

## CHAPTER 47

## RULES OF THE GAMES

## Authority

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

## Source and Effective Date

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

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

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

## Chapter Historical Note

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

Pursuant to Executive Order No. 66(1978), Chapter 47 was readopted as R.1983 d.163, effective May 4, 1983. See: 15 N.J.R. 429(b), 15 N.J.R. 932(a). Subchapter 8, Regulations Concerning All Games, was adopted as R.1983 d.551, effective December 5, 1983 and Subchapters 6 and 7 were designated "Reserved". See: 15 N.J.R. 1572(a), 15 N.J.R. 2047(a). Subchapter 7, Minibaccarat, was adopted as R.1986 d.308, effective August 4, 1986. See: 18 N.J.R. 1096(a), 18 N.J.R. 1614(b).

Pursuant to Executive Order No. 66(1978), Chapter 47 was readopted as R.1988 d.233, effective April 28, 1988. See: 20 N.J.R. 639(a), 20 N.J.R. 1209(d). 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 10, Pai Gow, was adopted as R.1992 d.411, effective October 19, 1992. See: 24 N.J.R. 558(a), 24 N.J.R. 3753(a). Subchapter 11, Pai Gow Poker, was adopted as R.1992 d.406, effective October 19, 1992. See: 24 N.J.R. 569(a), 24 N.J.R. 1517(a), 24 N.J.R. 3742(a). Subchapter 12, Pokette, was adopted as R.1992 d.453, effective November 16, 1992. See: 24 N.J.R. 2140(a), 24 N.J.R. 4279(b).

Pursuant to Executive Order No. 66(1978), Chapter 47 was readopted as R.1993 d.203, effective April 15, 1993. See: 25 N.J.R. 919(a), 25 N.J.R. 1999(d). Subchapter 14, Poker, was adopted as new rules by R.1994 d.141, effective March 21, 1994. See: 25 N.J.R. 5906(a), 26 N.J.R. 1380(a). Subchapter 16, Caribbean Stud Poker, was adopted as a temporary adoption of gaming rules, effective August 22, 1994, or after. See: 26 N.J.R. 3464(a). Subchapter 17, Double Down Stud, was adopted as new rules by R.1994 d.593, effective December 5, 1994. See: 26 N.J.R. 1323(a), 26 N.J.R. 4445(b), 26 N.J.R. 4790(a). Subchapter 15, Keno, was adopted as a temporary adoption of gaming rules, effective March 13, 1995. See: 27 N.J.R. 937(a). Subchapter 15 was subsequently adopted as new rules effective June 5, 1995 by R.1995 d.285. See: 26 N.J.R. 2218(a), 27 N.J.R. 2254(a). Subchapter 16, Caribbean Stud Poker, was adopted as new rules by R.1995 d.430, effective August 7, 1995. See: 27 N.J.R. 1767(b), 27 N.J.R. 2967(a). Subchapter 18, Let It Ride Poker, was adopted as a temporary adoption of gaming rules, effective January 24, 1995, or after. See: 27 N.J.R. 386(a). Subchapter 18 was subsequently adopted as new rules effective October 2, 1995 by R.1995 d.534. See: 27 N.J.R. 2119(a), 27 N.J.R. 3795(b).

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

## CHAPTER TABLE OF CONTENTS

## SUBCHAPTER 1. CRAPS AND MINI-CRAPS

- 19:47-1.1 Definitions
- 19:47-1.2 Permissible wagers
- 19:47-1.3 Making and removal of wagers
- 19:47-1.4 Payout odds
- 19:47-1.5 True odds on place bets (buy and lay bets); vigorish prohibited
- 19:47-1.6 Supplemental wagers made after the come out roll in support of pass, don't pass, come and don't come bets (taking and laying odds)
- 19:47-1.7 Dice: retention; selection
- 19:47-1.8 Throw of the dice
- 19:47-1.9 Invalid roll of the dice
- 19:47-1.10 Point throw; settlement of wagers
- 19:47-1.11 Continuation of shooter as such; selection of new shooter

