wagers

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance bet which, except as otherwise provided in N.J.A.C. 19:47-2.7(c), shall win if the dealer’s second card is a King, Queen, Jack or 10 and shall lose if the dealer’s second card is an ace, 2, 3, 4, 5, 6, 7, 8, or 9.

(b) An insurance bet may be made by placing on the insurance line of the layout an amount not more than half the amount staked on the player’s initial wager, except that a player may bet an amount in excess of half the initial wager to the next unit that can be wagered in chips, when because of the limitation of the value of chip denominations, half the initial wager cannot be bet. If a card reader device is not in use, all insurance wagers shall be placed immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table except, at the discretion of the casino licensee, a player may place an insurance wager immediately prior to such player indicating whether he or she wishes to double down, split pairs, stand, and/or draw as provided for in this subchapter and prior to any additional cards being dealt, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3. If a card reader device is in use, all insurance wagers shall be placed prior to the dealer inserting his or her hole card into the card reader device.

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

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

(e) Insurance wagers shall not apply to the progressive blackjack wager permitted pursuant to N.J.A.C. 19:47-2.19.

(f) An insurance wager does not apply to any of the additional wagers permitted pursuant to N.J.A.C. 19:47-2.17(a).

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

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

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

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

Amended (b).

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

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

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

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

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

Card reader provisions added.

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

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

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

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

Amended by R.1998 d.562, effective December 7, 1998.

See: 30 N.J.R. 3004(a), 30 N.J.R. 4260(a).

In (a), inserted "except as otherwise provided in N.J.A.C. 19:47-2.7(c);" and rewrote (b).

19:47-2.10 Doubling down

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

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

19:47-2.11 Splitting pairs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Added (h).

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

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

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

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

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

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

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

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

Administrative Correction.

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

Administrative Correction.

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

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

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

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

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

Amended by R.1999 d.9, effective January 4, 1999.

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

Added (o).

19:47-2.16 Five cards totalling 21 rule

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

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

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

Temporary adoption of new rule, 2:16 pursuant to blackjack experiment.

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

New Rule, R.1991 d.533, effective November 4, 1991.

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

19:47-2.17 Permissible additional wager

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

1. A wager on whether the player's initial two cards shall have a point total either greater than or less than 13;

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

3. A wager on whether one or more of the player's initial three cards shall be a seven.

i. The additional wager shall be \$1.00.

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

1. The point total of the player's initial two cards shall exceed 13, which wager shall win if the point total does exceed 13;

2. The point total of the player's initial two cards shall be less than 13, which wager shall win if the point total is less than 13;

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

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

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

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

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

1. For wagers made pursuant to (a)1 above, one to one;
2. For wagers made pursuant to (a)2 above, depending on the number of decks in use at the table and the cards received by the player, in accordance with one of the following options as selected by the casino licensee; provided, however, that notice of the payout option selected by the casino licensee or any change thereto shall be provided in accordance with the requirements of N.J.A.C. 19:47-8.3; and provided further, however, that the same payout option shall be used by a casino licensee at all blackjack tables which use the same number of decks of cards:

i. Single Deck Blackjack Tables:

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

ii. Two Deck Blackjack Tables:

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

iii. Four Deck Blackjack Tables:

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

iv. Six Deck Blackjack Tables:

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

v. Eight Deck Blackjack Tables:

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

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

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

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

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

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

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

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

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

19:47-2.18 Multiple action blackjack rule

(a) A casino licensee may, in its discretion, offer to every player at a blackjack table the option to make either two or three separate wagers on the outcome of the player's hand against either two or three separate hands of the dealer which shall be formed with the dealer's original face up card, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the offer of this option. This option may not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19, the bonus blackjack wager authorized by N.J.A.C. 19:47-2.20, or the streak wager authorized by N.J.A.C. 19:47-2.22.

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

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

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

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

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

1. If the hand of each player at the table has exceeded a hard total of 21, the dealer shall draw no additional cards pursuant to N.J.A.C. 19:47-2.12 and the dealer shall collect all of his or her cards including his or her original face up card; or
2. If a wager remains on the second or third spot of a player's betting area, the dealer shall then collect all of his or her cards except his or her original face up card.

(g) If the dealer's cards have been collected and discarded in accordance with (f)2 above, the dealer shall move his or her original face up card to the area of the layout designated for the dealer's second hand and shall deal a second card to his or her original face up card in accordance with N.J.A.C. 19:47-2.6(h) and any additional cards required by N.J.A.C. 19:47-2.12(b).

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

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

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

New Rule, R.1993 d.461, effective September 20, 1993.

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

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

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

Amended by R.1999 d.9, effective January 4, 1999.

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

In (a), deleted "that does not offer the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19" following "blackjack table" in the first sentence and added a new last sentence.

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

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

In (a), added " or the streak wager authorized by N.J.A.C. 19:47-2.22" following "N.J.A.C. 19:47-2.20".

Petition for Rulemaking.

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

19:47-2.19 Progressive blackjack wager payouts; rules

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

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

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

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

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

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

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

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

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

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

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

Winning Hand

New Rule, R.1996 d.315, effective July 15, 1996.

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

Petition for Rulemaking.

See: 35 N.J.R. 5624(b).

Petition for Rulemaking.

See: 36 N.J.R. 891(c), 1616(c).

Payout

19:47-2.20 Blackjack bonus wager

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

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

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

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

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

1. All losing blackjack bonus wagers shall be collected by the dealer; and
2. The cards of any player with a winning blackjack bonus wager shall be placed underneath that player's blackjack bonus wager by the dealer.

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

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

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

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

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

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

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

(i) A blackjack bonus wager shall have no bearing upon any other wager made by a player at the game of blackjack, and shall be paid regardless of the point total of the dealer's hand.

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

Blackjack bonus wager	Blackjack bonus payout
\$1.00	\$5.00 minimum to \$1,000 maximum
\$5.00	\$50.00 minimum to \$5,000 maximum

(k) Notwithstanding any minimum or maximum payoff amounts in (j) above, the house advantage for blackjack bonus wagers shall not exceed 30 percent or be less than zero. Additionally, although the house advantage may vary for different denominations of the wager, the house advantage for a blackjack bonus wager of any given denomination shall be the same in all blackjack games offered by that casino licensee at any given time.

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

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

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

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

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

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

19:47-2.21 Continuous shuffling shoe or device

In lieu of the dealing and shuffling requirements set forth in N.J.A.C. 19:47-2.5 and 2.6, a casino licensee may utilize a dealing shoe or other device designed to automatically reshuffle the cards provided that such shoe or device and the procedures for dealing and shuffling the cards through use of this device are approved by the Commission or its authorized designee.

R.1983 d.255, effective August 2, 1982, operative September 15, 1982.

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

Recodified from N.J.A.C. 19:47-2.20 by R.1999 d.9, effective January 4, 1999.

