

shall constitute the Point Count of the hand. Examples of this rule are as follows:

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

Amended by R.1998 d.441, effective September 8, 1998.  
See: 30 N.J.R. 1772(b), 30 N.J.R. 3259(b).

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

### 19:47-3.2 Wagers

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

1. A wager on the "Banker's Hand" which shall:
  - i. Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";
  - ii. Lose if the "Banker's Hand" has a Point Count lower than that of the "Player's Hand";
  - iii. Be void if the Point Count 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";
  - 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. 19:47-3.9(a) and the other hand is not a "natural," the selected hand is a "natural" nine and the other hand is a "natural" eight, 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;

ii. Lose if the selected hand is a "natural" eight and the other hand is a "natural" nine, or the selected hand is not a "natural" and has a Point Count less than or equal to the Point Count of the other hand or has a Point Count that exceeds the Point Count of the other hand by three or fewer points; or

iii. Be void if the selected hand is a "natural" and the other hand is a "natural" of equal Point Count.

6. If a casino licensee offers a no vigorish variation of Baccarat-Punto Banco pursuant to N.J.A.C. 19:47-3.3(h), then:

i. A wager on the "Banker's Hand" shall be void, notwithstanding (a)1 above, if the "Banker's Hand" is a "dragon 7 Hand" as defined at N.J.A.C. 19:47-3.3(h).

ii. A wager on the dragon 7 shall win if the "Banker's Hand" is a "dragon 7 Hand", and lose if it is any other hand.

iii. The "dragon 7 wager" shall not be offered in conjunction with the optional wagers authorized at (a)4 and 5 above.

(b) Unless otherwise approved by the Commission, no casino licensee shall accept any wager at the game of Baccarat-Punto Banco other than those specified in (a) above. It shall be within the discretion of the casino licensee whether a player shall be required to place a regular baccarat wager on either the Banker's Hand or Player's Hand in order to be able to place an optional bonus wager pursuant to (a)5 above.

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

(d) No wager at Baccarat-Punto Banco shall be made, increased or withdrawn after the dealer calling the game has announced "No More Bets."

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

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

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

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

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

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

Added N.J.A.C. 19:47-8.3 reference for wager requirements.

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

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

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

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

Amended by R.2007 d.318, effective October 15, 2007.

See: 39 N.J.R. 2340(a), 39 N.J.R. 4447(a).

Added (a)4.

Amended by R.2008 d.61, effective March 17, 2008.

See: 39 N.J.R. 5072(a), 40 N.J.R. 1705(a).

Added (a)5; and in (b), deleted “, his employees or agents” preceding “shall accept”, substituted “(a) above” for “subsection (a) of this section” and added the last sentence.

Amended by R.2010 d.260, effective November 15, 2010.

See: 42 N.J.R. 1025(a), 42 N.J.R. 2813(a).

Added (a)6.

**19:47-3.3 Payout odds; vigorish**

(a) A winning wager made on the “Player’s Hand” shall be paid off by a casino licensee at odds of 1 to 1.

(b) A winning tie bet shall be paid off by a casino licensee at odds of at least 8 to 1.

(c) Except as otherwise provided in (e) and (h) below, a winning wager made on the “Banker’s Hand” shall be paid off by a casino licensee at odds of 1 to 1, except that the casino licensee shall extract a commission known as “vigorish” from the winning player in an amount equal to, in the casino licensee’s discretion, either four or five percent of the amount won.

1. When collecting the vigorish, the casino licensee may round off the amount of a five percent vigorish to 25 cents or the next highest multiple of 25 cents, and the amount of a four percent vigorish to 20 cents or the next highest multiple of 20 cents.

2. A casino licensee may collect the vigorish from a player at the time the winning payout is made or may defer it to a later time; provided, however, that all outstanding vigorish shall be collected prior to reshuffling the cards in a shoe. The amount of any vigorish not collected at the time of the winning payout shall be evidenced by the placing of a coin or marker button containing the amount of the vigorish owed in a rectangular space in front of the dealer on the layout imprinted with the number of the player owing such vigorish. The coin or marker button shall not be removed from the layout until the vigorish owed is collected or documented in accordance with (c)3 below.

