

Bad Beat Bonus Wager In Three Card Poker And Four Card Poker

Gaming Equipment

Rules of the Games

Temporary Amendments: N.J.A.C. 19:46-1.10A and 1.13P; and 19:47-20.1, 20.6, 20.10, 20.11, 27.1, 27.6, 27.10 and 27.11

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

The temporary rules follow:

Summary

The temporary amendments would permit a supplemental wager, known as a “bad beat bonus wager,” to be offered in the authorized games of three card poker and four card poker. When offered in three card poker, a player would be permitted to place a \$1.00 wager that the lower ranking hand between the player and the dealer will have a rank of pair or better. When offered in four card poker, a player would be permitted to place a \$1.00 wager that the lower ranking hand between the player and the dealer will have a rank of two pair or better. In either game, a player must make at least one base wager in order to be eligible to make a bad beat bonus wager.

A winning bad beat bonus wager would be paid in accordance with a posted pay table of odds based on the rank of the lower ranking poker hand. The payout odds for a bad beat bonus wager in three card poker are 4 to 1 for a pair, 35 to 1 for a flush, 100 to 1 for a straight, 5000 to 1 for three-of-a-kind, and 15,000 to 1 for a straight flush. The payout odds for a bad beat bonus wager in four card poker are 4 to 1 for two pair, 15 to 1 for a straight, 25 to 1 for a flush, 100 to 1 for three-of-a-kind, 10,000 to 1 for a straight flush, and 25,000 to 1 for four-of-a-kind.

The temporary amendment to N.J.A.C. 19:46-1.10A contains the gaming table layout requirements if a casino licensee offers the bad beat bonus wager in three card poker. Similarly, the temporary amendment to N.J.A.C. 19:46-1.13P contains the gaming table layout requirements if a casino licensee offers the bad beat bonus wager in four card poker.

The temporary amendments at N.J.A.C. 19:47-20.1 and 27.1 include “bad beat bonus wager” in the definition section of the rules for three card poker and four card poker, respectively. The temporary amendments at N.J.A.C. 19:47-20.6 and 27.6 include a bad beat bonus wager among the authorized wagers for three card poker and four card poker, respectively. The temporary amendments at N.J.A.C. 19:47-20.10 and 27.10 establish that a bad beat bonus wager is not forfeited when a player folds his or her hand in three card poker and four card poker, respectively. The temporary amendments at N.J.A.C. 19:47-20.11 and 27.11 set forth the payout odds for winning bad beat bonus wagers in three card poker and four card poker, respectively.

Full text of the temporary adoption follows (additions indicated in boldface **thus**; deletions indicated in brackets [thus]):

19:46-1.10A Three card poker table; physical characteristics

(a) (No change.)

(b) The layout for a three card poker table shall be approved by the Commission and shall contain, at a minimum:

1. - 3. (No change.)

4. A separate designated betting area located immediately behind each ante wager betting area for the placement of "pair plus" wagers; [and]

5. If a casino licensee elects to offer the “bad beat bonus wager” authorized by N.J.A.C. 19:47-20.6, a separate designated betting area located immediately behind the pair plus betting area for the placement of the wager; and

[5.] **6.** (No change in existing text.)

(c) (No change.)

19:46-1.13P Four card poker table; physical characteristics

(a) (No change.)

(b) The layout for a four card poker table shall be approved by the Commission and shall contain at a minimum:

1. - 2. (No change.)

3. Separate designated betting areas at each betting position for the placement of the aces up wager; [and]

4. If a casino licensee elects to offer the bad beat bonus wager authorized by N.J.A.C. 19:47-27.6, a separate designated betting area located behind all other betting areas for the placement of the wager; and

[4.] **5.** (No change in existing text.)

(c) – (d) (No change.)

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:

...

“Bad beat bonus wager” means an optional wager, offered at the discretion of the casino licensee, that the lower ranking hand between the player and the dealer will have a rank of pair or better and thus qualify for a bad beat bonus payout in accordance with N.J.A.C. 19:47-20.11(a)4.

...

19:47-20.6 Wagers

(a) The following wagers may be placed in the game of three card poker:

1. A player may compete [solely]:

i. Solely against the dealer by placing an ante wager in an amount within the posted minimum and maximum wagers and then placing a play wager in an equal amount; or

[2. A player may compete solely]

ii. Solely against a posted payout ledger by placing a pair plus wager, which wager may be in any amount within the posted minimum and maximum wagers; or

[3. A player may compete against]

iii. Against both the dealer and the posted payout ledger by placing wagers in accordance with the requirements of (a)1 [and 2] **i and ii** above; **and**

2. If a casino licensee offers, in its discretion, the bad beat bonus wager, any player who has placed a wager in accordance with (a)1i through iii above may place a bad beat bonus wager in the amount of \$1.00; provided, however, that the casino licensee shall comply with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the option.

