

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

(c) A dealer shall draw no additional cards to his or her hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will have no effect on the outcome of the round of play.

19:47-19.13 More than one player wagering on a box

(a) Unless otherwise directed by the Commission, a casino licensee may permit from one to three people to wager on any one box of the spanish 21 layout, provided that the first person wagering on that box consents to additional players wagering on such box, and provided further that the casino licensee adheres to such procedures and limitations imposed by the Commission as dictated by the particular circumstances.

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

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

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

(e) Whenever more than one player is wagering on a box and the player calling the decisions decides to split pairs, the other players shall either make an additional wager to cover each split pair or designate the split pair to which their initial wager shall apply.

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

(g) The Commission and its agents shall have the discretion and authority to limit, control and regulate the implementation of this section as is appropriate under the circumstances which shall include, without limitation, the right to limit the number of tables at which this procedure is permitted, the right to limit the number of boxes at each table on which more than one person can wager and the right to

require the casino licensee to establish the ability of its dealers to implement this section.

19:47-19.14 Player wagering on more than one box

A player may only wager on one box at a spanish 21 table unless the casino licensee, in its discretion, permits the player to wager on additional boxes.

19:47-19.15 Irregularities

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

(b) If a 10 card of any suit is found in the shoe, it shall not be used in the game and shall be removed from the shoe and destroyed by a floorperson in a manner approved by the Commission. If more than one 10 card is found in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.

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

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

(e) If the dealer has a point count of 17 or higher and accidentally draws a card for himself or herself, such card shall be burned.

(f) If the dealer misses dealing his or her first or second card to himself or herself, the dealer shall continue dealing the first two cards to each player, and then deal the appropriate number of cards to himself or herself.

(g) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack shall be shuffled and cut according to the procedures in N.J.A.C. 19:47-19.4, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play.

(h) If no cards are dealt to the player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to the player's hand, at the player's option, the dealer shall deal the second card to the player after all other players have received a second card.

(i) If after receiving the first two cards, the dealer fails to deal an additional card or cards to a player who has

requested such cards, then, at the player's option, the dealer shall either deal the additional cards after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or shall call the player's hand dead and return the player's original wager.

(j) 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.

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

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

1. If the particular card reader device in use provides any player with the opportunity to determine the value of the hole card, call all hands dead, collect the cards and return each player's wager; or

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

(m) If a card reader device malfunctions, the dealer may only continue dealing the game of spanish 21 at that table using the dealing procedures applicable when a card reader device is not in use.

SUBCHAPTER 20. THREE CARD POKER

19:47-20.1 Definitions

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

"Ante wager" means the wager that a player is required to make prior to any cards being dealt in order to compete against the dealer's hand in a round of play.

"Hand" means the three card poker hand that is held by each player and the dealer after the cards are dealt.

"Pair plus wager" means the wager that a player is required to make prior to any cards being dealt in order to compete against a posted scale of payouts, regardless of the outcome of the player's hand against the dealer.

"Play wager" means an additional wager, equal in value to his or her ante wager, that a player must make if the player opts to remain in competition against the dealer after the player reviews his or her hands.

"Round of play" means one complete cycle of play during which all wagers have been placed, all cards have been dealt and all remaining wagers have been paid off or collected in accordance with this subchapter.

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

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

19:47-20.2 Cards; number of decks

(a) Except as provided in (b) below, three card poker shall be played with one deck of cards with backs of the same color and design and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-20.5. The cover 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. The deck of cards shall meet the requirements of N.J.A.C. 19:46-1.17.

(b) If an automated card shuffling device is used, a casino licensee shall be permitted to use a second deck of cards to play the game, provided that:

1. Each deck of cards complies with the requirements of (a) above;

2. The backs of the cards in the two decks are of different color;

3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;

4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and

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

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" following "one additional" and inserted "cover" preceding "card" in the first sentence, and added a new second sentence.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 19:46-1.18.

19:47-20.8 Procedures for dealing the cards from the hand

(a) Notwithstanding any other provisions of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play three card poker from his or her hand.

(b) If a casino licensee chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed:

1. The casino licensee shall use an automated shuffling device to shuffle the cards.

2. Once the procedures required by N.J.A.C. 19:47-20.5 have been completed, the dealer shall place the stacked deck of cards in either hand.

i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.

ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.

3. The dealer shall then announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing round the table in a clockwise manner, deal one card at a time in order to each player who has placed an ante wager or pair plus wager and to the dealer until each player who placed a wager and the dealer each has three cards. All cards shall be dealt face down.