## SUBCHAPTER 2. BLACKJACK

- 19:47-2.1 Definitions
- 19:47-2.2 Cards; number of decks; value of cards
- 19:47-2.3 Wagers
- 19:47-2.4 Opening of table for gaming
- 19:47-2.5 Shuffle and cut of the cards
- 19:47-2.6 Procedure for dealing cards
- 19:47-2.7 Payment of blackjack
- 19:47-2.8 Surrender
- 19:47-2.9 Insurance wagers
- 19:47-2.10 Doubling down
- 19:47-2.11 Splitting pairs
- 19:47-2.12 Drawing of additional cards by players and dealers
- 19:47-2.13 More than one player wagering on a box
- 19:47-2.14 A player wagering on more than one box
- 19:47-2.15 Irregularities
- 19:47-2.16 Five cards totalling 21 rule
- 19:47-2.17 Permissible additional wager
- 19:47-2.18 Multiple action blackjack rule
- 19:47-2.19 Progressive blackjack wager payouts; rules
- 19:47-2.20 Continuous shuffling shoe or device

## SUBCHAPTER 3. BACCARAT-PUNTO BANCO

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

## SUBCHAPTER 4. BACCARAT-CHEMIN DE FER

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

- 19:47-4.11 Continuation of banker as such; selection of new banker  
19:47-4.12 Irregularities

**SUBCHAPTER 5. ROULETTE AND BIG SIX WHEELS**

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

**SUBCHAPTER 6. RED DOG**

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

**SUBCHAPTER 7. MINIBACCARAT**

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

**SUBCHAPTER 8. REGULATIONS CONCERNING ALL GAMES**

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

**SUBCHAPTER 9. SIC BO**

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

**SUBCHAPTER 10. PAI GOW**

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

- 19:47-10.8 Player bank; co-banking; selection of bank; procedures for dealing  
19:47-10.9 Irregularities; invalid roll of the dice  
19:47-10.10 A player wagering on more than one betting area

**SUBCHAPTER 11. PAI GOW POKER**

- 19:47-11.1 Definitions  
19:47-11.2 Cards; number of decks  
19:47-11.3 Pai gow poker rankings; cards; poker hands  
19:47-11.4 Pai gow poker shaker and dice; computerized random number generator  
19:47-11.5 Opening of the table for gaming  
19:47-11.6 Shuffle and cut of the cards  
19:47-11.7 Wagers  
19:47-11.8 Procedures for dealing the cards from a manual dealing shoe  
19:47-11.8A Procedures for dealing the cards from the hand  
19:47-11.8B Procedures for dealing the cards from an automated dealing shoe  
19:47-11.8C Procedure for determining the starting position for dealing cards or delivering stacks of cards  
19:47-11.9 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish  
19:47-11.10 Player bank; co-banking; selection of bank; procedures for dealing  
19:47-11.11 Irregularities; invalid roll of the dice  
19:47-11.12 A player wagering on more than one betting area  
19:47-11.13 Permissible additional wager

**SUBCHAPTER 12. POKETTE**

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

**SUBCHAPTER 13. MINI-DICE**

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

**SUBCHAPTER 14. POKER**

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

- 19:47-14.13 Five-card stud poker; procedures for dealing of cards; completion of each round of play
- 19:47-14.14 Poker revenue
- 19:47-14.15 General operating rules for all types of poker; handling of irregularities
- 19:47-14.16 Conduct of players
- 19:47-14.17 Minimum and maximum wagers
- 19:47-14.18 Waiting list
- 19:47-14.19 (Reserved)

