

**19:47-1.11 Continuation of shooter as such; selection of new shooter**

(a) It shall be the option of the shooter, after any roll, either to pass the dice or remain the shooter except that:

1. The shooter shall pass the dice upon throwing a loser 7; and

2. The craps boxperson or the mini-craps dealer may order the shooter to pass the dice if the shooter unreasonably delays the game, repeatedly makes invalid rolls or violates either the Casino Control Act or the regulations of the Commission.

(b) If a shooter, after making the Come Out Point, elects not to place a Pass or Don't Pass Bet, and other wagers remain on the table with respect to Come and/or Don't Come numbers, the craps stickperson or the mini-craps dealer or stickperson shall offer the dice to the player immediately to the left of the previous shooter, as provided for in (c) below. If there are no other players at the table, or if no other players at the table elect to make a Pass or Don't Pass Bet in order to shoot the dice and continue the game, the previous shooter shall be allowed to shoot the dice without a Pass or Don't Pass Bet only for the purpose of effecting a decision on the remaining Come and/or Don't Come Wagers. The On/Off marker shall be placed on the Don't Pass Line in the Off position in front of the shooter in order to indicate that the shooter is rolling the dice only to effectuate a decision for those wagers remaining on the layout. Once the remaining Come and/or Don't Come Wagers have been decided or a player wishes to place a Pass or Don't Pass Bet the game shall proceed in accordance with N.J.A.C. 19:47-1.8.

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

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

Amended by R.1988 d.360, effective August 1, 1988.  
See: 19 N.J.R. 1542(a), 20 N.J.R. 1954(b).

Added (b); recodified old (b)-(c) as (c)-(d).  
Amended by R.1996 d.356, effective August 5, 1996.  
See: 28 N.J.R. 2352(b), 28 N.J.R. 3818(b).

Amended by R.1997 d.133, effective March 17, 1997.  
See: 29 N.J.R. 110(a), 29 N.J.R. 921(a).

In (b), (c), and (d), inserted references to stickperson.

**SUBCHAPTER 2. BLACKJACK****19:47-2.1 Definitions**

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

"Bart Carter shuffle" shall mean the shuffling procedure in which approximately one deck of cards is shuffled after being dealt, segregated into separate stacks and each stack is inserted into premarked locations within the remaining decks contained in the dealing shoe.

"Blackjack" shall mean an ace and any card having a point value of 10 dealt as the initial two cards to a player or a dealer except that this shall not include an ace and a ten point value card dealt to a player who has split pairs.

"Card reader device" is defined in N.J.A.C. 19:46-1.10.

"Dealer" shall mean the person responsible for dealing the cards at a Blackjack table.

"Determinant card" shall mean the first card drawn for each round of play to determine from which side of the two compartment dealing shoe the cards for that hand shall be dealt.

"Double shoe" shall mean a dealing shoe that has two adjacent compartments in which cards are stacked separately and which permits cards to be dealt from only one compartment at any given time.

"Hard Total" shall mean the total point count of a hand which contains no aces or which contains aces that are each counted as 1 in value.

"Soft Total" shall mean the total point count of a hand containing an ace when the ace is counted as 11 in value.

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

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

Added definition of "Bart Carter shuffle", "determinant card" and "double shoe".

Amended by R.1993 d.38, effective January 19, 1993.

See: 24 N.J.R. 2351(a), 25 N.J.R. 367(a).

Added card reader device.

**Case Notes**

No action for violation of federal constitutional rights absent state action permitted to card counter excluded from casino; State Supreme Court holding denying casino's right to exclude card counters not retroactive. *Hoagsburg v. Harrah's Marina Hotel Casino*, 585 F.Supp. 1167 (D.N.J.1984).

"Card counter" patron not excludable from gambling at casino absent valid Commission rule; public access to casinos. *Uston v. Resorts International Hotel, Inc.*, 89 N.J. 163 (1982).

**19:47-2.2 Cards; number of decks; value of cards**

(a) Blackjack shall be played with at least one deck of cards with backs the same color and design and one additional cutting card. If the additional wager authorized by N.J.A.C. 19:47-2.17(a)3 is offered, blackjack shall be played with at least four decks of cards with backs of the same color and design and one additional cutting card. The cutting card 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 contained in each deck shall be as follows:

1. Any card from 2 to 10 shall have its face value;
2. Any Jack, Queen or King shall have a value of ten;
3. An ace shall have a value of:
  - i. Eleven, unless that value would give a player or the dealer a score in excess of 21, in which case, it shall have a value of one; or
  - ii. One, if the ace is one of the initial two cards dealt to a player in determination of the additional wager authorized by N.J.A.C. 19:47-2.17(a)1; provided, however, that the value of such ace for all other purposes under this subchapter shall be governed by (b)3i above.

(c) If a double shoe is utilized, blackjack shall be played with at least two decks of cards that shall be dealt from separate sides of the dealing shoe. The cards dealt from each side of the shoe shall have backs of the same color and design as all other cards being dealt from that side of the shoe. The backs of the cards being dealt from one side of the shoe, however, shall be of a different color than the backs being dealt from the other side. In addition to the cards used, a separate cutting card shall be used in each side of the shoe.

(d) Notwithstanding (a) above, if a casino licensee offers a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19 the game of blackjack shall be played with at least four decks of cards.

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

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

Added (c).

Amended by R.1992 d.174, effective April 20, 1992.

See: 23 N.J.R. 3251(a), 24 N.J.R. 1516(c).

In (b)3i: stylistic revision moving "Eleven" to 3i from 3 regarding the value of an Ace.

Added new (b)3ii.

Amended by R.1994 d.80, effective February 22, 1994.

See: 25 N.J.R. 5454(b), 26 N.J.R. 1113(a).

Amended by R.1996 d.315, effective July 15, 1996.

See: 28 N.J.R. 1947(a), 28 N.J.R. 3623(a).

Amended by R.1996 d.316, effective July 15, 1996.

See: 28 N.J.R. 1950(a), 28 N.J.R. 3625(a).

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

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

In (a), deleted "yellow or green" preceding "cutting card" in the first sentence and added a new last sentence; and in (c), deleted "yellow or green" preceding "cutting card" in the last sentence.

**19:47-2.3 Wagers**

(a) Prior to the first card being dealt for each round of play, each player at the game of blackjack shall make a wager against the dealer which shall win if:

1. The score of the player is 21 or less and the score of the dealer is in excess of 21;
2. The score of the player exceeds that of the dealer without either exceeding 21;
3. The player has achieved a score of 21 in two cards and the dealer has achieved a score of 21 in more than two cards; or
4. The player has achieved a score of 21 in five cards and the dealer has not achieved a blackjack or a score of 21; provided the casino licensee elects such option pursuant to N.J.A.C. 19:47-2.16.