3. Any vigorish deferred by the casino licensee but not collected from a player for any reason shall be recorded in the calculation of table game win for that table by the casino licensee in accordance with the licensee’s approved internal controls, which internal controls shall, at a minimum, require:

i. The preparation by the pit clerk of a serially pre-numbered Complimentary Vigorish Form (“Form”), consisting of an original and a duplicate copy, at a minimum, and on which shall be recorded the amount of the vigorish that was not collected, the name of the patron from whom the vigorish was not collected, and the signatures of the dealer, pit boss and pit clerk, as well as the signature of the patron if available, or a statement by the dealer or pit boss as to why the patron’s signature could not be obtained;

ii. That the series numbers of all Forms received by a casino licensee shall be accounted for by casino em-

ployees, that access to the Form prior to use shall be restricted to pit clerks, and that each series of Forms shall be used in sequential order;

iii. The deposit of the original Form in the drop box by the dealer, in the presence of the pit boss and pit clerk who signed the Form;

iv. The retention of the duplicate copy of the Form by the pit clerk, for forwarding to the casino accounting department at the end of the gaming day, where it will be compared to the original Form placed in the drop box;

v. Compliance with all relevant provisions of N.J.A.C. 19:45-1.9 and 1.9B;

vi. That the original and duplicate copy of all void Forms shall be marked “VOID,” shall require the signatures of the pit boss and pit clerk, and shall be retained by the pit clerk until they are forwarded to the casino accounting department at the end of the gaming day; and

vii. Procedures for recording, no later than at the end of the gaming day, the amount of vigorish paid by the casino licensee as a cash complimentary to that patron.

4. All deferred vigorish shall be collected or documented in accordance with (c)3 above when each shoe of cards is completed or when the patron leaves the gaming table, whichever occurs first.

(d) Each casino licensee shall provide notice of any increase in the percentage of vigorish being charged at each baccarat table, in accordance with N.J.A.C. 19:47-8.3. The percentage of vigorish charged at a baccarat table shall apply to all players at that table.

(e) Notwithstanding (c) and (d) above, a casino licensee may, in its discretion, pay a winning wager made on the “Banker’s Hand” at odds of 1 to 1 and not collect any vigorish from the winning player provided that the casino licensee offers one, but not both, of the following options and complies with the notice requirements set forth in N.J.A.C. 19:47-8.3:

1. Any winning wager on a “Banker’s Hand” that a Point Count of six shall be paid off by the casino licensee at odds of 1 to 2; or

2. The player has made one or more of the total card wagers authorized by N.J.A.C. 19:47-3.2(a)4 in a total amount that is equal to or greater than the player’s wager on the Banker’s Hand for that round of play.

(f) If a casino licensee offers the total card wagers authorized by N.J.A.C. 19:47-3.2(a)4, winning wagers shall be paid by a casino licensee at the following odds:

Total Cards Dealt	Payout
Four	3 to 2
Five	2 to 1
Six	2 to 1

(g) No vigorish shall be charged on a winning optional bonus wager. A casino licensee shall pay an optional bonus wager for hands that are not a "natural" with prescribed winning margins and for "natural" winning hands at not less than the odds listed in one of the following alternative payout schedules:

## PAYTABLE A

Win by nine points	30 to 1
Win by eight points	10 to 1
Win by seven points	6 to 1
Win by six points	4 to 1
Win by five points	2 to 1
Win by four points	1 to 1
Natural winner	1 to 1

## PAYTABLE B

Win by nine points	20 to 1
Win by eight points	8 to 1
Win by seven points	7 to 1
Win by six points	4 to 1
Win by five points	3 to 1
Win by four points	1 to 1
Natural winner	1 to 1

## PAYTABLE C

Win by nine points	30 to 1
Win by eight points	10 to 1
Win by six or seven points	4 to 1
Win by four or five points	2 to 1
Natural winner	1 to 1

(h) A casino licensee may offer a variation of Baccarat-Punto Banco in which the vigorish otherwise required by (c) above shall not be collected; provided, however, that a three card "Banker's Hand" with a Point Count of seven that wins (dragon 7 Hand) shall be deemed a push.

