

# RULES AND REGULATIONS

## Title 58—RECREATION

### PENNSYLVANIA GAMING CONTROL BOARD

[ 58 PA. CODE CHS. 531, 533, 567,  
617a, 619a AND 651a ]

#### Table Game Rules for Roulette, Big Six Wheel and Casino War

The Pennsylvania Gaming Control Board (Board), under the general authority in 4 Pa.C.S. § 1202(b)(30) (relating to general and specific powers) and the specific authority in 4 Pa.C.S. § 13A02(1)—(4) (relating to regulatory authority), rescinds Chapters 531, 533 and 567 and adds Chapters 617a, 619a and 651a (relating to Roulette; Big Six Wheel; and Casino War) to read as set forth in Annex A.

##### *Purpose of the Final-form Rulemaking*

Under 4 Pa.C.S. § 13A03 (relating to temporary table game regulations), the Board adopted temporary regulations in Chapter 531, 533 and 567. With this final-form rulemaking, the Board is replacing the temporary regulations in Chapter 531 with the permanent regulations in Chapter 617a, the temporary regulations in Chapter 533 with the permanent regulations in Chapter 619a and the temporary regulations in Chapter 567 with the permanent regulations in Chapter 651a.

##### *Explanation of Chapter 617a*

Chapter 617a contains the rules governing the game of Roulette. Section 617a.1 (relating to Roulette ball; Roulette wheel and table; physical characteristics; double zero Roulette wheel used as a single zero Roulette wheel) contains the requirements for the Roulette ball, wheel and table layouts.

Section 617a.2 (relating to inspection and security procedures) lists the procedures that shall be followed prior to the opening of a Roulette table to ensure that the table game equipment is present and in proper working condition and that there is no evidence of tampering.

Sections 617a.3 and 617a.4 (relating to placement of wagers; and payout odds) list the permissible wagers for the game of Roulette, specify how the wagers are to be placed on the Roulette table and the minimum odds that the certificate holder must pay on winning wagers.

Sections 617a.5 and 617a.6 (relating to rotation of wheel and ball; and irregularities) address the proper techniques for spinning the Roulette wheel and the Roulette ball, marking the winning number and the collecting and paying of wagers as well as how improper spins and other irregularities that may occur during the course of play are to be handled.

##### *Explanation of Chapter 619a*

Chapter 619a contains the rules governing the Big Six Wheel. Section 619a.1 (relating to Big Six Wheel layout; physical characteristics) contains the physical characteristics of the wheel and the table layout requirements. Operators have the option to use the dollar amounts in this section or to submit to the Bureau of Gaming Operations (BGO) a wheel layout with other symbols or logos.

Section 619a.2 (relating to wagers and rotation of the wheel) addresses the placement of wagers on the table

layout, the spin of the wheel, the collection of losing wagers and the payment of winning wagers. Lastly, § 619a.3 (relating to payout odds) addresses the minimum payout odds certificate holders are required to pay on winning wagers.

##### *Explanation of Chapter 651a*

Chapter 651a establishes the rules of play for Casino War. Section 651a.1 (relating to definitions) contains the definitions for terms used in this chapter. Section 651a.2 (relating to Casino War table; physical characteristics) contains the requirements pertaining to Casino War tables and other equipment used in the play of the game.

Section 651a.3 (relating to cards; number of decks; dealing shoe) addresses the number of decks that are used in Casino War and the use of automated card shuffling devices. Sections 651a.4 and 651a.5 (relating to opening of the table for gaming; and shuffle and cut of the cards) set forth the procedures for the inspection of the cards and the procedures for shuffling and cutting of the cards before they are dealt. The procedure for removal of the cards from the dealing shoe and discard rack when there is no gaming activity was changed from the temporary regulations. At their request, operators may now leave the cards face down instead of face up on the table until a player arrives at the table at which time the cards shall be reshuffled for the next round of play.

Sections 651a.6 and 651a.7 (relating to Casino War card rankings; and wagers) set forth the rank of the cards for the purpose of determining the winning hand and specify the permissible wagers. The restriction on the number of adjacent boxes on which a player may place a wager was changed from the temporary regulations so that operators may specify in their Rules Submissions the number of adjacent boxes on which a player may wager.

Sections 651a.8 and 651a.9 (relating to procedure for dealing the cards; and procedures for completion of each round of play; collection and payment of wagers) specify the procedures for the initial deal of the cards to each patron, the procedure for going to war, the procedure for collecting cards, collecting losing wagers and paying out winning wagers.

Section 651a.10 (relating to payout odds) sets forth the payout odds for winning Initial, Tie and War Wagers. Section 651.11 (relating to irregularities) provides the rules to address unusual circumstances that might arise during the play of the game.

##### *Comment and Response Summary*

Notice of proposed rulemaking was published at 41 Pa.B. 3000 (June 11, 2011). During the comment period, the Board received public comments from Greenwood Gaming & Entertainment, Inc. d/b/a Parx and Chester Downs and Marina, LLC d/b/a Harrah's. Additionally, on August 10, 2011, the Board received comments from the Independent Regulatory Review Commission (IRRC) on the proposed rulemaking.

##### *General Comments*

In §§ 617a.1, 619a.1, 651a.2 and 651a.5, IRRC requested that the final-form rulemaking contain the procedures the certificate holder shall follow to obtain approval from the BGO or the Bureau of Casino Compliance (BCC) for table game layouts, signage and the location of equipment on the table. Section 601a.10 (relating to

approval of table game layouts, signage and equipment) will be added to Chapter 601a (relating to general table games provisions).

Currently, submissions to BGO, including internal controls, table games Rules Submissions, layouts, signage, gaming guides, equipment approvals, dealer training and minimum staffing plans are submitted through the Internal Control and Table Game Submission Form that is available on the Board's web site ([www.pgcb.pa.gov](http://www.pgcb.pa.gov)). Each facility was provided a user name and password unique to that property and has been submitting the required information through use of the online form. Once received, the submissions are reviewed by the BGO and are approved by the Board's Executive Director. The approval letters are then sent to the facility. Section 601a.10 reflects this current practice.

Regarding the provisions that require BCC approval, a casino compliance supervisor at the licensed facility may approve locations on the gaming table for drop and tip boxes, bad beat boxes in Poker and the location of other table game equipment at the time the new table is installed on the gaming floor but prior to the opening of the table for gaming. Section 601a.10 reflects this current practice.

#### *Chapter 617a*

In § 617a.5(d), Parx requested that the Board allow the licensee the option to pay winning Five Adjacent Number Wagers directly from the Roulette wheel replica instead of breaking down the wager and bringing the wager to the table layout to collect the losing wagers and pay the winning wagers.

The Board believes that the Five Adjacent Number Wager has to be broken down into five separate Straight Wagers and placed on the Roulette layout for the following reasons: 1) to assure that surveillance can adequately record the collection and payout of the wagers in the event of a patron dispute or suspected cheating, which is difficult to detect if the wager is settled from the Roulette wheel replica, is not broken down into the five separate wagers, placed on the Roulette layout and paid or collected from the layout, particularly as more patrons opt to place the Five Adjacent Number Wager; and 2) there is a greater risk that the dealer will payout, at 35 to 1, the Five Adjacent Number Wager instead of collecting 4/5 of the wager and paying out only 1/5 of the wager on the single number that was the winner.

#### *Chapter 619a*

In § 619a.1(d), Parx and IRRC requested that the Board delete the requirement that the payout odds be displayed on each section of the Big Six wheel or, if the requirement is not deleted, IRRC requested that the Board provide an explanation as to why it is required.

The Board appreciates the suggestion and therefore added clarifying language to the regulation so the only portion of the payout odds that must be on the Big Six Wheel are the amounts that the certificate holder is required to pay if the clapper lands on that section of the box. Requiring the number to be above the dollar symbols, pictures of the flag or the name or logo of the certificate holder aids surveillance in verifying which box the clapper landed on which may be necessary in the event of a patron dispute or a review for suspected cheating.

Two licensed manufacturers in this Commonwealth have supplied the six certificate holders that currently offer the game, including Mohegan Sun, Harrah's, Rivers,

Sands, Hollywood and Washington Trotting, with the Big Six Wheel. The replicas previously submitted by four of the certificate holders contain the payout odds as now described in subsection (d) and were approved for use.

Proposed § 619a.2 required that if the clapper comes to rest between two numbers, the spin will be declared void and dealer shall respin the wheel. Harrah's stated that if the clapper falls between two numbers, the certificate holder should have the option to declare the number previously passed as the winning number. IRRC asked what other jurisdictions have in place and if the Board has considered the alternative offered by Harrah's.

Although New Jersey does allow for a declared win if a sign is posted, the Board believes that in fairness to patrons wagering at the Big Six Wheel, not just the patron who wagered on the number previously passed, if the clapper comes to rest precisely between two numbers, neither number can be declared the winner and a respin is required. Additionally, the practice of declaring a winner when the clapper comes to rest on the peg between two numbers is inconsistent with the objective of the game (that a patron's wager is settled in accordance with its position on the layout when the clapper comes to rest in a section of the wheel).

#### *Chapter 651a*

In § 651a.2, Parx requested to allow up to ten players at each Casino War table. IRRC asked if the increase would jeopardize the integrity of gaming in any way or provide an advantage to the casino.

Only one facility, Sands, currently offers Casino War. Other than the comment from Parx, the Board has not received requests to increase the number of players who may wager at the game. The Board, however, will allow for up to nine players at any Casino War table, which is consistent with the maximum players allowed at Minibaccarat and Midibaccarat tables. The Board is limiting the table to nine instead of ten because there is limited space on the table layout to inscribe the required information at each player position and there is only one dealer who is responsible for observing the whole table while dealing which is more challenging with a greater number of players participating in the game.

Parx and IRRC also requested to allow certificate holders the option of using continuous shufflers. The Board agrees that several of the requirements for the number of decks and the shuffling and cutting of cards when an automated card shuffling device is used are not applicable when a continuous shuffler is in use.

Continuous shufflers are permitted for use with several other games but had not been included in the rules of play for Casino War. Therefore, §§ 651a.3(e) and 651a.5(h) are added to allow for the use of a dealing shoe that automatically reshuffles and counts the cards (continuous shuffler) if the device has been submitted to the Bureau of Gaming Laboratory Operations and approved for use in the licensed facility. If the certificate holder utilizes the approved device, other subsections in §§ 651a.3 and 651a.5 are not applicable.

Parx also requested that the Board amend the rules for the payment and collection of wagers when a patron declares War against the dealer. Although the process as proposed is consistent with another gaming jurisdiction, the Board agrees with the revisions Parx suggested. Instead of collecting the Initial Wager, as proposed in § 651a.9(c), the dealer shall leave the Initial Wager on the table and the player shall match it with a War Wager. If the player wins War against the dealer, the dealer shall

pay out the War Wager at lower odds (1 to 1 instead of 2 to 1) and return the Initial Wager to the player. The amount collect by the dealer and returned to the player is equal whether the dealer pays at 1 to 1 and returns the Initial Wager or collects the Initial Wager and pays out at odds of 2 to 1. This updated procedure should also aid the facility in assuring that a patron going to War against the dealer places a War Wager equal to and not greater than the Initial Wager made by the player.

The certificate holder that currently offers Casino War will be required to update its table layouts to reflect the change to the payout odds on the War Wager. The Board has reached out to that facility to ensure that updating table layouts when this final-form rulemaking is adopted will not be burdensome to the facility.

*Affected Parties*

Certificate holders that elect to offer Roulette, Big Six Wheel or Casino War will be required to comply with these chapters. The requirements in this final-form rulemaking are consistent with 4 Pa.C.S. Part II (relating to gaming), necessary for the protection of the gaming public and ensure the accurate reporting of revenues generated from table games.

The Board has experienced increased regulatory demands resulting from the implementation of table games including the review of Rules Submissions, table layouts, signage and gaming guides.

*Fiscal Impact*

*Commonwealth.* The Board will have to review each certificate holder's table games Rules Submissions, table layouts, signage and gaming guides to ensure compliance with this final-form rulemaking. These reviews will be conducted by existing BGO and BCC staff. The Board does not project that it will incur significant cost increases as a result of this final-form rulemaking.