(b) Except as otherwise provided in paragraph (a)3 of this section, a wager made in accordance with this subsection shall be void when the score of the player is the same as the dealer, provided, however, that a player's wager shall be lost when the dealer has a blackjack and the player has a simple 21 which is not a blackjack.

(c) Except as otherwise provided in these regulations, no wager shall be made, increased or withdrawn after the first card of the respective round has been dealt.

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

(e) After each round of play is complete, the dealer shall collect all losing wagers and pay off all winning wagers. All winning wagers made in accordance with (a) above shall be paid at odds of 1 to 1, with the exception of standard blackjack, which shall be paid at odds of 3 to 2. Notwithstanding any other provision of this subsection, a casino licensee may, in its discretion, offer one or more of the following payout odds for winning wagers made in accordance with (a) above, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3:

1. Three cards consisting of the 6, 7 and 8 of the same suit shall be paid at odds of 2 to 1;
2. Three cards consisting of three 7's of any suit shall be paid at odds of 3 to 2;

3. A single blackjack combination consisting of a specific ace and face card designated by the casino licensee in accordance with N.J.A.C. 19:47-8.3 shall be paid at odds of 2 to 1;

4. Five Cards Totalling 21 shall be paid at odds of 2 to 1.

(f) Once the first card of any hand has been removed from the shoe by the dealer, no player shall handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager except as explicitly permitted by these regulations.

(g) Once a wager on the insurance line, a wager to double down or a wager to split pairs has been made and confirmed by the dealer, no player shall handle, remove or alter such wagers until a decision has been rendered and implemented with respect to that wager except as explicitly permitted by these regulations.

(h) No dealer or other casino employee or casino key employee shall permit any player to engage in conduct violative of (f) or (g) above.

(i) A casino licensee may implement any of the following options at a blackjack table provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3:

1. Persons who have not made a wager on the first round of play may not enter the game on a subsequent round of play until a reshuffle of the cards has occurred;

2. Persons who have not made a wager on the first round of play may be permitted to enter the game, but may be limited to wagering only the minimum limit posted at the table until a reshuffle of the cards has occurred;

3. Persons who, after making a wager on a given round of play, decline to wager on any subsequent round of play may be precluded from placing any further wagers until a reshuffle of the cards has occurred; and

4. Persons who, after making a wager on a given round of play, decline to wager on any subsequent round of play may be permitted to place further wagers, but may be limited to wagering only the minimum limit posted at the table until a reshuffle of the cards has occurred.

(j) If a casino licensee implements any of the options in (i) above, the option shall be uniformly applied to all persons at that table; provided, however that if a casino licensee has implemented either of the options in (i)3 or 4 above, an exception may be made for a person who temporarily leaves the table if, at the time the person leaves, the casino licensee agrees to reserve the person's spot until his or her turn.

(k) If a double shoe is utilized, the term "first card" as used in (a), (c) and (f) above shall mean "determinant card."

(l) Notwithstanding any other provision of this subchapter to the contrary, a player may, in accordance with N.J.A.C. 19:47-2.19, make a supplemental progressive blackjack wager at any blackjack table where the wager is offered either by depositing a \$1.00 gaming chip into the acceptor device designated for that player or by redeeming a progressive wager coupon in accordance with the provisions of N.J.A.C. 19:45-1.18.

Amended by R.1979 d.2, effective January 5, 1979.

See: 10 N.J.R. 568(a), 11 N.J.R. 108(c).

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

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

Added (j), (k) and (l).

Temporary amendment of rule pursuant to blackjack experiment.

See: 23 N.J.R. 123(b).

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.1991 d.533, effective November 4, 1991.

See: 23 N.J.R. 28(b), 23 N.J.R. 3355(a).

Added new (a)4 and new (f)1-2 setting out odds; deleted language in subsection (f) regarding odds.

Amended by R.1991 d.534, effective November 4, 1991.

See: 23 N.J.R. 1781(a), 23 N.J.R. 3351(a).

Revised subsection (f), adding (f)1-3 with text on payout odds for winner wagers in blackjack.

Amended by R.1992 d.123, effective March 16, 1992.

See: 23 N.J.R. 3436(a), 24 N.J.R. 974(c).

In (f): added initial sentence regarding when the dealer shall collect and pay off losing and winning wagers.

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.

Administrative Correction to subsection (k).

See: 25 N.J.R. April 5, 1993.

Amended by R.1993 d.293, effective June 21, 1993.

See: 25 N.J.R. 1508(a), 25 N.J.R. 2703(a).

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.1996 d.315, effective July 15, 1996.

See: 28 N.J.R. 1947(a), 28 N.J.R. 3623(a).

Amended by R.1996 d.562, effective December 2, 1996.

See: 28 N.J.R. 3900(a), 28 N.J.R. 5082(a).

#### 19:47-2.4 Opening of table for gaming

(a) After receiving the one or more decks of cards at the table, the dealer shall sort and inspect the cards and the floorperson assigned to the table shall verify the inspection in accordance with N.J.A.C. 19:46-1.18(f).

(b) After the cards are inspected, the cards shall be spread out face upwards on the table for visual inspection by the first player or players to arrive at the table. The cards shall be spread out in horizontal fan shaped 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 player or players 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 a "chemmy shuffle" of the cards and stacked.

(d) If a double shoe is utilized, all the decks that comprise one side of the dealing shoe shall be spread for inspection on the table separate from the decks that comprise the other side of the dealing shoe. After the player or players is afforded an opportunity to visually inspect the cards, the cards that comprise one side of the dealing shoe and the cards that comprise the other side of the dealing shoe shall separately be turned face downward on the table, mixed thoroughly by a "washing" or a "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.1982 d.255, effective August 2, 1982, operative September 15, 1982.

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

Added (d).

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

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

(a) substantially amended.

#### 19:47-2.5 Shuffle and cut of the cards

(a) Immediately prior to commencement of play, after any round of play as may be determined by the casino licensee and after each shoe of cards is dealt, the dealer shall shuffle the cards so that they are randomly intermixed.

(b) After the cards have been shuffled, the dealer shall offer the stack of cards, with backs facing away from him, to the players to be cut.

(c) The player designated by subsection (e) of this section shall cut the cards by placing the cutting card in the stack at least 10 cards in from either end.

(d) Once the cutting card has been inserted by the player, 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 take the entire stack of cards that was just shuffled and align them along the side of the dealing shoe which has the mark required by N.J.A.C. 19:46-1.19(d)4. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. If the "Bart Carter Shuffle" is utilized, the dealer shall not reinsert the cut card after the stack has been cut by the players.

(e) The player to cut the cards shall be:

1. The first player to the table if the game is just beginning;

2. The player on whose box the cutting card appeared during the last round of play;

3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play.

4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

(f) If the player designated in subsection (e) of this section refuses the cut, the cards shall be offered to each other player moving clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

(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 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 (f) above.