(i) If a casino licensee offers the variation of Baccarat-Punto Banco in (h) above, a winning dragon 7 wager shall be paid by a casino licensee at odds not less than 40 to 1.

Amended by R.1989 d.97, effective February 21, 1989.

See: 20 N.J.R. 2647(b), 21 N.J.R. 460(a).

Added "a coin" to (b).

Amended by R.1991 d.616, effective December 16, 1991.

See: 23 N.J.R. 2926(a), 23 N.J.R. 3824(a).

Added new (b); deleted (c); redesignated existing (b) to (c) with changes; added new (d), codified the practice of charging either a four or five percent vigorish.

Amended by R.1998 d.474, effective September 21, 1998.

See: 30 N.J.R. 1774(a), 30 N.J.R. 3514(a).

In (c), added an exception at the beginning; and added (e).

Amended by R.1999 d.43, effective February 1, 1999.

See: 30 N.J.R. 3173(a), 31 N.J.R. 455(a).

Rewrote (c).

Amended by R.1999 d.174, effective June 7, 1999.

See: 31 N.J.R. 595(a), 31 N.J.R. 1505(a).

In (c)3i, added provisions relating to patrons' signatures at the end.

Amended by R.2007 d.318, effective October 15, 2007.

See: 39 N.J.R. 2340(a), 39 N.J.R. 4447(a).

Rewrote the introductory paragraph of (e); and added (e)1, (e)2 and (f).

Amended by R.2008 d.61, effective March 17, 2008.

See: 39 N.J.R. 5072(a), 40 N.J.R. 1705(a).

Added (g).

Amended by R.2010 d.260, effective November 15, 2010.

See: 42 N.J.R. 1025(a), 42 N.J.R. 2813(a).

In the introductory paragraph of (c), inserted "and (h)"; and added (h) and (i).

## Case Notes

When casino seeks to enforce marker debt against patron, patron may raise all common-law defenses to contract, including that his capacity was impaired by voluntary intoxication. *Hakimoglu v. Trump Taj Mahal Associates*, D.N.J.1994, 876 F.Supp. 625.

## 19:47-3.4 Opening of table for gaming

(a) After receiving the six or more decks of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer calling the game shall, as applicable, comply with the requirements of either N.J.A.C. 19:46-1.18(e)1 and (b) through (c) below or the requirements of N.J.A.C. 19:46-1.18(e)2 and (r).

(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 upwards on the table for visual inspection by the first participant or participants to arrive at the table. The cards shall be spread out in columns by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.

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

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

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

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

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

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

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

Deleted "a floorman" and substituted "the verification by the floorperson".

Amended by R.2007 d.86, effective March 19, 2007.

See: 38 N.J.R. 3149(a), 39 N.J.R. 940(a).

Rewrote (a).

## 19:47-3.5 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), and after each shoe of cards is completed, the casino licensee shall require its dealers to perform, at its option, either of the following procedures:

1. One or more of the dealers shall shuffle the cards so that they are randomly intermixed. After the cards have been shuffled, a dealer shall lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.

i. After lacing the cards, the casino licensee may, as an additional option, require the dealer calling the game to shuffle some or all of the cards again.

ii. A casino licensee shall not initiate or terminate the use of this reshuffling option unless the casino licensee provides its surveillance department and the Commission with at least 30 minutes prior written notice; or

2. One or more of the dealers shall "wash" and stack the cards, after which each of the three dealers shall shuffle the stack of cards independently.

(b) Any shuffling or lacing option chosen for use by a casino licensee pursuant to (a) above shall be implemented at all tables within a pit.