*Political subdivisions.* This final-form rulemaking will not have fiscal impact on political subdivisions of this Commonwealth. Host municipalities and counties will benefit from the local share funding mandated by the act of January 7, 2010 (P. L. 1, No. 1).

*Private sector.* This final-form rulemaking will result in additional costs for certificate holders that elect to offer Roulette, Big Six Wheel and Casino War. Certificate holders will be required to purchase the table games they elect to offer and to hire and train employees to operate the games. The costs for table game equipment do vary depending on the type and number of tables purchased. The costs are expected to be offset by the revenues generated from table game operations.

*General public.* This proposed rulemaking will not have fiscal impact on the general public.

*Paperwork Requirements*

This final-form rulemaking requires certificate holders to do the following: post signs at gaming tables; have complete sets of rules for the games they offer available for public inspection; produce a gaming guide summarizing the rules of play; and file Rules Submissions for each table game they elect to offer. The Rules Submissions are standardized checklists for each game, relatively simple to fill out and are available on the Board web site.

*Effective Date*

This final-form rulemaking will become effective upon publication in the *Pennsylvania Bulletin*.

*Regulatory Review*

Under section 5(a) of the Regulatory Review Act (71 P. S. § 745.5(a)), on May 12, 2011, the Board submitted a copy of the proposed rulemaking, published at 41 Pa.B. 3000, and a copy of the Regulatory Analysis Form to IRRC and to the House Gaming Oversight Committee and the Senate Community, Economic and Recreational Development Committee (Committees) for review and comment.

Under section 5(c) of the Regulatory Review Act, IRRC and the House and Senate Committees were provided with copies of the comments received during the public comment period, as well as other documents when requested. In preparing the final-form rulemaking, the Board has considered all comments from IRRC, the House and Senate Committees and the public.

Under section 5.1(j.2) of the Regulatory Review Act (71 P. S. § 745.5a(j.2)), on January 11, 2012, the final-form rulemaking was deemed approved by the House and Senate Committees. Under section 5.1(e) of the Regulatory Review Act, IRRC met on January 12, 2012, and approved the final-form rulemaking.

*Findings*

The Board finds that:

(1) Public notice of intention to adopt these amendments was given under sections 201 and 202 of the act of July 31, 1968 (P. L. 769, No. 240) (45 P. S. §§ 1201 and 1202) and the regulations thereunder, 1 Pa. Code §§ 7.1 and 7.2.

(2) The final-form rulemaking is necessary and appropriate for the administration and enforcement of 4 Pa.C.S. Part II.

*Order*

The Board, acting under 4 Pa.C.S. Part II, orders that:

(a) The regulations of the Board, 58 Pa. Code are amended by deleting §§ 531.1—531.7, 533.1—533.3 and 567.1—567.11 and by adding §§ 617a.1—617a.6, 619a.1—619a.3 and 651a.1—651a.11 to read as set forth in Annex A.

(b) The Chairperson of the Board shall certify this order and Annex A and deposit them with the Legislative Reference Bureau as required by law.

(c) This order shall take effect upon publication in the *Pennsylvania Bulletin*.

WILLIAM H. RYAN, Jr.,  
Chairperson

*(Editor's Note:* For the text of the order of the Independent Regulatory Review Commission relating to this document, see 42 Pa.B. 626 (January 28, 2012).)

**Fiscal Note:** Fiscal Note 125-148 remains valid for the final adoption of the subject regulations.

**Annex A**

**TITLE 58. RECREATION**

**PART VII. GAMING CONTROL BOARD**

**Subpart K. TABLE GAMES**

**CHAPTER 531. (Reserved)**

Sec.  
531.1—531.7. (Reserved).

**CHAPTER 533. (Reserved)**

Sec.  
533.1—533.3. (Reserved).

**CHAPTER 567. (Reserved)**

Sec.  
567.1—567.11 (Reserved).

**CHAPTER 617a. ROULETTE**

Sec.  
617a.1. Roulette ball; Roulette wheel and table; physical characteristics; double zero Roulette wheel used as a single zero Roulette wheel.  
617a.2. Inspection and security procedures.  
617a.3. Placement of wagers.  
617a.4. Payout odds.  
617a.5. Rotation of wheel and ball.  
617a.6. Irregularities.

**§ 617a.1. Roulette ball; Roulette wheel and table; physical characteristics; double zero Roulette wheel used as a single zero Roulette wheel.**

(a) A ball used in Roulette must be made completely of a nonmetallic substance and not less than 12/16 inch nor more than 14/16 inch in diameter.

(b) Roulette shall be played on a table having a Roulette wheel of at least 30 inches in diameter at one end of the table and a Roulette layout imprinted on the opposite end of the table.

(c) A single zero Roulette wheel must have 37 equally spaced compartments around the wheel where the Roulette ball may come to rest. The Roulette wheel must also have a ring of 37 equally spaced areas to correspond to the position of the compartments with a compartment marked zero (0) and colored green and the others marked 1 to 36 and colored alternately red and black. The numbers must be arranged clockwise around the wheel in the following order: 0, 32, 15, 19, 4, 21, 2, 25, 17, 34, 6, 27, 13, 36, 11, 30, 8, 23, 10, 5, 24, 16, 33, 1, 20, 14, 31, 9, 22, 18, 29, 7, 28, 12, 35, 3 and 26. The color of each compartment must either be a corresponding color to those depicted on the ring or a neutral color as approved in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment).

(d) A double zero Roulette wheel must have 38 equally spaced compartments around the wheel where the Roulette ball may come to rest. The Roulette wheel must also have a ring of 38 equally spaced areas to correspond to the position of the compartments with a compartment marked zero (0) and colored green, a compartment marked double zero (00) and colored green, and the others marked 1 to 36 and colored alternately red and black. The numbers must be arranged clockwise around the wheel in the following order: 0, 28, 9, 26, 30, 11, 7, 20, 32, 17, 5, 22, 34, 15, 3, 24, 36, 13, 1, 00, 27, 10, 25, 29, 12, 8, 19, 31, 18, 6, 21, 33, 16, 4, 23, 35, 14 and 2. The color of each compartment must either be a corresponding color to those depicted on the ring or a neutral color as approved in accordance with § 601a.10(a).

(e) A double zero Roulette wheel and double zero table layout may be used as a single zero Roulette wheel and single zero table layout if:

(1) The 00 wager area on the layout is obscured with a cover or other device approved in accordance with § 601a.10(g), which clearly indicates that the 00 wager is not available.

(2) Signage is posted at the Roulette table to notify players of the following:

(i) The double zero Roulette wheel is being used as a single zero Roulette wheel and that double zero (00) is not an available wager.

(ii) If the Roulette ball comes to rest in the compartment marked double zero (00), the spin will be declared void and the wheel will be respun.

(iii) Wagers on red, black, odd, even, 1 to 18 and 19 to 36 shall be lost if the Roulette ball comes to rest in a compartment marked zero (0).

(f) The layout for a Roulette table shall be submitted to the Bureau of Gaming Operations and approved in accordance with § 601a.10(a) and contain, at a minimum:

(1) The name or logo of the certificate holder.

(2) Specific betting areas for the placement of the wagers authorized under § 617a.3 (relating to placement of wagers).

(3) Signage indicating the minimum and maximum wagers permitted at that table.

(4) If the certificate holder offers the Five Adjacent Number Wager authorized under § 617a.3, a replica of the Roulette wheel.

(g) Each Roulette table must have a drop box and tip box attached in locations as approved by the Bureau of Casino Compliance in accordance with § 601a.10(g).

**§ 617a.2. Inspection and security procedures.**

(a) Prior to opening a Roulette table for gaming activity, a floorperson or member of the certificate holder's security department shall:

(1) Inspect the Roulette ball by passing it over a magnet or compass to assure its nonmagnetic quality.

(2) Inspect the Roulette table and Roulette wheel for any magnet or contrivance that would affect the fair operation of the Roulette wheel.

(3) Inspect the Roulette wheel to assure that the wheel is level and rotating freely and evenly.

(4) Inspect the Roulette wheel to assure that all parts are secure and free from movement.

(5) Confirm that the layout and signage comply with § 617a.1(e) (relating to Roulette ball; Roulette wheel and table; physical characteristics; double zero Roulette wheel used as a single zero Roulette wheel) if a double zero Roulette wheel is being used as a single zero Roulette wheel.

(b) If a certificate holder uses a Roulette wheel that has external movable parts, any adjustments to the movable parts shall be made by a floorperson or a member of the certificate holder's table game maintenance department in the presence of a security department member.

(c) All adjustments shall be completed prior to the required inspections in subsection (a).

(d) The certificate holder may replace any of the movable parts at any time, provided that an inspection as required under subsection (a) shall be completed prior to reopening the Roulette wheel and table for play.

(e) An inspection log shall be maintained by the certificate holder which must include the date, the time, the Roulette table number, whether an adjustment or replacement was completed, a description of the adjustment or replacement, a certification that an inspection, if required, was completed and the signature and Board-issued credential number of the individual making the adjustment or replacement.

(f) When a Roulette table is not open for play, the Roulette wheel shall be secured by placing a cover over the entire wheel and securely locking the cover.

**§ 617a.3. Placement of wagers.**

(a) All wagers at Roulette shall be made by placing Roulette chips on the appropriate areas of the Roulette layout. Verbal wagers accompanied by cash may not be accepted.

(b) A player at a Roulette table may not play with Roulette chips that are identical in color and design to value chips or to Roulette chips being used by another player at that same table. Roulette chips shall be cashed in for value chips or plaques before a player leaves a Roulette table.

(c) Each player shall be responsible for the correct positioning of his wager on the Roulette layout, regardless of whether he is assisted by the dealer. The player shall be responsible for ensuring that the instructions he gives to the dealer regarding the placement of a wager are correctly carried out.

(d) A wager shall be settled in accordance with its position on the layout when the ball falls into a compartment of the wheel.

(e) The wagers in the game of Roulette include:

(1) A Straight Wager that the Roulette ball will come to rest in the compartment of the Roulette wheel that corresponds to a single number selected by the player. The player shall make a Straight Wager by placing a wager within the box on the Roulette layout that contains the selected number.

(i) A certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer the option to make five simultaneous Straight Wagers by selecting five adjacent numbers on the Roulette wheel.

(ii) A player shall make a Five Adjacent Number Wager by placing Roulette chips on the number indicated on the Roulette wheel replica that is the center number of the five adjacent numbers being selected.

(iii) A player making a Five Adjacent Number Wager shall be deemed to have made a separate Straight Wager of equal value on each of the five numbers selected.

(2) A Split Wager that the Roulette ball will come to rest in a compartment of the Roulette wheel that corresponds to either of two numbers selected by the player. The player shall select the numbers by placing a wager on the line between the two boxes on the Roulette layout that contain the two selected numbers. A Split Wager on 0 and 00 may also be placed on the line between the 0 and 00 or on the line between the 2nd 12 box and the 3rd 12 box.

(3) A Three Numbers Wager that the Roulette ball will come to rest in a compartment of the Roulette wheel that corresponds to any one of three numbers in a single row on the Roulette layout selected by the player. The player shall select a row of numbers by placing a wager on the outside line of the box on the Roulette layout that contains the first number in the selected row.

(i) A Three Numbers Wager may also include a wager that the Roulette ball will come to rest in a compartment of the Roulette wheel that corresponds to any one of the three numbers in one of the following groups of numbers: 0, 1 and 2; 0, 2 and 00; or 00, 2 and 3.

(ii) The player shall select one of the Three Numbers Wagers in subparagraph (i) by placing a wager on the common corner of the three boxes containing the selected numbers.

(4) A Four Numbers Wager that the Roulette ball will come to rest in a compartment of the Roulette wheel that corresponds to any one of four numbers in contiguous boxes on the Roulette layout selected by the player. The player shall select the four numbers by placing a wager on the common corner of the four boxes containing the selected numbers.