(h) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 19:47-2.6(l) except that:

1. The casino licensee may determine after each round of play that the cards should be reshuffled;

2. When the "Bart Carter Shuffle" is utilized a reshuffle shall take place after the cards in the discard rack exceed approximately one deck in number.

(i) A casino licensee may submit to the Casino Control Commission for approval proposed shuffle, cut card placement, number of cut cards (to include shuffle techniques without the use of any cut cards), location of where the shuffle takes place, who is responsible for shuffling, shuffling equipment (dealing shoes or other dealing devices) and burn card procedures.

Amended by R.1979 d.2, effective January 5, 1979.

See: 10 N.J.R. 568(a), 11 N.J.R. 108(c).

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

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

Added: "round of play . . ." to (a); "Bart Carter Shuffle" to (d); 4 to (e); deleted old and added new text of (a)1; added 2 to (g).

Amended by R.1982 d.305, effective September 7, 1982.

See: 14 N.J.R. 559, 14 N.J.R. 991(a).

Administrative Correction to subsection (g).

See: 25 N.J.R. April 5, 1993.

Amended by R.1994 d.265, effective June 6, 1994.

See: 25 N.J.R. 5893(a), 26 N.J.R. 2463(a).

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.

## 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

Shuffling of cards used in blackjack game by casino when count of cards remaining in deck was favorable to player was not illegal under New Jersey law and casino regulations, so that actions of casino in shuffling cards could not constitute predicate criminal act adequate to support civil claim under Racketeer Influenced and Corrupt Organizations Act (RICO) by card-counting blackjack players. *Doug Grant, Inc. v. Greate Bay Casino Corp.*, 3 F.Supp.2d 518 (D.N.J. 1998).

Shuffling at will was permissible exercise of casino discretion. *Campione v. Adamar of New Jersey, Inc.*, 274 N.J.Super. 63, 643 A.2d 42 (L.1993).

**19:47-2.6 Procedure for dealing cards**

(a) All cards used to game at blackjack shall be dealt from a dealing shoe specifically designed for such purpose.

(b) Each dealer shall remove cards from the shoe with his left hand, turn them face upwards, and then place them on the appropriate area of the layout with his right hand, except that the dealer has the option to deal hit cards to the first two positions with his/her left hand.

(c) After each full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face downwards and place it in the discard rack. Each new dealer who comes to the table shall also burn one card as described herein before the new dealer deals any cards to the players. The burn card shall be disclosed if requested by the player. This procedure shall not be applicable to the "Bart Carter Shuffle."

(d) If a double shoe is utilized, the following procedures shall be used in lieu of those set forth in (c) above.

1. Prior to commencement of each round of play, the dealer shall draw a card from either side of the double shoe. The suit of that card shall determine from which side of the shoe that round of play will be dealt. The casino licensee shall designate that the suits of hearts and diamonds shall correspond to the color of the backs of the cards being dealt from one side of the shoe, and that the suits of spades and clubs shall correspond to the color of the backs of the cards being dealt from the other side of the shoe.

2. A determinant card corresponding to the side of the shoe from which it was drawn shall become the player's first card. A determinant card that does not correspond to the side of the shoe from which it was dealt shall be burned by placing it in a segregated area of the dealing shoe.

(e) At the commencement of each round of play, or immediately after the determinant card has been drawn and either burned or used as the player's first card, the dealer shall, starting on his left and continuing around the table, deal the cards in the following order:

1. One card face upwards to each box on the layout in which a wager is contained;
2. One card face upwards to himself;
3. A second card face upwards to each box in which a wager is contained.

(f) After two cards have been dealt to each player and the appropriate number to the dealer, the dealer shall, beginning from his left, announce the point total of each player. As each player's point total is announced, such player shall indicate whether he wishes to surrender, double down, split pairs, stand or draw as provided for by this chapter.

(g) As each player indicates his decision(s), the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decision consistent with these regulations and shall announce the new point total of such player after each additional card is dealt.

(h) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall deal a second card face upward to himself provided, however, that such card shall not be removed from the dealing shoe until the dealer has first announced "Dealer's Card" which shall be stated by the dealer in a tone of voice calculated to be heard by each person at the table. Any additional cards authorized to be dealt to the hand of the dealer by N.J.A.C. 19:47-2.12(b) shall be dealt face upwards at this time after which the dealer shall announce his total point count. In lieu of the requirements of this paragraph, the procedures set forth in (j) or (k) below may be implemented.

(i) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each player's hand in case of question or dispute. The dealer shall pick up the cards beginning with those of the player to his far right and moving counterclockwise around the table. After all the players' cards have been collected the dealer shall pick up his cards against the bottom of the players' cards and place them in the discard rack or in a segregated area of the double shoe.

(j) In lieu of the procedures set forth in (h) above, a casino licensee may permit a blackjack dealer to deal his or her hole card face downward after a second card and before additional cards are dealt to the players provided that said dealer not look at the face of his or her hole card until after all other cards requested by the players pursuant to those regulations are dealt to them. Notwithstanding the foregoing, if a casino licensee elects to utilize a card reader device and the dealer's first card is an ace, king, queen, jack or 10 of any suit, the dealer shall determine whether the hole card will give the dealer a blackjack prior to dealing any additional cards to the players at the table, in accordance with procedures approved by the Commission. The dealer shall

insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone, including the dealer, at the table.

1. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with N.J.A.C. 19:47-2.3, 2.7, and 2.20.

2. The alternative dealing procedure described in this subsection shall not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19.

3. If a casino licensee offers the additional wager authorized by N.J.A.C. 19:47-2.17(a)3 at a blackjack table that has a card reader device and the dealer has a blackjack, the dealer shall, starting from his or her left, offer any player that has been dealt two sevens as his or her initial two cards an additional card to complete the hand on which the additional wager has been made.

(k) In lieu of the procedure set forth in (h) above, a casino licensee may permit a blackjack dealer to deal his or her hole card face upward after a second card and before additional cards are dealt to the players, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3. The alternative dealing procedure described in this subsection shall not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19. Notwithstanding any other provisions of this subchapter, the following rules shall apply whenever cards used to game at blackjack are dealt in accordance with this subsection:

1. Winning wagers shall be determined in accordance with N.J.A.C. 19:47-2.3(a) and (b), provided, however, that a player's wager shall be lost if the score of the player is the same as the dealer, except that a player's wager shall win if both the player and dealer have blackjack;

2. Winning wagers shall be paid in accordance with N.J.A.C. 19:47-2.3(e), except that standard blackjack shall be paid at odds of 1 to 1;

3. Surrender, pursuant to N.J.A.C. 19:47-2.8, and insurance wagers, pursuant to N.J.A.C. 19:47-2.9, shall not be available;

4. A player may double down, pursuant to N.J.A.C. 19:47-2.10, only on a point count of 9, 10 or 11;

5. Any player who elects to split cards of identical value, pursuant to N.J.A.C. 19:47-2.11, may not split pairs again if the second card so dealt is identical in value to a card of the split pair; and

6. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with N.J.A.C. 19:47-2.3 and 2.7; provided, however, if a casino elects to offer the additional wager authorized by N.J.A.C. 19:47-2.17(a)3 and the dealer has blackjack, the dealer shall, starting from his or her left, offer each player that has been dealt two sevens as his or her initial two cards an additional card to complete the hand on which the additional wager has been made.

