

SUBCHAPTER 11. PAI GOW POKER

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19:47-11.1 Definitions

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

"Bank" shall mean the player who elects to have the other players and dealer play against him or her and accepts the responsibility to pay all winning wagers.

"Bonus wager" shall mean an optional wager that the player's seven cards will form a qualifying poker hand, regardless of the manner in which the player set the high hand and the low hand. All bonus wagers shall be banked by the house.

"Co-banking" is defined in N.J.A.C. 19:47-11.10.

"Copy hand" shall mean either a two card hand or a five card hand of a player which is identical in rank to the corresponding two card hand or five card hand of the dealer or bank.

"Envy bonus" shall mean an additional fixed sum payoff made to a player who placed a bonus wager of at least \$5.00 when another player at the pai gow poker table is the holder of a premium qualifying poker hand. A player is entitled to multiple envy bonuses if more than one other player is the holder of a premium qualifying poker hand; provided, however, that a player is not entitled to an envy bonus for his or her own cards or the cards of the dealer.

"High hand" shall mean the five card hand which is formed from the seven cards dealt at the game of pai gow poker so as to rank equal to or higher than the two card low hand.

"Marker" shall mean an object or objects used to designate the bank and the co-bank, as approved by the Commission.

"Pai gow insurance wager" shall mean an optional wager as authorized by N.J.A.C. 19:47-11.15, that the player's seven cards will form a seven card hand with a rank of ace or lower (a "pai gow"), for which a payout will be

awarded pursuant to N.J.A.C. 19:47-11.16(c), regardless of the manner in which the player sets the high hand and the low hand and regardless of the outcome of the player's pai gow poker wager.

"Premium qualifying poker hand" shall mean a five-card or seven-card poker hand with a rank of four-of-a-kind or higher formed from the seven cards dealt to a player.

"Push" is a tie as defined in N.J.A.C. 19:47-11.9(h).

"Qualifying poker hand" shall mean a five-card or seven-card poker hand with a rank of straight or higher formed from the seven cards dealt to a player.

"Rank or ranking" shall mean the relative position of a card or group of cards as set forth in N.J.A.C. 19:47-11.3.

"Second highest" or "low hand" shall mean the two card hand which is formed from the seven cards dealt at the game of pai gow poker so as to rank equal to or lower than the five card high hand.

"Set or setting the hands" shall mean the process of forming a high hand and low hand from the seven cards dealt.

"Seven-card bonus wager" shall mean an optional wager, as authorized by N.J.A.C. 19:47-11.17, that the player's seven card hand will form a five-card poker hand (best five cards out of seven cards) for which a payout is awarded pursuant to N.J.A.C. 19:47-11.18, regardless of the manner in which the player sets the high hand and the low hand and regardless of the outcome of the player's pai gow poker wager.

"Suit" shall mean one of the four categories of cards, i.e., diamond, spade, club or heart.

"Three-card bonus wager" shall mean an optional wager, as authorized by N.J.A.C. 19:47-11.17, that the player's first three cards will form a three-card poker hand that contains a straight flush with no joker, three-of-a-kind, a straight flush, a straight, a flush or one pair.

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As amended, effective: 07/19/04

As amended, effective: 10/05/09

19:47-11.2 Cards; number of decks

(a) Except as provided in (b) below, pai gow poker shall be played with one deck of cards with backs of the same color and design, on additional cutting card and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-11.6. The cutting card and 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 used to play pai gow poker shall meet the requirements of N.J.A.C. 19:46-1.17 and shall include one joker. Nothing in this section shall prohibit a casino licensee from using decks which are manufactured with two jokers provided that only one joker is used for gaming at pai gow poker.

(b) If an automated card shuffling device is used for pai gow poker, 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 a 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 one deck only shall be placed in the discard rack at any given time.

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As amended, effective: 05/03/93

As amended, effective: 05/02/94

As amended, effective: 09/08/98

19:47-11.3 Pai gow poker rankings; cards; poker hands

(a) The rank of the cards used in pai gow poker, in order of highest to lowest rank, shall be: ace, king, queen, jack, ten, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a 2, 3, 4 and 5. Except as otherwise provided in (c) below, the joker shall be used and ranked as an ace.

(b) The permissible poker hands at the game of pai gow poker, in order of highest to lowest rank, shall be:

1. "Five aces" is a high hand consisting of four aces and a joker;
2. "Royal flush" is a high hand consisting of an ace, king, queen, jack and ten of the same suit; however, for purposes of the progressive payout wager, a "natural royal flush" is a royal flush which does not use a joker;
3. "Straight flush" is a high hand consisting of five cards of the same suit in consecutive ranking, with ace, 2, 3, 4 and 5 being the highest ranking straight flush; king, queen, jack, 10, and 9 being the second highest ranking straight flush, and 6, 5, 4, 3 and 2 being the lowest ranking straight flush;
4. "Four-of-a-kind" is a high 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;
5. "Full house" is a high 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;
6. "Flush" is a high hand consisting of five cards of the same suit. When comparing two flushes the provisions of (e) below shall be applied;
7. "Straight" is a high hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight; an ace, 2, 3, 4 and 5 being the second highest ranking straight, and a 6, 5, 4, 3 and 2 being the lowest ranking straight;

8. "Three-of-a-kind" is a high hand containing 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;

9. "Two pairs" is a high hand containing two "pairs," with two aces and two kings being the highest ranking two pair hand and two threes and two twos being the lowest ranking two pair hand; and

10. "Pair" is either a high hand or a low 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.

(c) For purposes of setting the hands, a joker may be used as any card to complete a "straight," a "flush," a "straight flush" or a "royal flush."

(d) Notwithstanding the provisions of (b) above, a casino licensee may, in its discretion, determine that a straight flush formed with an ace, 2, 3, 4 and 5 of the same suit shall be the lowest ranking straight flush and that a straight formed with an ace, 2, 3, 4 and 5, regardless of suit, shall be the lowest ranking straight. If a casino licensee chooses to exercise this option, it shall so indicate in its Rules of the Games Submission.

(e) When comparing two high hands or two low hands which are of identical poker hand rank pursuant to the provisions of this section, or which contain none of the poker hands authorized herein, the hand which contains the highest ranking card as provided in (a) above which 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 hands shall be considered a copy hand.