(5) A First Five Numbers Wager that the Roulette ball will come to rest in a compartment of the Roulette wheel that corresponds to any one of the numbers 0, 00, 1, 2 or 3. The player shall make a First Five Numbers Wager by placing a wager on the common corner of the boxes on the Roulette layout that contain the label 1st 12 and the numbers 0 and 1.

(6) A Six Numbers Wager that the Roulette ball will come to rest in a compartment of the Roulette wheel that corresponds to one of six consecutive numbers contained in two contiguous rows of numbers on the Roulette layout selected by the player. The player shall select the two rows of numbers by placing a wager on the outside common corner of the boxes on the Roulette layout that contains the first number in each of the rows being selected.

(7) A Column Wager that the Roulette ball will come to rest in a compartment of the Roulette wheel that corresponds to any 1 of 12 numbers contained in a single column on the Roulette layout selected by the player. The player shall select a column of 12 numbers by placing a wager in the box on the Roulette layout that is at the bottom of the column being selected.

(8) A Dozen Wager that the Roulette ball will come to rest in a compartment of the Roulette wheel that corresponds to any 1 of 12 consecutive numbers from 1—12, 13—24 or 25—36, selected by the player. The player shall select the 12 numbers by placing a wager in the box on the Roulette layout labeled 1st 12, 2nd 12 or 3rd 12.

(9) A Red Wager that the Roulette ball will come to rest in any compartment of the Roulette wheel that corresponds to a number with a red background on the Roulette wheel. The player shall make a Red Wager by placing a wager within the red box on the Roulette layout.

(10) A Black Wager that the Roulette ball will come to rest in any compartment of the Roulette wheel that corresponds to a number with a black background on the Roulette wheel. The player shall make a Black Wager by placing a wager within the black box on the Roulette layout.

(11) An Odd Wager that the Roulette ball will come to rest in any compartment of the Roulette wheel that corresponds to an odd number. The player shall make an Odd Wager by placing a wager within the box on the Roulette layout that is labeled Odd.

(12) An Even Wager that the Roulette ball will come to rest in any compartment of the Roulette wheel that corresponds to an even number. The player shall make an Even Wager by placing a wager within the box on the Roulette layout that is labeled Even.

(13) A 1—18 Wager that the Roulette ball will come to rest in a compartment of the Roulette wheel that corresponds to any 1 of 18 consecutive numbers from 1—18.

The player shall make a 1—18 Wager by placing a wager within the box on the Roulette layout that is labeled 1—18.

(14) A 19—36 Wager that the Roulette ball will come to rest in a compartment of the Roulette wheel that corresponds to any 1 of 18 consecutive numbers from 19—36. The player shall make a 19—36 Wager by placing a wager within the box on the Roulette layout that is labeled 19—36.

**§ 617a.4. Payout odds.**

(a) A certificate holder shall pay out winning Roulette wagers at no less than the odds in the following payable:

<i>Wager</i>	<i>Payout Odds</i>
Straight	35 to 1
Split	17 to 1
Three Numbers	11 to 1
Four Numbers	8 to 1
First Five Numbers	6 to 1
Six Numbers	5 to 1
Column	2 to 1
Dozen	2 to 1
Red	1 to 1
Black	1 to 1
Odd	1 to 1
Even	1 to 1
1—18	1 to 1
19—36	1 to 1

(b) When Roulette is played on a single zero wheel or double zero wheel and the Roulette ball comes to rest in a compartment marked zero (0) or double zero (00), wagers on red, black, odd, even, 1—18 and 19—36 will be lost.

(c) When Roulette is played on a double zero wheel being used as a single zero wheel, as provided in § 617a.1 (relating to Roulette ball; Roulette wheel and table; physical characteristics; double zero Roulette wheel used as a single zero Roulette wheel), the following apply:

(1) Notice shall be provided that the double zero wheel is being used as a single zero wheel.

(2) If the Roulette ball comes to rest in a compartment marked double zero (00), the dealer shall announce “no spin,” declare the spin void and respin the wheel.

(3) Wagers on red, black, odd, even, 1—18 and 19—36 will be lost if the Roulette ball comes to rest in a compartment marked zero (0).

**§ 617a.5. Rotation of wheel and ball.**

(a) The Roulette ball shall be spun by the dealer in a direction opposite to the rotation of the wheel and complete at least four revolutions around the track of the wheel to constitute a valid spin.

(b) While the ball is still rotating in the track around the wheel, the dealer shall announce “no more bets,” in a manner sufficient to be heard by all players at the table. Once “no more bets” has been announced by the dealer, players may not touch any chips that have been placed on the Roulette layout until the dealer has collected all losing wagers and paid off all winning wagers in accordance with subsection (e).

(c) When the ball comes to rest in a compartment, the dealer shall announce the number of the compartment and shall place a point marker on that number on the Roulette layout.

(d) If a certificate holder offers the Five Adjacent Number Wager, the dealer shall then move 1/5 of each winning Five Adjacent Number Wager from the Roulette

wheel replica to the box on the main Roulette layout that contains the single number corresponding to the compartment in which the Roulette ball came to rest.

(e) After placing the point marker on the layout and, if applicable, complying with subsection (d), the dealer shall first collect all losing wagers and then pay off all winning wagers in accordance with § 617a.4 (relating to payout odds).

**§ 617a.6. Irregularities.**

(a) If the ball is spun in the same direction as the wheel, the dealer shall announce “no spin” and attempt to remove the Roulette ball prior to it coming to rest in one of the compartments.

(b) If the Roulette ball does not complete four revolutions around the track of the wheel, the dealer shall announce “no spin.” The dealer shall inspect the ball for any signs of damage and if the ball is damaged, ask the floorperson or above for a new Roulette ball with which to continue gaming at the table.

(c) If the Roulette ball leaves the wheel during the spin, the dealer shall announce “no spin.” The dealer shall inspect the ball for any signs of damage and if the ball is damaged, ask the floorperson or above for a new Roulette ball with which to continue gaming at the table.

(d) If a foreign object enters the wheel prior to the ball coming to rest, the dealer shall announce “no spin” and attempt to remove the Roulette ball from the wheel prior to it coming to rest in one of the compartments.

**CHAPTER 619a. BIG SIX WHEEL**

Sec.

- 619a.1. Big Six Wheel layout; physical characteristics.
- 619a.2. Wagers and rotation of the wheel.
- 619a.3. Payout odds.

**§ 619a.1. Big Six Wheel layout; physical characteristics.**

(a) Big Six Wheel gaming shall be conducted at a circular wheel at least 5 feet in diameter. Except as provided in subsection (c), the rim of the wheel must be divided into 54 equally spaced sections with 23 sections containing a \$1 symbol, 15 sections containing a \$2 symbol, 8 sections containing a \$5 symbol, 4 sections containing a \$10 symbol, 2 sections containing a \$20 symbol, 1 section containing a picture of a flag, the name or logo of the certificate holder or other unique symbol, and 1 section containing a picture of a joker or other unique symbol. The sections must be covered with glass.

(b) Except as provided in subsection (c), the sections required under subsection (a) must be arranged clockwise around the rim of the wheel in the following order: joker, \$1, \$2, \$1, \$5, \$2, \$1, \$10, \$1, \$5, \$1, \$2, \$1, \$20, \$1, \$2, \$1, \$5, \$2, \$1, \$10, \$1, \$2, \$5, \$1, \$2, \$1, flag or logo, \$2, \$5, \$2, \$1, \$2, \$1, \$10, \$1, \$5, \$1, \$2, \$1, \$20, \$1, \$2, \$1, \$5, \$2, \$1, \$10, \$1, \$2, \$5, \$1, \$2 and \$1.

(c) With prior approval in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment), a certificate holder may use symbols that depict fruit or other themed symbols in lieu of the dollar symbols specified in subsections (a) and (b).

(d) Each section of the wheel must also display the payout odds in § 619a.3 (relating to payout odds) for the wager. For example, the payout odds for the \$2 or other approved symbol are 2 to 1. That section of the wheel must therefore display a 2.

(e) The wheel must contain a clapper capable of selecting a particular section of the wheel upon the conclusion of the spin.

(f) Each Big Six Wheel table must have a drop box and a tip box attached on the same side of the gaming table as, but on opposite sides of, the dealer, as approved by the Bureau of Casino Compliance in accordance with § 601a.10(g).

(g) The layout for a Big Six Wheel table shall be submitted to the Bureau of Gaming Operations and approved in accordance with § 601a.10(a) and contain, at a minimum:

(1) The name or logo of the certificate holder.

(2) Specific betting areas for the placement of wagers including:

(i) Symbols for \$1, \$2, \$5, \$10 and \$20 or other approved symbols in accordance with subsection (c).

(ii) A flag, the name or logo of the certificate holder or other unique symbol as it appears on the wheel.

(iii) A joker or other unique symbol as it appears on the wheel.

(3) The payout odds for each of the permissible wagers.

**§ 619a.2. Wagers and rotation of the wheel.**

(a) Prior to the spin of the wheel, the dealer shall announce “no more bets.”

(b) The wheel shall be spun by the dealer in either direction and must complete at least three revolutions to constitute a valid spin.

(c) A wager shall be settled in accordance with the wager’s position on the layout when the clapper comes to rest in a section of the wheel.

(d) If the clapper comes to rest between two numbers or symbols upon completion of the spin of the wheel, the spin shall be void and the dealer shall respin the wheel.

(e) Upon completion of the spin, the dealer shall first collect all losing wagers and then pay off all winning wagers in accordance with § 619a.3 (relating to payout odds).

**§ 619a.3. Payout odds.**

A certificate holder shall pay out winning Big Six Wheel wagers at no less than the odds in the following payable:

<i>Wager</i>	<i>Payout Odds</i>
\$1 symbol or other approved alternate symbol	1 to 1
\$2 symbol or other approved alternate symbol	2 to 1
\$5 symbol or other approved alternate symbol	5 to 1
\$10 symbol or other approved alternate symbol	10 to 1
\$20 symbol or other approved alternate symbol	20 to 1
Joker, flag, name, logo or other unique symbol	45 to 1

**CHAPTER 651a. CASINO WAR**

Sec.	Definitions.
651a.1.	Casino War table; physical characteristics.
651a.2.	Cards; number of decks; dealing shoe.
651a.3.	Opening of the table for gaming.
651a.4.	Shuffle and cut of the cards.
651a.5.	Casino War card rankings.
651a.6.	

- 651a.7. Wagers.
- 651a.8. Procedure for dealing the cards.
- 651a.9. Procedures for completion of each round of play; collection and payment of wagers.
- 651a.10. Payout odds.
- 651a.11. Irregularities.

**§ 651a.1. Definitions.**

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

*Initial Wager*—The wager that shall be made by a player prior to any cards being dealt to participate in the round of play.

*Original deal*—The first card that is dealt to each player and the dealer to determine the result for the Initial Wager in a round of play.

*Tie hand*—A hand in the original deal or War deal when the rank of a player’s card and the rank of the dealer’s card are equal.

*War*—The decision of a player, in accordance with the option offered under § 651a.9(c)(2) (relating to procedures for completion of each round of play; collection and payment of wagers), to place a War Wager when there is a tie hand on the original deal.

*War deal*—The deal of the cards that follows the placement of a War Wager.

*War Wager*—A wager, equal to the player’s Initial Wager, that is required to be made if the player elects to go to War with the dealer.

**§ 651a.2. Casino War table; physical characteristics.**

(a) Casino War shall be played at a table having betting positions for no more than nine players on one side of the table and a place for the dealer on the opposite side of the table.

(b) The layout for a Casino War table shall be submitted to the Bureau of Gaming Operations and approved in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and contain, at a minimum:

(1) The name or logo of the certificate holder.

(2) A separate betting area designated for the placement of Initial and War Wagers for each player.

(3) A separate betting area designated for the placement of Tie Wagers for each player.

(4) The payout odds for permissible wagers offered by the certificate holder. If the payout odds are not inscribed on the layout, a sign identifying the payout odds shall be posted at each Casino War table.