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

19:47-2.22 Streak wager

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

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

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

(d) When any player making an optional streak wager has won an initial blackjack hand, the dealer shall place a lammer button or other marker device approved by the Commission in the player's streak betting area labeled "2," to indicate that the player has one winning blackjack hand and is attempting to obtain a second consecutive winning hand.

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

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

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

blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.

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

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

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

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

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

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

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

Streak wager	Streak payout
2 consecutive winning hands	3 to 1
3 consecutive winning hands	7 to 1
4 consecutive winning hands	17 to 1
5 consecutive winning hands	37 to 1

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

1. All such streak wagers are placed simultaneously (that is, placing streak wagers on designated betting areas "3" and "4" at the same time) and prior to any cards being dealt for that hand;

2. A player who makes a multiple streak wager may not place any additional streak wagers until all prior streak wagers made by that player have been determined; and

3. When multiple streak wagers are in play, the dealer shall move the lammer to the next applicable streak betting area, if any, prior to paying any winning streak wager.

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

New Rule, R.2001 d.24, effective January 16, 2001.

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

Petition for Rulemaking.

See: 35 N.J.R. 1598(a), 2534(a).

SUBCHAPTER 3. BACCARAT-PUNTO BANCO

Subchapter Historical Note

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

19:47-3.1 Cards; number of decks; value; point count of hand

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

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

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

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

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

Amended by R.1998 d.441, effective September 8, 1998.

See: 30 N.J.R. 1772(b), 30 N.J.R. 3259(b).

In (a), deleted "(6)" preceding "decks of cards", deleted "solid yellow or green" preceding "cutting card" in the first sentence and added a new last sentence.

19:47-3.2 Wagers

(a) The following wagers shall be permitted to be made by a participant at the game of Baccarat-Punto Banco:

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

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

10. Dragon head and phoenix tail from the left: The dealer shall indicate the use of dragon head and phoenix tail from the left by placing all four tiles in the first and second stacks from the dealer's left directly on top of the four tiles in the third and fourth stacks from the dealer's left and then pushing forward the top two tiles in each of the eight tile stacks that are created (forming the "dragon head"). The dealer shall deliver the four tiles pushed forward to the starting position. The top tile from each of the four stacks of four tiles to the dealer's right (the "phoenix tail") shall be delivered to the next position. The dealer shall deliver the top two tiles from each of the two stacks on the dealer's left to the third position and the top tile from each of the four stacks on the dealer's right to the fourth position. This procedure shall be repeated until four tiles have been delivered to all eight positions.

(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 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 one-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.

Amended by R.1997 d.135, effective March 17, 1997.
See: 29 N.J.R. 113(a), 29 N.J.R. 932(a).

Substantially amended (g) through (j); and added (k)1 through 10.

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

Subchapter Historical Note

Petition for Rulemaking. See: 35 N.J.R. 1742(a), 2755(b), 3420(a), 4793(a), 5316(a).

19:47-11.1 Definitions

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

"Bank" shall mean the player who elects to have the other players and dealer play against him or her and accepts the responsibility to pay all winning wagers.

"Bonus wager" shall mean an optional wager that player's seven cards will form a qualifying poker hand, regardless of the manner in which the player set the high hand and the low hand. All bonus wagers shall be banked by the house.

"Co-banking" is defined in N.J.A.C. 19:47-11.10.

"Copy hand" shall mean either a two card hand or a five card hand of a player which is identical in rank to the corresponding two card hand or five card hand of the dealer or bank.

"Envy bonus" shall mean an additional fixed sum payoff made to a player who placed a bonus wager of at least \$5.00 when another player at the pai gow poker table is the holder of a premium qualifying poker hand. A player is entitled to multiple envy bonuses if more than one other player is the holder of a premium qualifying poker hand; provided, however, that a player is not entitled to an envy bonus for his or her own cards or the cards of the dealer.

"High hand" shall mean the five card hand which is formed from the seven cards dealt at the game of pai gow poker so as to rank equal to or higher than the two card low hand.

"Low hand" shall mean the two card hand which is formed from the seven cards dealt at the game of pai gow poker so as to rank lower than the five card high hand.

"Marker" shall mean an object or objects used to designate the bank and the co-bank, as approved by the Commission.

"Premium qualifying poker hand" shall mean a five-card or seven-card poker hand with a rank of four-of-a-kind or higher formed from the seven cards dealt to a player.

"Push" is a tie as defined in N.J.A.C. 19:47-11.9(h).

"Qualifying poker hand" shall mean a five-card or seven-card poker hand with a rank of straight or higher formed from the seven cards dealt to a player.

"Rank or ranking" shall mean the relative position of a card or group of cards as set forth in N.J.A.C. 19:47-11.3.

"Second highest or low hand" shall mean the two card hand which is formed from the seven cards dealt at the game of pai gow poker so as to rank equal to or lower than the five card high hand.

“Set or setting the hands” shall mean the process of forming a high hand and low hand from the seven cards dealt.

“Suit” shall mean one of the four categories of cards, that is, diamond, spade, club or heart.

Amended by R.2002 d.298, effective September 16, 2002.

See: 33 N.J.R. 3253(b), 34 N.J.R. 3287(b).

Added “Bonus wager”, “Envy bonus”, “Premium qualifying poker hand” and “Qualifying poker hand”.

19:47-11.2 Cards; number of decks

(a) Except as provided in (b) below, pai gow poker shall be played with one deck of cards with backs of the same color and design, one additional cutting card and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-11.6. The cutting card and cover card 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. The deck of cards used to play pai gow poker shall meet the requirements of N.J.A.C. 19:46-1.17 and shall include one joker. Nothing in this section shall prohibit a casino licensee from using decks which are manufactured with two jokers provided that only one joker is used for gaming at pai gow poker.

(b) If an automated card shuffling device is used for pai gow poker, a casino licensee shall be permitted to use a second deck of cards to play the game, provided that:

1. Each deck of cards complies with the requirements of (a) above;
2. The backs of the cards in the two decks are of a different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from one deck only shall be placed in the discard rack at any given time.

Amended by R.1993 d.192, effective May 3, 1993.

See: 24 N.J.R. 4247(a), 25 N.J.R. 1887(b).

In (a), added “and one additional solid yellow or green cover card ... set forth in N.J.A.C. 19:47-11.6”. In (b), added provision for dealing from dealer’s hand.

Amended by R.1994 d.224, effective May 2, 1994.

See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

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” throughout the first sentence and added a new second sentence.

19:47-11.3 Pai gow poker rankings; cards; poker hands

(a) The rank of the cards used in pai gow poker, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a “straight flush” or a “straight” formed with a two, three,

four and five. Except as otherwise provided in (c) below, the joker shall be used and ranked as an ace.