(l) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed after which the dealer shall:

1. Collect the cards as provided in (i) above;

2. Prepare to shuffle the cards, as follows:

i. Whenever a single dealing shoe is used, the dealer shall remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing; or

ii. Whenever a double shoe is used, the dealer shall remove the cards remaining in the side of the shoe from which the cutting card was drawn and the cards, if any, that were put in a separate segregated area for the discards from that side of the double shoe, after which the dealer shall place those cards face down in the discard rack in order to ensure that no cards are missing; and then

3. Shuffle the cards. If a double shoe is utilized, the shuffle of the cards shall be limited to the side of the shoe from which the cutting card was drawn.

(m) If the "Bart Carter Shuffle" is utilized and the cards in the discard rack exceed approximately one deck in number, the dealer shall continue dealing the cards until that round of play is completed after which he shall remove the cards from the discard rack and shuffle those cards so that they are randomly intermixed. After the cards taken from the discard rack are shuffled, they shall be split into three separate stacks and each stack shall be inserted into pre-marked locations within the remaining decks contained in the dealing shoe.

(n) No player or spectator shall handle, remove or alter any cards used to game at blackjack except as explicitly permitted by these regulations and no dealer or other casino employee or casino key employee shall permit a player or spectator to engage in such activity.

(o) Each player at the table shall be responsible for correctly computing the point count of his hand and no player shall rely on the point counts required to be announced by the dealer under this section without himself checking the accuracy of such announcement.

Amended by R.1979 d.380, effective September 26, 1979.

See: 11 N.J.R. 420(a), 11 N.J.R. 600(a).

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 on an emergency basis, R.1981 d.301, effective July 23, 1981.

See: 13 N.J.R. 629(a).

Readopted as R.1981 d.368, effective September 11, 1981.

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

(e): "to surrender" deleted after "whether he wishes".

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).

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

### 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.

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.

### 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.

(b) Unless otherwise approved by the Commission, no casino licensee, his employees or agents shall accept any wager at the game of minibaccarat other than those specified in (a) 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).

### 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) and (f) 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 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. Any casino licensee that elects to offer this no vigorish variation of the game of minibaccarat shall comply with the notice requirements set forth in N.J.A.C. 19:47-8.3.

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.

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

(a) After receiving the six or more decks of cards at the table, the dealer calling the game shall sort and inspect the cards and the floorperson assigned to the table shall verify the inspection, in accordance with N.J.A.C. 19:46-1.18(f).

(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.

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

(a) Immediately prior to the commencement of play 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 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 (d) above.

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).

#### 19:47-7.6 Dealing shoe

All cards used to game at minibaccarat shall be of backs of the same color and design and shall be dealt from a dealing shoe specifically designed for such purpose.

Amended by R.1999 d.110, effective April 5, 1999.

See: 30 N.J.R. 4155(a), 31 N.J.R. 894(a).

Deleted (a) designation, and deleted "and located on the table to the left of the dealer" at the end.

#### 19:47-7.7 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 mini-baccarat 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".

(c) The dealer shall deal an initial four cards from the shoe. The first and third cards dealt shall constitute the first and second cards of the "Player's Hand." The second and fourth cards dealt shall constitute the first and second cards of the "Banker's Hand." The casino licensee may deal the initial four cards in accordance with one of the following options:

1. The dealer shall remove cards from the shoe with his or her left hand, turn them face up and then place them on the appropriate area of the layout with his or her right hand. The first and third cards dealt shall be placed on the area designated for the "Player's Hand" and the second and fourth cards dealt shall be placed on the area designated for the "Banker's Hand";

2. 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 cards dealt shall be placed face down underneath the right corner of the dealing shoe until the "Player's Hand" is called as provided for in N.J.A.C. 19:47-7.8(a), at which time the second and fourth cards shall be turned face up and placed on the area designated for the "Banker's Hand"; or

3. 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 cards dealt shall be placed face down on the area designated for the "Banker's Hand." After all four cards have been dealt, the dealer shall place the "Banker's Hand" underneath the right corner of the

dealing shoe until the "Player's Hand" is called, as provided for in N.J.A.C. 19:47-7.8(a).

i. The dealer shall then hand the two cards of the "Player's Hand," face down, to the player with the highest wager on the "Player's Hand." After viewing the "Player's Hand," the player shall return the two cards, face up, to the dealer, who shall place the cards face up on the area designated for the "Player's Hand" and announce the point count of the "Player's Hand" in accordance with N.J.A.C. 19:47-7.8(a).

ii. The dealer shall then hand the two cards of the "Banker's Hand," face down, to the player with the highest wager on the "Banker's Hand." After viewing the "Banker's Hand," the player shall return the two cards, face up, to the dealer, who shall place the cards face up on the area designated for the "Banker's Hand" and announce the point count of the "Banker's Hand" in accordance with N.J.A.C. 19:47-7.8(a).

iii. Any third card required to be dealt to the "Player's Hand" shall be placed face down on the area designated for the "Player's Hand." The dealer shall then hand the card, face down, to the player who was handed and returned the "Player's Hand." After viewing the card, the player shall return the card face up to the dealer, who shall place the card face up on the area designated for the "Player's Hand."

iv. Any third card required to be dealt to the "Banker's Hand" shall be placed face down on the area designated for the "Banker's Hand." The dealer shall then hand the card, face down, to the player who was handed and returned the "Banker's Hand." After viewing the card, the player shall return the card face up to the dealer, who shall place the card face up on the area designated for the "Banker's Hand."

v. If two or more players offer to wager an equally high amount on the "Player's Hand," the player making such wager who is closest to the dealer moving counter-clockwise around the table shall be handed the "Player's Hand" and any third card required to be dealt. If two or more players offer to wager an equally high amount on the "Banker's Hand," the player making such wager who is closest to the dealer moving counter-clockwise around the table shall be handed the "Banker's Hand" and any third card required to be dealt pursuant to N.J.A.C. 19:47-7.9.

Amended by R.1987 d.395, effective October 5, 1987.  
See: 19 N.J.R. 54(b), 19 N.J.R. 1826(b).

(c) substantially amended.  
Amended by R.1992 d.59, effective February 3, 1992.  
See: 23 N.J.R. 2927(a), 24 N.J.R. 489(a).

