

**CHAPTER 47**

**RULES OF THE GAMES**

**Authority**

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

**Source and Effective Date**

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

**Chapter Expiration Date**

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

**Chapter Historical Note**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Subchapter 32, Ultimate Texas Hold 'Em, was adopted as new rules by R.2008 d.95, effective April 21, 2008. See: 39 N.J.R. 5192(a), 40 N.J.R. 2132(a).

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## SUBCHAPTER 1. CRAPS AND MINI-CRAPS

**19:47-1.1 Definitions**

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

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

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

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

**19:47-1.2 Permissible wagers**

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

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

i. The Pass Bet shall win if, on the come out roll:

- (1) A total of 7 or 11 is thrown; or
- (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

ii. The Pass Bet shall lose if, on the come out roll:

- (1) A total of 2, 3, or 12 is thrown; or
- (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.

2. “Don’t Pass Bet” is a wager placed on the Don’t Pass Line of the layout immediately prior to the come out roll.

i. The Don’t Pass Bet shall win if, on the come out roll:

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

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

- (1) A total of 7 or 11 is thrown; or
- (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

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

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

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

- (1) A total of 7 or 11 is thrown; or
- (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

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

- (1) A total of 2, 3, or 12 is thrown; or
- (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.

4. “Don’t Come Bet” is a wager placed on the Don’t Come area of the layout at any time after the come out roll.

i. The Don’t Come Bet shall win if, on the roll immediately following placement of such bet:

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

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

- (1) A total of 7 or 11 is thrown; or
- (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

20. "Horn High Bet" is a one roll wager that may be made at any time which shall win if any one of the totals 2,

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

21. "Whirl Bet" is a one roll wager that may be made at any time, consisting of a Horn Bet and the Any Seven wager. A Whirl Bet shall be placed in units of five, with four units wagered on 2, 3, 11 and 12 and the fifth unit wagered as an Any Seven wager. A casino licensee shall break down a Whirl wager into two separate wagers on the Horn Bet and the Any Seven wager.

22. "Four The Hardway on the Hop" is a one roll 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) on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

23. "Six The Hardway on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 6 is thrown the hardway (that is, with 3 appearing on each die) on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

24. "Eight The Hardway on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 8 is thrown the hardway (that is, with 4 appearing on each die) on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

25. "Ten The Hardway on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 10 is thrown the hardway (that is, with 5 appearing on each die) on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

26. "One-Three (Ace-Trey) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 4 is thrown with a 1 appearing on one die and a 3 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

27. "One-Four (Ace-Four) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 5 is thrown with a 1 appearing on one die and a 4 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

28. "Two-Three (Deuce-Trey) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 5 is thrown with a 2 appearing on one die and a 3 appearing on the other die on the roll immediately follow-

ing placement of such bet and shall lose if any other combination is thrown.

29. "One-Five (Ace-Five) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 6 is thrown with a 1 appearing on one die and a 5 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

30. "Two-Four (Deuce-Four) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 6 is thrown with a 2 appearing on one die and a 4 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

31. "One-Six (Ace-Six) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 7 is thrown with a 1 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

32. "Two-Five (Deuce-Five) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 7 is thrown with a 2 appearing on one die and a 5 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

33. "Three-Four (Trey-Four) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 7 is thrown with a 3 appearing on one die and a 4 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

34. "Two-Six (Deuce-Six) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 8 is thrown with a 2 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

35. "Three-Five (Trey-Five) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 8 is thrown with a 3 appearing on one die and a 5 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

36. "Three-Six (Trey-Six) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 9 is thrown with a 3 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

37. "Four-Five on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 9 is

thrown with a 4 appearing on one die and a 5 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

38. "Four-Six on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 10 is thrown with a 4 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

39. "6-7-8" is a one roll wager, offered at the election of a casino licensee, that may be made at any time, which shall win if any one of the totals 6, 7 or 8 is thrown on the roll immediately following the placement of such bet and shall lose if the total of 2, 3, 4, 5, 9, 10, 11 or 12 is thrown on such roll.

(b) Only the wagers listed in (a) above shall be permissible at the games of craps and mini-craps.

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

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

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

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

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

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

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

"Horn High Bet" formalized as separate wager.

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

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

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

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

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

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

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

Amended by R.2001 d.23, effective January 16, 2001.

See: 32 N.J.R. 3914(a), 33 N.J.R. 288(a).

Rewrote (a).

Amended by R.2005 d.355, effective October 17, 2005.

See: 37 N.J.R. 1137(a), 37 N.J.R. 4041(a).