(c) After shuffling or lacing the cards and, where applicable, reshuffling them, the dealer calling the game shall offer the stack of cards, with backs facing away from the dealer, to the participants to be cut. The dealer shall begin with the participant seated in the highest number position at the table or, in the case of reshuffle the last curator and working clockwise around a table, shall offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer shall cut the cards.

(d) The cards shall be cut by placing the cutting card in the stack at least 10 cards in from either end.

(e) Once the cutting card has been inserted into the stack, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then insert one cutting card in a position at least 14 cards in from the back of the stack and the second cutting card at the end of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. Prior to commencement of play, the dealer shall remove the first card from the shoe and place it, and an additional amount of cards equal to the amount on the first card drawn, in the discard bucket after all cards have been shown to the players. Face cards and tens count as tens. Aces count as one.

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

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

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

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

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

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

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

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

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

Amended by R.1995 d.429, effective August 7, 1995.

See: 27 N.J.R. 1176(a), 27 N.J.R. 2974(a).

At (b) added notification requirement for initiation or termination of reshuffle option.

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

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

Added recut provisions.

Amended by R.1996 d.478, effective October 7, 1996.

See: 28 N.J.R. 3522(a), 28 N.J.R. 4518(b).

Amended by R.2007 d.86, effective March 19, 2007.

See: 38 N.J.R. 3149(a), 39 N.J.R. 940(a).

In (a), inserted " , unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r).",

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

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

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

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

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

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

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

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

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

Added a new (d).

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

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

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

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

(d) In lieu of the procedure in (c) above, the first and third cards dealt shall be placed face down on the area designated for the "Player's Hand" and the second and fourth card dealt

Amended by R.1999 d.53, effective February 16, 1999.  
See: 30 N.J.R. 4156(a), 31 N.J.R. 552(a).  
Rewrote the section.

### 19:47-6.9 Continuous shuffling shoe or device

In lieu of the dealing and shuffling requirements set forth in N.J.A.C. 19:47-6.3 and 6.4, a casino licensee may utilize a dealing shoe or other device designed to automatically reshuffle the cards, provided that such shoe or device and the procedures for dealing and shuffling the cards through the use of this device are approved by the Commission.

## SUBCHAPTER 7. MINIBACCARAT

### Subchapter Historical Note

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

### 19:47-7.1 Cards; number of decks; value; point count of hand

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

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

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

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

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

(d) If an automated card shuffling device is utilized, minibaccarat shall be played with at least 12 decks of cards in accordance with the following requirements:

1. Each deck of cards shall meet the requirements of N.J.A.C. 19:46-1.17;
2. The cards shall be separated into two batches, with an equal number of decks included in each batch;

3. The backs of the cards in each batch shall be of the same color and design, but of a different color than the cards included in the other batch;

4. One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being dealt or used to play the game;

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

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

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

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

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

Added (d).

### 19:47-7.2 Wagers

(a) The following wagers shall be permitted to be made by a participant at the game of minibaccarat:

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"; and
- iii. Either be void or, if the casino licensee charges vigorish in accordance with the provisions of N.J.A.C. 19:47-7.3(d), be charged a vigorish equal to 25 percent of the wager, if the Point Count 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"; and
- iii. Be void if the Point Count 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. Such 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. 19:47-7.9(a) and the other hand is not a "natural," the selected hand is a "natural" nine and the other hand is a "natural" eight, 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;

ii. Lose if the selected hand is a "natural" eight and the other hand is a "natural" nine, or the selected hand is not a "natural" and has a Point Count less than or equal to the Point Count of the other hand or has a Point Count that exceeds the Point Count of the other hand by three or fewer points;

iii. Be void if the selected hand is a "natural" and the other hand is a "natural" of equal Point Count.