Provided for two optional ways of dealing.  
Amended by R.1999 d.42, effective February 1, 1999.  
See: 30 N.J.R. 4034(a), 31 N.J.R. 454(a).  
In (c), added 3.

**19:47-7.8 Procedure for dealing of additional cards**

(a) After the dealer positions the cards in accordance with either N.J.A.C. 19:47-7.7(c)1 or 2, the dealer shall announce the point count of the "Player's Hand" and then the "Banker's Hand." If the dealer positions the cards in accordance with N.J.A.C. 19:47-7.7(c)3, the point counts of the "Player's Hand" and "Banker's Hand" shall be announced as provided therein.

(b) Following the announcement of the Point Counts of each hand, the dealer shall determine whether to deal a third card to each hand which instructions shall be in conformity with the requirements of N.J.A.C. 19:47-7.9.

(c) If the dealer positions the cards in accordance with N.J.A.C. 19:47-7.7(c)1 or 2, any third card required to be dealt shall first be dealt face upwards to the "Player's Hand" and then to the "Banker's Hand" by the dealer. If the dealer positions the cards in accordance with N.J.A.C. 19:47-7.7(c)3, any third cards required to be dealt shall be dealt as provided therein.

(d) In no event shall more than one additional card be dealt to either hand.

(e) Whenever the cutting card appears during play, the cutting card will be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game shall announce "last hand". At the completion of one more hand, no more cards will be dealt until the reshuffle occurs.

Amended by R.1992 d.59, effective February 3, 1992.  
See: 23 N.J.R. 2927(a), 24 N.J.R. 489(a).

Provided for two optional ways of dealing.  
Amended by R.1999 d.42, effective February 1, 1999.  
See: 30 N.J.R. 4034(a), 31 N.J.R. 454(a).

In (a), added a new last sentence; and rewrote (c).

**19:47-7.9 Rules for determining whether third card shall be dealt**

(a) If the Point Count of either the "Player's Hand" or the "Banker's Hand" after the initial two cards are dealt to each is an 8 or 9 (which shall be called a "natural") no more cards shall be dealt to either hand.

(b) If the Point Count of the "Banker's Hand" on the first two cards is 0 to 7 inclusive, the "Player's Hand" shall draw (that is, take a third card) or stay (that is, not take a third card) in accordance with the requirements of Table 1 below.

TABLE 1.

Player Having	Third Card Determination
0 to 5	Draws
6 to 9	Stays

(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 21. FAST ACTION HOLD'EM

### Authority

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

### Source and Effective Date

R.1998 d.371, effective July 20, 1998.  
See: 29 N.J.R. 4672(a), 30 N.J.R. 2639(b).

### 19:47-21.1 Definitions

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

“Community card” means any of the five-cards that are dealt to the designated areas in the center of the table and are used by both the players at the table and the dealer to form five-card hands.

“Copy hand” means a five-card hand of a player that is identical in rank to the five-card hand of the dealer.

“Dealing marker” means the object used to designate the position to which the first card out of the shoe shall be dealt as set forth in N.J.A.C. 19:47-21.7.

“Five-card hand” means the highest ranking five-card hand that is possible for each player and the dealer pursuant to N.J.A.C. 19:47-21.3 using the five community cards and the two cards retained by each player and the dealer after setting his or her hand.

“Natural” means the first four cards dealt to a player or the dealer are a four-of-a-kind.

“Rank” or “ranking” means the relative value of a card or group of cards, as set forth in N.J.A.C. 19:47-21.3, in determining a winning five-card hand.

“Round of play” or “round” means one complete cycle of play during which all players then playing at the table have placed a wager, been dealt a hand, and have had their wagers paid or collected in accordance with this subchapter.

“Running cards” means two cards of consecutive rank.

“Setting of a hand” means the process by which each player and the dealer selects the two cards from his or her original four cards to be used with the community cards to form the highest ranking five-card hand.

“Suit” shall mean one of the four categories of cards: club, diamond, heart or spade.

### 19:47-21.2 Cards; number of decks; dealing shoe

(a) Fast action hold 'em shall be played with six or eight decks of cards with backs of the same color and design and one additional cutting card of a color that is readily distinguishable from the backs of the cards used to play the game. The decks of cards used to play fast action hold 'em shall meet the requirements of N.J.A.C. 19:46-1.17.

(b) All cards to be used in fast action hold 'em shall be dealt from a dealing shoe which shall meet the requirements of N.J.A.C. 19:46-1.19.

(c) Nothing in this subchapter shall preclude a casino licensee from using an additional cutting card or similar object to conceal the last card of the stack of cards to be placed in the dealing shoe.

Amended by R.1999 d.110, effective April 5, 1999.

See: 30 N.J.R. 4155(a), 31 N.J.R. 894(a).

In (b), deleted “and which shall be located on the table to the left of the dealer” at the end.

### 19:47-21.3 Fast action hold'em rankings; cards; poker hands

(a) The rank of the cards used in fast action hold'em, in order from the highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be combined with a 2, 3, 4 and 5 to complete a “straight” or a “straight flush.” All suits shall be considered equal in value.

(b) The permissible five-card hands at the game of fast action hold'em, in order of highest to lowest rank, shall be:

1. “Flush with five-of-a-kind” is a hand consisting of five cards of the same suit and same rank, with five aces of the same suit being the highest ranking flush with five-of-a-kind, and five twos of the same suit being the lowest ranking flush with five-of-a-kind;

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

3. “Flush with four-of-a-kind” is a hand consisting of five cards of the same suit, four of which are also of the same rank, with four aces and a fifth card of varying rank

in the same suit being the highest ranking flush with four-of-a-kind, and four twos and a fifth card of varying rank in the same suit being the lowest ranking flush with four-of-a-kind;

4. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with a king, queen, jack, 10 and 9 of the same suit being the highest ranking straight flush, and a 5, 4, 3, 2 and ace of the same suit being the lowest ranking straight flush;

5. "Flush with full house" is a hand consisting of a "three-of-a-kind" and a "pair" all of the same suit, with three aces and two kings of the same suit being the highest ranking flush with full house, and three twos and two threes of the same suit being the lowest ranking flush with full house;

6. "Five-of-a-kind" is a hand consisting of five cards of the same rank regardless of suit, with five aces being the highest ranking five-of-a-kind, and five twos being the lowest ranking five-of-a-kind;

7. "Flush with three-of-a-kind" is a hand consisting of five cards of the same suit, three of which also are of the same rank, with three aces and two other cards of varying rank in the same suit being the highest ranking flush with three-of-a-kind, and three twos and two other cards of varying rank in the same suit being the lowest ranking flush with three-of-a-kind;