In (a), added 39.

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

(a) Wagers should be made before the dice are thrown. However, they may be made between the time the dice leave the shooter's hand and the time the dice come to rest provided that they are confirmed verbally:

1. In craps, by the dealer and a boxperson; or
2. In mini-craps, by the dealer and floorperson.

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

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

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

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

(f) Only players who are seated at a mini-craps table may place a wager at the game. Once a player has placed a wager, that player must remain seated until the completion of the round of play.

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

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

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

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

Petition for Rulemaking: Making and Removal of Craps Wager.

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

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

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

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

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

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

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

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

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

Simulcasting added.

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

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

Amended by R.1994 d.298, effective June 20, 1994.

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

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

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

#### 19:47-1.4 Payout odds

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

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

Wager	Payout Odds
Pass Bet	1 to 1
Don't Pass Bet	1 to 1
Come Bet	1 to 1
Don't Come Bet	1 to 1
Place Bet 4 to Win	9 to 5

Place Bet 5 to Win	7 to 5
Place Bet 6 to Win	7 to 6
Place Bet 8 to Win	7 to 6
Place Bet 9 to Win	7 to 5
Place Bet 10 to Win	9 to 5
Place Bet 4 to Lose	5 to 11
Place Bet 5 to Lose	5 to 8
Place Bet 6 to Lose	4 to 5
Place Bet 8 to Lose	4 to 5
Place Bet 9 to Lose	5 to 8
Place Bet 10 to Lose	5 to 11
Four the Hardway	7 to 1
Six the Hardway	9 to 1
Eight the Hardway	9 to 1
Ten the Hardway	7 to 1
Field Bet	1 to 1 on 3, 4, 9, 10, 11 2 to 1 on 2 2 to 1 on 12
Any Seven	4 to 1
Any Craps	7 to 1
Craps 2	30 to 1
Craps 3	15 to 1
Craps 12	30 to 1
11 in one roll	15 to 1
Four the Hardway on the Hop	30 to 1
Six the Hardway on the Hop	30 to 1
Eight the Hardway on the Hop	30 to 1
Ten the Hardway on the Hop	30 to 1
One-Three (Ace-Trey) on the Hop	15 to 1
One-Four (Ace-Four) on the Hop	15 to 1
One-Five (Ace-Five) on the Hop	15 to 1
One-Six (Ace-Six) on the Hop	15 to 1
Two-Three (Deuce-Trey) on the Hop	15 to 1
Two-Four (Deuce-Four) on the Hop	15 to 1
Two-Five (Deuce-Five) on the Hop	15 to 1
Two-Six (Deuce-Six) on the Hop	15 to 1
Three-Four (Trey-Four) on the Hop	15 to 1
Three-Five (Trey-Five) on the Hop	15 to 1
Three-Six (Trey-Six) on the Hop	15 to 1
Four-Five on the Hop	15 to 1
Four-Six on the Hop	15 to 1
6-7-8	1 to 1 on 6 (One-Five or Two-Four), 7, 8 (Two-Six or Three-Five) 2 to 1 on 6 (the Hardway) or 8 (the Hardway)

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

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

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

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

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

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

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

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

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

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

"Horn High Bet" added to (c).

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

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

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

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

Simulcasting added.

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

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

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

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

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

Amended by R.2001 d.23, effective January 16, 2001.

See: 32 N.J.R. 3914(a), 33 N.J.R. 288(a).

In (b), inserted payout odds for on-the-Hop bets.

Amended by R.2005 d.355, effective October 17, 2005.

See: 37 N.J.R. 1137(a), 37 N.J.R. 4041(a).

In (b), added wager "6-7-8" to wager and payout odds list.

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

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

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

(b) Lay Bets: In addition to or in lieu of the payout odds set forth in N.J.A.C. 19:47-1.4 for place bets to lose on 4, 5, 6, 8, 9 and 10, a casino licensee may offer a player true odds on these bets in return for the player paying to the casino licensee, at the time of making the bet, a percentage of the amount wagered which in no event shall exceed five percent of such wager. Notwithstanding the foregoing, a casino licensee may collect the percentage of the amount wagered only on winning bets. A casino licensee that offers a player true odds shall pay winning wagers as follows:

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

(c) Except as provided for in (a) and (b) above, no casino licensee shall charge any percentage, fee or vigorish to a

player in making any wager in the game of craps or mini-craps.

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

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

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

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

"Casino" replaced by "casino licensee."

Administrative Correction.

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

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

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

Petition for Rulemaking.

See: 38 N.J.R. 4511(a), 5424(a).