(c) Each Casino War table must have a drop box and a tip box attached on the same side of the gaming table as, but on opposite sides of, the dealer, as approved by the Bureau of Casino Compliance in accordance with § 601a.10(g). The Bureau of Casino Compliance may approve an alternative location for the tip box when a card shuffling device or other table game equipment prevents the placement of the drop box and tip box on the same side of the gaming table as, but on opposite sides of, the dealer.

(d) Each Casino War table must have a discard rack securely attached to the top of the dealer’s side of the table, as approved by the Bureau of Casino Compliance in accordance with § 601a.10(g).

**§ 651a.3. Cards; number of decks; dealing shoe.**

(a) Casino War shall be played with six or eight decks of cards that are identical in appearance and two cover cards.

(b) All cards used in Casino War shall be dealt from a manual dealing shoe. The dealing shoe must be located on the table in a location approved by the Bureau of Casino Compliance in accordance with § 601a.10(g) (relating to approval of table game layouts, signage and equipment).

(c) If an automated card shuffling device is utilized, Casino War shall be played with 12 to 16 decks of cards in accordance with the following requirements:

(1) The cards shall be separated into two batches with an equal number of decks included in each batch.

(2) The cards in each batch must be of the same design, but the backs of the cards in one batch must be of a different color than the cards included in the other batch.

(3) One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being dealt or used to play the game.

(4) Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe.

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

(d) The decks of cards opened for use at a Casino War table shall be changed at least once every 24 hours.

(e) A certificate holder may utilize a dealing shoe or other device that automatically reshuffles and counts the cards, provided that the device is approved by the Bureau of Gaming Laboratory Operations, in accordance with § 461a.4 (relating to submission for testing and approval), prior to its use in the licensed facility. If a certificate holder is utilizing the approved device, subsections (b) and (c) do not apply.

**§ 651a.4. Opening of the table for gaming.**

(a) After receiving six or more decks of cards at the table, the dealer shall inspect the cards for any defects. The floorperson assigned to the table shall verify the inspection.

(b) After the cards are inspected, 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 in horizontal fan shaped columns by deck according to suit and in sequence.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a washing of the cards and stacked.

(d) If an automated shuffling device is utilized and two batches of cards are received at the table, all the decks in one batch of cards shall be spread for inspection on the table separate from the decks in the other batch of cards. After the first player is afforded an opportunity to visually inspect the cards, each batch of cards shall separately be turned face down on the table and stacked.

(e) If the decks of cards received at the table are preinspected and reshuffled in accordance with § 603a.16 (u) or (v) (relating to cards; receipt, storage, inspection and removal from use), subsections (a) and (d) do not apply.

**§ 651a.5. Shuffle and cut of the cards.**

(a) Immediately prior to commencement of play, unless the cards were reshuffled in accordance with § 603a.16 (u) or (v) (relating to cards; receipt, storage, inspection and removal from use), after each dealing shoe of cards is dealt or when directed by a floorperson or above, 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. The certificate holder may use an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into the dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player as determined under subsection (c). If no player accepts the cut, the dealer shall cut the cards.

(c) 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 on whose betting area the cover card appeared during the last round of play.

(3) If the cover card appeared on the dealer's hand during the last round of play, the player at the farthest position to the right of the dealer. If this player refuses, the offer to cut the cards shall rotate to each player in a counterclockwise manner.

(4) If the reshuffle was initiated at the discretion of a floorperson or above, the player at the farthest position to the right of the dealer. If this player refuses, the offer to cut the cards shall rotate to each player in a counterclockwise manner.

(d) The player or dealer making the cut shall place a cover card in the stack at least ten cards in from the top or bottom of the stack. Once the cover card has been inserted, the dealer shall take all cards on top of the cover card and the cover card and place them on the bottom of the stack. The dealer shall then insert the second cover card in the stack at a position at least 1/4 of the way in from the bottom of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(e) After the cards have been cut and before the cards have been placed in the dealing shoe, a floorperson or above may require the cards to be recut if the floorperson or above 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 either by the player who last cut the cards, or by the next player entitled to cut the cards, as determined under subsection (c)(4). The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(f) A reshuffle of the cards in the shoe shall take place after the cover card is reached in the shoe as required under § 651a.8(d) (relating to procedure for dealing the cards) except that a floorperson may determine that the cards should be reshuffled after any round of play.

(g) If there is no gaming activity at the Casino War table which is open for play, the cards shall be removed from the dealing shoe and the discard rack and spread out on the table face down unless a player requests that

the cards be spread face up on the table. After the first player is afforded an opportunity to visually inspect the cards, the cards shall be:

(1) Mixed thoroughly by a washing of the cards, stacked, then shuffled and cut in accordance with this section, if there is not an automated shuffling device in use.

(2) Stacked and placed into the automated shuffling device to be shuffled, if an automated shuffling device is in use. The batch of cards already in the shuffler shall then be removed. Unless a player requests otherwise, the batch of cards removed from the shuffler does not need to be spread for inspection and reshuffled prior to being dealt, if:

(i) The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner.

(ii) The shuffled cards have been secured, released and prepared for play in accordance with procedures submitted to the Bureau of Gaming Operations and approved in accordance with § 465a.2 (relating to internal control systems and audit protocols).

(h) A certificate holder may utilize a dealing shoe or other device that automatically reshuffles and counts the cards, provided that the device is approved by the Bureau of Gaming Laboratory Operations, in accordance with § 461a.4 (relating to submission for testing and approval), prior to its use in the licensed facility. If a certificate holder is utilizing the approved device, subsections (b)—(g) do not apply.

**§ 651a.6. Casino War card rankings.**

The rank of the cards used in Casino War, for the purpose of determining a winning hand, shall be, in order from the highest to lowest rank: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. The suit of a card does not have an effect on its rank.

**§ 651a.7. Wagers.**

(a) Wagers at Casino War shall be made by placing value chips or plaques on the appropriate betting area of the Casino War layout. Verbal wagers accompanied by cash may not be accepted.

(b) To participate in a round of play, a player shall place an Initial Wager.

(c) At the same time as an Initial Wager or a War Wager is placed, each player shall have the option of placing a Tie Wager which shall win if the deal results in a tie hand.

(d) Except as provided in § 651a.9(e) (relating to procedures for completion of each round of play; collection and payment of wagers), all wagers at Casino War shall be placed prior to the dealer announcing “no more bets” in accordance with the dealing procedures in § 651a.8 (relating to procedure for dealing the cards). Once a wager has been placed, a player may not handle, remove or alter any wagers until a decision has been rendered and implemented with respect to that wager.

(e) A certificate holder shall specify in its Rules Submission, required under § 601a.2 (relating to table games Rules Submissions), the number of adjacent boxes on which a player may place a wager in one round of play.

**§ 651a.8. Procedure for dealing the cards.**

(a) All cards used to play Casino War shall be dealt from a dealing shoe. The dealer shall remove cards from the dealing shoe with the hand of the dealer that is

closest to the dealing shoe and place the cards on the appropriate area of the layout with the opposite hand. The dealer may deal cards to the two betting positions closest to the dealing shoe with the same hand.

(b) After the cards have been cut and placed in the dealing shoe as required under § 651a.5 (relating to shuffle and cut of the cards), the dealer shall remove the first card from the dealing shoe face down and, without revealing its rank to anyone, place it in the discard rack. Each new dealer who comes to the table shall also remove the first card from the dealing shoe face down and, without revealing its rank to anyone, place it in the discard rack.

(c) Prior to dealing any cards, the dealer shall announce “no more bets.” The dealer shall, starting with the player farthest to the dealer’s left and continuing in a clockwise manner, deal the cards in the following order:

(1) One card face up to each player who has placed an Initial Wager in accordance with § 651a.7 (relating to wagers).

(2) One card face up to the dealer.

(d) When the cover card is the first card in the dealing shoe at the beginning of a round of play or is reached during the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed after which the cards shall be collected and reshuffled.

(e) Players and spectators may not handle, remove or alter any cards used to play Casino War.

**§ 651a.9. Procedures for completion of each round of play; collection and payment of wagers.**

(a) After the dealing procedures required under § 651a.8 (relating to procedure for dealing the cards) have been completed, the dealer shall, starting from his right and continuing around the table in a counterclockwise direction, compare the rank of each player’s card with that of the dealer’s card and settle all Initial and Tie Wagers as follows:

(1) If a player’s card is lower in rank than the dealer’s card, the dealer shall immediately collect the Initial Wager and Tie Wager, if applicable.

(2) If a player’s card is higher in rank than the dealer’s card, the player shall win his Initial Wager and lose his Tie Wager, if applicable.

(3) If the player’s card and the dealer’s card are of equal rank (a tie hand), the player shall select one of the options in subsection (c) as to his Initial Wager and win his Tie Wager, if applicable.

(b) Losing Initial and Tie Wagers made on the original deal shall be collected by the dealer and placed in the table inventory container. Winning Initial and Tie Wagers made on the original deal shall be paid by the dealer in accordance with the payout odds provided in § 651a.10(a)(1) and (2) (relating to payout odds).

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

(1) The player may surrender 1/2 of his Initial Wager and end his participation in that round of play. If a player selects this option, the dealer shall collect 1/2 of the player’s Initial Wager and place it in the table inventory container. The dealer shall then return the remaining 1/2 of the Initial Wager to the player. The dealer shall then proceed around the table in a clockwise direction, repeating the process for each player with a tie hand who selects this option.

(2) The player may place a War Wager in an amount equal to the player's Initial Wager, in accordance with subsection (e).

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

(e) If any player elects to place a War Wager upon the occurrence of a tie hand, the dealer shall confirm the placement of the War Wager prior to dealing additional cards. The player's card and the dealer's card from the original deal shall remain exposed during the War deal. The dealer shall offer any player who has elected to go to War the opportunity to also place a Tie Wager on the War deal.

(f) The War deal shall begin with the dealer removing three cards from the shoe face down and, without revealing the rank of the three cards to anyone, placing them in the discard rack and then dealing the next card face up to the player farthest to the dealer's left who has placed a War Wager. The dealer shall place the player's War card on the table adjacent to the player's card from the original deal. The dealer shall then proceed around the table in a clockwise direction, repeating the process for each player who has placed a War Wager and the dealer.

(g) After the dealing procedures required under subsection (f) have been completed, the dealer shall, beginning from the dealer's right and proceeding around the table in a counterclockwise direction, compare the rank of each player's War card to the dealer's War card and settle all War and Tie Wagers as follows:

(1) If the player's War card is lower in rank than the dealer's War card, the dealer shall immediately collect the Initial Wager, War Wager and Tie Wager, if applicable.

(2) If the player's War card is higher in rank than the dealer's War card, the Initial Wager shall be returned to the player, the player shall win his War Wager and lose his Tie Wager, if applicable.

(3) If the player's War card and the dealer's War card are of equal rank, the Initial Wager shall be returned to the player and the player shall win his War Wager and his Tie Wager, if applicable.

(h) Losing Initial, War and Tie Wagers shall be collected by the dealer and placed in the table inventory container. Winning War and Tie Wagers shall then be paid in accordance with the payout odds in § 651a.10(a)(2) and (3). After the collection of all losing wagers and the payment of all winning wagers from the War deal, the dealer shall remove all remaining cards from the table and place them in the discard rack in a manner that permits the reconstruction of each hand of the War deal in the event of a question or dispute.

#### § 651a.10. Payout odds.

The certificate holder shall pay out winning Casino War wagers as follows:

- (1) An Initial Wager shall be paid at odds of 1 to 1.
- (2) A Tie Wager shall be paid at odds of 10 to 1.
- (3) A War Wager shall be paid at odds of 1 to 1, unless the War deal results in a tie hand, in which case a War Wager shall be paid at odds of 2 to 1.

#### § 651a.11. Irregularities.

(a) A card found face up in the shoe may not be used in that round of play and shall be placed in the discard rack.

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

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

(d) If an automated card shuffling device is being used and the device jams, stops shuffling during the shuffle or fails to complete a shuffle cycle, the cards shall be reshuffled.

(e) If an automated card shuffling device or automated dealing shoe malfunctions and cannot be used, the automated card shuffling device or automated dealing shoe must be covered or have a sign indicating that the automated card shuffling device or automated dealing shoe is out of order placed on the device before any other method of shuffling or dealing may be utilized at that table.