**SUBCHAPTER 15. KENO**

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

**SUBCHAPTER 16. CARIBBEAN STUD POKER**

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

**SUBCHAPTER 17. DOUBLE DOWN STUD**

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

**SUBCHAPTER 18. LET IT RIDE POKER**

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

**SUBCHAPTER 19. (RESERVED)****SUBCHAPTER 20. THREE CARD POKER**

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

**SUBCHAPTER 1. CRAPS AND MINI-CRAPS****19:47-1.1 Definitions**

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

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

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

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

**19:47-1.2 Permissible wagers**

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

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

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

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

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

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

- i. A total of 2 or 3 is thrown; or
  - ii. A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.
  - iii. The Don't Pass Bet shall lose if, on the come out roll:
    - (1) A total of 7 or 11 is thrown; or
    - (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.
  - iv. The Don't Pass Bet shall be void if, on the come out roll, a total of 12 is thrown.
3. "Come Bet" shall mean a wager placed on the Come Line of the layout at any time after the come out roll. The Come Bet shall win if, on the roll immediately following placement of such bet:
- i. A total of 7 or 11 is thrown; or
  - ii. A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.
  - iii. The Come Bet shall lose if, on the roll immediately following placement of such bet:
    - (1) A total of 2, 3, or 12 is thrown; or
    - (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.
4. "Don't Come Bet" shall mean a wager placed on the "Don't Come" area of the layout at any time after the come out roll. The Don't Come Bet shall win if, on the roll immediately following placement of such bet:
- i. A total of 2 or 3 is thrown; or
  - ii. A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown;
  - iii. The Don't Come Bet shall lose if, on the roll immediately following placement of such bet:
    - (1) A total of 7 or 11 is thrown; or
    - (2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.
  - iv. The Don't Come Bet shall be void if, on the roll immediately following placement of such bet, a total of 12 is thrown.
5. "Place Bet to Win" shall mean a wager that may be made at any time on any of the numbers 4, 5, 6, 8, 9 or 10 which shall win if the number on which the wager is placed is thrown before a 7 and shall lose if a 7 is thrown before such number. All place bets shall be inactive on any come out roll unless called "on" by the player and confirmed by the dealer through placement of an "on" marker button on top of such player's wager.

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

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

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

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

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

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

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

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

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

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

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

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

18. "Craps-Eleven or C and E" shall mean a one roll wager that may be made at any time which shall win, as provided at N.J.A.C. 19:47-1.4(d), if either a craps (2, 3

or 12) or 11 is rolled immediately following placement of such bet and shall lose if any other total is thrown.

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

(e) If any player folds after making a forced bet or blind bet or on a round of checking, that player's position shall continue to receive a card until there is a subsequent wager at the table.

(f) Misdeals shall cause all the cards to be returned to the dealer for a reshuffle. The following errors shall be cause for a misdeal:

1. Failure to shuffle and cut the cards in accordance with N.J.A.C. 19:47-14.5;
2. Dealing to an incorrect starting position if the error has been detected prior to two players voluntarily placing wagers into the pot;
3. If more than one card is found face-up in the deck; and
4. Failure to deal to an eligible seated player, if the error has been detected prior to two or more players voluntarily placing wagers into the pot.

(g) If one or more cards are mistakenly dealt to an ineligible player, only those cards dealt to that player shall be discarded and the round of play shall be continued.

(h) If at any time during a round of play, missing cards are discovered or additional cards are found, the round of play shall be called dead, all gaming chips and gaming plaques in the pot shall be returned to the appropriate player and the deck shall be placed pursuant to the procedures outlined in N.J.A.C. 19:46-1.18.

(i) A card found face upwards in the deck shall not be used in the game and shall be placed with the pile of discarded cards.

(j) A player who fails to take reasonable means to protect his or her hand shall have no redress if his or her hand becomes a fouled hand or the dealer accidentally collects the hand.

1. Hole cards in a game of stud poker shall be considered protected for purposes of fouling a hand.
2. If a protected hand comes into contact with discarded cards, every effort shall be made to reconstruct the hand and complete the round of play.
3. A player who has a protected hand collected by the dealer or fouled by discarded cards shall be entitled to a refund from the pot of all monies that he or she put in the pot if the player has been a victim of and not a contributor to the error.
4. A player who leaves the table without comment and has an unprotected hand shall be assumed to have no interest in the pot, and his or her cards shall be collected and discarded.

