

**19:47-8.2 Minimum and maximum wagers**

(a) Except as otherwise specifically provided in this chapter, the minimum and maximum wagers permitted at any authorized table game in a casino or casino simulcasting facility shall be established by the casino licensee; provided however, that any required minimum wager of \$100.00 or less which has corresponding payout odds of five to one or less shall be required to have a maximum wager which is at least 10 times the amount of the minimum wager.

(b) A casino licensee may offer:

1. Different maximum wagers at one gaming table for each permissible wager in an authorized game; and
2. Different maximum wagers at different gaming tables for each permissible wager in an authorized game.

(c) A casino licensee shall provide notice of the minimum and maximum wagers in effect at each gaming table, and any changes thereto, in accordance with N.J.A.C. 19:47-8.3.

(d) Notwithstanding (c) above, a casino licensee may, in its discretion, permit a player to wager below the established minimum wager or above the established maximum wager at a gaming table.

(e) Any wager accepted by a dealer shall be paid or lost in its entirety in accordance with the rules of the game, notwithstanding that the wager exceeded the current table maximum or was lower than the current table minimum.

Amended by R.1979 d.206, effective May 24, 1979.

See: 10 N.J.R. 566(e), 11 N.J.R. 360(a).

Above rule confirmed September 26, 1979 as R.1979 d.377.

See: 11 N.J.R. 599(c).

Amended by R.1980 d.133, effective March 31, 1980.

See: 12 N.J.R. 57(b), 12 N.J.R. 294(d).

Amended by R.1981 d.368, effective October 8, 1981.

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

Section substantially amended.

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

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

Decreased maximum wager from \$500.00 to \$100.00 where minimum wager is \$5.00 or less: (b)1.

R.1983 d.551, effective December 5, 1983.

See: 15 N.J.R. 1572(a), 15 N.J.R. 2047(a).

Section recodified from 19:47-5.7.

Amended by R.1985 d.110, effective March 18, 1985.

See: 16 N.J.R. 3425(a), 17 N.J.R. 740(b).

(b)5i repealed; ii changed to i.

Public Notice: Petition for Rulemaking.

See: 18 N.J.R. 1206(a).

Amended by R.1986 d.308, effective August 4, 1986.

See: 18 N.J.R. 1096(a), 18 N.J.R. 1614(b).

(b)6 added.

Amended by R.1987 d.433, effective November 2, 1987.

See: 19 N.J.R. 858(b), 19 N.J.R. 2066(a).

Administrative Correction: Deleted the Foreword.

See: 22 N.J.R. 2343(b).

Amended by R.1991 d.532, effective November 4, 1991.

See: 23 N.J.R. 2231(a), 23 N.J.R. 3348(a).

Added (b)7 for "Red dog".

Amended by R.1991 d.552, effective November 4, 1991.

See: 23 N.J.R. 2613(a), 23 N.J.R. 3354(a).

Revised text to add reference to N.J.A.C. 19:47-8.3 on wager requirements.

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

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

Added (b)8, provisions for sic bo.

Amended by R.1992 d.411, effective October 19, 1992.

See: 24 N.J.R. 558(a), 24 N.J.R. 3753(a).

Added pai gow wager provision at (b)9.

Amended by 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).

Pai gow poker provision added at (b)10.

Amended by R.1992 d.453, effective November 16, 1992.

See: 24 N.J.R. 2140(a), 24 N.J.R. 4279(b).

Added (b)11.

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

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

Simulcasting added.

Repeal and New Rule, R.1993 d.630, effective December 6, 1993.

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

Amended by R.1999 d.53, effective February 16, 1999.

See: 30 N.J.R. 4156(a), 31 N.J.R. 552(a).

Inserted a new (d); recodified former (d) as (e); and rewrote the new (e).

Petition for Rulemaking.

See: 39 N.J.R. 1828(b).

**19:47-8.3 Rules of the games; notice**

(a) Whenever a casino licensee is required by rule to provide notice of the rules pursuant to which a particular table game will be operated, the casino licensee shall post a sign at the gaming table advising patrons of the rules in effect at that table.

(b) Except as provided in (c) below as to changes in permissible minimum and maximum wagers, no casino licensee shall change the rules pursuant to which a particular table game is being operated unless, at least one-half hour in advance of such change, the casino licensee:

1. Posts a sign at the gaming table advising patrons of the rule change and the time that it will go into effect;
2. Announces the rule change to patrons who are at the table; and
3. Notifies the Commission of the rule change, the gaming table where it will be implemented and the time that it will become effective.

(c) Notwithstanding (b) above, a casino licensee may at any time change the permissible minimum or maximum wager at a table game, without notifying the Commission of such change, upon posting a sign at the gaming table advising patrons of the new permissible minimum or maximum wager and announcing the change to patrons who are at the table.

(d) The location, size and language of each sign required by this section shall be submitted to and approved by the Commission prior to its use.

New Rule, R.1991 d.551, d.552, effective November 4, 1991.

See: 23 N.J.R. 1784(b), 23 N.J.R. 2613(a), 23 N.J.R. 3350(a), 23 N.J.R. 3354(c).

Administrative correction to (b).