8. "Flush with two pairs" is a hand consisting of five cards of the same suit, four of which also form two "pairs," with a pair of aces, pair of kings and fifth card varying rank in the same suit being the highest ranking flush with two pairs, and a pair of threes, a pair of twos and a fifth card of varying rank in the same suit being the lowest ranking flush with two pairs;

9. "Flush with one pair" is a hand consisting of five cards of the same suit, two of which also form one pair, with a pair of aces and three other cards of varying rank in the same suit being the highest ranking flush with one pair, and a pair of twos and three other cards of varying rank in the same suit being the lowest ranking flush with one pair;

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

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

12. "Flush" is a hand consisting of five cards of the same suit but of varying rank;

13. "Straight" is a hand consisting of five cards of consecutive rank, not all of the same suit, with an ace, king, queen, jack and 10 being the highest ranking straight, and 5, 4, 3, 2 and ace being the lowest ranking straight;

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

15. "Two pairs" is a hand consisting of two "pairs," with two aces and two kings being the highest ranking two pairs, and two threes and two twos being the lowest ranking two pairs;

16. "Pair" is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair; and

17. "Highest ranking card" is a hand that does not contain any of the permissible five-card hands listed in (b)1 through 16 above and the value of which is determined by the highest ranking individual card in the hand.

(c) When comparing the hands of a player and the dealer that are of identical five-card hand rank pursuant to (b) above, the hand which contains the highest ranking card as provided in (a) above that is not contained in the other hand shall be considered the higher ranking hand. If the two hands are of identical rank after the application of this subsection, the player's hand shall be considered a copy hand.

#### 19:47-21.4 Opening of the table for gaming

(a) After receiving six or eight decks 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 the inspection as required by that section.

(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. 19:47-21.5.

(d) If a casino licensee uses an automated card shuffling device to play the game, each deck of cards shall be separately sorted, inspected, verified, spread, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

(e) All cards opened for use on a table and dealt from a manual or automated dealing shoe shall be changed at least once each gaming day. Procedures for compliance with this section shall be submitted to the Commission for approval.

#### 19:47-21.5 Shuffle and cut of the cards

(a) Immediately prior to commencement of play, after any round of play as may be determined by the casino licensee, and after each shoe of cards is dealt, 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 in the 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 N.J.A.C. 19:47-21.7 and 21.8; 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 offer the stack of cards to be cut, with the backs facing away from the dealer, to players in the following order:

1. The first player to the table, if the game is just beginning;
2. The player on whose box the cutting card appeared during the last round of play;
3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play; or
4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

(d) If the player designated in (c) above refuses to cut, the dealer shall offer the cut to each other player moving clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards in from either end.

(f) Once the cutting card has been inserted by the player, the dealer shall take all cards in front of the cutting card and place them on the back of the stack. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(g) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 19:47-21.7, except that a casino licensee may determine after the completion of any round of play that the cards should be reshuffled.

(h) If there is no gaming activity at the fast action hold'em table, the cards shall be removed from the dealing shoe and the discard rack, and 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. 19:47-21.4(c) shall be completed.

#### 19:47-21.6 Wagers

(a) All wagers at fast action hold'em shall be made by placing gaming chips or plaques on the appropriate betting area on the fast action hold'em layout. A verbal wager accompanied by cash shall not be accepted at the game of fast action hold'em.

(b) Only players who are seated at the fast action hold'em table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

(c) Except as provided for in N.J.A.C. 19:47-21.8(c), all wagers at fast action hold'em shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 19:47-21.7.

#### 19:47-21.7 Procedures for dealing the cards

(a) After each full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face down and place it in the discard rack. Each new dealer who comes to the table shall also discard ("burn") one card as described herein before the new dealer deals any cards in a round of play. The burn card shall not be disclosed to any players at the table.

(b) Prior to the commencement of each round of play, the dealer shall announce "No more bets." Upon commencement of the game, the dealing marker shall be placed in front of the dealer's position. After completion of each round of play, the dealing marker shall rotate clockwise around the table to the next player position or the dealer's position.

(c) Each card shall be removed from the dealing shoe with the left hand of the dealer, and placed face down on the appropriate area of the layout with the right hand of the dealer. The dealer shall deal the first card to the starting position indicated by the dealing marker as determined in (b) above and, moving clockwise around the table, deal all positions on the layout in which a wager is contained, and the dealer, a card. The dealer shall then return to the

starting position and deal a second card in a clockwise rotation and shall continue dealing until each position and the dealer has four cards.

(d) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed after which the cards shall be reshuffled.

Amended by R.1999 d.110, effective April 5, 1999.  
See: 30 N.J.R. 4155(a), 31 N.J.R. 894(a).

In (a), deleted "which shall be located on the table in front of or to the right of the dealer" at the end of the first sentence.

**19:47-21.8 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds**

(a) Except as provided in (b), (c) and (f) below, after each player and the dealer have received four cards, each player shall set his or her hand by choosing two cards to use with the community cards and placing them face down on the layout immediately in front of the gaming chips or plaques that he or she has wagered. The two cards to be discarded shall be placed face down on the appropriate area of the layout.

(b) If the four cards dealt to a player are a natural, the player shall announce that he or she has a natural and turn the four cards face up on the table for confirmation. If the dealer confirms the player was dealt a natural, the dealer shall thereupon immediately pay the player at odds of 5 to 1, collect the four cards and place them in the discard rack.

(c) A player may elect to split the four cards into two separate hands provided the player makes a wager on the second hand so formed in an amount equal to his or her original wager. If a player elects to split, he or she shall place two cards face down in front of his or her original wager and place the remaining two cards face down in the area designated for discarded cards with the additional wager placed thereon.

(d) Each player at the table shall be responsible for setting his or her own hand and no other person except the dealer may touch the cards of that player. Each player shall be required to keep the four cards in full view of the dealer at all times. Once each player has set his or her hand and placed the cards face down on the appropriate areas of the layout, the player shall not be permitted to touch the cards again during the round of play.

(e) After all players have placed their cards on the table, the dealer shall collect all discarded cards without exposing them, starting from the right and proceeding counterclockwise around the table, and place them in the discard rack. The dealer shall verify that two cards, except as provided in (b) and (c) above and (f) below, were collected from each player.

(f) A player may elect to discontinue play on his or her hand for that round by placing all four cards face down in the area designated for the discarded cards and announcing his or her decision prior to the dealer collecting the discarded cards pursuant to (e) above. A player who elects to exercise this option shall surrender one-half of his or her original wager, which shall be immediately collected by the dealer and placed in the table inventory. The dealer shall then collect the four cards in the area designated for the discarded cards, without exposing them, and verify that four cards were collected by counting them face down on the layout prior to placing them in the discard rack.

(g) Once all discarded cards have been collected and placed in the discard rack, the four cards of the dealer shall be turned over and, except as provided in (h) below, the dealer shall set his or her hand in accordance with (i) below by choosing two cards to be used with the community cards and placing them face up on the layout in front of the table inventory container. The two cards to be discarded shall be placed in the discard rack.