(b) The permissible poker hands at the game of pai gow poker, in order from highest to lowest rank, shall be:

1. “Five aces” is a high hand consisting of four aces and a joker;
2. “Royal flush” is a high hand consisting of an ace, king, queen, jack and ten of the same suit; however, for purposes of the progressive payout wager, a “natural royal flush” is a royal flush which does not use a joker;
3. “Straight flush” is a high hand consisting of five cards of the same suit in consecutive ranking, with ace, two, three, four, and five being the highest ranking straight flush; king, queen, jack, 10, and nine being the second highest ranking straight flush, and six, five, four, three and 2 being the lowest ranking straight flush;
4. “Four-of-a-kind” is a high hand consisting of four cards of the same rank regardless of suit, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;
5. “Full house” is a high hand consisting of a “three-of-a-kind” and a “pair,” with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;
6. “Flush” is a high hand consisting of five cards of the same suit. When comparing two flushes the provisions of (e) below shall be applied;
7. “Straight” is a high hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight; an ace, two, three, four and five being the second highest ranking straight, and a six, five, four, three and two being the lowest ranking straight;
8. “Three-of-a-kind” is a high hand containing three cards of the same rank regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
9. “Two pairs” is a high hand containing two “pairs,” with two aces and two kings being the highest ranking two pair hand and two threes and two twos being the lowest ranking two pair hand; and
10. “Pair” is either a high hand or a low hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) For purposes of setting the hands, a joker may be used as any card to complete a “straight,” a “flush,” a “straight flush” or a “royal flush.”

(d) Notwithstanding the provisions of (b) above, a casino licensee may, in its discretion, determine that a straight flush

formed with an ace, two, three, four and five of the same suit shall be the lowest ranking straight flush and that a straight formed with an ace, two, three, four and five, regardless of suit, shall be the lowest ranking straight. If a casino licensee chooses to exercise this option, it shall so indicate in its Rules of the Games Submission.

(e) When comparing two high hands or two low hands which are of identical poker and hand rank pursuant to the provisions of this section, or which contain none of the poker hands authorized herein, the hand which contains the highest ranking card as provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the two hands are of identical rank after the application of this subsection, the hands shall be considered a copy hand.

(f) If a casino licensee offers the optional bonus wager authorized by N.J.A.C. 19:47-11.15, the following seven card hands, each of which shall have a rank higher than a five-card poker hand of five aces, shall be used to determine the amount of the bonus wager payout or envy bonus payment to which a winning patron is entitled pursuant to N.J.A.C. 19:47-11.16:

1. "Seven-card straight flush with no joker" is a seven-card hand consisting of seven cards of the same suit in consecutive ranking, with no joker used to complete the straight flush;
2. "Royal flush plus royal match" is a seven-card hand consisting of an ace, a king, a queen, a jack and a 10 of the same suit, with or without a joker, with an additional king and queen of a same suit; and
3. "Seven-card straight flush with joker" is a seven-card hand consisting of seven cards of the same suit in consecutive ranking with a joker being used to complete the straight flush.

Amended by R.2002 d.185, effective June 17, 2002.
See: 34 N.J.R. 980(a), 34 N.J.R. 2143(a).

Rewrote (b)2.

Amended by R.2002 d.298, effective September 16, 2002.
See: 33 N.J.R. 3253(b), 34 N.J.R. 3287(b).

Added (f).

19:47-11.4 Pai gow poker shaker and dice; computerized random number generator; button

(a) Pai gow poker shall be played with three dice which shall be maintained at all times inside a pai gow poker shaker. The dice used to play pai gow poker shall meet the requirements of N.J.A.C. 19:46-1.15 and the pai gow poker shaker shall meet the requirements of N.J.A.C. 19:46-1.13B.

1. The pai gow poker shaker and the dice contained therein shall be the responsibility of the dealer and shall never be left unattended while at the table.
2. No dice that have been placed in a pai gow poker shaker for use in gaming shall remain on a table for more than 24 hours.

(b) As an alternative to the pai gow poker shaker and dice described in (a) above, a casino licensee may, pursuant to N.J.A.C. 19:46-1.13B and 19:47-11.8C, play the game of pai gow poker with:

1. A computerized random number generator that automatically selects and displays the number from 1 through 7 inclusive; or
2. If an automated card shuffling device and dealing shoe is used pursuant to N.J.A.C. 19:47-11.8B, a button.

Amended by R.1994 d.224, effective May 2, 1994.

See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

Amended by R.2002 d.232, effective July 15, 2002.

See: 34 N.J.R. 982(a), 34 N.J.R. 2470(a).

Existing (b) amended to become (b) and (b)1; added (b)2.

19:47-11.5 Opening of the table for gaming

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall sort and inspect the cards and the floorperson assigned to the table shall verify the inspection as required by N.J.A.C. 19:46-1.18. If the deck of cards used by the casino licensee contains two jokers, the dealer and a casino supervisor shall ensure that only one joker is utilized and that the other joker is torn in half and discarded.

(b) Following the inspection of the cards by the dealer and the verification by the 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 and shall include one joker.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-11.6.

(d) If a casino licensee uses an automated card shuffling device to play the game of pai gow poker and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-11.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above immediately prior to the commencement of play.

(e) All cards opened for use on a pai gow poker table and dealt from a manual or an automated dealing shoe shall be changed at least every eight hours. All cards opened for use on a pai gow poker table and dealt from the hand shall be changed at least every four hours. Procedures for compliance with this subsection must be submitted to the Commission for approval.

Amended by R.1993 d.192, effective May 3, 1993.

See: 24 N.J.R. 4247(a), 25 N.J.R. 1887(b).

In (d), specified changing cards when dealing from a shoe and dealing from the hand.

Amended by R.1994 d.224, effective May 2, 1994.

See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

19:47-11.6 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play and after each round of play has been completed, the dealer shall shuffle the cards either manually or by use of an automated card shuffling device so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the cards directly into an automated or manual dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance

with the procedures set forth in N.J.A.C. 19:47-11.8, 11.8A or 11.8B; or

2. If the cards were shuffled manually, cut the cards in accordance with the procedures set forth in (c) through (e) below.

(c) Upon completion of a manual shuffle, the dealer shall place the stack of cards on top of the cover card. Thereafter, the dealer shall offer the stack of cards to be cut, with the backs facing up and faces facing the layout, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

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

1. The first player to the table, if the game is just beginning;

2. The player who accepts the bank pursuant to N.J.A.C. 19:47-11.10; provided, however, if the bank refuses the cut, the cards shall be offered to each player moving counterclockwise around the table from the bank until a player accepts the cut; or

3. The player at the farthest position to the right of the dealer, if there is no bank during a round of play; provided, however, if there are two or more consecutive rounds of play where there is no bank, the offer to cut the cards shall rotate in a counterclockwise manner after the player to the far right of the dealer has been offered the cut.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards on top of the cutting card and place them on the bottom of the stack. The dealer shall then remove the cover card and place it on the bottom of the stack. Thereafter, the dealer shall remove the cutting card and, at the discretion of the casino licensee, either place it in the discard rack or use it as an additional cutting card to be inserted four cards from the bottom of the deck. The dealer shall then deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-11.8, 11.8A or 11.8B.