(b) – (c) (No change.)

(d) All ante wagers, [and] pair plus wagers **and, if applicable, bad beat bonus wagers** shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 19:47-20.7, 20.8 or 20.9. No wager shall be made, increased, or withdrawn after the dealer has announced "No more bets." All play wagers shall be placed in accordance with N.J.A.C. 19:47-20.10(b).

(e) – (f) (No change.)

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

(a) (No change.)

(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. **If a player has placed an ante wager, a pair plus wager and a bad beat bonus wager but does not make a play wager, the player shall forfeit the ante wager and pair plus wager, but shall not forfeit the bad beat bonus wager.** After each player has either placed a **play** wager [on the table in the play wager area] or forfeited his or her [wager and hand] **ante and pair plus wagers**, the dealer shall collect all forfeited wagers and associated cards, placing them in the discard rack. **The cards of any player who has placed a play wager, a pair plus wager (without an ante wager) or a bad beat bonus wager shall remain on the table.** The dealer shall then reveal the dealer's cards and place the cards so as to form the highest possible ranking hand. If an automated dealing shoe is used to deal the cards pursuant to N.J.A.C. 19:47-20.9 and a cover card is used on top of the dealer's stack removed from the shoe, the cover card shall be removed from the stack and placed on the table layout immediately next to the automated dealing shoe.

(c) – (d) (No change.)

19:47-20.11 Payout odds

(a) There are [three] **four** payout types as follows:

1. - 3. (No change.)

4. A player placing a bad beat bonus wager shall be paid in accordance with the following payout odds if the rank of the lower ranking hand held by the player or dealer for the round of play is one of the hands specified below:

Straight flush	pays	15,000 to 1
Three-of-a-kind	pays	5,000 to 1
Straight	pays	100 to 1
Flush	pays	35 to 1
Pair	pays	4 to 1

19:47-27.1 Definitions

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

...

“Bad beat bonus wager” means an optional wager, offered at the discretion of the casino licensee, that the lower ranking hand between the player and the dealer will have a rank of two pair or better and thus qualify for a bad beat bonus payout in accordance with N.J.A.C. 19:47-27.11(a)4.

...

19:47-27.6 Wagers

(a) The following wagers may be placed in the game of four card poker:

1. A player may compete [solely]:

i. Solely against the dealer by placing an ante wager in an amount within the posted minimum and maximum wagers and then placing a play wager in an amount from one to three times the amount of the ante wager; or

[2. A player may compete solely]

ii. Solely against a posted payout table by placing an aces up wager in any amount within the posted minimum and maximum wagers; or

[3. A player may compete against]

iii. Against both the dealer and the posted payout table by placing wagers in accordance with the requirements of (a)[1 and 2] **i and ii** above; **and**

2. If a casino licensee offers, in its discretion, the bad beat bonus wager, any player who has placed a wager in accordance with (a)1i through iii above may place a bad beat bonus wager in the amount of \$1.00; provided, however, that the casino licensee shall comply with the

notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the option.

(b) – (c) (No change.)

(d) All ante wagers, [and] aces up wagers **and, if applicable, bad beat bonus wagers** shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 19:47-27.7, 27.8 or 27.9. No wager shall be made, increased, or withdrawn after the dealer has announced "No more bets." All play wagers shall be placed in accordance with N.J.A.C. 19:47-27.10(b).

(e) (No change.)

19:47-27.10 Procedures for completion of each round of play

(a) (No change.)

(b) The dealer shall, starting with the player farthest to his or her left and continuing clockwise around the table, offer each player who has placed an ante wager the option to either make a play wager or forfeit his or her ante wager. A play wager shall be made in an amount from one to three times the amount of the player's ante wager. [If a] **A** player **who** has placed an ante wager [and an aces up wager] but does not make a play wager[, the player] shall forfeit the ante wager but shall not forfeit [the], **if made, an aces up wager or a bad beat bonus wager.**

(c) After each player has either placed a play wager [on the designated area of the layout] or forfeited his or her ante wager, the dealer shall collect all forfeited ante wagers. The dealer shall collect the cards of any player who forfeited his or her ante wager and also did not make an aces up wager **or a bad beat bonus wager**, placing the cards in the discard rack.

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

possible ranking hand for each player. The dealer shall then collect all losing ante, play, [and] aces up **and bad beat bonus** wagers.

(e) – (f) (No change.)

19:47-27.11 Payout Odds

(a) There are [three] **four** payout types as follows:

1. - 3. (No change.)

4. A player placing a bad beat bonus wager shall be paid in accordance with the following payout odds if the rank of the lower ranking hand held by the player or dealer for the round of play is one of the hands specified below:

Hand Type	Payout Odds
Four-of-a-kind	25,000 to 1
Straight flush	10,000 to 1
Three-of-a-kind	100 to 1
Straight	25 to 1
Flush	15 to 1
Two pair	4 to 1