6. If a casino licensee offers a no vigorish variation of minibaccarat pursuant to N.J.A.C. 19:47-7.3(i), then:

i. A wager on the "Banker's Hand" shall be void if the "Banker's Hand" is a "dragon 7 Hand" as defined at N.J.A.C. 19:47-7.3(i) notwithstanding (a)1 above.

ii. A wager on the "dragon 7" shall win if the "Banker's Hand" is a "dragon 7 hand" and lose if it is any other hand.

iii. The "dragon 7 wager" shall not be offered in conjunction with the optional wagers authorized at (a)4 and 5 above.

(b) Unless otherwise approved by the Commission, no casino licensee shall accept any wager at the game of minibaccarat other than those specified in (a) above. It shall be within the discretion of the casino licensee whether a player shall be required to place a regular minibaccarat wager on either the Banker's Hand or Player's Hand in order to be able to place an optional bonus wager pursuant to (a)5 above.

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

(d) No wager at minibaccarat shall be made, increased or withdrawn after the dealer has announced "No More Bets".

(e) Once the first card of any hand has been removed from the shoe by the dealer, no participant shall handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.

Amended by R.1991 d.551, effective November 4, 1991.  
See: 23 N.J.R. 1784(b), 23 N.J.R. 3350(a).

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

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

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

Amended by R.1993 d.655, effective December 20, 1993.

See: 25 N.J.R. 4474(b), 25 N.J.R. 5944(a).

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

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

Amended by R.2007 d.318, effective October 15, 2007.

See: 39 N.J.R. 2340(a), 39 N.J.R. 4447(a).

Added (a)4.

Amended by R.2008 d.61, effective March 17, 2008.

See: 39 N.J.R. 5072(a), 40 N.J.R. 1705(a).

Added (a)5; and in (b), deleted "his employees or agents" preceding "shall accept" and added the last sentence.

Amended by R.2010 d.260, effective November 15, 2010.

See: 42 N.J.R. 1025(a), 42 N.J.R. 2813(a).

Added (a)6.

### 19:47-7.3 Payout odds; vigorish

(a) A winning wager made on the "Player's Hand" shall be paid off by a casino licensee at odds of 1 to 1.

(b) A winning tie bet shall be paid off by a casino licensee at odds of at least 8 to 1.

(c) Except as otherwise provided in (d), (f) and (i) below, a winning wager made on the "Banker's Hand" shall be paid off by a casino licensee at odds of 1 to 1, except that the casino licensee shall extract a commission known as "vigorish" from the winning player in an amount equal to, in the casino licensee's discretion, either four or five percent of the amount won.

1. When collecting the vigorish, the casino licensee may round off the vigorish to five cents or the next highest multiple of five cents.

2. A casino licensee may collect the vigorish from a player at the time the winning payout is made or may defer it to a later time; provided, however, that all outstanding vigorish shall be collected prior to reshuffling the cards in a shoe. The amount of any vigorish not collected at the time of the winning payouts shall be evidenced by the placing of a coin or marker button containing the amount of the vigorish owed in a rectangular space in front of the dealer on the layout imprinted with the number of the player owing such vigorish. The coin or marker button shall not be removed from the layout until the vigorish owed is collected or documented in accordance with (c)3 below.

3. Any vigorish deferred by the casino licensee but not collected from a player for any reason shall be recorded in the calculation of table game win for that table by the casino licensee in accordance with the licensee's approved internal controls, which internal controls shall, at a minimum, require:

i. The preparation by the pit clerk of a serially prenumbered Complimentary Vigorish Form ("Form"), consisting of an original and a duplicate copy, at a minimum, and on which shall be recorded the amount of the vigorish that was not collected, the name of the

patron from whom the vigorish was not collected, and the signatures of the dealer, pit boss and pit clerk, as well as the signature of the patron if available, or a statement by the dealer or pit boss as to why the patron's signature could not be obtained;

ii. That the series numbers of all Forms received by a casino licensee shall be accounted for by casino employees, that access to the Form prior to use shall be restricted to pit clerks, and that each series of Forms shall be used in sequential order;

iii. The deposit of the original Form in the drop box by the dealer, in the presence of the pit boss and pit clerk who signed the Form;

