

CHAPTER 69F

RULES OF THE GAMES

Authority

N.J.S.A. 5:12-21, 69, 70, 76, and 100.

Source and Effective Date

R.2012 d.061, effective March 19, 2012.
See: 43 N.J.R. 2842(a), 44 N.J.R. 780(a).

Chapter Expiration Date

Chapter 69F, Rules of the Games, expires on March 19, 2019.

Chapter Historical Note

Chapter 69F, Rules of the Games, was adopted as new rules by R.2012 d.061, effective March 19, 2012. See: Source and Effective Date.

CHAPTER TABLE OF CONTENTS

SUBCHAPTER 1. CRAPS AND MINI-CRAPS

- 13:69F-1.1 Definitions
- 13:69F-1.2 Permissible wagers
- 13:69F-1.3 Making and removal of wager
- 13:69F-1.4 Payout odds
- 13:69F-1.5 True odds on place bets (buy and lay bets); vigorish prohibited
- 13:69F-1.6 Supplemental wagers made after come out roll in support of Pass, Don't Pass, Come and Don't Come Bets (taking and laying odds)
- 13:69F-1.7 Dice: retention; selection
- 13:69F-1.8 Throw of the dice
- 13:69F-1.9 Invalid roll of the dice
- 13:69F-1.10 Point throw; settlement of wagers
- 13:69F-1.11 Continuation of shooter as such; selection of new shooter
- 13:69F-1.12 Additional procedures and rules for the fire bet

SUBCHAPTER 1A. AUTOMATED CRAPS

- 13:69F-1A.1 Definitions
- 13:69F-1A.2 Permissible wagers
- 13:69F-1A.3 Dice; number of dice; automated craps shaker
- 13:69F-1A.4 Making and removal of wagers
- 13:69F-1A.5 Procedures for opening and dealing the game
- 13:69F-1A.6 Payout odds; vigorish prohibited
- 13:69F-1A.7 Voluntary or compulsory relinquishment of the automated dice shaker
- 13:69F-1A.8 Irregularities

SUBCHAPTER 2. BLACKJACK

- 13:69F-2.1 Definitions
- 13:69F-2.2 Cards; number of decks; value of cards
- 13:69F-2.3 Wagers
- 13:69F-2.4 Opening of table for gaming
- 13:69F-2.5 Shuffle and cut of the cards
- 13:69F-2.6 Procedure for dealing of cards
- 13:69F-2.6A Procedure for dealing cards dealt from the dealer's hand
- 13:69F-2.7 Payment of blackjack; even-money payout option for certain insurance wagers
- 13:69F-2.8 Surrender
- 13:69F-2.9 Insurance wagers
- 13:69F-2.10 Doubling down
- 13:69F-2.11 Splitting pairs

- 13:69F-2.12 Drawing of additional cards by players and the dealer
- 13:69F-2.13 More than one player wagering on a box
- 13:69F-2.14 A player wagering on more than one box
- 13:69F-2.15 Irregularities
- 13:69F-2.16 Five cards totaling 21 rule
- 13:69F-2.17 Permissible additional wagers
- 13:69F-2.18 Multiple action blackjack rule
- 13:69F-2.19 Progressive blackjack wager payouts; rules
- 13:69F-2.20 Blackjack bonus wager
- 13:69F-2.21 Continuous shuffling shoe or device
- 13:69F-2.22 Streak wager
- 13:69F-2.23 Match-the-dealer wager
- 13:69F-2.24 20 point bonus wager
- 13:69F-2.25 Optional bonus wager
- 13:69F-2.26 In-between wager