(k) Verbal statements which are clearly audible by and directed to the dealer shall always have precedence over

actions and gestures and are considered binding on the player whose turn it is to act.

1. A player shall be deemed to have folded if, when faced with making or calling a wager, he or she:

- i. Discards his or her hand face-down towards the pile of discarded cards or the pot; or
- ii. Turns face-down his or her up-cards in a game of stud poker.

2. If a player is obligated to place a wager by virtue of a verbal statement or forced betting situation, throwing away his or her cards does not relieve the player of that obligation.

(l) If a player's first or second hole card is accidentally turned face-up in the dealing process, the third card shall be dealt face-down. If both hole cards are accidentally turned face-up, the dealer shall collect the two cards, call the player's hand dead and return the player's ante, if applicable.

(m) If a card is accidentally dealt off the table, it shall not be used in that round of play and shall be placed with the pile of discarded cards after a thorough examination by the dealer.

(n) If any of the face-down cards in the games of Hold 'em or omaha are accidentally turned face-up in the dealing process, the dealer shall exchange the exposed card with a card from the top of the deck and place the exposed card with the pile of discarded cards.

(o) 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.

(p) Any automated card shuffling device shall be removed from a gaming table before another method of shuffling may be utilized at that table.

(q) Nothing herein shall preclude a casino licensee from clarifying and supplementing the above irregularities through its internal control procedures, as submitted to the Commission for review and approval.

Amended by R.1997 d.519, effective December 1, 1997.  
See: 29 N.J.R. 4082(a), 29 N.J.R. 5075(b).

Inserted (o) and (p); and recodified existing (o) as (q).

#### 19:47-14.16 Conduct of players

(a) Each player in a poker game shall play the game solely to improve his or her chance of winning and shall take no action to improve another player's chance of winning. No player may communicate any information to another player which could assist the other player in any manner respecting the outcome of a poker game.

(b) A casino licensee which has reasonable cause to believe that a player has acted or is acting in violation of (a) above shall require the player to leave the game and shall notify the Commission and Division as expeditiously as possible.

(c) Any casino licensee which takes action under (b) above in good faith shall not be liable civilly to such person.

#### 19:47-14.17 Minimum and maximum wagers

Each casino licensee shall provide notice in accordance with N.J.A.C. 19:47-8.3 of the minimum and maximum wagers in effect at each poker table, except that, if all patrons at a poker table agree to increase the minimum wager at the table, the provisions of N.J.A.C. 19:47-8.3(b) need not be followed. Such sign shall also include any restrictions with regard to the maximum number of raises that may be permitted for any round of betting.

#### 19:47-14.18 Waiting list

A casino licensee may maintain a list of players who have requested to be seated at a particular type of poker table. All vacant seats shall be filled on a first come first served basis. The casino licensee shall be permitted to announce only those seating vacancies for which an individual has been placed on a waiting list.

#### 19:47-14.19 (Reserved)

### SUBCHAPTER 15. KENO

#### 19:47-15.1 Definitions

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

“Conditioning” means the coding which the player and computer mark on the keno request and keno ticket, respectively, to indicate the type of keno ticket being wagered and the rate at which the keno ticket is to be played.

“House advantage” means the difference between true odds (the statistical probability of a selected event occurring) and the established payoff odds (the payoff rate at which a winner will be paid if the selected event occurs).

“Keno request” means a one-part form used by a patron to select the desired number or numbers (spots) for one or more keno games.

“Keno ticket” means a one-part computer-generated form which is issued by a keno writer to a patron based on the information recorded on a keno request or verbalized by the patron.

“Quick-pick” means a straight or basic keno ticket in which the computer system randomly selects the marked number or numbers (spots) for the patron.