(f) 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) and (d) above.

(g) Whenever there is no gaming activity at a pai gow poker table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 19:47-11.5(c) shall be completed.

Amended by R.1993 d.192, effective May 3, 1993.
See: 24 N.J.R. 4247(a), 25 N.J.R. 1887(b).
Revised (b), (d), and (e).
Amended by R.1994 d.224, effective May 2, 1994.
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).
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.

19:47-11.7 Wagers

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

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

(c) All wagers at pai gow poker shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 19:47-11.8, 11.8A or 11.8B. No wager at pai gow poker shall be made, increased or withdrawn after the dealer has announced "No more bets."

(d) Upon placing a pai gow poker wager, a player may, if a progressive payout wager is offered by the casino licensee pursuant to the provisions of N.J.A.C. 19:47-11.14, place a progressive payout wager by depositing a gaming chip into the acceptor device designated for that player or by redeeming a progressive payout wager coupon in accordance with the provisions of N.J.A.C. 19:45-1.18. Each player shall be responsible for verifying that the acceptor light for his or her betting position has been properly illuminated upon placement of the progressive payout wager.

Amended by R.1993 d.192, effective May 3, 1993.

See: 24 N.J.R. 4247(a), 25 N.J.R. 1887(b).

In (c), added reference to 11.8A.

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

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

Amended by R.1994 d.224, effective May 2, 1994.

See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

Amended by R.2002 d.185, effective June 17, 2002.

See: 34 N.J.R. 980(a), 34 N.J.R. 2143(a).

Added (d).

19:47-11.8 Procedures for dealing the cards from a manual dealing shoe

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 19:46-1.19. Once the procedures required by N.J.A.C. 19:47-11.6 have been completed, the cards shall be placed in the manual dealing shoe and the dealer shall announce "No more bets."

(b) The dealer shall then, using one of the procedures authorized by N.J.A.C. 19:47-11.8C, determine the starting position for dealing the cards. If the casino licensee offers the additional wager authorized by N.J.A.C. 19:47-11.13, all such additional wagers shall be determined and paid and the procedures in N.J.A.C. 19:47-11.13 shall be completed, before any card is dealt to any player at the table.

(c) After the starting position for dealing the cards has been determined, each card shall be removed from the dealing shoe with the left hand of the dealer and placed face down on the appropriate area of the layout with the right hand of the dealer. The dealer shall deal the first card to the starting position as determined in (b) above and, moving clockwise around the table, deal a card to all other positions, including the dealer, regardless of whether there is a wager at the position. The dealer shall then return to the starting position and deal a second card in a clockwise rotation and shall continue dealing until each position, including the dealer, has seven cards.

(d) After seven cards have been dealt to each position, including the dealer, the dealer shall remove the remaining

cards from the shoe and determine whether exactly four cards are left.

1. If four cards remain, the four cards shall not be exposed to anyone and shall be placed in the discard rack. The dealer shall then collect any cards dealt to a position where there is no wager and place them in the discard rack without exposing the cards.

2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a player or the dealer has more or less than seven cards, all hands shall be void pursuant to N.J.A.C. 19:47-11.11. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

Amended by R.1993 d.192, effective May 3, 1993.
See: 24 N.J.R. 4247(a), 25 N.J.R. 1887(b).

In (a), added proviso regarding dealing from the hand.
Amended by R.1994 d.224, effective May 2, 1994.
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).
Amended by R.1995 d.78, effective February 6, 1995.
See: 26 N.J.R. 4343(a), 27 N.J.R. 549(c).
Amended by R.1999 d.110, effective April 5, 1999.
See: 30 N.J.R. 4155(a), 31 N.J.R. 894(a).

In (a), deleted "and shall be located on the table to the left of the dealer" at the end of the first sentence.

19:47-11.8A Procedures for dealing the cards from the hand

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

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

1. Once the procedures required by N.J.A.C. 19:47-11.6 have been completed, the dealer shall place the deck of cards in either hand.

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

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

2. The dealer shall then announce "No more bets" prior to dealing seven stacks of seven cards each to the area in front of the table inventory container. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall deal the first seven cards moving from left to right and the second seven cards moving from right to left and shall continue alternating in this manner until there are seven stacks of seven cards.

(d) After seven stacks of seven cards have been dealt, the dealer shall determine whether exactly four cards are left by spreading them face down on the layout.

1. If four cards remain, the cards shall not be exposed to anyone at the table and shall be placed in the discard rack.

2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a stack has more or less than seven cards, the round of play shall be void and the cards reshuffled. If the cards have not been misdealt, the round of play shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

(e) Once the dealer has completed dealing the seven stacks and placed the four remaining cards in the discard rack, the dealer shall then, using one of the procedures authorized by N.J.A.C. 19:47-11.8C, determine the starting position for delivering the stacks of cards. If the casino licensee offers the additional wager authorized by N.J.A.C. 19:47-11.13, all such additional wagers shall be determined and paid and the procedures in N.J.A.C. 19:47-11.13 shall be completed, before any stack of cards is dealt to any player at the table.

(f) After the starting position for delivering the stacks of cards has been determined, the dealer shall deliver the first stack to the starting position as determined in (e) above and, moving clockwise around the table, deliver the remaining stacks in order to all positions, including the dealer, regardless of whether there is a wager at the position. In delivering the stacks, the stack farthest to the left of the dealer shall be considered the first stack, and the stack farthest to the right of the dealer shall be considered the seventh stack. The dealer shall deliver each stack face down.

(g) After the seven stacks have been delivered to each position, including the dealer, the dealer shall collect any stacks dealt to a player position where there is no wager and place them in the discard rack without exposing the cards.

New Rule, R.1993 d.192, effective May 3, 1993.
See: 24 N.J.R. 4247(a), 24 N.J.R. 4283(a), 25 N.J.R. 1887(b).
Amended by R.1994 d.224, effective May 2, 1994.
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).
Amended by R.1995 d.78, effective February 6, 1995.
See: 26 N.J.R. 4343(a), 27 N.J.R. 549(c).

19:47-11.8B Procedures for dealing the cards from an automated dealing shoe

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

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

1. Once the procedures required by N.J.A.C. 19:47-11.6 have been completed, the cards shall be placed in the automated dealing shoe.

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

(c) The dealer shall then, using one of the procedures authorized by N.J.A.C. 19:47-11.8C, determine the starting position for delivering the stacks of cards. If the casino licensee offers the additional wager authorized by N.J.A.C. 19:47-11.13, all such additional wagers shall be determined and paid and the procedures in N.J.A.C. 19:47-11.13 shall be completed, before any stack of cards is dealt to any player at the table.