Amended by R.2007 d.178, effective June 4, 2007.

See: 38 N.J.R. 5346(a), 39 N.J.R. 2278(a).

In (a) and (b), substituted "Notwithstanding the foregoing, a casino licensee may collect the percentage of the amount wagered only on winning bets. A casino licensee that offers a player true odds shall pay winning wagers as follows:" for "Under such circumstances, a casino licensee shall conform to the odds listed below in paying off winning wagers on these bets:".

### 19:47-1.6 Supplemental wagers made after the come out roll in support of pass, don't pass, come and don't come bets (taking and laying odds)

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

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

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

(d) Whenever a player makes a Don't Come Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the roll immediately following placement of such bet, the player shall have the right to make a supplemental wager in support of the Don't Come Bet which may be limited by the casino licensee to an

amount so calculated as to provide winnings not in excess of the amount originally wagered on the Don't Come Bet. If, in such circumstances, the Don't Come Bet wins, the original Don't Come Bet shall be paid at odds of 1 to 1 and the supplemental wager shall be paid at odds of 1 to 2 if the come

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

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

Amended by R.1988 d.360, effective August 1, 1988.

See: 19 N.J.R. 1542(a), 20 N.J.R. 1954(b).

Added (b); recodified old (b)-(c) as (c)-(d).

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

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

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. All decks of cards used to play blackjack shall comply with the requirements of N.J.A.C. 19:46-1.17 and, except as otherwise provided in this section, all decks of cards shall be identical in appearance. Blackjack shall also be played with one additional cutting card or, if the 6 to 5 blackjack variation is in use, two additional cutting cards, which shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards in use at the table, as approved by the Commission. Notwithstanding the foregoing, the minimum number of decks used to play blackjack shall be:

1. One or two, if the 6 to 5 blackjack variation is offered;
2. Two, if the twenty point bonus wager authorized by N.J.A.C. 19:47-2.24 is offered;
3. Four, 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; or
4. Six or eight, if the match-the-dealer wager authorized by N.J.A.C. 19:47-2.23 or the optional bonus wager authorized by N.J.A.C. 19:47-2.25 is offered.

(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 be identical in appearance to 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, 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. The cards shall be separated into two batches, with an equal number of decks included in each batch;

2. The cards in each batch shall be identical in appearance, but the backs of the cards in each batch shall be of a different color than the cards included in the other batch;

3. 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;

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

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

(e) Notwithstanding (d) above, an automated card shuffling device shall be utilized for the 6 to 5 blackjack variation, which shall shuffle and store one deck or a set of two decks of cards while the other deck or set of two decks is being dealt or used to play the game. Each deck or set of two decks of cards shall be alternated for use, with the deck or set of two decks in use to be shuffled upon completion of the round of play after reaching the cutting card.

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).

Amended by R.2004 d.285, effective July 19, 2004.

See: 36 N.J.R. 1311(a), 36 N.J.R. 3422(a).

In (a), added the third sentence.

Amended by R.2006 d.36, effective January 17, 2006.

See: 37 N.J.R. 2159(a), 38 N.J.R. 842(b).

In (a), added " provided, however, that the 6 to 5 blackjack variation shall played with one or two decks of cards and two additional cutting cards"; added (e).

Amended by R.2006 d.205, effective June 5, 2006.

See: 38 N.J.R. 1177(a), 38 N.J.R. 2524(a).

In (a), deleted "with backs the same color and design and one additional cutting card, provided, however, that the 6 to 5 blackjack variation shall be played with one or two decks of cards and two additional cutting cards" from the end of the first sentence; inserted the current second sentence; deleted the former second and third sentences, rewrote the current third sentence and added the final sentence and (a)1 through (a)4; in (c), substituted "be identical in appearance to" for "have backs of the same color and design as" and deleted "to the cards used"; and in (d), deleted (d)1, recodified former (d)2 and (d)3 as (d)1 and (d)2; and in current (d)2, deleted "backs of the", substituted "identical in appearance" for "of the same color and design" and inserted "the backs of the cards in each batch shall be".

Amended by R.2007 d.352, effective November 19, 2007.

See: 39 N.J.R. 2628(a), 39 N.J.R. 4956(a).

In (a)4, inserted "or the optional wager authorized by N.J.A.C. 19:47-2.25".

### 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. All wagers at the 6 to 5 blackjack variation shall be made in multiples of \$5.00.

(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, or at odds of 6 to 5 for the 6 to 5 blackjack variation. Notwithstanding any other provision of this subsection and except in the 6 to 5 blackjack variation, 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;