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### PENNSYLVANIA GAMING CONTROL BOARD [ 58 PA. CODE CHS. 535, 537, 539, 621a, 623a AND 625a ]

#### Table Game Rules for Pai Gow, Craps and Mini-Craps and Sic Bo

The Pennsylvania Gaming Control Board (Board), under the general authority 4 Pa.C.S. § 1202(b)(30) (relating to general and specific powers) and the specific authority in 4 Pa.C.S. § 13A02(1)—(4) (relating to regulatory authority), rescind Chapters 535, 537 and 539 and adds Chapters 621a, 623a and 625a (relating to Pai Gow; Craps and Mini-Craps; and Sic Bo) to read as set forth in Annex A.

#### *Purpose of the Final-Form Rulemaking*

Under 4 Pa.C.S. § 13A03 (relating to temporary table game regulations), the Board initially adopted temporary regulations in Chapters 535, 537 and 539. With this final-form rulemaking, the Board is replacing the temporary regulations in Chapter 535 with the permanent regulations in Chapter 621a, the temporary regulations in Chapter 537 with the permanent regulations in Chapter 623a and the temporary regulations in Chapter 539 with the permanent regulations in Chapter 625a.

#### *Explanation of Chapter 621a*

Chapter 621a contains the rules governing the play of Pai Gow, which is a game that uses dice and tiles instead of cards. Section 621a.1 (relating to definitions) contains the definitions of terms used throughout the chapter. In § 621a.2 (relating to Pai Gow table; Pai Gow shaker; physical characteristics), the physical characteristics of the table and Pai Gow shaker are specified. The use of a random number generator is added as a permissible way to determine the starting position for dealing the Pai Gow tiles.

The remaining sections address the following: the physical characteristics of the Pai Gow tiles and related

equipment used to play the game; the ranking of the Pai Gow tiles and the procedures for comparing high and low Pai Gow hands; the number and use of dice and the Pai Gow shaker; the opening of Pai Gow tables; the procedures for mixing and dealing tiles; wagers; procedures for completion of each round of play; payment and collection of wagers and vigorish; the rules regarding when a player is acting as the bank instead of the dealer; and how irregularities in play are to be handled.

#### *Explanation of Chapter 623a*

Chapter 623a contains the regulatory requirements for the game of Craps. Section 623a.1 (relating to definitions) contains definitions for terms used in this chapter. Section 623a.2 (relating to Craps and Mini-Craps tables; physical characteristics) contains the requirements for tables that are used for Craps. In § 623a.3 (relating to wagers), the wagers that will be allowed have been listed; however, certificate holders are not required to offer all wagers that are authorized. Instead, it will be up to the individual certificate holders to determine which wagers they wish to offer.

Sections 623a.4 and 623a.5 (relating to making and removal of wagers; and payout odds) establish the rules for the placement of wagers and minimum payout odds that shall be used by the certificate holders. Section 623a.6 (relating to supplemental wagers made after the come out roll in support of Pass, Don't Pass, Come and Don't Come Bets (taking and laying odds)) provides the rules for the placement and payout of supplemental wagers that may be made in conjunction with a Pass Bet, a Don't Pass Bet, a Come Bet and a Don't Come Bet.

Sections 623a.7 and 623a.8 (relating to dice retention and selection; and throw of the dice; invalid roll of the dice) establish the rules governing how the dice used for the play of the game are selected, how the dice shall be thrown and detail the circumstances in which a throw of the dice will be declared invalid. Section 623a.9 (relating to point throw; settlement of wagers) sets forth the procedures for calling the throw of the dice and settling wagers. Section 623.10 (relating to continuation of shooter; selection of new shooter) specifies the options available to the shooter, when the shooter shall pass the dice and who the next shooter may be. Section 623a.11 (relating to additional procedures and rules for the Fire Bet) governs the placement of Fire Bets, the handling of Fire Bets by the dealer, the minimum and maximum amounts that can be wagered as a Fire Bet and how a number of unique point totals are to be determined.

#### *Explanation of Chapter 625a*

Chapter 625a contains the rules governing the play of Sic Bo, a game that uses three dice and an electronic layout to illuminate the winning combinations that can occur when the dice are rolled.

Section 625a.1 (relating to Sic Bo table; Sic Bo shaker; physical characteristics) addresses the physical characteristics of Sic Bo tables, dice, Sic Bo shakers and other associated equipment. Operators may now post payout odds either on the table layout or on a sign at the table. In § 625a.2 (relating to dice; number of dice), language was added allowing operators that use dice that are specifically designed for the automated Sic Bo shakers. If the operator uses the specifically designed dice and the dice are locked in the automated Sic Bo shaker, the operator may replace those dice once every month instead of every day.

The remaining provisions in this chapter address the following: the permissible wagers; the opening of Sic Bo

tables and procedures for the completion of each round of play; payment and collection of wagers; and how irregularities in play are to be handled.

#### *Notice and Response Summary*

Notice of proposed rulemaking was published at 41 Pa.B 2981 (June 11, 2011). During the comment period, the Board received public comments from Greenwood Gaming & Entertainment d/b/a Parx and Mountainview Thoroughbred Racing Association d/b/a Hollywood. Additionally, on August 10, 2011, the Board received comments from the Independent Regulatory Review Commission (IRRC) on the proposed rulemaking.

#### *General Comments*

In §§ 621a.2, 623a.2 and 625a.1, IRRC requested that the final-form rulemaking contain the procedures certificate holders shall follow to obtain approval from the Bureau of Gaming Operations (BGO), the Bureau of Casino Compliance (BCC) or the Bureau of Gaming Laboratory Operations (BGLO) for table layouts, signage, equipment or electronic devices. Section 601a.10 (relating to approval of table game layouts, signage and equipment) addresses approvals from the BGO or the BCC.

Currently, submissions to the BGO, including internal controls, table games Rules Submissions, layouts, signage, gaming guides, equipment approvals, dealer training and minimum staffing plans are submitted through the Internal Control and Table Game Submission Form that is available on the Board's website at [www.pgcb.pa.gov](http://www.pgcb.pa.gov). Each facility was previously provided a user name and password unique to that property and has been submitting the required information through use of the online form. Once received, the submissions are reviewed by the BGO and are approved by the Board's Executive Director. The approval letters are then sent to the facility. Section 601a.10 reflects this current practice.

Regarding the provisions that require BCC approval, a casino compliance supervisor at the licensed facility may approve locations on the gaming table for drop and tip boxes, bad beat boxes in Poker and the location of other table game equipment at the time the new table is installed on the gaming floor but prior to the opening of the table for gaming. Section 601a.10 reflects this current practice.

With respect to approvals from the BGLO, the cross reference to the provisions for testing and approval in § 461a.4 (relating to submission for testing and approval) was added in this final-form rulemaking and is the same process currently used for the testing and approval of slot machines and associated equipment. Although the statutory definition of associated equipment does include table game devices, the Board updated § 461a.4 to specifically add associated table game equipment, which would encompass the electronic devices used in the Sic Bo table.

#### *Chapter 621a. Pai Gow*

Proposed § 621a.3(e) (final-form § 621a.3(b)) (relating to Pai Gow tiles; ranking of hands, pairs and tiles; value of the hand) required that tiles used in the play of the game be changed out at least every 12 hours. Parx requested to increase the amount of time that the tiles may be used in play to 24 hours and asserts that changing out tiles once a day would not adversely affect the integrity of gaming and would save operators as many as six sets of tiles each day at a cost of approximately \$720 per day. IRRC requested that the Board explain the need for this requirement and to quantify the costs for each certificate holder that offers Pai Gow.

The Board believes that the costs associated with replacing sets of tiles is a separate issue from the amount of time tiles may be left in play. Temporary § 523.18 required operators to inspect sets removed from the gaming table to determine if the tiles are free from tampering, markings or alterations. If the set passes the inspection, the tiles may be reused in play. The temporary regulation also mandated that operators destroy the entire set of 32 tiles if any 1 tile in the set showed signs of tampering, markings or alterations. The requirement to destroy sets of tiles correlates with the costs asserted by Parx.

Since Parx submitted its comment letter on July 8, 2011, the Board amended the temporary regulations so that operators are no longer required to destroy entire sets when one tile is damaged during play but may now create reconstructed sets of tiles. This provision was also added to Chapter 603a (relating to table game equipment). Allowing operators to create reconstructed and replacement sets with the suitable tiles from several different sets should negate the \$20,000 a month costs asserted by Parx associated with purchasing new sets of tiles.

Tiles are required to be removed from play to protect the integrity of gaming. Since patrons are continuously touching tiles, tiles do need to come off the table to be inspected for chips and scratches, which make the tiles easier to distinguish, and for indications of cheating (patrons marking the high value tiles for instance). The requirement to remove and inspect is similar to other types of table game equipment that are handled by patrons such as the cards used in Poker, which are removed from use every 6 hours, inspected, cleaned, if necessary, and reused. The costs to inspect and clean tiles, or replace a single tile that is marked, scratched or chipped, should be very minimal.

Since the Board has now allowed for the use of reconstructed and replacement sets of tiles, at a cost savings to the facilities, the Board does not believe removing tiles for inspection every 12 hours, which can then be reused once inspected, is burdensome or cost prohibitive and is necessary to protect the integrity of gaming.

Currently six certificate holders offer Pai Gow.

#### *Chapter 623a. Craps and Mini-Craps*

In § 623a.3(a), Hollywood asserts that the industry standard for the Lay Bet is to be active, rather than inactive, on the come out roll. IRRRC requested that the Board explain why the Lay Bets are inactive.

The Board agrees with Hollywood and has amended § 623a.3(a)(42) in the final-form rulemaking to reflect this change.

#### *Additional Revisions*

Throughout this final-form rulemaking, several revisions were made for clarity or for consistency with other table game chapters.

#### *Chapter 621a. Pai Gow*

In § 621a.1, the requirement that a marker be approved by the BGO was deleted as unnecessary.

Proposed § 621a.3 was deleted from the final-form rulemaking. The physical characteristics of all other table game equipment are specified in Chapter 603a. Therefore, most of the language in proposed § 621a.3(a)—(d) was moved to § 603a.18 (relating to Pai Gow tiles; physical

characteristics). The remaining language in proposed § 621a.3 was moved to final-form § 621a.3(a) and (b).

Proposed § 621a.5 was also deleted. The language in this section was redundant with the language in § 621a.2(d). The remaining sections and the cross references throughout the chapter were therefore renumbered to reflect the deletion of §§ 621a.3 and 621a.5.

For consistency with other table game chapters that address the rules of play, proposed § 621a.13 was deleted from the final-form rulemaking and the language was added to § 621a.5(d) (relating to wagers).

Section 621a.8(i) (relating to procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish), addressing the return of a wager if the player and the dealer tie, was deleted and moved into subsection (h). Additionally, language in renumbered subsection (i) was deleted and moved into new subsection (j) which addresses the order for the settling of wagers and the collection of the tiles.

In § 621a.9(i) (relating to player bank; co-banking; selection of bank; procedures for dealing), the language that required the dealer to indicate which delivery style the bank or co-bank selected was deleted. The Board believes it is no longer necessary to require the dealer to take other action to identify which delivery style is going to be utilized when a player is banking or co-banking the game. The alternative delivery styles authorized under § 621a.7 (relating to alternative dealing procedures) are standard throughout the gaming industry and using an alternative delivery style without taking action to identify that delivery style should not adversely affect the integrity of gaming.

#### *Chapter 623a. Craps and Mini-Craps*

In § 623a.7, the requirement that dice used at a Craps or Mini-Craps table be changed out at least every 24 hours was added in new subsection (d) which is consistent with the dice retention periods for other types of table games including Sic Bo in Chapter 625a and is consistent with industry standards.

#### *Affected Parties*

Certificate holders that elect to offer the games of Pai Gow, Craps, Mini-Craps and Sic Bo will be required to comply with these chapters. The requirements for the games are standard throughout the industry, consistent with the objectives of 4 Pa.C.S. Part II (relating to gaming), necessary for the protection of the gaming public and to ensure the accurate reporting of revenues generated from table games.