(d) Once the starting position has been determined in accordance with (c) above, the dealer shall deliver the first stack of cards dispensed by the automated dealing shoe to that position. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall deliver a stack in turn to each of the other positions, including the dealer, moving clockwise around the table, whether or not there is a wager at the position. The dealer shall deliver each stack face down.

(e) After the seven stacks of seven cards have been dispensed and delivered to each position, including the dealer, the dealer shall remove the remaining cards from the shoe and determine whether exactly four cards are left by spreading them face down on the layout.

1. If four cards remain, the cards shall not be exposed to anyone at the table and shall be placed in the discard rack.

2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a stack has more or less than seven cards, the round of play shall be void and the cards reshuffled. If the cards have not been misdealt, the round of play shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

(f) If the dealer determines the cards were dealt properly, the dealer shall then collect any stacks dealt to a position where there is no wager and place them in the discard rack without exposing the cards.

New Rule, R.1994 d.224, effective May 2, 1994.
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).
Amended by R.1995 d.78, effective February 6, 1995.
See: 26 N.J.R. 4343(a), 27 N.J.R. 549(c).

19:47-11.8C Procedure for determining the starting position for dealing cards or delivering stacks of cards

(a) In order to determine the starting position for the dealing of cards or the delivery of stacks of cards for the game of pai gow poker, a casino licensee may, in its discretion, use the procedure authorized in (b), (c) or (d) below.

(b) The dealer shall shake the pai gow poker shaker and dice described in N.J.A.C. 19:47-11.4 at least three times so as to cause a random mixture of the dice.

1. The dealer shall then remove the lid covering the pai gow poker shaker, total the dice and announce the total.

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

3. Examples are as follows:

i. If the dice total 8, the dealer would receive the first card or stack of cards; or

ii. If the dice total 14, the sixth betting position would receive the first card or stack of cards.

4. After the dealing or delivery of the cards has been completed in accordance with the procedures set forth in N.J.A.C. 19:47-11.8, 11.8A or 11.8B, the dealer shall place the cover on the pai gow poker shaker and shake the shaker once. The pai gow poker shaker shall then be placed to the right of the dealer.

(c) The dealer may use a computerized random number generator approved by the Commission to select and display a number from 1 through 7 inclusive, and verbally announce the number. To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the number displayed by the random number generator.

(d) If an automated card shuffling device and dealing shoe is used pursuant to N.J.A.C. 19:47-11.8B, the dealer may use a flat disk button approved by the Commission to indicate the starting position. At the commencement of play, the button shall be placed in front of the dealer. Thereafter, the button shall rotate around the table in a clockwise manner after each round of play.

(e) After the starting position for a round of play has been determined, a casino licensee may, in its discretion,

mark that position by the use of an additional cut card or similar object.

New Rule, R.1994 d.224, effective May 2, 1994.

See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

Amended by R.2002 d.232, effective July 15, 2002.

See: 34 N.J.R. 982(a), 34 N.J.R. 2470(a).

Insert the letter (d) into the paragraph

Amended by R.2002 d.232, effective July 15, 2002.

See: 34 N.J.R. 982(a), 34 N.J.R. 2470(a).

In (a), substituted "(b), (c) or (d)" for "(b) or (c)"; added new (d); recodified former (d) as (e).

19:47-11.9 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish

(a) After the dealing of the cards has been completed, each player shall set his or her hands by arranging the cards into a high hand and low hand. When setting the two hands, the five card high hand must be equal to or higher in rank than the two card low hand. For example, if the two card hand contains a pair of sevens, the five card hand must contain at least a pair of sevens and the three remaining cards.

(b) Each player at the table shall be responsible for setting his or her own hands and no other person except the dealer may touch the cards of that player. Notwithstanding the foregoing, if a player requests assistance in the setting of his or her hands, the dealer may inform the requesting player of the manner in which the casino licensee requires the hands of the dealer to be set in its Rules of the Games Submission. Each player shall be required to keep the seven cards in full view of the dealer at all times. Once each player has set a high and low hand and placed the two hands face down on the appropriate area of the layout, the player shall not touch the cards again.

(c) After all players have set their hands and placed the cards on the table, the seven cards of the dealer shall be turned over and the dealer shall set his or her hands by arranging the cards into a high and low hand. The dealer shall then place the two hands face up on the appropriate area of the layout. If banking or co-banking is in effect pursuant to N.J.A.C. 19:47-11.10, after all players have set their hands and placed the cards on the table, the player banking the game shall turn over his or her seven cards and shall set the two hands by arranging the cards in a high and low hand on the appropriate area of the layout.

(d) Each casino licensee shall submit to the Commission in its Rules of the Games Submission the manner in which it will require the hands of the dealer to be set.

(e) Unless a player has placed a progressive payout wager pursuant to N.J.A.C. 19:47-11.14, a player may announce that he or she wishes to surrender his or her wager prior to the dealer exposing either of the two hands of that player pursuant to (f) below. Once the player has announced his or her intention to surrender, the dealer shall:

1. Immediately collect the wager from that player; and

2. Collect the seven cards dealt to that player without exposing the cards to anyone at the table. The dealer shall verify that seven cards were collected by counting them face down on the layout prior to placing them in the discard rack.

(f) Once the dealer has set a high and low hand, the dealer shall expose both hands of each player, starting from the right and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the dealer and shall announce if the pai gow poker wager of that player shall win, lose or be considered a tie ("push"). If the player has placed a progressive payout wager pursuant to N.J.A.C. 19:47-11.14, the dealer shall also examine the seven cards of the player and announce if the progressive payout wager of that player shall win or lose.

(g) All losing pai gow poker wagers and progressive payout wagers shall be immediately collected by the dealer and put in the table inventory container. Unless the player has a winning progressive payout wager, all losing pai gow poker hands shall also be collected. A wager made by a player shall lose if:

1. The high hand of the player is lower in rank than the high hand of the dealer and the low hand of the player is lower in rank than the low hand of the dealer;

2. The high hand of the player is identical in rank to the high hand of the dealer or the low hand of the player is identical in rank to the low hand of the dealer (a "copy hand") and the other hand of the player is identical in rank or lower in rank than the other hand of the dealer;

3. The high hand of the player was not set so as to rank equal to or higher than the low hand of that player; or

4. The two hands of the player were not otherwise set correctly in accordance with the rules of the game (for example, a player forms a three card low hand and a four card high hand).

(h) If a pai gow poker wager is a push, the dealer shall not collect or pay the wager, but shall return the pai gow poker wager to the player. Unless the player has a winning progressive payout wager, the dealer shall then immediately collect the cards of that player. A wager made by a player shall be a push if:

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

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

(i) All hands that resulted in a winning pai gow poker wager or winning progressive payout wager 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 pai gow poker 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. If a player has a winning pai gow poker wager and a winning progressive payout wager, the pai gow poker wager shall be paid first.