(f) If a casino licensee offers the optional bonus wager authorized by N.J.A.C. 19:47-11.15, the following seven card hands, each of which shall have a rank higher than a five-card poker hand of five aces, shall be used to determine the amount of the bonus wager payout or envy bonus payment to which a winning patron is entitled pursuant to N.J.A.C. 19:47-11.16:

1. “Seven-card straight flush with no joker” is a seven card hand consisting of seven cards of the same suit in consecutive ranking, with no joker being used to complete the straight flush;

2. “Royal flush plus royal match” is a seven card hand consisting of an ace, a king, a queen, a jack and a ten of the same suit, with or without a joker, with one of the following pre-selected by the casino licensee:

- i. An additional king and queen of a same suit; or
- ii. An additional ace and king of the same suit, without a joker (natural); and

3. “Seven-card straight flush with joker” is a seven card hand consisting of seven cards of the same suit in consecutive ranking with a joker being used to complete the straight flush.

(g) For purposes of pay table “B” for the seven-card bonus wager at N.J.A.C. 19:47-11.18(c), a “straight flush with joker” is a hand consisting of five cards of the same suit in consecutive ranking, one of which is the joker, and a “straight flush without joker” is a hand consisting of five cards of the same suit in consecutive ranking, none of which is the joker.

(h) If a casino licensee offers the insurance wager authorized by N.J.A.C. 19:47-11.15, a joker is ranked as an ace for purposes of determining this wager.

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As amended, effective: 12/05/05

As amended, effective: 10/05/09

19:47-11.4 Pai gow poker shaker and dice; computerized random number generator; button

(a) Unless a casino licensee offers the optional bonus wagers authorized by N.J.A.C. 19:47-11.17 and follows the dealing procedures set forth therein,

the starting position for the deal or delivery of cards in pai gow poker shall be determined by using one of the following methods:

1. Three dice and a pai gow poker shaker, which shall meet the requirements of N.J.A.C. 19:46-1.15 and 1.13B(e), respectively, and be used in accordance with N.J.A.C. 19:46-1.13B(e) and 19:47-11.8B(b).

i. The three dice shall be maintained at all times within the pai gow poker shaker.

ii. The pai gow poker shaker and the dice contained therein shall be the responsibility of the dealer and shall never be left unattended while at the table.

iii. No dice that have been placed in a pai gow poker shaker for use in gaming shall remain on a table for more than 24 hours.

2. A computerized random number generator that, in accordance with N.J.A.C. 19:46-1.13B(f) and 19:47-11.8C(c), shall automatically select and display a number from 1 through 7 inclusive.

3. If an automated card shuffling device and dealing shoe is used pursuant to N.J.A.C. 19:47-11.8B and 11.8C(d), a button that is moved by the dealer clockwise around the table as each round of play is completed.

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As amended, effective: 05/02/94

As amended, effective: 07/15/02

As amended, effective: 07/19/04

19:47-11.5 Opening of the table for gaming

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

(b) If the deck of cards used by the casino licensee contains two jokers, the dealer and a casino supervisor shall ensure that only one joker is utilized

and that the other joker is torn in half and discarded. 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 and shall include one joker.

(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. 19:47-11.6.

(d) If a casino licensee uses an automated card shuffling device to play the game of pai gow poker and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-11.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above immediately prior to the commencement of play.

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As amended, effective: 05/03/93

As amended, effective: 05/02/94

As amended, effective: 03/19/07

19:47-11.6 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), and after each round of play has been completed, 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 herein shall be deemed to prohibit an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the cards directly into an automated or manual 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 the procedures set forth in N.J.A.C. 19:47-11.8, 11.8A or 11.8B; or

2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), cut the cards in accordance with the procedures set forth in (c) through (e) below.

(c) Upon completion of a manual shuffle, the dealer shall place the stack of cards on top of the cover card. Thereafter, the dealer shall offer the stack of cards to be cut, with the backs facing up and faces facing the layout, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

(d) The cut of the cards shall be offered to players in the following order:

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

2. The player who accepts the bank pursuant to N.J.A.C. 19:47-11.10; provided, however, if the bank refuses the cut, the cards shall be offered to each player moving counterclockwise around the table from the bank until a player accepts the cut; or

3. The player at the farthest position to the right of the dealer, if there is no bank during a round of play; provided, however, if there are two or more consecutive rounds of play where there is no bank, the offer to cut the cards shall rotate in a counterclockwise manner after the player to the far right of the dealer has been offered the cut.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards on top of the cutting card and place them on the bottom of the stack. The dealer shall then remove the cover card and place it on the bottom of the stack. Thereafter, the dealer shall remove the cutting card and, at the discretion of the casino licensee, either place it in the discard rack or use it as an additional cutting

card to be inserted four cards from the bottom of the deck. The dealer shall then deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-11.8, 11.8A or 11.8B.

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

(g) Whenever there is no gaming activity at a pai gow poker table which is open for gaming, the cards shall be 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. 19:47-11.5(c) shall be completed.

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As amended, effective: 05/03/93

As amended, effective: 05/02/94

As amended, effective: 05/20/96

As amended, effective: 03/19/07

19:47-11.7 Wagers

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

(b) Only players who are seated at the pai gow poker 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) All wagers at pai gow poker shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 19:47-11.8, 11.8A or 11.8B. No wager at pai gow poker shall be made, increased or withdrawn after the dealer has announced "No more bets."

(d) Upon placing a pai gow poker wager, a player may, if a progressive payout wager is offered by the casino licensee pursuant to the provisions of N.J.A.C. 19:47-11.14, place a progressive payout wager by depositing a gaming chip into the acceptor device designated for that player or by redeeming a progressive payout wager coupon in accordance with the provisions of N.J.A.C. 19:45-1.18. Each player shall be responsible for verifying that the acceptor light for his or her betting position has been properly illuminated upon placement of the progressive payout wager.

(e) If a casino licensee offers the optional bonus wagers authorized by N.J.A.C. 19:47-11.17, upon placing a pai gow poker wager and prior to any cards being dealt for the round of play, a player may place a three-card bonus wager and/or a seven-card bonus wager.

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As amended, effective: 05/02/94

As amended, effective: 06/17/02

As amended, effective: 07/19/04

19:47-11.8 Procedures for dealing the cards from a manual dealing shoe

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 19:46-1.19. Once the procedures required by N.J.A.C. 19:47-11.6 have been completed, the cards shall be placed in the manual dealing shoe and the dealer shall announce "No more bets."

(b) The dealer shall then, using one of the procedures authorized by N.J.A.C. 19:47-11.8C, determine the starting position for dealing the cards. If

the casino licensee offers the additional wager authorized by N.J.A.C. 19:47-11.13, all such additional wagers shall be determined and paid and the procedures in N.J.A.C. 19:47-11.13 shall be completed, before any card is dealt to any player at the table.

(c) After the starting position for dealing the cards has been determined, 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 as determined in (b) above and, moving clockwise around the table, deal a card to all other positions, including the dealer, regardless of whether there is a wager at the position. 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, including the dealer, has seven cards.

(d) After seven cards have been dealt to each position, including the dealer, the dealer shall remove the remaining cards from the shoe and determine whether exactly four cards are left.