“Rate card” means the document issued by a casino licensee listing the available types of wagers, payoff rates, wagering format and such other information as required by this chapter.

“Spots” means the number or number selected by a player for a keno game. For example, a keno ticket based on a keno request on which a player selected three numbers is referred to as a “three-spot” keno ticket.

Amended by R.1996 d.361, effective August 5, 1996.  
See: 28 N.J.R. 2815(a), 28 N.J.R. 3824(a).

#### 19:47-15.2 Permissible wagers

(a) Keno shall be played with 80 consecutive numbers starting with the number one.

(b) The maximum number of spots that may be selected by a player for any keno game shall be determined by the casino licensee and set forth in its approved rate card.

(c) The following shall constitute the permissible wagers at the game of keno:

1. “Straight or basic ticket” is a keno ticket on which a player selects from one spot to the maximum number of spots that may be selected as permitted by the casino licensee without any type of groupings. The type of straight or basic ticket shall be determined by the number of spots the player selects.

2. “Split ticket” is a keno ticket on which the equivalent of two or more straight or basic tickets are written. Each group of spots shall be separated from each other by either circling each group or by drawing a line between them. The wager shall be limited in that the numbers in one group of spots shall not be duplicated in any other group of spots. For purposes of determining a winning keno ticket, each group of spots on a split ticket shall be evaluated separately.

i. When all of the groups on a split ticket contain an equal number of spots, the split ticket must be wagered at the same rate for each group.

ii. When at least two groups on a split ticket contain an unequal number of spots, the split ticket may be wagered at the same or a different rate for each group, notwithstanding (c)2i above.

3. “Way ticket” is a keno ticket on which a player selects at least two groups containing an equal number of spots which are then combined to form several straight or basic ticket combinations within one ticket. Each group played must be wagered at the same rate.

4. "Combination ticket" is a keno ticket on which a player selects at least two groups containing any number of spots and also selects how the groups shall be combined to form multiple tickets within one ticket.

5. "King ticket" is a keno ticket on which a player selects a single spot which is referred to as the "king" and then combines the king with other groups of spots to form multiple tickets within one ticket. A king ticket may contain more than one king.

6. "Multi-race ticket" is a keno ticket which is wagered for more than one game. All of the games covered by the ticket must be consecutive and must be wagered at the same rate.

#### 19:47-15.3 Placement of wagers; payoff requirements

(a) All wagering at the game of keno shall be conducted at a keno work station.

(b) All wagers at keno shall be made with currency, coin, gaming chips, coupons or slot tokens. Except for a quick-pick or a verbal wager, each player shall be required to use a keno request in order to place a wager. Nothing herein shall preclude the acceptance of a losing or winning keno ticket as the patron's keno request for the next game.

(c) Each player shall be responsible for ensuring that the spots recorded on the keno ticket agree with the spots marked on the player's keno request or the wagers verbalized by the player. The casino licensee shall not be responsible for any error by a keno writer which the player does not detect prior to the start of the first game for which the ticket has been generated. All winnings shall be paid in accordance with the computer-generated keno ticket and not the keno request or the player's verbal wager. A keno ticket may not be voided or changed once the keno computer system has been locked out for the start of the game.

(d) Each casino licensee shall provide notice of the minimum wagering requirements and the maximum wagers in effect at the game of keno in its approved rate card.

(e) Each casino licensee shall set payoff amounts which shall increase arithmetically in proportion to the amount of the wager until any maximum payoff is reached. A casino licensee may establish a maximum aggregate payoff of not less than \$100,000 per game, which amount shall be equal to any maximum payoff amount which may be established for an individual wager. Notwithstanding any maximum payoff amount, the house advantage shall not exceed 30 percent for the minimum wager which is offered.

Amended by R.1996 d.361, effective August 5, 1996.

See: 28 N.J.R. 2815(a), 28 N.J.R. 3824(a).

Amended by R.1996 d.443, effective September 16, 1996.

See: 27 N.J.R. 3597(a), 28 N.J.R. 4235(b).