(j) A winning pai gow poker wager shall be paid off by a casino licensee at odds of 1 to 1, except that the casino licensee shall extract a commission known as "vigorish" from the winning player in an amount equal to five percent of the amount won; provided, however, that when collecting the vigorish, the casino licensee may round off the vigorish to 25 cents or the next highest multiple of 25 cents. A casino licensee shall collect the vigorish from a player at the time the winning payout is made. After a winning pai gow poker wager has been paid and the vigorish collected, the dealer shall then, if applicable, pay the winning progressive payout wager of that player. Before paying a winning progressive payout wager, the dealer shall, if necessary, reset the player's high hand and low hand to form the hand type yielding the highest progressive wager payout to which the player is entitled. Except as otherwise required pursuant to (l) below, the dealer shall then collect the cards from that player.

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

(l) If a player has won a progressive payout wager that is not being paid from the table inventory container, the cards of that player shall remain on the table until the necessary documentation has been completed pursuant to N.J.A.C. 19:45-1.52.

Amended by R.2001 d.11, effective January 2, 2001.

See: 32 N.J.R. 3216(a), 33 N.J.R. 63(a).

Rewrote (b) and (c).

Amended by R.2002 d.185, effective June 17, 2002.

See: 34 N.J.R. 980(a), 34 N.J.R. 2143(a).

In (e), substituted "Unless a player has placed a progressive payout wager pursuant to N.J.A.C. 19:47-1.14, a" for "A"; in (f), inserted "pai gow poker" preceding "wager" in the second sentence and added the third sentence; in (g) and (h), rewrote the introductory paragraphs; rewrote (i) and (j); added (l).

19:47-11.10 Player bank; co-banking; selection of bank; procedures for dealing

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

(b) A player may not be the bank at the start of the game. For the purposes of this section, the start of the game shall mean the first round of play after the dealer is required to shuffle the cards in accordance with the procedures set forth in N.J.A.C. 19:47-11.5(c).

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

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

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

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

(e) A casino licensee may, in its discretion, offer the bank the option of having the casino cover 50 percent of the wagers made during a round of play. If the casino licensee offers this option, it shall make it available to all players at the table. If the bank wishes to use this option, the bank must specifically request the dealer to accept responsibility for the payment of one-half of all winning wagers. When the bank covers 50 percent and the casino covers 50 percent of the winning wagers, it shall be known as "co-banking" and the dealer shall place a marker designating the co-bank in front of that player. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner submitted to the Commission pursuant to N.J.A.C. 19:47-11.9. When co-banking is in effect, the dealer may not place a wager against the bank.

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

(g) Once the dealer has determined that a player may be the bank pursuant to (d) above and after the cards have been shuffled, the dealer shall remove gaming chips from the table inventory container in an amount equal to the last wager made by that player against the dealer or in an amount, the calculation of which has been approved by the Commission. This amount shall be the amount the dealer wagers against the bank. The bank may direct that the sum wagered by the dealer be a lesser amount or that the dealer place no wager during that round of play. Any amount wagered by the dealer shall be placed in front of the table inventory container.

(h) If the cards are to be dealt from a manual dealing shoe, the procedures set forth in N.J.A.C. 19:47-11.8 and 11.8C shall apply, except as follows:

1. If a pai gow poker shaker and dice are being used to determine the starting position for the dealing of the cards, the bank shall shake the pai gow poker shaker three times pursuant to N.J.A.C. 19:47-11.8C(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.

2. If a computerized random number generator is used to determine the starting position for the dealing of the cards, the device shall be operated in accordance with procedures approved by the Commission.

3. When counting the betting positions, including the dealer, to determine the starting position for dealing the cards, the position of the banker, instead of the dealer, shall be considered number one.

(i) If the cards are to be dealt from the hand, the procedures set forth in N.J.A.C. 19:47-11.8A and 11.8C shall apply, except as follows:

1. Once the dealer has completed dealing the seven stacks and placed the four remaining cards in the discard rack pursuant to N.J.A.C. 19:47-11.8A, the bank shall select the first stack to be delivered by the dealer. This stack shall be designated as the first stack by the dealer moving it toward the players.

2. If a pai gow poker shaker and dice are being used to determine the starting position for the delivery of the first stack, the bank shall shake the pai gow poker shaker three times pursuant to N.J.A.C. 19:47-11.8C(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.

3. If a computerized random number generator is used to determine the starting position for the delivery of the first stack, the device shall be operated in accordance with procedures approved by the Commission.

4. When counting the betting positions, including the dealer, to determine the starting position for delivering the seven stacks of cards, the position of the bank, instead of the dealer, shall be considered number one.

5. The dealer shall deliver the first stack as determined in (i)1 above to the starting position as determined in N.J.A.C. 19:47-11.8C and (i)2 through 4 above. Thereafter, the dealer shall deliver the remaining stacks in a clockwise rotation beginning with the stack closest to the right of the first stack and proceeding until all stacks to the right of the first stack have been dealt and then moving to the stack farthest to the left of the dealer and proceeding left to right. If there are no stacks to the right of the first stack, the dealer will begin with the stack farthest to the left and proceed to the right. The dealer shall deliver each stack face down to each position, including the dealer, regardless of whether there is a wager at the position.

(j) If the cards are to be dealt from an automated dealing shoe, the procedures set forth in N.J.A.C. 19:47-11.8B and 11.8C shall apply, except as follows:

1. If a pai gow poker shaker and dice are being used to determine the starting position for the delivery of the first stack of cards dispensed by the automated dealing shoe, the bank shall shake the pai gow poker shaker three times pursuant to N.J.A.C. 19:47-11.8C(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.

2. If a computerized random number generator is used to determine the starting position, the device shall be operated in accordance with procedures approved by the Commission.

3. When counting the betting positions, including the dealer, to determine the starting position for delivering the stacks of cards as they are dispensed by the shoe, the position of the bank, instead of the dealer shall be considered number one.

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

(l) If banking is in effect, once the dealer has determined the outcome of the wager of the dealer against the bank, if any, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers, including the dealer's wager, shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the bank, an amount equal to the remaining winning wagers and place that amount in the center of the layout. The remaining winning wagers shall be paid from the amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount shall be charged a five percent vigorish in accordance with N.J.A.C. 19:47-11.9. Once the vigorish has been paid, the remaining amount shall be given to the bank.

(m) If co-banking is in effect, once the dealer has set the co-bank hand pursuant to (e) above, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the co-bank, an amount equal to one-half of the remaining winning wagers and place that amount in the center of the layout. The dealer shall remove an amount equal to one-half of the remaining winning wagers from the table inventory container and place that amount in the center of the layout. The remaining winning wagers shall be paid from the total amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount will be counted and the dealer shall place half of this amount into the table inventory container. The dealer shall collect a five percent vigorish in accordance with N.J.A.C. 19:47-11.9 on the remaining amount and place the vigorish amount in the table inventory container. The remaining amount shall then be given to the co-bank.