See: 25 N.J.R. 1230(c).

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.1996 d.32, effective January 16, 1996.  
See: 27 N.J.R. 3924(a), 28 N.J.R. 283(b).

#### Law Review and Journal Commentaries

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

#### Case Notes

There is no private cause of action against casino for alleged violations of regulations governing manner in which games are played. *Campione v. Adamar of New Jersey, Inc.*, 302 N.J.Super. 99, 694 A.2d 1045 (N.J.Super.A.D. 1997).

Casino breached contract with patron when patron was allowed to place \$350 bet on blackjack table after maximum bet was lowered. *Campione v. Adamar of New Jersey, Inc.*, 274 N.J.Super. 63, 643 A.2d 42 (L.1993).

Casino's have discretion in interpretation of rules and regulations. *Campione v. Adamar of New Jersey, Inc.*, 274 N.J.Super. 63, 643 A.2d 42 (L.1993).

#### 19:47-8.4 New games; requirements and procedures for application, declaratory ruling, test or experiment, and final approval of new authorized game

(a) Interested persons such as casino licensees, casino service industries, and owners, licensees, lessees or franchisees of the rights to a proposed new game, may petition the Commission for approval of the game.

(b) A petition for approval of a proposed new game must include as a petitioner at least one casino licensee who has agreed in writing to participate in a test or experiment of the game in its casino. All petitioners shall be jointly and severally liable for payment of all regulatory review costs and other related expenses incurred by the Commission and the Division of Gaming Enforcement in the review, testing and approval of the game.

(c) A proposed new game may be a variation of an authorized game, a composite of authorized games, or any other game compatible with the public interest and suitable for casino use, pursuant to N.J.S.A. 5:12-5.

(d) A petition for a proposed new game shall be in writing, signed by the petitioners, and shall include the following information:

1. The names and addresses of petitioners;
2. Whether the game is a variation of an authorized game, a composite or authorized games, or another game which is compatible with the public interest and is suitable for casino use;
3. A complete and detailed description of the game for which approval is sought, including:
  - i. A summary of the game, including the objectives of the game, the method of play and the wagers offered;

- ii. The draft of proposed rules describing the equipment used to play the game, and the proposed rules of the game, drafted in a format similar to that found in N.J.A.C. 19:47 and in accordance with the Rules for Rulemaking at N.J.A.C. 1:30, if approved;

- iii. The true odds, the payout odds, and the house advantage for each wager;

- iv. A sketch or picture of the game layout, if any; and

- v. Sketches or pictures of the equipment used to play the game;

4. Whether the game, its name, or any of the equipment used to play it is covered by any copyrights, trademarks or patents, either issued or pending;

5. An assurance that the game has been offered initially to all casino licensees;

6. An agreement, satisfactory in form and content to the Commission, releasing and indemnifying the Commission and the State of New Jersey from all copyright, trademark, patent or other claims of petitioners and any other persons;

7. A request for a declaratory ruling, pursuant to N.J.A.C. 19:40-3.7, that the proposed new game is a variation of an authorized game, a composite of authorized games or is compatible with the public interest, as required by N.J.S.A. 5:12-5;

8. A request for a test or experiment of the game, if approved, under sections 5 and 69(e) of the Act; and

9. Any other pertinent information or material requested of specific petitioners by the Commission or the Division of Gaming Enforcement.

(e) In making a determination whether a proposed new game is an acceptable variation of an authorized game or a composite of authorized games, or is compatible with the public interest, the Commission may consider rules and method of play; true and payout odds; wagers offered; layout; equipment used to play the game; personnel requirements; game security and integrity; similarity to other authorized games or other games of chance; other variations or composites of the game previously approved as authorized games; as well as any other relevant factors. Any such determination shall be subject to a condition that the game must undergo a successful test for suitability of casino use under sections 5 and 69(e) of the Act, as provided below.

(f) If the proposed new game is preliminarily approved by the Commission in accordance with section (e) above, petitioners shall submit the following in connection with any proposed test of the game pursuant to sections 5 and 69(e) of the Act:

wager, the dealer shall collect all forfeited ante wagers. The dealer shall collect the cards of any player who forfeited his or her ante wager and also did not make an aces up wager, placing the cards in the discard rack.

(d) The dealer shall then reveal the dealer's cards and select the four cards that form the highest possible ranking hand. The dealer shall then, starting with the player farthest to his or her right whose hand is still active, reveal the cards of each player and select the four cards that form the highest possible ranking hand for each player. The dealer shall then collect all losing ante, play and aces up wagers.

(e) The dealer shall then settle the wagers by complying with either (e)1 or 2 below. A casino licensee shall identify in its approved gaming submission which alternative the dealer shall use. The dealer's cards shall be placed in the discard rack after all players' cards have been collected.

1. The dealer shall, for each of the following procedures, start with the player farthest to the dealer's right and continue counterclockwise around the table until the procedure has been completed as to all players:

- i. Reveal the best four card poker hand of each player;
- ii. Collect all losing wagers;
- iii. Pay each winning wager in accordance with the payout odds listed in N.J.A.C. 19:47-27.11; and
- v. Collect all player hands and place them in the discard rack.