1. If four cards remain, the four cards shall not be exposed to anyone and shall be placed in the discard rack. The dealer shall then collect any cards dealt to a position where there is no wager and place them in the discard rack without exposing the cards.

2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a player or the dealer has more or less than seven cards, all hands shall be void pursuant to N.J.A.C. 19:47-11.11. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

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As amended, effective: 05/03/93

As amended, effective: 05/02/94

As amended, effective: 02/06/95

As amended, effective: 04/05/99

19:47-11.8A Procedures for dealing the cards from the hand

(a) Notwithstanding any other provision 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 pai gow 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. Once the procedures required by N.J.A.C. 19:47-11.6 have been completed, the dealer shall place the 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.

2. The dealer shall then announce "No more bets" prior to dealing seven stacks of seven cards each to the area in front of the table inventory container. 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 deal the first seven cards moving from left to right and the second seven cards moving from right to left and shall continue alternating in this manner until there are seven stacks of seven cards.

(d) After seven stacks of seven cards have been dealt, the dealer shall determine whether exactly four cards are left by spreading them face down on the layout.

1. If four cards remain, the cards shall not be exposed to anyone at the table and shall be placed in the discard rack.

2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a stack

has more or less than seven cards, the round of play shall be void and the cards reshuffled. If the cards have not been misdealt, the round of play shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

(e) Once the dealer has completed dealing the seven stacks and placed the four remaining cards in the discard rack, the dealer shall then, using one of the procedures authorized by N.J.A.C. 19:47-11.8C, determine the starting position for delivering the stacks of cards. If the casino licensee offers the additional wager authorized by N.J.A.C. 19:47-11.13, all such additional wagers shall be determined and paid and the procedures in N.J.A.C. 19:47-11.13 shall be completed, before any stack of cards is dealt to any player at the table.

(f) After the starting position for delivering the stacks of cards has been determined, the dealer shall deliver the first stack to the starting position as determined in (e) above and, moving clockwise around the table, deliver the remaining stacks in order to all other positions, including the dealer, regardless of whether there is a wager at the position. In delivering the stacks, the stack farthest to the left of the dealer shall be considered the first stack, and the stack farthest to the right of the dealer shall be considered the seventh stack. The dealer shall deliver each stack face down.

(g) After the seven stacks have been delivered to each position, including the dealer, the dealer shall collect any stacks dealt to a player position where there is no wager and place them in the discard rack without exposing the cards.

Effective: 05/03/93

As amended, effective: 05/02/94

As amended, effective: 02/06/95

19:47-11.8B 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 pai gow poker dealt from an automated dealing shoe which dispenses cards in stacks of seven 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. 19:47-11.6 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 then, using one of the procedures authorized by N.J.A.C. 19:47-11.8C, determine the starting position for delivering the stacks of cards. If the casino licensee offers the additional wager authorized by N.J.A.C. 19:47-11.13, all such additional wagers shall be determined and paid and the procedures in N.J.A.C. 19:47-11.13 shall be completed, before any stack of cards is dealt to any player at the table.

(d) Once the starting position has been determined in accordance with (c) above, the dealer shall deliver the first stack of cards dispensed by the automated dealing shoe to that position. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall deliver a stack in turn to each of the other positions, including the dealer, moving clockwise around the table, whether or not there is a wager at the position. The dealer shall deliver each stack face down.

(e) After the seven stacks of seven cards have been dispensed and delivered to each position, including the dealer, the dealer shall remove the remaining cards from the shoe and determine whether exactly four cards are left by spreading them face down on the layout.

1. If four cards remain, the cards shall not be exposed to anyone at the table and shall be placed in the discard rack.

2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a stack has more or less than seven cards, the round of play shall be void and the cards reshuffled. If the cards have not been misdealt, the round of play shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

(f) If the dealer determines the cards were dealt properly, the dealer shall then collect any stacks dealt to a position where there is no wager and place them in the discard rack without exposing the cards.

As adopted, effective: 05/02/94

As amended, effective: 02/06/95

19:47-11.8C Procedure for determining the starting position for dealing cards or delivering stacks of cards

(a) In order to determine the starting position for the dealing of cards or the delivery of stacks of cards for the game of pai gow poker, a casino licensee may, in its discretion, use the procedure authorized in (b), (c) or (d) below.

(b) The dealer shall shake the pai gow poker shaker and dice described in N.J.A.C. 19:47-11.4 at least three times so as to cause a random mixture of the dice.

1. The dealer shall then remove the lid covering the pai gow poker shaker, total the dice and announce the total.

2. To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the total of the three dice.

3. Examples are as follows:

i. If the dice total 8, the dealer would receive the first card or stack of cards; or

ii. If the dice total 14, the sixth betting position would receive the first card or stack of cards.

4. After the dealing or delivery of the cards has been completed in accordance with the procedures set forth in N.J.A.C. 19:47-11.8, 11.8A or 11.8B, the dealer shall place the cover on the pai gow poker shaker and shake the shaker once. The pai gow poker shaker shall then be placed to the right of the dealer.

(c) The dealer may use a computerized random number generator approved by the Commission to select and display a number from 1 through 7 inclusive, and verbally announce the number. To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the number displayed by the random number generator.

(d) If an automated card shuffling device and dealing shoe is used pursuant to N.J.A.C. 19:47-11.8B, the dealer may use a flat disk button approved by the Commission to indicate the starting position. At the commencement of play, the button shall be placed in front of the dealer. Thereafter, the button shall rotate around the table in a clockwise manner after each round of play.

(e) After the starting position for a round of play has been determined, a casino licensee may, in its discretion, mark that position by the use of an additional cut card or similar object.

Adopted, effective: 05/02/94

As amended, effective: 07/15/02

19:47-11.9 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish

(a) After the dealing of the cards has been completed, each player shall set his or her hands by arranging the cards into a high hand and low hand. When setting the two hands, the five card high hand must be equal to or higher in rank than the two card low hand. For example, if the two card hand contains a pair of sevens, the five card hand must contain at least a pair of sevens and the three remaining cards.

(b) Each player at the table shall be responsible for setting his or her own hands and no other person except the dealer may touch the cards of that player. Notwithstanding the foregoing, if a player requests assistance in the setting of his or her hands, the dealer may inform the requesting player of the manner in which the casino licensee requires the hands of the dealer to be set in its Rules of the Games Submission. Each player shall be required to keep the seven cards in full view of the dealer at all times. Once each player has set a high and low hand and placed the two hands face down on the appropriate area of the layout, the player shall not touch the cards again.