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

(o) Each player who has a winning wager against the bank shall pay a five percent vigorish on the amount won to the dealer, in accordance with N.J.A.C. 19:47-11.9.

(p) If a casino licensee offers the progressive payout wager pursuant to N.J.A.C. 19:47-11.14, the processing and resolution of such wagers shall be governed by the rules applicable to such wagers throughout this subchapter.

Amended by R.1993 d.192, effective May 3, 1993.

See: 24 N.J.R. 4247(a), 25 N.J.R. 1887(b).

Added new (h) and redesignated existing (h) through (l) as (h)1 through 5. Added new (i) and redesignated existing (m) through (q) as (j) through (n).

Amended by R.1994 d.224, effective May 2, 1994.

See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

Amended by R.2002 d.185, effective June 17, 2002.

See: 34 N.J.R. 980(a), 34 N.J.R. 2143(a).

Added (p).

19:47-11.11 Irregularities; invalid roll of the dice

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

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

(c) If the dealer incorrectly totals the dice and deals the first card or delivers the first stack to the wrong position, all hands shall be called dead and the dealer shall reshuffle the cards.

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

(e) If a card or cards in the hand of the dealer or bank is exposed, all hands shall be void and the cards shall be reshuffled.

(f) A card found turned face up in the shoe shall not be used in the game and shall be placed in the discard rack. If more than one card is found turned face up in the shoe, all hands shall be void and the cards shall be reshuffled.

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

(h) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards reshuffled.

(i) If the dealer does not set his or her hands in the manner submitted to the Commission pursuant to N.J.A.C. 19:47-11.9, the hands must be reset in accordance with this submission and the round of play completed.

(j) If the bank does not set his or her own hands correctly, the wager shall not be lost pursuant to N.J.A.C. 19:47-11.9, and the dealer shall be required to reset the bank's hands in the manner submitted to the Commission pursuant to N.J.A.C. 19:47-11.9 so that the round of play may be completed.

(k) If a card is exposed while the dealer is dealing the seven stacks in accordance with N.J.A.C. 19:47-11.8A, the cards shall be reshuffled.

(l) If cards are being dealt from the hand and the dealer fails to deal the seven stacks in accordance with N.J.A.C. 19:47-11.8A(c), the cards shall be reshuffled.

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

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

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

Amended by R.1993 d.192, effective May 3, 1993.
See: 24 N.J.R. 4247(a), 25 N.J.R. 1887(b).

In (c), added "or delivers the first stack". Added (k) and (l).
Amended by R.1994 d.224, effective May 2, 1994.
See: 26 N.J.R. 344(a), 26 N.J.R. 1853(b).

19:47-11.12 A player wagering on more than one betting area

(a) Except as provided in N.J.A.C. 19:47-11.10(f), a casino licensee may, in its discretion, permit a player to wager on no more than two betting areas at a pai gow poker table, which areas must be adjacent to each other.

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

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

Section was "Minimum and maximum wagers". Recodified from 19:47-11.13.

19:47-11.13 Permissible additional wager

(a) If a casino licensee, pursuant to N.J.A.C. 19:47-11.8C, uses a random number generator to determine the starting position for the dealing of cards or the delivery of stacks of cards, the casino licensee may in its discretion offer to every player at the pai gow poker table the option to make an additional wager as to which one of the numbers 1 through 7 will be selected and displayed by the random number generator at the beginning of a round of play.

(b) The following procedures shall be observed by any casino licensee offering the additional wager authorized by this section:

1. Prior to the activation of the random number generator at the beginning of a round of play, any player who has made a pai gow poker wager pursuant to N.J.A.C. 19:47-11.7 may, at the same time, make the additional wager authorized by this section. A player may make an additional wager on more than one number during each round of play.

2. A player shall make an additional wager by placing gaming chips, and if permitted by the casino licensee, a match play coupon, on the number selected by the player in the area designated for additional wagers on the pai gow poker table layout. No verbal additional wagers or cash additional wagers shall be permitted.

3. An additional wager shall win if the number selected by the player in (b)2 above is the same number selected and displayed by the random number generator as the first player position to receive cards during that round of pai gow poker. All other additional wagers shall lose.

4. After the dealer announces "No more bets" and the random number generator selects and displays the position number for that round of play, any losing additional wagers shall be immediately collected by the dealer.

5. Any winning additional wagers shall be paid immediately after collection of any losing additional wagers, and prior to any card being dealt to any player at the table.

6. A casino licensee shall pay off winning additional wagers at odds of no less than 5½ to 1 and no more than 6 to 1, and in accordance with the payout odds imprinted on the pai gow poker table layout; provided however, that payouts for any additional winning wagers shall be rounded down to the nearest whole dollar.

(c) Any additional wager made pursuant to this section shall have no bearing upon any other wager made by a player at the game of pai gow poker.

New Rule, R.1995 d.78, effective February 6, 1995.
See: 26 N.J.R. 4343(a), 27 N.J.R. 549(c).

19:47-11.14 Progressive payout wager

(a) A casino licensee may, in its discretion, offer to every player at a pai gow poker table who has placed a pai gow poker wager the option to make a progressive payout wager on whether the player will be dealt a hand type as set forth in (d) below. The progressive payout wager shall, in the discretion of the casino licensee, be either a \$1.00 or \$5.00 wager.

(b) Prior to the first card or stack of cards of a round being dealt and once all wagers including progressive payout wagers have been placed, the dealer shall announce "No more bets" and press the lock-out button on the table controller panel. The dealer shall then remove any wagers placed on the progressive payout from the table inventory return device, verify, on the layout in front of the table inventory container, that the number of gaming chips wagered equals the number of lights illuminated on the acceptor devices and place the gaming chips into the table inventory container in accordance with N.J.A.C. 19:45-1.20.

(c) A winning progressive payout wager shall be paid in accordance with the payout table listed in (d) below, the provisions of N.J.A.C. 19:47-11.9 and the procedures approved pursuant to N.J.A.C. 19:45-1.52. A winning progressive payout wager shall be paid irrespective of the outcome of the player's pai gow poker wager. Prior to paying a winning progressive payout wager, the dealer shall:

1. Verify that the light on the correct acceptor device has been illuminated;
2. Verify that the hand is a winning hand; and
3. Require a casino supervisor to validate any payouts to be deducted from the progressive meter pursuant to (e) below and the casino licensee's approved internal controls.