#### 19:47-15.4 Issuance of keno tickets

(a) Unless a player uses a previously generated keno ticket as a keno request, requests a quick-pick or makes a verbal wager, a player shall request the issuance of a keno ticket by completing a keno request and submitting the request to a keno writer. The player shall complete a keno request by placing some type of distinguishing mark over the number or numbers he or she wishes to play. Prior to submitting the keno request to a keno writer, the player shall properly condition and price the keno request in accordance with the information set forth in the rate card of the casino licensee.

(b) Keno requests shall contain, at a minimum, the following:

1. A grid listing the numbers 1 through 80;
2. An area to record the number of games to be played;
3. An area to record the dollar value of each wager;
4. An area to record the conditioning; and
5. An area for the total price of the ticket.

(c) The keno writer shall input the information on the player's keno request, previously issued keno ticket or verbal keno wager into the keno computer system, in a manner approved by the Commission. This action shall cause a one-part sequentially numbered keno ticket to be printed. Upon receipt of currency, coin, gaming chips, coupons or slot tokens in an amount equal to the total price of the keno ticket from the player, the keno writer shall issue the keno ticket to the player. The keno ticket shall contain, at a minimum, the following:

1. The date and time of issuance;
2. The keno work station number where the ticket was issued;
3. The numbers selected by the patron listed in a clearly identifiable manner;
4. The number of games to be played;
5. The first and last game number;
6. The conditioning;
7. The rate of each wager;
8. The number of ways played;
9. The total price of the keno ticket;
10. The identification code of the keno writer;
11. A representation as to the maximum keno limit for each game and an indication as to how that limit will be distributed to winners;
12. A statement that winning patrons must present a computer generated keno ticket in order to collect winnings; and
13. A statement as to the amount of time available to present a claim for the collection of keno winnings.

(d) If a casino licensee permits multi-race keno tickets, one keno request shall be used for all of the games to be wagered by the player. The player shall be required to pay for the wager prior to the start of the first game and shall not be paid for any winning games until the completion of the last game for which the multi-race keno ticket was issued unless the remaining races on the multi-race keno ticket are cancelled. A casino licensee may permit a player to receive a refund on a multi-race keno ticket for those

games not drawn; provided, however, that the keno computer system is capable of generating adequate documentation for the refund and the internal control procedures governing the refund transaction are approved by the Commission.

(e) A keno writer may void a keno ticket prior to the start of the game for which the keno ticket was issued. A multi-race keno ticket may only be voided, in its entirety, prior to the start of the first game for which the keno ticket was generated. The method for voiding keno tickets shall be approved by the Commission. Each keno computer system shall be capable of maintaining, on a daily basis, a listing of voided keno tickets for each keno work station.

Amended by R.1996 d.361, effective August 5, 1996.  
See: 28 N.J.R. 2815(a), 28 N.J.R. 3824(a).

#### 19:47-15.5 Keno games; selection of numbers

(a) Each casino licensee which elects to offer the game of keno shall conduct the game with an independent computer system which selects the winning numbers for the game in a random fashion. The program used to operate the random number generator shall be unique to the State of New Jersey and may not be used by any other jurisdiction with gaming. All keno computer systems shall be approved by the Commission. The random number generator for the keno system shall have a printer or other independent method which records the game numbers and selected winning numbers. The random number generator shall be maintained under dual key control with the Commission inspector maintaining and controlling one key and the keno supervisor or supervisor thereof or another department member as approved by the Commission maintaining and controlling the second key.

(b) The casino licensee, at its discretion, shall determine the number of keno games to be conducted during the gaming day. Nothing in this subchapter shall preclude a casino licensee from conducting keno games at different intervals at separate locations. Each keno game conducted during the gaming day shall be assigned a unique sequential game number by the keno computer system.

(c) A keno supervisor or a keno writer shall provide verbal notice that the current keno game will be closing at least one minute prior to closing that game or the casino licensee shall display the remaining time between keno games at each keno booth or satellite keno booth.