The Board has experienced increased regulatory demands resulting from the implementation of table games, including the review of Rules Submissions, table layouts, signage and gaming guides.

#### *Fiscal Impact*

*Commonwealth.* The Board will have to review each certificate holder's table games Rules Submissions, table layouts, signage and gaming guides to ensure compliance with the regulatory requirements in this final-form rulemaking. These reviews will be conducted by existing BGO and the BCC staff so the Board does not project that it will incur significant cost increases as a result of this final-form rulemaking.

*Political subdivisions.* This final-form rulemaking will not have fiscal impact on political subdivisions in this Commonwealth. Host municipalities and counties will

benefit from the local share funding mandated by the act of January 7, 2010 (P. L. 1, No. 1).

*Private sector.* This final-form rulemaking will result in additional costs for certificate holders that elect to offer Pai Gow, Craps, Mini-Craps and Sic Bo. Certificate holders shall be required to purchase the table games they elect to offer and to hire and train employees to operate the games. The costs for table game equipment do vary depending on the type and number of tables purchased. The costs are expected to be offset by the revenues generated from table game operations.

*General public.* This final-form rulemaking will not have fiscal impact on the general public.

*Paperwork Requirements*

This final-form rulemaking requires certificate holders to do the following: post signs at gaming tables; have complete sets of rules for all the games they offer available for public inspection; produce a gaming guide summarizing the rules of the games they offer; and file Rules Submissions for each table game they elect to offer. The Rules Submissions are standardized checklists for each game, relatively simple to fill out and available on the Board web site.

*Effective Date*

The final-form rulemaking will become effective upon publication in the *Pennsylvania Bulletin*.

*Regulatory Review*

Under section 5(a) of the Regulatory Review Act (71 P. S. § 745.5(a)), on May 19, 2011, the Board submitted a copy of the proposed rulemaking, published at 41 Pa.B. 2981, and a copy of the Regulatory Analysis Form to IRRC and to the House Gaming Oversight Committee and the Senate Community, Economic and Recreational Development Committee (Committees) for review and comment.

Under section 5(c) of the Regulatory Review Act, IRRC and the House and Senate Committees were provided with copies of the comments received during the public comment period, as well as other documents when requested. In preparing the final-form rulemaking, the Board has considered all comments from IRRC, the House and Senate Committees and the public.

Under section 5.1(j.2) of the Regulatory Review Act (71 P. S. § 745.5a(j.2)), on January 11, 2012, the final-form rulemaking was deemed approved by the House and Senate Committees. Under section 5.1(e) of the Regulatory Review Act, IRRC met on January 12, 2012, and approved the final-form rulemaking.

*Findings*

The Board finds that:

(1) Public notice of intention to adopt these amendments was given under sections 201 and 202 of the act of July 31, 1968 (P. L. 769, No. 240) (45 P. S. §§ 1201 and 1202) and the regulations thereunder, 1 Pa. Code §§ 7.1 and 7.2.

(2) The final-form rulemaking is necessary and appropriate for the administration and enforcement of 4 Pa.C.S. Part II.

*Order*

The Board, acting under 4 Pa.C.S. Part II, orders that:

(a) The regulations of the Board, 58 Pa. Code, are amended by deleting §§ 535.1—535.13, 537.1—537.5, 537.5a, 537.6—537.12 and 539.1—539.7 and by adding

§§ 621a.1—621a.10, 623a.1—623a.11 and 625a.1—625a.7 to read as set forth in Annex A.

(*Editor's Note:* Proposed §§ 621a.3, 621a.5 and 621a.13 have been withdrawn by the Board.)

(b) The Chairperson of the Board shall certify this order and Annex A and deposit them with the Legislative Reference Bureau as required by law.

(c) This order shall take effect upon publication in the *Pennsylvania Bulletin*.

WILLIAM H. RYAN, Jr.,  
Chairperson

(*Editor's Note:* For the text of the order of the Independent Regulatory Review Commission relating to this document, see 42 Pa.B. 626 (January 28, 2012).)

**Fiscal Note:** Fiscal Note 125-149 remains valid for the final adoption of the subject regulations.

**Annex A**

**TITLE 58. RECREATION**

**PART VII. GAMING CONTROL BOARD**

**Subpart K. TABLE GAMES**

**CHAPTER 535. (Reserved)**

Sec.  
535.1—535.13. (Reserved).

**CHAPTER 537. (Reserved)**

Sec.  
537.1—537.5. (Reserved)  
537.5a. (Reserved)  
537.6—537.12. (Reserved)

**CHAPTER 539. (Reserved)**

Sec.  
539.1—539.7. (Reserved)

**CHAPTER 621a. PAI GOW**

Sec.  
621a.1. Definitions.  
621a.2. Pai Gow table; Pai Gow shaker; physical characteristics.  
621a.3. Pai Gow tiles; ranking of hands, pairs and tiles; value of the hand.  
621a.4. Opening of the table for gaming; mixing procedures.  
621a.5. Wagers.  
621a.6. Procedures for dealing the tiles.  
621a.7. Alternative dealing procedures.  
621a.8. Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish.  
621a.9. Player bank; co-banking; selection of bank; procedures for dealing.  
621a.10. Irregularities; invalid roll of the dice.

**§ 621a.1. Definitions.**

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

*Bank*—A player who elects to have the other players and the dealer play against him and accepts the responsibility of paying all winning Pai Gow wagers.

*Co-banking*—When the bank and the dealer each cover 50% of all winning Pai Gow wagers.

*Copy hand*—A high hand or low hand of a player which is identical in pair rank or point value as the corresponding high hand or low hand of the dealer or bank.

*High hand*—The two-tile hand formed with two of the four tiles dealt that ranks higher than the low hand formed from the remaining two tiles.

*Low hand*—The two-tile hand formed with two of the four tiles dealt that ranks lower than the high hand formed from the remaining two tiles.

*Marker*—An object used to designate the bank and the co-bank.

*Setting the hands*—The process of forming a high hand and a low hand from the four tiles dealt.

*Supreme Pair*—The Six (2-4) tile and the Three (1-2) tile that forms the highest ranking hand.

*Value*—The numerical point value assigned to a pair of tiles in accordance with § 621a.3 (relating to Pai Gow tiles; ranking of hands, pairs and tiles; value of the hand).

**§ 621a.2. Pai Gow table; Pai Gow shaker; physical characteristics.**

(a) Pai Gow shall be played at a table having betting positions for six players on one side of the table and a place for the dealer on the opposite side of the table.

(b) The layout for a Pai Gow table shall be submitted to the Bureau of Gaming Operations and approved in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and contain, at a minimum:

(1) The name or logo of the certificate holder.

(2) A separate betting area designated for the placement of the Pai Gow wager for each player.

(3) A separate area, located to the left of the dealer, for the placement of four tiles which shall be referred to as the Dead Hand.

(c) Each Pai Gow table must have a drop box with a tip box attached on the same side of the gaming table as, but on opposite sides of, the dealer, as approved by the Bureau of Casino Compliance in accordance with § 601a.10(g).

(d) Pai Gow shall be played with a Pai Gow shaker, approved in accordance with § 601a.10(a), used to shake three dice before each hand of Pai Gow is dealt to determine the starting position for the dealing of the Pai Gow tiles. The Pai Gow shaker shall be the responsibility of the dealer and may not be left unattended at the table. The Pai Gow shaker must be designed and constructed to maintain the integrity of the game and:

(1) Be capable of housing three dice that when not being shaken must be maintained within the Pai Gow shaker. Dice that have been placed in a Pai Gow shaker for use in gaming may not remain on a table for more than 24 hours.

(2) Be designed to prevent the dice from being seen while being shaken.

(3) Have the name or logo of the certificate holder imprinted or impressed thereon.

(e) If a certificate holder elects to use a computerized random number generator as permitted under § 621a.6 (relating to procedures for dealing the tiles), the random number generator shall be approved by the Bureau of Gaming Laboratory Operations in accordance with § 461a.4 (relating to submission for testing and approval) prior to its use.

**§ 621a.3. Pai Gow tiles; ranking of hands, pairs and tiles; value of the hand.**

(a) Each tile used in the game of Pai Gow must comply with the requirements in § 603a.18 (relating to Pai Gow tiles; physical characteristics) and contain the identifying spots listed in subsection (h).

(b) Tiles used in Pai Gow shall be changed at least every 12 hours.

(c) When comparing high hands or low hands to determine the higher ranking hand, the determination shall first be based upon the rank of any permissible pair of tiles which are in the hands. A hand with a permissible pair of tiles shall rank higher than a hand which does not contain a permissible pair. The permissible pairs of tiles and their rank, with the Supreme Pair being the highest or first ranking pair, are as follows:

<i>Ranking</i>	<i>Pairing</i>
	<i>Supreme Pair</i>
First	Six (2-4) and Three (1-2)
	<i>Matched Pairs</i>
Second	Twelve (6-6) and Twelve (6-6)
Third	Two (1-1) and Two (1-1)
Fourth	Eight (4-4) and Eight (4-4)
Fifth	Four (1-3) and Four (1-3)
Sixth	Ten (5-5) and Ten (5-5)
Seventh	Six (3-3) and Six (3-3)
Eighth	Four (2-2) and Four (2-2)
Ninth	Eleven (5-6) and Eleven (5-6)
Tenth	Ten (4-6) and Ten (4-6)
Eleventh	Seven (1-6) and Seven (1-6)
Twelfth	Six (1-5) and Six (1-5)
	<i>Mixed or Unmatched Pairs</i>
Thirteenth	Mixed Nines (3-6 and 4-5)
Fourteenth	Mixed Eights (3-5 and 2-6)
Fifteenth	Mixed Sevens (3-4 and 2-5)
Sixteenth	Mixed Fives (1-4 and 2-3)
	<i>Wongs</i>
Seventeenth	Twelve (6-6) and Nine (4-5)
	Twelve (6-6) and Nine (3-6)
Eighteenth	Two (1-1) and Nine (4-5)
	Two (1-1) and Nine (3-6)
	<i>Gongs</i>
Nineteenth	Twelve (6-6) and Eight (2-6)
	Twelve (6-6) and Eight (3-5)
	Twelve (6-6) and Eight (4-4)
Twentieth	Two (1-1) and Eight (2-6)
	Two (1-1) and Eight (3-5)
	Two (1-1) and Eight (4-4)

(d) When comparing two high hands or two low hands that are of identical permissible pair rank, the hand shall be considered a copy hand and the dealer or, if applicable, the bank shall win the hand.

(e) Except as provided in subsection (g), when comparing the rank of high hands or low hands which do not contain any of the pairs listed in subsection (c), the higher ranking hand shall be determined on the basis of the value of the hands. The value of a hand shall be a single digit number from zero to nine and shall be determined by adding the total number of spots which are contained on the two tiles which form the hand. If the total of the spots is a two-digit number, the left digit of the number shall be discarded and the right digit shall constitute the value of the hand. Examples of this rule are as follows:

(1) A hand composed of a Two (1-1) and a Six (3-3) has a value of 8.

(2) A hand composed of an Eleven (5-6) and a Seven (1-6) has a numeric total of 18 but a value of 8 since the left digit in the number 18 is discarded.

(f) If the tiles which form the Supreme Pair are used separately, the numeric total of the 1-2 tile may be counted as a 3 or a 6 and the numeric total of the 2-4 tile may be counted as a 3 or a 6. When the 1-2 tile is counted as 6, its individual ranking under subsection (h) shall be fifteenth instead of seventeenth and when the 2-4 tile is counted as 3, its individual ranking shall be seventeenth instead of fifteenth.

(g) When comparing high hands or low hands which are of identical value, the hand with the highest ranking individual tile shall be considered the higher ranking hand. If, however, the numeric value of the tiles results in a zero-zero tie, both hands, regardless of the highest ranking tile, are equally bad and the dealer or, if applicable, the bank shall be considered the higher ranking hand.