SUBCHAPTER 2A. BLACKJACK SWITCH

- 13:69F-2A.1 Definitions
- 13:69F-2A.2 Cards; number of decks; rank of cards
- 13:69F-2A.3 Opening of the table for gaming
- 13:69F-2A.4 Shuffle and cut of the cards
- 13:69F-2A.5 Wagers; payout odds
- 13:69F-2A.6 Match wager; payout odds
- 13:69F-2A.7 Procedure for dealing the cards
- 13:69F-2A.8 Insurance bets
- 13:69F-2A.9 Surrender
- 13:69F-2A.10 Doubling down
- 13:69F-2A.11 Splitting pairs
- 13:69F-2A.12 Drawing of additional cards by players and dealers
- 13:69F-2A.13 More than one player wagering on a spot
- 13:69F-2A.14 Player wagering on more than one spot
- 13:69F-2A.15 Irregularities

SUBCHAPTER 3. BACCARAT—PUNTO BANCO

- 13:69F-3.1 Cards; number of decks; value; point count of hand
- 13:69F-3.2 Wagers
- 13:69F-3.3 Payout odds; vigorish
- 13:69F-3.4 Opening of table for gaming
- 13:69F-3.5 Shuffle and cut of the cards
- 13:69F-3.6 Dealing shoe; selection of player to deal cards
- 13:69F-3.7 Hands of player and banker; procedure for dealing initial two cards to each hand
- 13:69F-3.8 Procedure for dealing of additional cards
- 13:69F-3.9 Rules for determining whether third card shall be dealt
- 13:69F-3.10 Announcement of result of round; payment and collection of wagers
- 13:69F-3.11 Continuation of curator as such; selection of new curator
- 13:69F-3.12 Irregularities

SUBCHAPTER 4. BACCARAT—CHEMIN DE FER

- 13:69F-4.1 Cards; number of decks; value; point count of hand (Reserved)
- 13:69F-4.2 Opening of table for gaming
- 13:69F-4.3 Shuffle and cut of the cards
- 13:69F-4.4 Dealing shoe; selection of banker
- 13:69F-4.5 Wagers placed by banker
- 13:69F-4.6 Wagers made against banker
- 13:69F-4.7 Hands of player and banker; persons controlling each hand; procedure for dealing initial two cards to each hand
- 13:69F-4.8 Procedure for dealing of additional cards
- 13:69F-4.9 Announcement of result of round; payment and collection of wagers; payout odds; vigorish
- 13:69F-4.10 Continuation of banker as such; selection of new banker
- 13:69F-4.11 Irregularities

SUBCHAPTER 5. ROULETTE AND BIG SIX WHEELS

- 13:69F-5.1 Roulette: placement of wagers; permissible and optional wagers
- 13:69F-5.2 Roulette: payout odds
- 13:69F-5.3 Roulette: rotation of wheel and ball
- 13:69F-5.4 Roulette: irregularities
- 13:69F-5.5 Big six wheel; payout odds
- 13:69F-5.6 Big six wheel; wagers and rotation of the wheel

SUBCHAPTER 6. RED DOG

- 13:69F-6.1 Cards; number of decks; value of cards; dealing shoe
- 13:69F-6.2 Opening of table for gaming
- 13:69F-6.3 Shuffle and cut of the cards
- 13:69F-6.4 Procedures for dealing cards
- 13:69F-6.5 Procedures for each round of play; wagers; payouts (Reserved)
- 13:69F-6.6 Irregularities
- 13:69F-6.7 A player wagering on more than one betting area
- 13:69F-6.8 Continuous shuffling shoe or device

SUBCHAPTER 7. MINI-BACCARAT

- 13:69F-7.1 Cards: number of decks; value; point count of hand
- 13:69F-7.2 Wagers
- 13:69F-7.3 Payout odds; vigorish
- 13:69F-7.4 Opening of table for gaming
- 13:69F-7.5 Shuffle and cut of the cards
- 13:69F-7.6 Dealing shoe
- 13:69F-7.7 Hands of player and banker; procedure for dealing initial two cards to each hand
- 13:69F-7.8 Procedure for dealing of additional cards
- 13:69F-7.9 Rules for determining whether third card shall be dealt
- 13:69F-7.10 Announcement of result of round; payment and collection of wagers
- 13:69F-7.11 Irregularities
- 13:69F-7.12 Continuous shuffling shoe or device