(d) A casino licensee shall pay winning \$1.00 and \$5.00 progressive payout wagers at no less than the amounts listed below:

\$1.00 PROGRESSIVE WAGER

Hand Type	Payout
Natural Royal Flush and Pair	100 percent of meter
Five Aces and Pair	100 percent of meter
Natural Royal Flush	10 percent of meter
Five Aces	10 percent of meter
Royal Flush and Pair	\$200.00
Royal Flush	\$100.00
Straight Flush and Pair	\$50.00
Straight Flush	\$25.00
Four-of-a-Kind and Pair	\$40.00
Four-of-a-Kind	\$20.00
Full House and Pair	\$10.00
Full House	\$5.00
Flush and Pair	\$6.00
Flush	\$3.00
Straight and Pair	\$4.00
Straight	\$2.00
Three-of-a-Kind	\$2.00

\$5.00 PROGRESSIVE WAGER

Hand Type	Payout
Natural Royal Flush and Pair	100 percent of meter
Five Aces and Pair	100 percent of meter
Natural Royal Flush	10 percent of meter
Five Aces	10 percent of meter
Royal Flush and Pair	\$1,000
Royal Flush	\$500.00
Straight Flush and Pair	\$250.00
Straight Flush	\$125.00
Four-of-a-Kind and Pair	\$200.00
Four-of-a-Kind	\$100.00
Full House and Pair	\$50.00
Full House	\$25.00
Flush and Pair	\$30.00
Flush	\$15.00
Straight and Pair	\$20.00
Straight	\$10.00
Three-of-a-Kind	\$10.00

(e) The rate of progression for the progressive meter used to determine the progressive payouts required in (d) above shall be no less than 21 percent of the amount wagered for the \$1.00 progressive wager and 27 percent of the amount wagered for the \$5.00 progressive wager. Any progressive wager payout of \$50.00 or more or for a straight flush for a \$1.00 progressive wager, and any progressive wager payout of \$250.00 or more or for a straight flush for a \$5.00 progressive wager, shall be deducted from the progressive meter.

(f) The initial and reset amounts shall be established by each casino licensee and approved pursuant to N.J.A.C. 19:45-1.39B. In no instance shall the initial amount on the progressive meter or the reset meter amount on the progressive meter that is funded by the casino licensee be less than \$10,000.

(g) Any payout determined by the amount on the progressive meter shall be based upon the amount that is on the meter at the time the player's progressive payout wager is paid, irrespective of the amount on the meter when the player placed the wager or when the dealer dealt the player's cards.

New Rule, R.2002 d.185, effective June 17, 2002.
See: 34 N.J.R. 980(a), 34 N.J.R. 2143(a).

19:47-11.15 Optional bonus wager; payment of envy bonus

(a) A casino licensee may, in its discretion, offer to each player at a pai gow poker table the opportunity to make a bonus wager and receive an envy bonus payment in accordance with the provisions of this section.

(b) Any player who has made a pai gow poker wager pursuant to N.J.A.C. 19:47-11.7 may, at the same time, make a bonus wager by placing gaming chips in the area designated for a bonus wager at his or her betting position. A bonus wager shall be no less than \$1.00.

(c) Any player who makes a bonus wager of at least \$5.00 shall qualify to receive an envy bonus payment. The dealer

shall place an envy bonus marker immediately in front of any bonus wager of \$5.00 or more.

(d) If a bonus wager has been made by one or more players, the dealer shall observe the procedures set forth in N.J.A.C. 19:47-11.9 but with the following modifications:

1. The dealer shall, starting from the dealer's right and moving counterclockwise around the table, settle the pai gow poker wager of each player and collect any vigorish that is due; provided, however, that:

i. The cards of any player who has placed a bonus wager shall remain on the layout regardless of the outcome of his or her pai gow poker wager until removed in accordance with the provisions of (d)2 or 3 below; and

ii. If any player has placed a bonus wager of at least \$5.00, the cards of each player shall remain on the layout regardless of the outcome of his or her pai gow poker wager until removed in accordance with the provisions of (d)2 or 3 below.

2. After settling the pai gow poker wager of a player who has placed a bonus wager, the dealer shall rearrange the seven cards of the player to form the best possible hand and shall be ultimately responsible for creating such hand for purposes of the bonus wager. A joker may be used as any card to complete any straight, flush, straight flush or royal flush other than a seven-card straight flush with no joker. If any player at the table has placed a bonus wager of at least \$5.00, the dealer shall rearrange the cards of each player at the table regardless of whether that player has placed a bonus wager.

i. If the player does not have a qualifying poker hand, the dealer shall collect the bonus wager, if applicable, and place the cards of the player in the discard rack.

ii. If the player has a qualifying poker hand, the dealer shall, if applicable, pay the winning bonus wager in accordance with N.J.A.C. 19:47-11.16(a) and place the cards of the player in the discard rack.

iii. If the player has a premium qualifying poker hand, the dealer shall verbally acknowledge the premium qualifying poker hand and leave the bonus wager, if applicable, and the cards of the player face up on the table.

3. After all other bonus wagers have been settled, the dealer shall, starting from the dealer's right and moving counterclockwise around the table, settle with each player who has an envy bonus marker at his or her betting position or who has a bonus wager and a premium qualifying poker hand.

i. If the player has an envy bonus marker, the dealer shall pay the player the appropriate envy bonus payment set forth at N.J.A.C. 19:47-11.16(b) and collect the envy bonus marker.

ii. If the player has a bonus wager and a premium qualifying poker hand, the dealer shall pay the winning bonus wager in accordance with N.J.A.C. 19:47-11.16(a) and place the cards of the player in the discard rack.

iii. After all envy bonuses and premium qualifying poker hands are paid, the dealer shall collect the cards of any player who had a premium qualifying poker hand but did not place a bonus wager and place the cards of the player in the discard rack.

New Rule, R.2002 d.298, effective September 16, 2002.
See: 33 N.J.R. 3253(b), 34 N.J.R. 3287(b).

19:47-11.16 Payout odds for bonus wagers; envy bonus payments

(a) Bonus wagers shall be paid pursuant to the following schedule:

Hand	Payout
Seven-card straight flush with no joker	8,000 to 1
Royal flush plus royal match	2,000 to 1
Seven-card straight flush with joker	1,000 to 1
Five aces	400 to 1
Royal flush	150 to 1
Straight flush	50 to 1
Four-of-a-kind	25 to 1
Full house	5 to 1
Flush	4 to 1
Three-of-a-kind	3 to 1
Straight	2 to 1

(b) Envy bonus payments shall be paid pursuant to the following schedule:

Hand	Bonus
Seven-card straight flush with no joker	\$5,000
Royal flush plus royal match	\$1,000
Seven-card straight flush with joker	\$500.00
Five aces	\$250.00
Royal flush	\$50.00
Straight flush	\$20.00
Four-of-a-kind	\$5.00

(c) Notwithstanding the minimum payout odds required in (a) above and the fixed bonus amount required in (b) above, a casino licensee may establish a maximum payout amount as approved by the Commission that is payable to a player for one round of play, which amount shall be at least \$40,000 or the maximum amount that one player 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 pai gow poker bonus wagers placed pursuant to N.J.A.C. 19:47-11.15.

New Rule, R.2002 d.298, effective September 16, 2002.
See: 33 N.J.R. 3253(b), 34 N.J.R. 3287(b).

SUBCHAPTER 12. POKETTE

19:47-12.1 Definitions

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