(h) If the four cards dealt to the dealer are a natural, then the dealer shall not deal the community cards and shall, starting from the right and proceeding counterclockwise around the table, collect all wagers. The dealer shall only collect the amount of the original wager when a player has split his or her hand in accordance with (c) above. The dealer shall then collect all cards and place them in the discard rack.

(i) The dealer shall set his or her hand in accordance with the following prioritized two-card rankings or "house ways," in order from highest to lowest preference:

1. Suited pair;
2. Highest pair;
3. Ace with highest suited card, 10 or better;
4. Highest suited running cards, 10 and jack or better;
5. Ace with highest card, 10 or better;
6. Highest non-suited running cards, jack and queen or better;
7. Ace with highest suited card;
8. Highest suited cards, 10 or better;
9. Highest cards, jack or better;
10. Ace with highest card;
11. Any suited, running cards;
12. Highest suited cards, not running;
13. Any running cards; and
14. Highest cards.

(j) Once the dealer has set his or her hand, the dealer shall burn the next card out of the shoe and then deal the five community cards face up, placing the first card in the

designated area farthest to the dealer's left. The dealer shall deal a card to each of the four remaining designated areas from left to right.

(k) After all five community cards have been dealt, the dealer shall expose the cards of each player, starting from the right and proceeding counterclockwise around the table. The dealer shall compare the hand of each player to the hand of the dealer, using the five community cards and the two retained cards to form the highest possible five-card hand, and shall announce if the wager of that player shall win or lose. A wager made by a player shall win if the five-card hand of the player is higher in rank than the five-card hand of the dealer. A wager made by a player shall lose if the five-card hand of the dealer is higher or equal in rank than the five-card hand of the player. In the event that the player and the dealer have hands of identical rank, the dealer shall announce to that player that his or her hand is a copy hand and the wager is a losing wager.

(l) All losing wagers shall be immediately collected by the dealer and placed in the table inventory container. All losing and copy hands shall also be collected.

(m) All winning hands shall remain face up on the layout. Winning wagers shall be paid after all hands have been exposed and all losing wagers and corresponding hands have been collected. The dealer shall pay winning wagers beginning with the player to the right of the dealer and continuing counterclockwise around the table.

(n) With the exception of a natural, a winning wager shall be paid by a casino licensee at odds of 1 to 1. After a winning wager has been paid, the dealer shall then collect the cards from that player.

(o) The dealer shall collect all cards and place them in the discard rack in an order that they can be readily arranged to reconstruct each hand in case of a question or dispute.

#### 19:47-21.9 Irregularities

(a) A card found face up in the shoe shall not be used in the game and shall be placed in the discard rack.

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

(c) If the dealer prematurely exposes any card dealt to a player, the card shall be turned face down and play shall continue.

(d) If the dealer is dealt fewer than four cards, any necessary additional cards shall be dealt to the dealer prior to setting the dealer's hand and play shall continue.

(e) If a player is dealt fewer than four cards, the player shall have the option of declaring his or her hand void or receiving any necessary additional cards after all other players and the dealer have been dealt four cards and prior to dealing the community cards.

(f) If the dealer is dealt more than four cards, all hands shall be void and a new round of play shall commence.

(g) If a player is dealt more than four cards, the player shall discard the cards necessary to set one two-card hand and play shall continue.

(h) If the dealer does not set his or her hand as prescribed in N.J.A.C. 19:47-21.8, the hand shall be reset in accordance with house ways and the round of play completed.

(i) If there are insufficient cards remaining to complete a round of play, that round shall be void and a new round shall commence after the entire set of cards have been reshuffled.

(j) If no cards are dealt to a player's wager, the wager shall be void and the player shall be included in the next round of play.

(k) If the dealer fails to move the dealer marker in accordance with N.J.A.C. 19:47-21.7, the round of play shall be completed and the marker shall be moved to the next position for the next round of play.

#### 19:47-21.10 Prohibition against a player wagering on more than one betting area

A player shall not be permitted to wager on more than one betting area at a fast action hold'em table.

#### 19:47-21.11 Continuous shuffling shoe or device

In lieu of the dealing and shuffling requirements set forth in N.J.A.C. 19:47-21.5 and 21.7, 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 22. CASINO WAR

### Authority

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

### Source and Effective Date

R.1999 d.29, effective January 19, 1999.  
See: 30 N.J.R. 30(a), 31 N.J.R. 144(a).

#### 19:47-22.1 Definitions

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

"Burn card" means a card that the dealer removes from the shoe and places face down in the discard rack without revealing its rank to anyone.

"Initial wager" means the wager that must be made by a player prior to any cards being dealt in order to participate in the round of play.

"Original deal" means the first card that is dealt to each player and the dealer to determine the initial wager in a round of play.

"Round of play" or "round" means one complete cycle of play during which each player then playing at the table has placed an initial wager, has been dealt a card, has surrendered or gone to war, if appropriate, and has had his or her wagers paid or collected in accordance with this subchapter.

"Suit" means one of the four categories of cards: club, diamond, heart or spade.

"Tie hand" means the rank of a player's card and the rank of the dealer's card are equal.

"Tie wager" means an optional wager, made at the same time as an initial wager or war wager, that the deal on which the tie wager is made will result in a tie hand.

"War" or "go to war" means the decision of a player, in accordance with the option offered by N.J.A.C. 19:47-22.8(e), to place a war wager when there is a tie hand on the original deal.

"War deal" means the deal of the cards that follows the placement of a war wager.

"War wager" means a wager, equal in amount to the player's initial wager, that is required to be made if the player elects to go to war.

#### **19:47-22.2 Cards; number of decks; dealing shoe**

(a) Casino war shall be played with six, seven or eight decks of cards with backs of the same color and design. Each deck of cards shall consist of 52 cards that meet the requirements of N.J.A.C. 19:46-1.17. The game of casino war shall also require one additional cutting card of a color that is readily distinguishable from the backs of the cards used to play the game. The cutting card shall be used in accordance with the procedures set forth in N.J.A.C. 19:47-22.5.

(b) All cards used in casino war shall be dealt from a manual dealing shoe that meets the requirements of N.J.A.C. 19:46-1.19. The dealing shoe shall be located on the table to the left of the dealer.

(c) Nothing in this chapter shall preclude a casino licensee from using an additional cutting card or similar object to conceal the last card of the stack of cards to be placed in the dealing shoe.

#### **19:47-22.3 Casino war card rankings**

The rank of the cards used in casino war, for the purpose of determining a winning hand, shall be, in order from the highest to lowest rank: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. The suit of a card shall have no effect on its rank.

#### **19:47-22.4 Opening of the table for gaming**

(a) After receiving six, seven or eight decks 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 the inspection as required by that section.