(h) The individual ranking for each tile, from highest rank to lowest rank, is as follows:

<i>Ranking</i>	<i>Tile</i>	<i>Number of Tiles in Set</i>
First	Twelve (6-6)	2
Second	Two (1-1)	2
Third	Eight (4-4)	2
Fourth	Four (1-3)	2
Fifth	Ten (5-5)	2
Sixth	Six (3-3)	2
Seventh	Four (2-2)	2
Eighth	Eleven (5-6)	2
Ninth	Ten (4-6)	2
Tenth	Seven (1-6)	2
Eleventh	Six (1-5)	2
Twelfth	Nine (3-6)	1
Twelfth	Nine (4-5)	1
Thirteenth	Eight (2-6)	1
Thirteenth	Eight (3-5)	1
Fourteenth	Seven (2-5)	1
Fourteenth	Seven (3-4)	1
Fifteenth	Six (2-4)	1
Sixteenth	Five (1-4)	1
Sixteenth	Five (2-3)	1
Seventeenth	Three (1-2)	1

(i) If the highest ranking tile in each hand being compared is of identical rank after the application of subsection (h), the hand shall be considered a copy hand, and the hand of the dealer or, if applicable, the bank shall be considered the higher ranking hand.

**§ 621a.4. Opening of the table for gaming; mixing procedures.**

(a) After receiving one set of tiles at the table, the dealer shall sort and inspect the tiles and the floorperson assigned to the table shall verify the inspection. Nothing in this section precludes a certificate holder from cleaning the tiles prior to the inspection required herein. The tiles at the gaming table shall be inspected as follows:

(1) Each set of tiles shall be sorted into pairs to assure that the Supreme Pair and all 15 matched and unmatched pairs, as identified in § 621a.3 (relating to Pai Gow tiles; ranking of hands, pairs and tiles; value of the hand), are in the set.

(2) Each tile shall be placed side by side to determine that all tiles are the same size and shading.

(3) The back and sides of each tile shall be examined to assure that it is not flawed, scratched or marked in any way.

(i) If the dealer finds that certain tiles are unsuitable for use, a floorperson or above shall bring another set of tiles to the table from the reserve in the pit stand.

(ii) The unsuitable set of tiles shall be placed in a sealed envelope or container, identified by table number, date and time and signed by the dealer and floorperson or above.

(b) Following the inspection of the tiles and the verification by the floorperson assigned to the table, the tiles shall be turned face up, placed into 16 pairs and arranged according to rank starting with the Supreme Pair. The tiles shall be left in pairs for visual inspection by the first player to arrive at the table.

(c) After the first player arriving at the table is afforded an opportunity to visually inspect the tiles, the tiles shall be turned face down on the table and mixed thoroughly.

(d) The dealer shall mix the tiles with the heels of the hands. The dealer shall mix the tiles in a circular motion with one hand moving clockwise and the other hand moving counterclockwise. Each hand shall complete at least eight circular motions to provide a random mixing. The dealer shall then randomly pick up four tiles with each hand and place them side by side in stacks in front of the table inventory container, forming eight stacks of four tiles.

(e) If during the stacking process described in subsection (d), a tile is turned over and exposed to the players, the entire set of tiles shall be remixed.

(f) After each round of play has been completed, the dealer shall turn all of the tiles face down and mix the tiles in accordance with subsection (d).

(g) If there is no gaming activity at the Pai Gow table, the tiles shall be turned face up and placed into 16 pairs according to rank starting with the Supreme Pair. Once a player arrives at the table, the dealer shall follow the procedures in subsections (c) and (d).

**§ 621a.5. Wagers.**

(a) Wagers at Pai Gow shall be made by placing value chips or plaques on the appropriate areas of the Pai Gow layout. Verbal wagers accompanied by cash may not be accepted.

(b) Only players who are seated at the Pai Gow table may place a wager. Once a player has placed a wager and received tiles, that player shall remain seated until the completion of the round of play. If a player leaves the table during a round of play, any wagers made by the player may be considered abandoned and treated as losing wagers.

(c) All wagers at Pai Gow shall be placed prior to the dealer announcing “no more bets” in accordance with the dealing procedures in § 621a.6 (relating to procedures for dealing the tiles). A wager may not be made, increased or withdrawn after the dealer has announced “no more bets.”

(d) Except as provided in § 621a.9(f) (relating to player bank; co-banking; selection of bank; procedures for dealing), a certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), permit a player to wager on two adjacent betting areas at a Pai Gow table. If a certificate holder permits a player to wager on adjacent betting areas, the tiles dealt to each betting area shall be played separately. If the two wagers are not equal, the player shall 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, set and placed face down on the layout, the hands may not be changed.

**§ 621a.6. Procedures for dealing the tiles.**

(a) After the dealer has completed mixing and stacking the tiles, the dealer shall either:

(1) Announce “no more bets” and use a computerized random number generator that automatically selects and displays a number.

(2) Announce “no more bets” and shake the Pai Gow shaker at least three times to cause a random mixture of the dice. The dealer shall then remove the lid covering the Pai Gow shaker and place the uncovered Pai Gow shaker on the designated area of the table layout. After removing the lid covering the Pai Gow shaker, the dealer shall total the dice.

(b) The dealer shall then announce the total of the dice or the number displayed by the computerized random number generator. The total or number shall determine which player receives the first stack of tiles.

(c) To determine the starting position for dealing the tiles, the dealer shall count each betting position in order, regardless of whether there is a wager at the betting position, and the Dead Hand, beginning with the dealer as number one and continuing around the table in a counterclockwise manner, until the count matches the total of the three dice or the number displayed by the computerized random number generator. Examples are as follows:

(1) If the dice total nine, the dealer would receive the first stack of four tiles.

(2) If the dice total 15, the sixth wagering position would receive the first stack of four tiles.

(d) The dealer shall deal the first stack of four tiles, starting from the right side of the eight stacks, to the starting position as determined in subsection (c) and, moving counterclockwise around the table, deal all other positions including the Dead Hand and the dealer a stack of tiles, regardless of whether there is a wager at the position. The dealer shall place a marker on top of his stack of tiles immediately after they are dealt.

(e) After all the stacks of tiles have been dealt, the dealer shall, without exposing the tiles, collect any stacks dealt to a position where there is no wager and place the stacks with the Dead Hand on the layout to the left of the dealer in front of the table inventory container.

(f) If a Pai Gow shaker is utilized, once all tiles have been dealt and any tiles dealt to positions with no wagers have been collected, the dealer shall place the cover on the Pai Gow shaker and shake the shaker once. The Pai Gow shaker shall then be placed to the right of the dealer.

**§ 621a.7. Alternative dealing procedures.**

As an alternative to the procedure in § 621a.6 (relating to procedures for dealing the tiles), the dealer or the player acting as the bank or co-bank may, if specified in the certificate holder’s Rules Submission under § 601a.2 (relating to table games Rules Submissions), choose any of the following dealing styles:

(1) *House Way From the Left.* The dealer shall indicate the use of House Way From the Left by pushing forward the first stack of tiles on the dealer’s left. The dealer shall

deliver the stack pushed forward to the starting position. The remaining stacks of tiles shall be delivered from the dealer’s left to right.

(2) *Cup Say (pick four) From the Right.* The dealer shall indicate the use of Cup Say From the Right by pushing forward the first two stacks of tiles on the dealer’s right. The dealer shall deliver the top two tiles from each of the two stacks pushed forward to the starting position. The four remaining tiles pushed forward shall be delivered to the next position. The remaining stacks of tiles shall be delivered from the dealer’s right to left in the same manner as the first two stacks.

(3) *Cup Say (pick four) From the Left.* The dealer shall indicate the use of Cup Say From the Left by pushing forward the first two stacks of tiles on the dealer’s left. The dealer shall deliver the top two tiles from each of the two stacks pushed forward to the starting position. The four remaining tiles pushed forward shall be delivered to the next position. The remaining stacks of tiles shall be delivered from the dealer’s left to right in the same manner as the first two stacks.

(4) *Jung Quat (take the heart).* The dealer shall indicate the use of Jung Quat by pushing forward the fourth stack of tiles from the dealer’s right and the fourth stack of tiles from the dealer’s left (the two center stacks of the eight). The dealer shall deliver the top two tiles from each of the two stacks pushed forward to the starting position. The four remaining tiles pushed forward shall be delivered to the next position. The remaining stacks shall be pushed together and the two new center stacks shall be pushed forward and delivered in the same manner as the first two stacks. This procedure shall be repeated until all eight stacks of tiles have been delivered.

(5) *Chee Yee (chop the ears).* The dealer shall indicate the use of Chee Yee by pushing forward the first stack of tiles on the dealer’s right and the first stack of tiles on the dealer’s left. To deliver the tiles, the dealer shall center the two stacks pushed forward in front of the remaining stacks. The dealer shall deliver the top two tiles from each of the two centered stacks to the starting position. The four remaining tiles from the two centered stacks shall be delivered to the next position. The dealer shall then center and deliver the first stack remaining on the dealer’s right and the first stack remaining on the dealer’s left in the same manner. This procedure shall be repeated until all eight stacks of tiles have been delivered.

(6) *Pin Say (slice four) From the Right.* The dealer shall indicate the use of Pin Say From the Right by removing the top tile of the first stack of tiles on the dealer’s right and placing it diagonally across the top of the second, third and fourth stacks of tiles from the dealer’s right. The dealer shall deliver the top tile from each of the first four stacks on the dealer’s right to the starting position (the diagonal tile plus the three tiles it covers). The top tile from each of the first four stacks on the dealer’s left shall be delivered to the next position. The top tile remaining on each of the first four stacks on the dealer’s right shall be delivered to the third position and the top tile remaining on each of the first four stacks on the dealer’s left shall be delivered to the fourth position. This procedure shall be repeated until four tiles have been delivered to all eight positions.

(7) *Pin Say (slice four) From the Left.* The dealer shall indicate the use of Pin Say From the Left by removing the top tile of the first stack of tiles on the dealer’s left and placing it diagonally across the top of the second,

third and fourth stacks of tiles from the dealer's left. The dealer shall deliver the top tile from each of the first four stacks on the dealer's left to the starting position (the diagonal tile plus the three tiles it covers). The top tile from each of the first four stacks on the dealer's right shall be delivered to the next position. The top tile remaining on each of the first four stacks on the dealer's left shall be delivered to the third position and the top tile remaining on each of the first four stacks on the dealer's right shall be delivered to the fourth position. This procedure shall be repeated until four tiles have been delivered to all eight positions.

(8) *Dragon Head and Phoenix Tail From the Right.* The dealer shall indicate the use of Dragon Head and Phoenix Tail From the Right by placing all four tiles in the first and second stacks from the dealer's right directly on top of the four tiles in the third and fourth stacks from the dealer's right and then pushing forward the top two tiles in each of the eight-tile stacks that are created (forming the dragon head). The dealer shall deliver the four tiles pushed forward to the starting position. The top tile from each of the four stacks of four tiles to the dealer's left (the phoenix tail) shall be delivered to the next position. The dealer shall deliver the top two tiles from each of the two stacks on the dealer's right to the third position and the top tile from each of the four stacks on the dealer's left to the fourth position. This procedure shall be repeated until four tiles have been delivered to all eight positions.

(9) *Dragon Head and Phoenix Tail From the Left.* The dealer shall indicate the use of Dragon Head and Phoenix Tail From the Left by placing all four tiles in the first and second stacks from the dealer's left directly on top of the four tiles in the third and fourth stacks from the dealer's left and then pushing forward the top two tiles in each of the eight-tile stacks that are created (forming the dragon head). The dealer shall deliver the four tiles pushed forward to the starting position. The top tile from each of the four stacks of four tiles to the dealer's right (the phoenix tail) shall be delivered to the next position. The dealer shall deliver the top two tiles from each of the two stacks on the dealer's left to the third position and the top tile from each of the four stacks on the dealer's right to the fourth position. This procedure shall be repeated until four tiles have been delivered to all eight positions.

**§ 621a.8. 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 tiles has been completed, each player shall set his hands by arranging the tiles into a high hand and low hand. After setting the hands the tiles shall be placed face down on the layout immediately behind that player's betting area and separated into two distinct hands.