SUBCHAPTER 8. REGULATIONS CONCERNING ALL GAMES

- 13:69F-8.1 Electronic, electrical and mechanical devices prohibited
- 13:69F-8.2 Minimum and maximum wagers; additional wagering requirements
- 13:69F-8.3 Rules of the games; notice
- 13:69F-8.4 New games; requirements and procedures for application, declaratory ruling, test, or experiment, and final approval of new authorized game
- 13:69F-8.5 Patron access to the rules of the games; gaming guides
- 13:69F-8.6 Gaming tournaments

SUBCHAPTER 9. SIC BO

- 13:69F-9.1 Dice; number of dice; sic bo shaker
- 13:69F-9.2 Permissible wagers
- 13:69F-9.3 Wagers
- 13:69F-9.4 Payout odds
- 13:69F-9.5 Procedures for opening and dealing the game
- 13:69F-9.6 Irregularities

SUBCHAPTER 10. PAI GOW

- 13:69F-10.1 Definitions
- 13:69F-10.2 Pai gow tiles; ranking of hands, pairs and tiles; value of the hand
- 13:69F-10.3 Dice; number of dice; pai gow shaker
- 13:69F-10.4 Opening of the table for gaming; shuffling procedures
- 13:69F-10.5 Wagers
- 13:69F-10.6 Procedures for dealing the tiles
- 13:69F-10.6A Dragon's eye variation; supplemental dealing procedure

- 13:69F-10.7 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish
- 13:69F-10.8 Player bank; co-banking; selection of bank; procedures for dealing
- 13:69F-10.9 Irregularities; invalid roll of the dice
- 13:69F-10.10 A player wagering on more than one betting area
- 13:69F-10.11 Wagers for dragon's eye variation; payout odds

SUBCHAPTER 11. PAI GOW POKER

- 13:69F-11.1 Definitions
- 13:69F-11.2 Cards; number of decks
- 13:69F-11.3 Pai gow poker rankings; cards; poker hands
- 13:69F-11.4 Pai gow poker shaker and dice; computerized random number generator; button
- 13:69F-11.5 Opening of the table for gaming
- 13:69F-11.6 Shuffle and cut of the cards
- 13:69F-11.7 Wagers
- 13:69F-11.8 Procedures for dealing the cards from a manual dealing shoe
- 13:69F-11.8A Procedures for dealing the cards from the hand
- 13:69F-11.8B Procedures for dealing the cards from an automated dealing shoe
- 13:69F-11.8C Procedure for determining the starting position for dealing cards or delivering stacks of cards
- 13:69F-11.8D Dragon's eye variation; supplemental dealing procedure
- 13:69F-11.9 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish
- 13:69F-11.10 Player bank; co-banking; selection of bank; procedures for dealing
- 13:69F-11.11 Irregularities; invalid roll of dice
- 13:69F-11.12 A player wagering on more than one betting area
- 13:69F-11.13 Permissible additional wager
- 13:69F-11.14 Progressive payout wager
- 13:69F-11.15 Pai gow insurance wager; optional bonus wager; payment of envy bonus
- 13:69F-11.16 Payout odds for bonus wagers; envy bonus payments; pai gow insurance wagers
- 13:69F-11.17 Dealing procedures for three-card bonus wager and seven-card bonus wager
- 13:69F-11.18 Payout odds for optional three-card bonus wager and seven-card bonus wager
- 13:69F-11.19 Imperial pai gow bonus wager
- 13:69F-11.20 Imperial pai gow bonus wager payout odds
- 13:69F-11.21 Wagers for dragon's eye variation; payout odds
- 13:69F-11.22 EZ Pai gow dynasty bonus wager; protection wager; red/black wager; queen's dragon wager; payment of envy bonus
- 13:69F-11.23 Payout odds for dynasty bonus wagers; envy bonus payments; protection wagers