(d) If the keno computer system does not have an automatic lock-out feature, a keno supervisor or a keno writer with verbal approval from a keno supervisor shall cause the keno computer system to start a keno game by:

1. Locking out all keno work station terminals so that no additional keno tickets may be voided or issued for the game being conducted; and
2. Randomly selecting 20 of the 80 available numbers.

(e) If the keno computer system does have an automatic lock-out feature, each casino licensee shall be required to submit override procedures which document who performed the override of the lock-out system and the reason for the override. The ability to override the lock-out feature shall be available only to a keno supervisor or supervisor thereof.

(f) As the 20 numbers are selected by the computer, the keno supervisor or a keno writer may announce the winning numbers for the patrons in the area of the keno booth or satellite keno booth.

(g) The 20 numbers which are randomly selected by the keno computer system and the game number shall be displayed or illuminated on a keno board or video monitor visible to patrons in the area of the keno booth and in such other areas of the casino and casino simulcasting facility as are approved by the Commission. Nothing in this subsection shall preclude the placement of keno boards or video monitors in the hotel facility so long as the Commission receives prior notification of such installation.

(h) Each casino licensee shall be required to maintain a record of the winning numbers for each keno game for a period of at least one year.

Amended by R.1996, d.122, effective March 4, 1996.  
See: 27 N.J.R. 1775(a), 28 N.J.R. 1399(a).  
Amended by R.1996 d.443, effective September 16, 1996.  
See: 27 N.J.R. 3597(a), 28 N.J.R. 4235(b).

#### 19:47-15.6 Payment of winning wagers

(a) After the 20 numbers have been selected by the keno computer a player may take a winning keno ticket to a keno work station for redemption. All winning wagers shall be paid in accordance with the information recorded on the computer-generated keno ticket. The method used by the casino licensee to evaluate the keno ticket for correct payment and cancellation shall be approved by the Commission. The keno writer shall pay the player from the cash or, upon request of the player, gaming chips in the keno drawer or issue a casino check and shall retain the keno ticket in the keno drawer until the end of the keno writer's shift.

(b) Winning payouts of \$1,500 or more shall be authorized by a keno supervisor or a supervisor thereof. The keno supervisor or supervisor thereof shall sign the back of the winning keno ticket as evidence of such authorization.

(c) All winning keno tickets shall be valid for a maximum of one year unless a casino licensee establishes a lesser time limit for the validity of its winning keno tickets. In no case, however, may a casino licensee establish a time limit which is less than five minutes from the start of the game for which the winning ticket was sold. The time limits for which winning keno tickets shall be valid shall be set forth in the casino licensee's Rules of the Games Submission, its rate card and on all keno tickets. In the case of a multi-race keno ticket, any time limit set by a casino licensee shall:

1. Begin on the date of the last game for which the ticket was sold; and
2. Be at least five minutes from the start of the last game for which the ticket was sold.

(d) On a yearly basis, the dollar amount of all expired and unclaimed winning keno tickets shall be added to existing keno jackpot or jackpots by the casino licensee or paid to the Casino Revenue Fund in a manner approved by the Commission.

Amended by R.1996 d.443, effective September 16, 1996.

See: 27 N.J.R. 3597(a), 28 N.J.R. 4235(b).

Amended by R.1997 d.217, effective May 19, 1997.

See: 29 N.J.R. 325(b), 29 N.J.R. 2470(a).

In (a), inserted "or, upon the request of the player, gaming chips".

### 19:47-15.7 Irregularities

(a) A keno request which is marked in such a way that it is not clear which number or type of wager is to be played shall be returned to the player for preparation of another keno request.

(b) A winning keno ticket which is not accepted or read by the keno computer system shall be manually input by the keno writer in a manner approved by the Commission.