(c) After all players have set their hands and placed the cards on the table, the seven cards of the dealer shall be turned over and the dealer shall set his or her hands by arranging the cards into a high and low hand. The dealer shall then place the two hands face up on the appropriate area of the layout. If banking or co-banking is in effect pursuant to N.J.A.C. 19:47-11.10, after all players have set their hands and placed the cards on the table, the player banking the game shall turn over his or her seven cards and shall set the two hands by arranging the cards in a high and low hand on the appropriate area of the layout.

(d) Each casino licensee shall submit to the Commission in its Rules of the Games Submission the manner in which it will require the hands of the

dealer to be set.

(e) Unless a player has placed a progressive payout wager pursuant to N.J.A.C. 19:47.14 or a seven-card bonus wager pursuant to N.J.A.C. 19:47-11.17, a player may announce that he or she wishes to surrender his or her wager prior to the dealer exposing either of the two hands of that player pursuant to (f) below. Once the player has announced his or her intention to surrender, the dealer shall:

1. Immediately collect the wager from that player; and
2. Collect the seven cards dealt to that player without exposing the cards to anyone at the table. The dealer shall verify that seven cards were collected by counting them face down on the layout prior to placing them in the discard rack.

(f) Once the dealer has set a high hand and a low hand, the dealer shall expose both hands of each player, starting from the right and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the dealer and shall announce if the pai gow poker wager of that player shall win, lose or be considered a tie (“push”). If the player has placed a progressive payout wager pursuant to N.J.A.C. 19:47-11.14, the dealer shall also examine the seven cards of the player and announce if the progressive payout wager of that player shall win or lose. If the player has placed a seven-card bonus wager pursuant to N.J.A.C. 19:47-11.17, the dealer shall also examine the seven cards of the player and announce if the seven-card bonus wager of that player shall win or lose.

(g) All losing pai gow poker wagers, seven-card bonus wagers and progressive payout wagers shall be immediately collected by the dealer and put in the table inventory container. Unless the player has a winning progressive payout wager or winning seven-card bonus wager, all losing pai gow poker hands shall also be collected. A pai gow poker wager made by a player shall lose if:

1. The high hand of the player is lower in rank than the high hand

of the dealer and the low hand of the player is lower in rank than the low hand of the dealer;

2. The high hand of the player is identical in rank to the high hand of the dealer or the low hand of the player is identical in rank to the low hand of the dealer (a "copy hand") and the other hand of the player is identical in rank or lower in rank than the other hand of the dealer;

3. The high hand of the player was not set so as to rank equal to or higher than the low hand of that player; or

4. The two hands of the player were not otherwise set correctly in accordance with the rules of the game (for example, a player forms a three card low hand and a four card high hand).

(h) If a pai gow poker wager is a push, the dealer shall not collect or pay the wager, but shall return the pai gow poker wager to the player. Unless the player has a winning progressive payout wager or a winning seven-card bonus wager, the dealer shall then immediately collect the cards of that player. A pai gow poker wager made by a player shall be a push if:

1. The high hand of the player is higher in rank than the high hand of the dealer, but the low hand of the player is identical in rank to the low hand of the dealer (copy hand) or lower in rank than the low hand of the dealer; or

2. The high hand of the player is identical in rank to the high hand of the dealer (copy hand) or lower in rank than the high hand of the dealer, but the low hand of the player is higher in rank than the low hand of the dealer.

(i) All hands that resulted in a winning pai gow poker wager, winning seven-card bonus wager or winning progressive payout wager shall remain face up on the layout. Winning wagers shall be paid after all hands are exposed. The dealer shall pay winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. A pai gow poker wager made by a player shall win if the high hand of the player is

higher in rank than the high hand of the dealer and the low hand of the player is higher in rank than the low hand of the dealer. If a player has a winning pai gow poker wager and a winning progressive payout wager or a winning seven-card bonus wager, the pai gow poker wager shall be paid first.

(j) A winning pai gow poker wager 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 five percent of the amount won; provided, however, that when collecting the vigorish, the casino licensee may round off the vigorish to 25 cents or the next highest multiple of 25 cents. A casino licensee shall collect the vigorish from a player at the time the winning payout is made. After a winning pai gow poker wager has been paid and the vigorish collected, the dealer shall then, if applicable, pay the winning progressive payout wager or the winning seven-card bonus wager of that player. Before paying a winning progressive payout wager or winning seven-card bonus wager, the dealer shall, if necessary, reset the player’s high hand and low hand to form the hand type yielding the highest progressive wager payout or seven-card bonus payout to which the player is entitled. Except as otherwise required pursuant to (l) below, the dealer shall then collect the cards from that player.

(k) 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 case of a question or dispute.

(l) If a player has won a progressive payout wager that is not being paid from the table inventory container, the cards of that player shall remain on the table until the necessary documentation has been completed pursuant to N.J.A.C. 19:45-1.52.

Effective: 10/19/92

As amended, effective: 01/02/01

As amended, effective: 06/17/02

As amended, effective: 07/19/04

19:47-11.10 Player bank; co-banking; selection of bank; procedures for dealing

(a) A casino licensee may, in its discretion, offer to all players at a pai gow poker table the opportunity to bank the game. If the casino licensee elects this option, all the other provisions of this subchapter shall apply except to the extent that they conflict with the provisions of this section, in which case the provisions of this section shall control for any round of play in which a player is the bank.

(b) A player may not be the bank at the start of the game. For the purposes of this section, the start of the game shall mean the first round of play after the dealer is required to shuffle the cards in accordance with the procedures set forth in N.J.A.C. 19:47-11.5(c).

(c) After the first round of play pursuant to (b) above, each player at the table shall have the option to either be the bank or pass the bank to the next player. The dealer shall, starting with the player farthest to the right of the dealer, offer the bank to each player in a counterclockwise rotation around the table until a player accepts the bank. The dealer shall place a marker designating the bank in front of the player who accepts the bank. If the first player offered the bank accepts, the player seated to the right of that player shall first be offered the bank on the next round of play. The initial offer to be the bank shall rotate counterclockwise around the table until it returns to the dealer. In no event may any player bank two consecutive rounds of play. If no player wishes to be the bank, the round of play shall proceed in accordance with the rules of play provided in this subchapter.

(d) Before a player may be permitted to bank a round of play, the dealer shall determine that:

1. The player placed a wager against the dealer during the last round of play in which there was no player banking the game; and
2. The player has sufficient gaming chips on the table to cover all

of the wagers placed by other players at the table for that round of play.

(e) A casino licensee may, in its discretion, offer the bank the option of having the casino cover 50 percent of the wagers made during a round of play. If the casino licensee offers this option, it shall make it available to all players at the table. If the bank wishes to use this option, the bank must specifically request the dealer to accept responsibility for the payment of one-half of all winning wagers. When the bank covers 50 percent and the casino covers 50 percent of the winning wagers, it shall be known as "co-banking" and the dealer shall place a marker designating the co-bank in front of that player. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner submitted to the Commission pursuant to N.J.A.C. 19:47-11.9. When co-banking is in effect, the dealer may not place a wager against the bank.