SUBCHAPTER 12. POKETTE

- 13:69F-12.1 Definitions
- 13:69F-12.2 Cards; number of decks; value of cards depicted on the pokette wheel
- 13:69F-12.3 Opening of the table for gaming
- 13:69F-12.4 Wagers; supervision
- 13:69F-12.5 Permissible wagers
- 13:69F-12.6 Payout odds
- 13:69F-12.7 Procedures for dealing the game
- 13:69F-12.8 Procedures for placing and determining the outcome of poker hand wagers
- 13:69F-12.9 Irregularities

SUBCHAPTER 13. MINI-DICE

- 13:69F-13.1 Definitions
- 13:69F-13.2 Permissible wagers
- 13:69F-13.3 Dice; number of dice; mini-dice shaker
- 13:69F-13.4 Making and removal of wagers
- 13:69F-13.5 Procedures for opening and dealing the game

RULES OF THE GAMES

13:69F-13.6	Payout odds; vigorish prohibited	13:69F-14.4	Opening the table for gaming
13:69F-13.7	Voluntary or compulsory relinquishment of the dice shaker	13:69F-14.5	Shuffle and cut of the cards
SUBCHAPTER 14. POKER		13:69F-14.6	Poker overview; general dealing procedures for all types of poker
13:69F-14.1	Definitions	13:69F-14.7	Wagers
13:69F-14.2	Cards; number of decks	13:69F-14.8	Types of permissible poker games
13:69F-14.3	Poker rankings	13:69F-14.9	Seven-card stud poker; procedures for dealing of cards; completion of each round of play

(e) Notwithstanding the provisions of (c)1 above, a casino licensee may, in its discretion, permit a player to split pairs up to three times. If a casino licensee elects to offer the option of splitting pairs more than once, it may, at its discretion, prohibit a player from splitting a pair of aces more than once (a total of two hands) if notice is provided. All other requirements of this section shall apply to each hand which is formed as a result of splitting pairs more than once.

13:69F-2A.12 Drawing of additional cards by players and dealers

(a) Except as provided in N.J.A.C. 13:69F-2A.11, a player may elect to draw additional cards whenever the point count total of the player is less than 21, except that:

1. A player having blackjack or a total of 21 may not draw additional cards; and
2. A player electing to double down shall draw one and only one additional card.

(b) Except as provided in (c) below, a dealer shall draw additional cards to his or her hand until the dealer has a hard total of 17 or a hard or soft total of 18, 19, 20, 21, or 22, at which point no additional cards shall be drawn.

(c) A dealer shall not draw any additional cards to his or her hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will have no effect on the outcome of the round of play.

13:69F-2A.13 More than one player wagering on a spot

(a) A casino licensee may permit a maximum of three people to wager on any one spot of the blackjack switch layout, provided that the first person wagering on that spot consents to additional players wagering on such spot, and provided further that the casino licensee adheres to such procedures and limitations imposed by the Commission as dictated by the particular circumstances.

(b) When more than one player wagers on a spot, the player seated at that spot shall have the exclusive right to call the decisions with regard to the cards dealt to such spot. In the case of no seated player, the person with the highest wager in the spot shall have such right.

(c) The player calling the decisions with respect to any spot shall place his or her wager in those portions of the betting boxes closest to the dealer's side of the table, and all other players wagering on such spot shall place their wagers immediately behind and in a vertical line with the aforementioned wager.

(d) When more than one player is wagering on a spot and the player calling the decisions decides to double down, the other players may also double down their wagers but shall not be required to do so. In any event, only one additional card shall be dealt to a hand that is subject to the double down decision.

(e) When more than one player is wagering on a spot, each player shall have the right to make an insurance bet, regardless of whether the other players on that spot make such a bet.

(f) The Division and its agents shall have the discretion and authority to limit, control, and regulate the implementation of this section as is appropriate under the circumstances which shall include, without limitation, the right to limit the number of tables at which this procedure is permitted, the right to limit the number of spots at each table on which more than one person can wager, and the right to require the casino licensee to establish the ability of its dealers to implement this section.