iv. The retention of the duplicate copy of the Form by the pit clerk, for forwarding to the casino accounting department at the end of the gaming day, where it will be compared to the original Form placed in the drop box;

v. Compliance with all relevant provisions of N.J.A.C. 19:45-1.9 and 1.9B;

vi. That the original and duplicate copy of all void Forms shall be marked "VOID," shall require the signatures of the pit boss and pit clerk, and shall be retained by the pit clerk until they are forwarded to the casino accounting department at the end of the gaming day; and

vii. Procedures for recording, no later than at the end of the gaming day, the amount of vigorish paid by the casino licensee as a cash complimentary to that patron.

4. All deferred vigorish shall be collected or documented in accordance with (c)3 above when each shoe of cards is completed or when the patron leaves the gaming table, whichever occurs first.

(d) A casino licensee may, in its discretion, charge every player at a minibaccarat table a vigorish equal to 25 percent of the player's wager on the "Banker's Hand" if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal. The vigorish authorized by this subsection shall be collected at the end of the round of play and prior to any cards being dealt for the next round of play. If a casino licensee elects to charge the vigorish authorized by this subsection, the vigorish otherwise required by (c) above shall not be collected.

(e) Each casino licensee shall provide notice of any change in the type of vigorish being charged or increase in the percentage of vigorish being charged at each minibaccarat table, in accordance with N.J.A.C. 19:47-8.3. The type and percentage of vigorish charged at a minibaccarat table shall apply to all players at that table.

(f) Notwithstanding (c) through (e) above, a casino licensee may, in its discretion, pay a winning wager made on the "Banker's Hand" at odds of 1 to 1 and not collect any vigorish from the winning player provided that the casino licensee offers one, but not both, of the following options and com-

plies with the notice requirements set forth in N.J.A.C. 19:47-8.3:

1. Any winning wager on a "Banker's Hand" that has a Point Count of six shall be paid off by the casino licensee at odds of 1 to 2; or

2. The player has made one or more of the total card wagers authorized by N.J.A.C. 19:47-7.2(a)4 in a total amount that is equal to or greater than the player's wager on the Banker's Hand for that round of play.

(g) If a casino licensee offers the total card wagers authorized by N.J.A.C. 19:47-7.2(a)4, winning wagers shall be paid by a casino licensee at the following odds:

<u>Total Cards Dealt</u>	<u>Payout</u>
Four	3 to 2
Five	2 to 1
Six	2 to 1

(h) No vigorish shall be charged on a winning optional bonus wager. A casino licensee shall pay an optional bonus wager for hands that are not a "natural" with prescribed winning margins and for "natural" winning hands at not less than the odds listed in one of the following alternative payout schedules:

#### PAYTABLE A

Win by nine points	30 to 1
Win by eight points	10 to 1
Win by seven points	6 to 1
Win by six points	4 to 1
Win by five points	2 to 1
Win by four points	1 to 1
Natural winner	1 to 1

#### PAYTABLE B

Win by nine points	20 to 1
Win by eight points	8 to 1
Win by seven points	7 to 1
Win by six points	4 to 1
Win by five points	3 to 1
Win by four points	1 to 1
Natural winner	1 to 1

#### PAYTABLE C

Win by nine points	30 to 1
Win by eight points	10 to 1
Win by six or seven points	4 to 1
Win by four or five points	2 to 1
Natural winner	1 to 1

(i) A casino licensee may offer a variation of minibaccarat in which vigorish otherwise required by (c) above shall not be collected; provided, however, that a three card "Banker's Hand" with a Point Count of seven that wins (dragon 7 Hand) shall be deemed a push.

(j) If a casino licensee offers the variation of minibaccarat in (i) above, a winning dragon 7 wager shall be paid by a casino licensee at odds not less than 40 to 1.

Amended by R.1991 d.616, effective December 16, 1991.  
See: 23 N.J.R. 2926(a), 23 N.J.R. 3824(a).