(f) If a player is the bank, the player may only wager on one betting area.

(g) Once the dealer has determined that a player may be the bank pursuant to (d) above and after the cards have been shuffled, the dealer shall remove gaming chips from the table inventory container in an amount equal to the last wager made by that player against the dealer or in an amount, the calculation of which has been approved by the Commission. This amount shall be the amount the dealer wagers against the bank. The bank may direct that the sum wagered by the dealer be a lesser amount or that the dealer place no wager during that round of play. Any amount wagered by the dealer shall be placed in front of the table inventory container.

(h) If the cards are to be dealt from a manual dealing shoe, the procedures set forth in N.J.A.C. 19:47-11.8 and 11.8C shall apply, except as follows:

1. If a pai gow poker shaker and dice are being used to determine the starting position for the dealing of the cards, the bank shall shake the pai gow poker shaker three times pursuant to N.J.A.C. 19:47-11.8C(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank

shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.

2. If a computerized random number generator is used to determine the starting position for the dealing of the cards, the device shall be operated in accordance with procedures approved by the Commission.

3. When counting the betting positions, including the dealer, to determine the starting position for dealing the cards, the position of the banker, instead of the dealer, shall be considered number one.

(i) If the cards are to be dealt from the hand, the procedures set forth in N.J.A.C. 19:47-11.8A and 11.8C shall apply, except as follows:

1. Once the dealer has completed dealing the seven stacks and placed the four remaining cards in the discard rack pursuant to N.J.A.C. 19:47-11.8A, the bank shall select the first stack to be delivered by the dealer. This stack shall be designated as the first stack by the dealer moving it toward the players.

2. If a pai gow poker shaker and dice are being used to determine the starting position for the delivery of the first stack, the bank shall shake the pai gow poker shaker three times pursuant to N.J.A.C. 19:47-11.8C(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by

the bank.

3. If a computerized random number generator is used to determine the starting position for the delivery of the first stack, the device shall be operated in accordance with procedures approved by the Commission.

4. When counting the betting positions, including the dealer, to determine the starting position for delivering the seven stacks of cards, the position of the bank, instead of the dealer, shall be considered number one.

5. The dealer shall deliver the first stack as determined in (i)1 above to the starting position as determined in N.J.A.C. 19:47-11.8C and (i)2 through 4 above. Thereafter, the dealer shall deliver the remaining stacks in a clockwise rotation beginning with the stack closest to the right of the first stack and proceeding until all stacks to the right of the first stack have been dealt and then moving to the stack farthest to the left of the dealer and proceeding left to right. If there are no stacks to the right of the first stack, the dealer will begin with the stack farthest to the left and proceed to the right. The dealer shall deliver each stack face down to each position, including the dealer, regardless of whether there is a wager at the position.

(j) If the cards are to be dealt from an automated dealing shoe, the procedures set forth in N.J.A.C. 19:47-11.8B and 11.8C shall apply, except as follows:

1. If a pai gow poker shaker and dice are being used to determine the starting position for the delivery of the first stack of cards dispensed by the automated dealing shoe, the bank shall shake the pai gow poker shaker three times pursuant to N.J.A.C. 19:47-11.8C(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai

gow poker shaker to be covered and reshaken by the bank.

2. If a computerized random number generator is used to determine the starting position, the device shall be operated in accordance with procedures approved by the Commission.

3. When counting the betting positions, including the dealer, to determine the starting position for delivering the stacks of cards as they are dispensed by the shoe, the position of the bank, instead of the dealer shall be considered number one.

(k) If the cards dealt to the dealer have not been previously collected, after each player has set his or her two hands and placed them on the appropriate area of the layout, the two hands of the dealer shall then be set. Once the dealer has formed a high and low hand, the dealer shall expose the hands of the bank and determine if the hands of the dealer are higher in rank than the hands of the bank. If the dealer wins, the cards of the dealer shall be stacked face up to the right of the table inventory container with the amount wagered by the dealer against the bank placed on top. If the dealer pushes, the dealer shall return the amount wagered by the dealer against the bank to the table inventory container. If the dealer loses, the amount wagered by the dealer against the bank shall be moved to the center of the layout.

(l) If banking is in effect, once the dealer has determined the outcome of the wager of the dealer against the bank, if any, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers, including the dealer's wager, shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the bank, an amount equal

to the remaining winning wagers and place that amount in the center of the layout. The remaining winning wagers shall be paid from the amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount shall be charged a 5 percent vigorish in accordance with N.J.A.C. 19:47-11.9. Once the vigorish has been paid, the remaining amount shall be given to the bank.

(m) If co-banking is in effect, once the dealer has set the co-bank hand pursuant to paragraph (e) above, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the co-bank, an amount equal to one-half of the remaining winning wagers and place that amount in the center of the layout. The dealer shall remove an amount equal to one-half of the remaining winning wagers from the table inventory container and place that amount in the center of the layout. The remaining winning wagers shall be paid from the total amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount will be counted and the dealer shall place half of this amount into the table inventory container. The dealer shall collect a 5 percent vigorish in accordance with N.J.A.C. 19:47-11.9 on the remaining amount and place the vigorish amount in the table inventory container. The remaining amount shall then be given to the co-bank.

(n) Immediately after a winning wager of the dealer is paid, this amount and the original wager shall be returned to the table inventory container.

(o) Each player who has a winning wager against the bank shall pay a five percent vigorish on the amount won to the dealer, in accordance with N.J.A.C. 19:47-11.9.

(p) If a casino licensee offers the progressive payout wager pursuant to N.J.A.C. 19:47-11.14 or the optional bonus wagers pursuant to N.J.A.C. 19:47-11.17, the processing and resolution of such wagers shall be governed by the rules applicable to such wagers throughout this subchapter.

Effective: 10/19/92

As amended, effective: 05/03/93

As amended, effective: 05/02/94

As amended, effective: 06/17/02

As amended, effective: 07/19/04

19:47-11.11 Irregularities; invalid roll of dice

(a) If the dealer uncovers the pai gow poker shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a "No roll" and reshake the dice.

(b) If the dealer uncovers the pai gow poker shaker and a die or dice fall out of the shaker, the dealer shall call a "No roll" and reshake the dice.

(c) If the dealer incorrectly totals the dice and deals the first card or delivers the first stack to the wrong position, all hands shall be called dead and the dealer shall reshuffle the cards.

(d) If the dealer exposes any of the cards dealt to a player, the player has the option of voiding the hand. Without looking at the unexposed cards, the player shall make the decision either to play out the hand or to void the hand.