(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. 19:47-22.5.

(d) All cards opened for use on a table shall be changed at least once each gaming day. Procedures for compliance with this section shall be submitted to the Commission for approval.

#### **19:47-22.5 Shuffle and cut of the cards**

(a) Immediately prior to commencement of play and after each shoe of cards is dealt, 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.

(b) After the cards have been shuffled and stacked, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to players in the following order:

1. The first player to the table, if the game is just beginning;
2. The player on whose betting area the cutting card appeared during the last round of play;
3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play; or

4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

(c) If the player designated in (b) above refuses to cut, the dealer shall offer the cut to each other player moving clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

(d) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards in from either end.

(e) Once the cutting card has been inserted, the dealer shall take all cards in front of the cutting card and place them on the back of the stack. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(f) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 19:47-22.7(d).

(g) If there is no gaming activity at the casino war table, the cards shall be removed from the dealing shoe and the discard rack, and 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. 19:47-22.4(c) shall be completed.

#### **19:47-22.6 Wagers**

(a) All wagers at casino war shall be made by placing gaming chips or plaques and, if applicable, match play coupons on the appropriate betting area of the casino war layout. A verbal wager accompanied by cash shall not be accepted at the game of casino war.

(b) Except as provided in N.J.A.C. 19:47-22.8(e), all wagers at casino war shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 19:47-22.7. Once a wager has been placed, no player shall handle, remove or alter the wager unless and until the dealer indicates that the wager has been decided in the player's favor as provided in this subchapter.

#### **19:47-22.7 Procedure for dealing the cards**

(a) Prior to starting the first round of play after the cards have been cut and placed in the dealing shoe pursuant to N.J.A.C. 19:47-22.5, the dealer shall remove the first card from the shoe face down and, without revealing its rank to anyone, place it in the discard rack, which shall be located on the table in front of or to the right of the dealer. Each new dealer who comes to the table shall also discard one burn card before dealing any cards in a round of play.

(b) Prior to dealing any cards, the dealer shall announce "No more bets." Each card shall be removed from the dealing shoe with the left hand of the dealer and placed face up on the appropriate area of the layout with the right hand of the dealer.

(c) The dealer shall, starting with the player farthest to the dealer's left and continuing in a clockwise manner, deal the cards as follows:

1. One card face up to each player who has placed an initial wager in accordance with N.J.A.C. 19:47-22.6; and
2. One card face up to the dealer.

(d) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed after which the cards shall be reshuffled.

(e) No player shall touch any card used in the game of casino war other than the cutting card.

#### **19:47-22.8 Procedures for completion of each round of play; collection and payment of wagers**

(a) After the dealing procedures required by N.J.A.C. 19:47-22.7 have been completed, the dealer shall, beginning from the dealer's left and proceeding around the table in a clockwise direction, compare the rank of each player's card with that of the dealer's card and settle all initial and tie wagers.

1. If a player's card is lower in rank than the dealer's card, the player shall lose his or her initial wager and, if applicable, tie wager.
2. If a player's card is higher in rank than the dealer's card, the player shall win his or her initial wager and, if applicable, lose his or her tie wager.
3. If the player's card and the dealer's card are of equal rank (a tie hand), the player shall be afforded the options specified in (c) below as to his or her initial wager and, if applicable, win his or her tie wager.

(b) All losing initial wagers and tie wagers shall be collected by the dealer and placed in the table inventory container. All winning initial wagers and tie wagers shall be paid by the dealer in accordance with the payout odds provided in N.J.A.C. 19:47-22.9.

(c) If a player has a tie hand, the player shall be offered one of the following options:

1. The player may surrender one-half of his or her initial wager and end his or her participation in that round of play. If a player selects this option, the dealer shall collect one-half of the player's initial wager and place it in the table inventory container. The dealer shall return the remaining one-half of the initial wager to the player. The dealer shall then proceed around the table in

a clockwise direction, repeating the process for each player with a tie hand who selects this option.

2. The player may surrender his or her entire initial wager and place a war wager pursuant to (e) below.

(d) After settling all initial wagers and tie wagers on the original deal, the dealer shall collect the cards of all players except for the cards of those players with a tie hand who have elected to go to war. The collected cards shall be placed in the discard rack in a manner that permits the reconstruction of each hand of the original deal in case of a question or dispute.

(e) If any player elects to make a war wager upon the occurrence of a tie hand, the dealer shall confirm the placement of the war wager and collect the full amount of the player's initial wager and place it in the table inventory container. The player's card and the dealer's card from the original deal shall remain exposed during the war deal. The dealer shall offer any player who has elected to go to war the opportunity to place a tie wager on the war deal.

(f) The war deal shall begin with the dealer discarding three burn cards and then dealing the next card face up to the player farthest to the dealer's left who has placed a war wager. The player's war deal card shall be placed on the table adjacent to the player's card from the original deal. The dealer shall then proceed around the table in a clockwise direction, repeating the process for each player who has placed a war wager and the dealer.

(g) After the dealing procedures required by (f) above have been completed, the dealer shall, beginning from the dealer's left and proceeding around the table in a clockwise direction, compare the rank of each player's card from the war deal to the dealer's card from the war deal and settle all war and tie wagers.

1. If the player's card in the war deal is lower in rank than the dealer's card in the war deal, the player shall lose his or his war wager and, if applicable, tie wager.

2. If the player's card in the war deal is higher in rank than the dealer's card in the war deal, the player shall win his or her war wager and, if applicable, lose his or her tie wager.

3. If the player's card and the dealer's card in the war deal are of equal rank, the player shall win his or her war wager and, if applicable, tie wager.

(h) All losing war wagers and tie wagers shall be collected by the dealer and placed in the table inventory container. All winning war wagers and tie wagers shall be paid in accordance with the payout odds set forth in N.J.A.C. 19:47-22.9. After the collection of all losing wagers and the payment of all winning wagers from the war deal, the dealer shall remove all remaining cards from the table and place them in the discard rack in a manner that permits the reconstruction of each hand of the war deal in case of a question or dispute.

#### 19:47-22.9 Payout odds

(a) Winning wagers shall be paid as follows:

1. An initial wager shall be paid at odds of 1 to 1.

2. A tie wager shall be paid at odds of 10 to 1.

3. A war wager shall be paid at odds of 2 to 1, unless the war deal results in a tie hand, in which case a war wager shall be paid at odds of 3 to 1.

#### 19:47-22.10 Irregularities

(a) A card found face up in the shoe 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 while the cards are being dealt, all hands shall be void and the cards shall be reshuffled.

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

(c) If a card is not dealt to a player's initial wager or tie wager in the original deal, the wager shall be void and the player shall be included in the next round of play.

(d) If an automated shuffling device is being used and the device jams, stops shuffling during the shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.