13:69F-2A.14 Player wagering on more than one spot

A player may only wager on one spot at a blackjack switch table unless the casino licensee, in its discretion, permits the player to wager on additional spots.

13:69F-2A.15 Irregularities

(a) A card found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.

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

(c) After the initial four cards have been dealt to each player and a card is drawn in error and exposed to the players, such card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player refusing to accept such card shall not have any additional cards dealt to that player during such round. If the card is refused by the players and the dealer cannot use the card, the card shall be burned.

(d) If the dealer has a hard total of 17 or a hard or soft 18 point total and draws an additional card for the dealer, such card shall be burned.

(e) If the dealer misses dealing the first or second card to the dealer, the dealer shall continue dealing the first two cards to each player's betting box, and then deal the appropriate number of cards to the dealer.

(f) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack shall be shuffled and cut according to the procedures in N.J.A.C. 13:69F-2A.4, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play.

(g) If no initial cards are dealt to a player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to a player's hand, at the player's

option, the dealer shall deal the second card to the player after all other players have received a second card.

(h) If, after a player receives the first two cards, the dealer fails to deal an additional card or cards to a player who has requested such cards, then at the player's option, the dealer shall either deal the additional cards after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or shall call the player's hand dead and return the player's original wager.

(i) 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 the rules of the Division.

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

(k) If the dealer inserts his or her hole card into a card reader device when the value of his or her first card is not an ace, king, queen, jack, or 10, the dealer, after notification to a casino supervisor, shall:

1. Call all hands dead, collect the cards and return the wagers of each player if the particular card reader device in use provides any player with the opportunity to determine the value of the hole card; or

2. Continue play if the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card.

(l) If a card reader device malfunctions, the dealer may only continue dealing the game at that table by using dealing procedures applicable when a card reader device is not in use.

SUBCHAPTER 3. BACCARAT—PUNTO BANCO

13:69F-3.1 Cards: number of decks; value; point count of hand

(a) Baccarat-punto banco shall be played with at least six decks of cards and two additional cutting cards. The cutting cards shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards.

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

1. Any card from two to nine shall have its face value;
2. Any 10, jack, queen or king shall have a value of zero;
3. Any ace shall have a value of one.

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

1. A hand composed of an ace, a two and a four has a point count of 7;
2. A hand composed of an ace, a two and a nine has a total of 12 but only a point count of 2 since the digit 1 in the number 12 is discarded.

13:69F-3.2 Wagers

(a) The following wagers shall be permitted to be made by a participant at the game of baccarat-punto banco:

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

- i. Win if the "Banker's Hand" has a point count higher than that of the "Player's Hand";

- ii. Lose if the "Banker's Hand" has a point count lower than that of the "Player's Hand"; or

- iii. Be void if the point counts of the "Banker's Hand" and the "Player's Hand" are equal.

2. A wager on the "Player's Hand" which shall:

- i. Win if the "Player's Hand" has a point count higher than that of the "Banker's Hand";

- ii. Lose if the "Player's Hand" has a point count lower than that of the "Banker's Hand"; or

- iii. Be void if the point counts of the "Banker's Hand" and the "Player's Hand" are equal.

3. A "Tie Bet" which shall win if the point counts of the "Banker's Hand" and the "Player's Hand" are equal and shall lose if such point counts are not equal.

4. At the discretion of the casino licensee, three separate wagers on whether the total number of cards dealt during the round of play will be four, five, or six, which wagers shall win or lose based upon the actual number of cards required to be dealt.

5. A casino licensee may, in its discretion, offer each player at the table the opportunity to make an optional bonus wager on either or both the Player's Hand and Banker's Hand. The optional bonus wager shall:

- i. Win if the selected hand is a "natural" as defined at N.J.A.C. 13:69F-3.9(a) and the other hand is not a "natural," the selected hand is a "natural" 9 and the other hand is a "natural" 8, or the selected hand is not a "natural" and has a point count that exceeds the point count of the other hand by four or more points;