(e) If a card or cards in the hand of the dealer or bank is exposed, all hands shall be void and the cards shall be reshuffled.

(f) A card found turned face up 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 turned face up in the shoe, all hands shall be void and the cards shall be reshuffled.

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

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

(i) If the dealer does not set his or her hands in the manner submitted to the Commission pursuant to N.J.A.C. 19:47-11.9, the hands must be reset in accordance with this submission and the round of play completed.

(j) If the bank does not set his or her own hands correctly, the wager shall not be lost pursuant to N.J.A.C. 19:47-11.9, and the dealer shall be required to reset the bank's hands in the manner submitted to the Commission pursuant to N.J.A.C. 19:47-11.9 so that the round of play may be completed.

(k) If a card is exposed while the dealer is dealing the seven stacks in accordance with N.J.A.C. 19:47-11.8A, the cards shall be reshuffled.

(l) If cards are being dealt from the hand and the dealer fails to deal the seven stacks in accordance with N.J.A.C. 19:47-11.8A(c), the cards shall be reshuffled.

(m) 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.

(n) 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.

(o) 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.

Effective: 10/19/92

As amended, effective: 05/03/93

As amended, effective: 05/02/94

19:47-11.12 A player wagering on more than one betting area

(a) Except as provided in N.J.A.C. 19:47-11.10(f), a casino licensee may, in its discretion, permit a player to wager on no more than two betting areas at a pai gow poker table, which areas must be adjacent to each other.

(b) If a casino licensee permits a player to wager on two adjacent betting areas, the cards dealt to each betting area shall be played separately. If the two wagers are not equal, the player shall be required to rank and set the hand with the larger wager before ranking and setting the other hand. If the amounts wagered are equal, each hand shall be played separately in a counterclockwise rotation with the first hand being ranked and set before the player proceeds to rank and set the second hand. Once a hand has been ranked and set and placed face down on the appropriate area of the layout, the hand may not be changed.

Effective: 10/19/92

Recodified, effective: 12/06/93

19:47-11.13 Permissible additional wager

(a) If a casino licensee, pursuant to N.J.A.C. 19:47-11.8C, uses a random number generator to determine the starting position for the dealing of cards or the delivery of stacks of cards, the casino licensee may in its discretion offer to every player at the pai gow poker table the option to make an additional wager as to which one of the numbers 1 through 7 will be selected and displayed by the random number generator at the beginning of a round of play.

(b) The following procedures shall be observed by any casino licensee offering the additional wager authorized by this section:

1. Prior to the activation of the random number generator at the beginning of a round of play, any player who has made a pai gow poker wager

pursuant to N.J.A.C. 19:47-11.7 may, at the same time, make the additional wager authorized by this section. A player may make an additional wager on more than one number during each round of play.

2. A player shall make an additional wager by placing gaming chips, and if permitted by the casino licensee, a match play coupon, on the number selected by the player in the area designated for additional wagers on the pai gow poker table layout. No verbal additional wagers or cash additional wagers shall be permitted.

3. An additional wager shall win if the number selected by the player in (b)2 above is the same number selected and displayed by the random number generator as the first player position to receive cards during that round of pai gow poker. All other additional wagers shall lose.

4. After the dealer announces "No more bets" and the random number generator selects and displays the position number for that round of play, any losing additional wagers shall be immediately collected by the dealer.

5. Any winning additional wagers shall be paid immediately after collection of any losing additional wagers, and prior to any card being dealt to any player at the table.

6. A casino licensee shall pay off winning additional wagers at odds of no less than 5 1/2 to 1 and no more than 6 to 1, and in accordance with the payout odds imprinted on the pai gow poker table layout; provided however, that payouts for any additional winning wagers shall be rounded down to the nearest whole dollar.

(c) Any additional wager made pursuant to this section shall have no bearing upon any other wager made by a player at the game of pai gow poker.

As adopted, effective: 02/06/95

19:47-11.14 Progressive payout wager

(a) A casino licensee may, in its discretion, offer to every player at a pai

gow poker table who has placed a pai gow poker wager the option to make a progressive payout wager on whether the player will be dealt a hand type as set forth in (d) below. The progressive payout wager shall, in the discretion of the casino licensee, be either a \$1.00 or \$5.00 wager.

(b) Prior to the first card or stack of cards of a round being dealt and once all wagers including progressive payout wagers have been placed, the dealer shall announce “No more bets” and press the lock-out button on the table controller panel. The dealer shall then remove any wagers placed on the progressive payout from the table inventory return device, verify, on the layout in front of the table inventory container, that the that the number of gaming chips wagered equals the number of lights illuminated on the acceptor devices and place the gaming chips into the table inventory container in accordance with N.J.A.C. 19:45-1.20.

(c) A winning progressive payout wager shall be paid in accordance with the payout table listed in (d) below, the provisions of N.J.A.C. 19:47-11.9 and the procedures approved pursuant to N.J.A.C. 19:45-1.52. A winning progressive payout wager shall be paid irrespective of the outcome of the player’s pai gow poker wager. Prior to paying a winning progressive payout wager, the dealer shall:

1. Verify that the light on the correct acceptor device has been illuminated;
2. Verify that the hand is a winning hand; and
3. Require a casino supervisor to validate any payouts to be deducted from the progressive meter pursuant to (e) below and the casino licensee’s approved internal controls.

(d) A casino licensee shall pay winning \$1.00 and \$5.00 progressive payout wagers at no less than the amounts listed below:

\$1.00 PROGRESSIVE WAGER

<u>Hand Type</u>	<u>Payout</u>
Natural Royal Flush and Pair	100 percent of meter
Five Aces and Pair	100 percent of meter
Natural Royal Flush	10 percent of meter
Five Aces	10 percent of meter
Royal Flush and Pair	\$200.00
Royal Flush	\$100.00
Straight Flush and Pair	\$50.00
Straight Flush	\$25.00
Four-of-a-Kind and Pair	\$40.00
Four-of-a-Kind	\$20.00
Full House and Pair	\$10.00
Full House	\$5.00
Flush and Pair	\$6.00
Flush	\$3.00
Straight and Pair	\$4.00
Straight	\$2.00
Three-of-a-Kind	\$2.00

\$5.00 PROGRESSIVE WAGER

<u>Hand Type</u>	<u>Payout</u>
Natural Royal Flush and Pair	100 percent of meter
Five Aces and Pair	100 percent of meter
Natural Royal Flush	10 percent of meter
Five Aces	10 percent of meter
Royal Flush and Pair	\$1,000
Royal Flush	\$500.00
Straight Flush and Pair	\$250.00
Straight Flush	\$125.00
Four-of-a-Kind and Pair	\$200.00
Four-of-a-Kind	\$100.00
Full House and Pair	\$50.00
Full House	\$25.00
Flush and Pair	\$30.00
Flush	\$15.00
Straight and Pair	\$20.00
Straight	\$10.00
Three-of-a-Kind	\$10.00

(e) The rate of progression of the progressive meter used to determine the progressive payouts required by (d) above shall be no less than 21percent of the amount wagered for the \$1.00 progressive wager and 27percent of the

amount wagered for the \$5.00 progressive wager. Any progressive wager payout of \$50.00 or more or for a straight flush for a \$1.00 progressive wager, and any progressive wager payout of \$250.00 or more or for a straight flush for a \$5.00 progressive wager, shall be deducted from the progressive meter.