2. The dealer shall, starting with the player farthest to the dealer's right and continuing counterclockwise around the table, complete all of the following procedures as to each remaining player in succession:

- i. Reveal the best four card poker hand of the player;
- ii. Collect losing wagers or pay winning wagers in accordance with the payout odds listed in N.J.A.C. 19:47-27.11; and
- iii. Collect the player's cards and place them in the discard rack.

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

Petition for Rulemaking: Rules of the Game and Gaming Equipment. See: 39 N.J.R. 2158(b).

**19:47-27.11 Payout odds**

(a) There are three payout types as follows:

1. A player in competition against the dealer shall be paid 1 to 1 on both the ante wager and the play wager if the

player's hand is either ranked higher than the dealer's hand or is of equal rank with the dealer's hand.

2. A player placing an ante wager and a play wager who has a three-of-a-kind or better shall be paid a bonus on the ante wager, regardless of whether the player's hand outranks the dealer's hand, at no less than the following odds:

Hand Type	Payout Odds
Four-of-a-kind	25 to 1
Straight flush	20 to 1
Three-of-a-kind	2 to 1

3. A player shall be paid for an aces up wager if the player's best four card poker hand is a qualifying hand type below, regardless of whether the player's hand outranks the dealer's hand, at no less than the odds in accordance with one of the following payout tables:

Hand Type	Table I	Table II	Table III	Table IV
Four-of-a-kind	50 to 1	50 to 1	50 to 1	50 to 1
Straight flush	40 to 1	40 to 1	30 to 1	30 to 1
Three-of-a-kind	9 to 1	7 to 1	9 to 1	7 to 1
Flush	6 to 1	6 to 1	6 to 1	6 to 1
Straight	4 to 1	5 to 1	4 to 1	5 to 1
Two pair	2 to 1	2 to 1	2 to 1	2 to 1
Pair of aces	1 to 1	1 to 1	1 to 1	1 to 1

Hand Type	Table V	Table VI	Table VII
Four-of-a-kind	50 to 1	50 to 1	50 to 1
Straight flush	40 to 1	40 to 1	40 to 1
Three-of-a-kind	8 to 1	8 to 1	7 to 1
Flush	5 to 1	6 to 1	5 to 1
Straight	4 to 1	4 to 1	4 to 1
Two pair	3 to 1	2 to 1	3 to 1
Pair of aces	1 to 1	1 to 1	1 to 1

Petition for Rulemaking: Rules of the Game and Gaming Equipment. See: 39 N.J.R. 2158(b).

**19:47-27.12 Irregularities**

(a) A card that is found face up in the shoe or the deck while the cards are being dealt 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 or the deck during the dealing of the cards, all hands shall be void and the cards shall be re-shuffled.

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

(c) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards shall be re-shuffled.

(d) If one or more of the dealer's cards is inadvertently exposed prior to the dealer revealing his or her cards as prescribed in N.J.A.C. 19:47-27.10(d), all hands shall be void and the cards shall be reshuffled.

(e) 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.

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

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

## SUBCHAPTER 28. TEXAS HOLD 'EM BONUS POKER

### 19:47-28.1 Definitions

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

"Ante" or "ante wager" means the initial wager required to be made prior to any cards being dealt in order to participate in the round of play.

"Bonus wager" means the optional, supplemental wager on the two cards dealt to a player.

"Burn" means to remove the top or next card from the deck and place face down in the discard rack without revealing it to anyone.

"Community card" means any of the five cards dealt face up in the center of the table that are used by each player and the dealer with their own two cards to form the best possible five-card poker hand.

"Flop" means the first three community cards dealt face up to the area designated for the placement of the community cards.

"Flop wager" means the second wager, equal to twice the amount of the player's ante, that is required to be placed prior

to the flop being dealt in order the player to continue participation in the round of play.

"Fold" means the withdrawal of a player from a round of play by discarding his or her two cards prior to placing the flop wager.

"Hand" means the highest ranking five-card hand that can be formed from the five community cards and the two cards dealt to the dealer or a player.

"Push" means a tie, as defined in N.J.A.C. 19:47-28.10(h)3.

"Rank" or ranking means the relative position of a card or group of cards as set forth in N.J.A.C. 19:47-28.5.

"River" or "river card" means the fifth and final community card dealt face up to the designated area of the layout.

"River wager" means the fourth wager, equal to the amount of the player's ante, that the player may place prior to the river card being dealt.

"Round of play" or "round" means one complete cycle of play during which all players playing at the table have been dealt a hand, have folded or wagered upon it, and have had their wagers paid 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.

"Turn" or "turn card" means the fourth community card dealt face up to the designated area of the layout.

"Turn wager" means the third wager, equal to the amount of the player's ante, that a player may place prior to the turn card being dealt.

### 19:47-28.2 Cards; number of decks

(a) Except as provided in (b) below, the game of texas hold 'em bonus poker shall be played with one deck of cards that meets the requirements of N.J.A.C. 19:46-1.17 and two additional solid yellow or green cover cards.

(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 N.J.A.C. 19:46-1.17;
2. The backs of the cards in the two decks are of different color;