(d) After three cards have been dealt to each player and the dealer, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-20.7(e) and (f).

19:47-20.9 Procedures for dealing the cards from an automated dealing shoe

(a) Notwithstanding any other provision of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play three card poker dealt from an automated dealing shoe which dispenses cards in stacks of three cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.

(b) If a casino licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed:

1. Once the procedures required by N.J.A.C. 19:47-20.5 have been completed, the cards shall be placed in the automated dealing shoe.

2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 19:47-20.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with N.J.A.C. 19:47-20.6. The dealer shall then deliver a stack of three cards face down to the area designated for the placement of the dealer's cards.

(d) After each stack of three cards has been dispensed and delivered in accordance with this subsection, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the cards in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-20.7(e) and (f).

Cross References

Dealing shoes; requirements, see N.J.A.C. 19:46-1.19.

19:47-20.10 Procedures for completion of each round of play

(a) After the dealing procedures required by N.J.A.C. 19:47-20.7, 20.8 or 20.9 have been completed, each player shall examine his or her cards. Each player who wagers at three card poker shall be responsible for his or her own hand and no person other than the dealer and the player to whom the cards were dealt may touch the cards of that player.

(b) After examination of his or her cards, each player who has placed an ante wager shall have the option to either

make a play wager in an amount equal to the player's ante wager or forfeit the ante wager and end his or her participation in the round of play. The dealer shall offer this option to each player, starting with the player farthest to the left of the dealer and moving clockwise around the table in order. If a player has placed an ante wager and a pair plus wager but does not make a play wager, the player shall forfeit both the ante wager and the pair plus wager. After each player has either placed a wager on the table in the play wager area or forfeited his or her wager and hand, the dealer shall collect all forfeited wagers and associated cards, placing the cards in the discard rack. The dealer shall then reveal the dealer's cards and place the cards so as to form the highest possible ranking hand. The dealer shall then, starting with the player farthest to the dealer's right whose hand is still active, reveal the three card hand of each player.

(c) After all losing wagers have been collected, all winning wagers shall be paid. All winning hands shall remain face up on the layout until all winning wagers have been paid by the dealer. Each winning wager that remains on the table shall be paid in accordance with the payout odds listed in N.J.A.C. 19:47-20.11.

1. The dealer shall pay all winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table.
2. After paying all winning wagers, the dealer shall immediately collect the cards of all players and the dealer and place them in the discard rack.

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

19:47-20.11 Payout odds

- (a) There are three payout types as follows:
1. A player in competition against the dealer shall be paid 1 to 1 on both the ante wager and the play wager if the player's hand is ranked higher than the dealer's hand. Notwithstanding the foregoing, if the dealer does not hold a hand with a "queen high or better" rank, the ante wager shall automatically be paid 1 to 1 and the play wager shall be returned to the player.
 2. A player placing a pair plus wager shall be paid in accordance with the following payout ledger:

Pair	pays	1 to 1
Flush	pays	4 to 1
Straight	pays	6 to 1
Three-of-a-kind	pays	30 to 1

Straight flush pays 40 to 1

i. In the alternative, a casino licensee shall have the discretion to pay a pair plus wager in accordance with the following payout ledger:

Pair	pays	1 to 1
Flush	pays	4 to 1
Straight	pays	6 to 1
Three-of-a-kind	pays	33 to 1
Straight flush	pays	35 to 1

3. A player placing an ante wager and a play wager shall be paid a bonus if the player's hand consists of the following:

Straight	pays	1 to 1
Three-of-a-kind	pays	4 to 1
Straight flush	pays	5 to 1

i. In the event that a casino licensee offers a version of three card poker pursuant to N.J.A.C. 19:47-2.6(f) and offers pair plus payout odds in accordance with (a)2i above, a player placing an ante wager and play wager may be paid an ante bonus if the player's hand consists of the following:

Straight	pays	1 to 1
Three-of-a-kind	pays	5 to 1
Straight flush	pays	6 to 1

Amended by R.2000 d.63, effective February 22, 2000.
See: 31 N.J.R. 3247(a), 32 N.J.R. 718(a).
In (a), inserted 2i and 3i.

19:47-20.12 Irregularities

(a) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.

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

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

(d) If one or more of the dealer's cards is inadvertently exposed prior to the dealer revealing his or her cards as prescribed in N.J.A.C. 19:47-20.10(b), all hands shall be void and the cards shall be reshuffled.