(f) The initial and reset amounts for the progressive meter shall be established by each casino licensee and approved pursuant to N.J.A.C. 19:45-1.39B. In no instance shall the initial or reset amount on the progressive meter that is funded by the casino licensee be less than \$10,000.

(g) Any payout determined by the amount on the progressive meter shall be based upon the amount that is on the meter at the time the player's progressive payout wager is paid, irrespective of the amount that was on the meter when the player placed the wager or when the dealer dealt the player's cards.

As amended, effective: 06/17/02

19:47-11.15 Pai gow insurance wager; optional bonus wager; payment of envy bonus

(a) A casino licensee may, in its discretion, offer to each player at a pai gow poker table the opportunity to make a pai gow insurance wager and/or a bonus wager and receive an envy bonus payment in accordance with the provisions of this section. The optional bonus wager authorized by this section may not be offered by a casino licensee on any pai gow poker table which offers the optional three-card bonus wager and the seven-card bonus wager authorized by N.J.A.C. 19:47-11.17.

(b) Any player who has made a pai gow poker wager pursuant to N.J.A.C. 19:47-11.7 may, at the same time, make a pai gow insurance wager and/or a bonus wager by placing gaming chips in the area designated for a bonus wager at his or her betting position. A bonus wager shall be no less than \$1.00.

(c) Any player who makes a bonus wager of at least \$5.00 shall qualify to receive an envy bonus payment. The dealer shall place an envy bonus marker immediately in front any bonus wager of \$5.00 or more.

(d) If a pai gow insurance wager and/or a bonus wager has been made by one or more players, the dealer shall observe the procedures set forth in N.J.A.C. 19:47-11.9 but with the following modifications.

1. The dealer shall, starting from the dealer's right and moving counterclockwise around the table, settle the pai gow poker wager of each player and collect any vigorish that is due; provided, however, that:

i. The cards of any player who has placed a bonus wager shall remain on the layout regardless of the outcome of his or her pai gow poker wager until removed in accordance with the provisions of (d)2 or 3 below; and

ii. If any player has placed a pai gow insurance wager or a bonus wager of at least \$5.00, the cards of each player shall remain on the layout regardless of the outcome of his or her pai gow poker wager until removed in accordance with the provisions of (d)2 or 3 below.

2. After settling the pai gow poker wager of a player who has placed a pai gow insurance wager or a bonus wager, the dealer shall rearrange the seven cards of the player to form the best possible hand and shall be ultimately responsible for creating such hand for purposes of the pai gow insurance wager and the bonus wager. Except for the pai gow insurance wager, a joker may be used as any card to complete any straight, flush, straight flush or royal flush other than a seven-card straight flush with no joker. If any player at the table has placed a bonus wager of at least \$5.00, the dealer shall rearrange the cards of each player at the table regardless whether that player has placed a bonus wager.

i. If the player does not have a qualifying poker hand or a pai gow, the dealer shall collect the bonus wager and/or pai gow insurance wager, if applicable, and place the cards of the player in the discard rack.

ii. If the player has a qualifying poker hand or a pai gow, the dealer shall, if and as applicable, pay the winning bonus wager in accordance with N.J.A.C. 19:47-11.16(a) and/or the winning pai gow insurance wager in accordance with N.J.A.C. 19:47-11.16(c) and place the cards of the player in the discard rack.

iii. If the player has a premium qualifying poker hand, the dealer shall verbally acknowledge the premium qualifying poker hand and leave the bonus wager, if applicable, and the cards of the player face up on the table.

3. After all other bonus wagers and pai gow insurance wagers have been settled, the dealer shall, starting from the dealer's right and moving counterclockwise around the table, settle with each player who has an envy bonus marker at his or her betting position or who has a bonus wager and a premium qualifying poker hand.

i. If the player has an envy bonus marker, the dealer shall pay the player the appropriate envy bonus payment set forth at N.J.A.C. 19:47-11.16(b) and collect the envy bonus marker.

ii. If the player has a bonus wager and a premium qualifying poker hand, the dealer shall pay the winning bonus wager in accordance with N.J.A.C. 19:47-11.16(a) and place the cards of the player in the discard rack.

iii. After all envy bonuses and premium qualifying poker hands are paid, the dealer shall collect the cards of any player who had a premium qualifying poker hand but did not place a bonus wager and place the cards of the player in the discard rack.

Adopted effective: 09/16/02

As amended, effective: 07/19/04

As amended, effective: 10/05/09

19:47-11.16 Payout odds for bonus wagers; envy bonus payments; pai gow insurance wagers

(a) Bonus wagers shall be paid pursuant to the following schedule:

<u>Hand</u>	<u>Payout</u>
Seven-card straight flush with no joker	8,000 to 1
Royal flush plus royal match	2,000 to 1
Seven-card straight flush with joker	1,000 to 1
Five aces	400 to 1
Royal flush	150 to 1
Straight flush	50 to 1
Four-of-a-kind	25 to 1
Full house	5 to 1
Flush	4 to 1
Three-of-a-kind	3 to 1
Straight	2 to 1

(b) Envy bonus payments shall be paid pursuant to the following schedule:

<u>Hand</u>	<u>Bonus</u>
Seven-card straight flush with no joker	\$5,000
Royal flush plus royal match	\$1,000
Seven-card straight flush with joker	\$500.00
Five aces	\$250.00
Royal flush	\$50.00
Straight flush	\$20.00
Four-of-a-kind	\$5.00

(c) Pai gow insurance wagers shall be paid pursuant to the payout odds set forth in one of the following pay tables pre-selected by the casino licensee;

<u>Hand</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>
Nine high	400 to 1	250 to 1	100 to 1	100 to 1
Ten high	40 to 1	75 to 1	50 to 1	25 to 1
Jack high	20 to 1	25 to 1	25 to 1	15 to 1
Queen high	5 to 1	5 to 1	10 to 1	6 to 1
King high	3 to 1	3 to 1	5 to 1	5 to 1
Ace high	2 to 1	2 to 1	1 to 1	3 to 1

<u>Hand</u>	<u>E</u>
Nine high	100 to 1
Ten high	25 to 1
Jack high	15 to 1
Queen high	7 to 1
King high	5 to 1
Ace high	3 to 1

(d) Notwithstanding the minimum payout odds required in (a) and (c) above and the fixed bonus amount required in (b) above, a casino licensee may establish a maximum payout amount as approved by the Commission that is payable to a player for one round of play, which amount shall be at least \$40,000 or the maximum amount that one player could win per round when betting the minimum permissible wagers, whichever is greater. If the established payout limit is not included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 19:47-8.3. Any maximum payout limit established by a casino licensee shall apply only to payouts of pai gow poker bonus wagers and pai gow insurance wagers placed pursuant to N.J.A.C. 19:47-11.15.