Added new (b); deleted (c); redesignated existing (b) to (c) with changes; added new (d), codified practice of collecting four or five percent vigorish.

Amended by R.1993 d.655, effective December 20, 1993.

See: 25 N.J.R. 4474(b), 25 N.J.R. 5944(a).

Amended by R.1998 d.474, effective September 21, 1998.

See: 30 N.J.R. 1774(a), 30 N.J.R. 3514(a).

In (c), inserted an exception relating to (d) and (f) in the first sentence; and added (f).

Amended by R.1999 d.43, effective February 1, 1999.

See: 30 N.J.R. 3173(a), 31 N.J.R. 455(a).

Rewrote (c).

Amended by R.1999 d.174, effective June 7, 1999.

See: 31 N.J.R. 595(a), 31 N.J.R. 1505(a).

In (c)3i, added provisions relating to patrons' signatures at the end.

Amended by R.2007 d.318, effective October 15, 2007.

See: 39 N.J.R. 2340(a), 39 N.J.R. 4447(a).

Rewrote the introductory paragraph of (f); and added (f)1, (f)2 and (g).

Amended by R.2008 d.61, effective March 17, 2008.

See: 39 N.J.R. 5072(a), 40 N.J.R. 1705(a).

Added (h).

Amended by R.2010 d.260, effective November 15, 2010.

See: 42 N.J.R. 1025(a), 42 N.J.R. 2813(a).

In the introductory paragraph of (c), substituted "(d), (f) and (i)" for "(d) and (f)"; and added (i) and (j).

#### 19:47-7.4 Opening of table for gaming

(a) After receiving the six or more decks of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer calling the game shall, as applicable, comply with the requirements of either N.J.A.C. 19:46-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 19:46-1.18(e)2 and (r).

(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 upwards on the table for visual inspection by the first participant or participants to arrive at the table. The cards shall be spread out in horizontal rows by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.

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

(d) If an automated shuffling device is utilized, all the decks in one batch of cards shall be spread for inspection on the table separate from the decks in the other batch of cards. After the player or players is afforded an opportunity to visually inspect the cards, each batch of cards shall separately be turned face downward on the table and stacked.

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

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

Added (d).

Amended by R.2007 d.86, effective March 19, 2007.

See: 38 N.J.R. 3149(a), 39 N.J.R. 940(a).

Rewrote (a).

#### 19:47-7.5 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), and after each shoe of cards is completed, the dealer shall shuffle the cards so that they are randomly intermixed.

(b) After the cards have been shuffled, the casino licensee shall require the dealer, at its option, to either:

1. Leave the entire stack of cards intermixed but not entirely squared off ("feathered") so that the floorperson can verify that the shuffle did not result in any uneven distribution of cards; or

2. Lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.

- i. After lacing the cards, the casino licensee may, as an additional option, require the dealer to shuffle some or all of the cards again.

- ii. A casino licensee shall not initiate or terminate the use of this reshuffling option unless the casino licensee provides its surveillance department and the Commission with at least 30 minutes prior written notice.

(c) Any shuffling or lacing option chosen for use by a casino licensee pursuant to (b) above shall be implemented at all tables within a pit.

(d) After shuffling or lacing the cards and, where applicable, reshuffling them, the dealer shall offer the stack of cards, with backs facing away from the dealer, to the participants to be cut. The dealer shall begin with the participant seated in the highest number position at the table and, working clockwise around the table, shall offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer shall cut the cards.

(e) The cards shall be cut by placing the cutting card in the stack at least 10 cards in from either end.

(f) Once the cutting card has been inserted into the stack, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then insert one cutting card in a position at least 14 cards in from the back of the stack, and the second cutting card at the end of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. Prior to commencement of play, the dealer shall remove the first card from the shoe and place it, and an additional amount of cards equal to the amount on the first card drawn, in the discard rack after all cards have been shown to the participants. Face cards and tens count as tens. Aces count as one.

(g) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be