(c) If the keno computer system is not operational, in accordance with approved internal control procedures, a winning keno ticket:

1. For \$10.00 or less may be manually paid by a keno writer;
2. For more than \$10.00 but less than or equal to \$1,000 may be manually paid by the keno writer with authorization from the keno supervisor or a supervisor thereof; and
3. For over \$1,000 may not be paid until the keno ticket can be verified by the keno computer system.

## SUBCHAPTER 16. CARIBBEAN STUD POKER

### 19:47-16.1 Definitions

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

"Ante wager" means the initial wager placed prior to any cards being dealt in order to participate in the round of play.

"Bet wager" means an additional wager made by a player, in an amount double the player's ante wager, after all cards for the round of play have been dealt but before the dealer's hole cards are exposed.

"Fold" means the withdrawal of a player from a round of play by discarding his or her hand of cards after all cards have been dealt and prior to placing a bet wager.

"Hand" means the five card hand dealt to each player and the dealer.

"Hole card" means any of the four cards which are dealt face down to the dealer.

"Progressive payout hand" means a flush, full house, four-of-a-kind, straight flush or royal flush, as defined in N.J.A.C. 19:47-16.5 and 16.11.

"Push" means a tie, as defined in N.J.A.C. 19:47-16.10.

"Qualifying hand" means the dealer's hand as defined in N.J.A.C. 19:47-16.10, with a rank of ace, king, four, three and two or better.

"Rank" or "ranking" means the relative position of a card or group of cards as set forth in N.J.A.C. 19:47-16.5.

"Round of play" or "round" means one complete cycle of play during which all players then playing at the table have been dealt a hand, have folded or wagered upon it, and have had their wagers paid off or collected in accordance with the rules of this subchapter.

"Stub" means the remaining portion of the deck after all cards in the round of play have been dealt.

"Suit" means one of the four categories of cards: club, diamond, heart or spade, with no suit being higher in rank than another.

### 19:47-16.2 Cards; number of decks

(a) Except as provided in (b) below, caribbean stud poker shall be played with one deck of cards with backs of the same color and design, one additional solid yellow or green cutting card and one additional solid yellow or green card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-16.4. The deck of cards used shall meet the requirements of N.J.A.C. 19:46-1.17.

(b) If an automated card shuffling device is used, 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 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 only one deck shall be placed in the discard rack at any given time.

#### 19:47-16.3 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 that inspection.

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

(c) After the first player 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. 19:47-16.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-16.2, 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.

(e) All cards opened for use at the caribbean stud poker table shall be changed at least once every eight hours. Procedures for compliance with this section shall be submitted to the Commission for approval.

#### 19:47-16.4 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 the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

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

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-16.7, 16.8 or 16.9; or

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

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

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

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

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

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

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

2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-16.7, 16.8 or 16.9.

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

(e) Whenever there is no gaming activity at a caribbean stud 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. 19:47-16.3(c) shall be completed.

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

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

Amended cut provisions and added recut provisions.

#### 19:47-16.5 Caribbean stud poker rankings

(a) The rank of the cards used in caribbean stud poker, for the determination of winning hands, 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 "straight" formed with a two, three, four and five.

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

1. "Royal flush" is a hand consisting of an ace, king, queen, jack and 10 of the same suit;

2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with king, queen, jack, 10 and nine being the highest ranking straight flush and ace, two, three, four and five being the lowest ranking straight flush;

3. "Four-of-a-kind" is a hand consisting of four cards of the same rank, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;

4. "Full house" is a hand consisting of "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;

5. "Flush" is a hand consisting of five cards of the same suit;

6. "Straight" is a hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack, and 10 being the highest ranking straight and an ace, two, three, four and five being the lowest ranking straight; provided, however, that an ace may not be

combined with any other sequence of cards for purposes of determining a winning hand (for example, queen, king, ace, two, three);

7. "Three-of-a-kind" is a hand consisting of three cards of the same rank, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;

8. "Two pairs" is a hand containing two "pairs," with two aces and two kings being the highest ranking two pair and two threes and two twos being the lowest ranking two pair; and