Adopted effective: 09/16/02

As amended, effective: 10/05/09

19:47-11.17 Dealing procedures for three-card bonus wager and seven-card bonus wager

(a) A casino licensee may, in its discretion, offer to each player at a pai gow poker table the opportunity to place an optional three-card bonus wager and/or a seven-card bonus wager and to receive payouts on such winning wagers as set forth in N.J.A.C. 19:47-11.18. The bonus wagers authorized by this section may not be offered by a casino licensee on any pai gow poker table which offers the optional bonus wager authorized by N.J.A.C. 19:47-11.15. The three-card bonus wager and the seven-card bonus wager shall have no

bearing on any other wager made by a player at the game of pai gow poker.

(b) Notwithstanding any other provision of N.J.A.C. 19:46 or this chapter, the dealing procedures set forth in this section shall apply to any pai gow poker game that offers the optional bonus wagers authorized by this section. The first three cards dealt to each player shall be 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.

(c) Once the procedures required by N.J.A.C. 19:47-11.5 and 11.6 have been completed, the cards shall be placed in the automated dealing shoe. The dealer shall then announce "No more bets."

(d) The dealer shall deliver the first stack of three cards dispensed by the automated dealing shoe face down to the player at the starting position. The starting position shall be the player position farthest to the left of the dealer at which a pai gow poker wager has been placed in accordance with N.J.A.C. 19:47-11.7

(e) As the remaining stacks of three cards 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 pai gow poker wager. The dealer shall then deliver a stack of three cards face down to the area designated for the dealer's hand.

(f) Each player who has placed a three-card bonus wager shall, after examining his or her cards, determine whether the three-card hand qualifies for a three-card bonus wager payout as defined in N.J.A.C. 19:47-11.18 and as displayed on the sign required by N.J.A.C. 19:46-1.13B(c). Each player who has placed a three-card bonus wager and who has a winning hand shall place his or her cards face up on the layout. The dealer shall collect all three-card bonus wagers from players with losing three-card hands and then pay all winning three-card bonus wagers in accordance with the payouts set forth at N.J.A.C. 19:47-11.18.

(g) After each stack of three cards has been dispensed and delivered and each three-card bonus wager has been resolved in accordance with this section, the dealer shall complete the dealing of the cards by observing one of the following procedures.

1. The dealer shall remove the stub from the automated dealing shoe, place the stub on top of a cover card and, following the relevant dealing procedures in N.J.A.C. 19:47-11.8A(b), deal from his or her hand four additional cards face down to each player and the dealer. The dealer shall deal the first four consecutive cards to the player farthest to his or her left who has placed a pai gow poker wager in accordance with N.J.A.C. 19:47-11.7 and, moving clockwise around the table, continue to deal four consecutive cards to each player who has placed a pai gow poker wager. The dealer shall then deal four consecutive cards to the area designated for the dealer's hand. After each player who has placed a pai gow poker wager and the dealer have been dealt a total of seven cards, the dealer shall place the stub in the discard rack without exposing the cards and the round of play shall proceed in accordance with the procedures set forth in N.J.A.C. 19:47-11.9 and 11.18.

2. The dealer shall deliver the first stack of four additional cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a pai gow poker wager in accordance with N.J.A.C. 19:47-11.7. 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 of four cards face down to each player who has placed a pai gow poker wager. The dealer shall then deliver a stack of four additional cards face down to the area designated for the dealer's hand. The round of play shall then proceed in accordance with the procedures set forth in N.J.A.C. 19:47-11.9 and 11.18.

(h) The dealer shall be required to count the stub at least once every five rounds of play in order to determine whether the correct number of cards are still in the deck. The dealer shall determine the number of cards in the stub by

counting the cards face down on the layout.

1. If the count of the stub indicates that 53 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

2. If the count of the stub indicates that the number of the cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the dealer has more or less than seven cards) but 53 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 19:47-11.11(h). If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

(i) Notwithstanding the provisions of (h) 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, plus the joker, 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.

Adopted, effective: 07/19/04

19:47-11.18 Payout odds for optional three-card bonus wager and seven-card bonus wager

(a) The payout odds for winning the optional bonus wagers authorized by N.J.A.C. 19:47-1.17 when printed on any sign or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word “to” or “win,” and no odds shall be stated through the use of the word “for.”

(b) A casino licensee shall pay off winning three-card bonus wagers at no less than the following odds:

<u>Hand</u>	<u>Payout Odds</u>
Three-card straight flush, with no joker	40 to 1
Three-of-a-kind	25 to 1
Three-card straight flush	5 to 1
Three-card straight	4 to 1
Three-card flush	3 to 1
One pair	1 to 1

(c) A casino licensee shall pay winning seven-card bonus wagers at no less than the odds in accordance with one of the following payout tables:

Table A

<u>Hand</u>	<u>Payout Odds</u>
Five aces	500 to 1
Royal flush	250 to 1
Straight flush	50 to 1
Four-of-a-kind	25 to 1
Full house	5 to 1
Flush	4 to 1
Three-of-a-kind	3 to 1
Straight	2 to 1

Table B

<u>Hand</u>	<u>Payout Odds</u>
Five aces	500 to 1
Royal flush	200 to 1
Straight flush without joker	50 to 1
Straight flush with joker	30 to 1
Four-of-a-kind	25 to 1
Full house	5 to 1
Flush	4 to 1
Three-of-a-kind	3 to 1
Straight	2 to 1

(d) Notwithstanding the minimum payout odds required in (c) above, a casino licensee may establish a maximum payout amount as approved by the Commission that is payable to a player for one round of play, which amount shall be at least \$50,000 or the maximum amount that one player could win per round when betting the minimum permissible wager, whichever is greater. If the established payout limit is not included on the layout, each casino

licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 19:47-8.3. Any maximum payout limit established by a casino licensee shall apply only to payouts of the seven-card bonus wager placed pursuant to N.J.A.C. 19:47-11.17.

Adopted, effective: 07/19/04

As amended, effective: 11/21/05

As amended, effective: 12/05/05