(b) Each player at the table shall be responsible for setting his own hands and no other person except the dealer may touch the tiles of that player. If a player requests assistance in the setting of his hands, the dealer shall inform the requesting player of the manner in which the certificate holder requires the hands of the dealer to be set. Each player shall be required to keep the four tiles in full view of the dealer at all times. Once each player has set a high hand and low hand and placed the two hands face down on the layout, the player may not touch the tiles again.

(c) After all players have set their hands and placed the tiles on the table, the four tiles of the dealer shall be turned over and the dealer shall set his hands by

arranging the tiles into a high and low hand. The high hand shall be placed on the layout face up in a vertical position and the low hand shall be placed on the layout face up perpendicular to the high hand.

(d) The dealer shall set his hands as follows:

(1) If the dealer has the Supreme Pair, it shall be played as the Supreme Pair.

(2) If possible, the dealer shall always play a pair, Wong or Gong as set forth in § 621a.3 (relating to Pai Gow tiles; ranking of hands, pairs and tiles; value of the hand).

(3) If the dealer does not have any of the combinations in paragraph (1) or (2), the dealer shall play any two tiles together which have a value equal to nine, eight or seven.

(4) If the dealer does not have any of the combinations in paragraph (1), (2) or (3), the dealer shall play the highest ranking tile with the lowest ranking tile.

(e) A player may surrender his wager after the hands of the dealer have been set. The player shall announce his intention to surrender prior to the dealer exposing either of the two hands of that player as provided in subsection (g). Once the player has announced his intention to surrender, the dealer shall immediately collect the wager from that player and collect the four tiles dealt to that player and stack them face down on the right side of the table in front of the table inventory container without exposing the tiles to any other player at the table.

(f) After the dealer has set a high and low hand and collected the wagers and tiles that are surrendered under subsection (e), the dealer shall reveal both hands of each player, beginning with the player farthest to the right of the dealer and continuing around the table in a counter-clockwise direction. The dealer shall compare the high hand of the player to the high hand of the dealer and the low hand of the player to the low hand of the dealer and shall announce if the wager of that player wins, loses or is a tie.

(g) A wager shall lose and be immediately collected if the high hand of the player is identical in rank or lower in rank than the high hand of the dealer, and the low hand of the player is identical in rank or lower in rank than the low hand of the dealer, or has a value of zero.

(h) A wager shall tie and be returned to the player 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, lower in rank than the low hand of the dealer or has a value of zero.

(2) The high hand of the player is identical in rank to the high hand of the dealer 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) A wager 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.

(j) After settling the player's wager, the dealer shall immediately collect the tiles of that player and place the tiles face up to the right of the dealer in front of the table inventory container.

(k) A certificate holder shall pay each winning Pai Gow wager at odds of 1 to 1, except that the certificate holder shall extract a vigorish from the winning players in an amount equal to 5% of the amount won. When collecting

the vigorish, the certificate holder may round off the vigorish to 25¢ or the next highest multiple of 25¢. A certificate holder shall collect the vigorish from a player at the time the winning payout is made.

(l) Tiles collected by the dealer shall be picked up in order and in a way so that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

**§ 621a.9. Player bank; co-banking; selection of bank; procedures for dealing.**

(a) A certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to all players at a Pai Gow table the opportunity to bank the game. If the certificate holder elects this option, the provisions of this section control for any round of play in which a player is the bank. The other provisions of this chapter apply to the extent that they do not conflict with the provisions of this section.

(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 means the first round of play after the dealer is required to restack and mix the tiles in accordance with § 621a.4 (relating to opening of the table for gaming; mixing procedures).

(c) After the first round of play, 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 offer the bank to each player, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise manner, 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 the bank shall be offered the bank first on the next round of play. A player may not bank two consecutive rounds of play. If no player accepts the bank, the round of play shall proceed in accordance with the rules of play provided in this chapter.

(d) Before a player may bank a round of play, the dealer shall confirm 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.

(2) The player has sufficient value chips or plaques on the table to cover all of the wagers placed by other players at the table for that round of play.

(e) A certificate holder may, if specified in its Rules Submission under § 601a.2, offer the bank the option of co-banking the round of play. If the certificate holder offers this option, it shall be made available to all players at the table. If the bank wishes to use this option and co-bank 50% of the winning Pai Gow wagers, the bank must specifically request to co-bank with the dealer. The dealer shall place a marker designating the player co-banking that round of play. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner as specified in the certificate holder's Rules Submission under § 601a.2. 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 wager on only one betting area.

(g) Once the tiles have been mixed and formed into stacks as required under § 621a.4, the bank shall have the option to cut the tiles one time. If the bank does not

wish to cut the tiles, there may not be a cut. Upon direction from the bank, the dealer may move the tiles in one of the following ways:

(1) One or more adjacent stacks of four tiles to the right or left end of the original eight stacks of tiles.

(2) Two or more adjacent stacks of four tiles, of which at least one stack is moved to one end and the other stacks are moved to the opposite end of the original eight stacks of tiles.

(h) Once the dealer has determined that a player may be the bank, as required under subsection (d), and the tiles have been mixed, stacked and, if applicable, cut, the dealer shall, unless co-banking is in effect, remove value chips from the table inventory container in an amount equal to the banker's last wager made against the dealer or in an amount as specified in the certificate holder's Rules Submission. 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. Immediately upon receipt of the four tiles dealt to the dealer under subsection (k), the dealer shall place his wager on top of these tiles, instead of the marker otherwise required under § 621a.6 (relating to procedures for dealing the tiles), before dealing the remaining tiles. If co-banking is in effect, the dealer may not remove any value chips from the table inventory container under this subsection.

(i) Once the dealer has announced "no more bets," the bank may, by issuing a verbal instruction to the dealer, choose to have the dealer deliver the stacks using any one of the styles of delivery described in § 621a.7 (relating to alternative dealing procedures). If the bank does not choose a style of delivery, the dealer shall use the procedure in § 621a.6(d) to deliver the stacks. The bank shall then shake the Pai Gow shaker at least three times to cause a random mixture of the dice. Once the bank has completed shaking the Pai Gow shaker, the dealer shall remove the lid covering the Pai Gow shaker and place the uncovered Pai Gow shaker on the designated area of the table layout. The dealer shall then total the dice and announce the total. If the bank inadvertently removes the lid, the Pai Gow shaker shall be covered and reshaken by the bank.

(j) To determine the starting position for dealing the tiles, the dealer shall count each betting position, the dealer and the Dead Hand, in order, regardless of whether there is a wager at the betting position, beginning with the bank as number one and continuing around the table in a counterclockwise manner until the count matches the total of the three dice.

(k) The dealer shall deal the first stack of four tiles, in accordance with the selected style of delivery, to the starting position as determined in subsection (j) and, moving counterclockwise around the table, deal all other positions including the Dead Hand and the dealer a stack of tiles, regardless of whether there is a wager at the position. The dealer shall place his wager or marker, as applicable, on top of his stack of tiles immediately after the tiles are dealt.

(l) After all the stacks of tiles have been dealt, the dealer shall, without exposing the tiles, collect any stacks dealt to a position where there is no wager and place the stacks with the Dead Hand on the layout to the left of the dealer in front of the table inventory container.

(m) Once all tiles have been dealt and any tiles dealt to positions with no wagers have been collected, the dealer shall place the cover on the Pai Gow shaker and shake the shaker once. The Pai Gow shaker shall then be placed to the right of the dealer.

(n) If the tiles dealt to the dealer have not been previously collected, after each player has set his two hands and placed them on the table layout, the two hands of the dealer shall then be set. Once the dealer has formed a high and low hand and placed the hands face up on the appropriate area of the table layout, 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 tiles 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's hand is a tie with the banker's hand, 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.

(o) If a player is banking the round of play, once the dealer has determined the outcome of the wager of the dealer against the bank, if any, the dealer shall, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise manner, expose the hands of each player. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and announce if the wager shall win, lose or tie. Losing wagers shall be immediately collected and placed in the center of the table. All winning wagers, including the dealer's wager, shall be paid by the dealer with the value 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% vigorish in accordance with § 621a.8 (relating to procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish). Once the vigorish has been paid, the remaining amount shall be given to the bank.

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

(q) Each player who has a winning wager against the bank shall pay a 5% vigorish on the amount won, in accordance with § 621a.8.

(r) If a player and the dealer are co-banking the round of play, once the dealer has set the co-bank hand under subsection (e), the dealer shall, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise manner, expose the hands of each player. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and announce if the wager shall win, lose or tie. Losing wagers shall be immediately collected and placed in the center of the table. All winning wagers shall be paid by the dealer with the value 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 1/2 of the remaining winning wagers and place that amount in the center of

the layout. The dealer shall remove an amount equal to 1/2 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 1/2 of this amount into the table inventory container. The dealer shall collect a 5% vigorish, in accordance with § 621a.8 on the remaining amount. Once the vigorish has been paid, the remaining amount shall then be given to the co-bank.

**§ 621a.10. Irregularities; invalid roll of the dice.**

(a) If the dealer uncovers the Pai Gow shaker and all three dice have not landed 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 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 tiles to the wrong positions, all hands shall be void, all wagers shall be returned to the players and the dealer shall reshuffle the tiles.

(d) If the dealer exposes any of the tiles dealt to a player, the player may void the hand. The player shall make the decision to either play out the hand or to void the hand without looking at his unexposed tiles. If the player elects to void his hand, any wagers placed by the player shall be returned to the player.

(e) If a tile in the dealer's hand, the bank's hand, if applicable, the Dead Hand or any position where there is no wager, is exposed, all hands shall be void, all wagers shall be returned to the players and the tiles shall be reshuffled.

(f) If the dealer or the bank, if applicable, does not set his hands in the manner as specified in the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions), the hands shall be reset in accordance with the certificate holder's Rules Submission and the round of play shall be completed.

**CHAPTER 623a. CRAPS AND MINI-CRAPS**

- Sec.
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- 623a.10. Continuation of shooter; selection of new shooter.
- 623a.11. Additional procedures and rules for the Fire Bet.

**§ 623a.1. Definitions.**

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

*Boxperson*—An employee of a certificate holder whose primary function is to participate in and supervise the conduct of gaming at a single Craps table.

*Buy Bet*—A Place Bet to Win which offers a payout of true odds.

*Call Bet*—A wager made without cash or chips for a known customer.

*Come out point*—A total of 4, 5, 6, 8, 9 or 10 thrown by the shooter on the come out roll.

*Come out roll*—The first roll of the dice at the opening of the game and the first roll of the dice after a decision with respect to a Pass Bet and Don't Pass Bet has been effected.

*Come point*—A total of 4, 5, 6, 8, 9 or 10 thrown by the shooter on the next roll following placement of a Come Bet or Don't Come Bet.

*Lay Bet*—A Place Bet to Lose which offers a payout of true odds.

*Stickperson*—An employee of a certificate holder whose primary function is to control the selection and use of the dice at a Craps table.

**§ 623a.2. Craps and Mini-Craps tables; physical characteristics.**

(a) Craps and Mini-Craps shall be played on an oblong table with rounded corners and high walled sides.

(b) A Craps table may not be larger than 14 feet in length.

(c) A Mini-Craps table may not be longer than 9 1/2 feet in length and have seating locations for a maximum of nine players.

(d) The layout for a Craps or Mini-Craps table shall be submitted to the Bureau of Gaming Operations and approved in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and contain, at a minimum:

- (1) The name or logo of the certificate holder.
- (2) Specific areas designated for the placement of wagers authorized under § 623a.3 (relating to wagers).
- (3) The words "no call bets."
- (4) If the certificate holder offers the Fire Bet in accordance with § 623a.11 (relating to additional procedures and rules for the Fire Bet):

(i) No more than 16 areas designated for the placement of Fire Bets. The Fire Bet areas must be located around the perimeter of the layout, corresponding to player positions at the table, and sequentially numbered in a clockwise direction, with the area numbered 1 being located immediately to the left of the boxperson or dealer.

(ii) A designated area of the layout for the relocation and identification of all Fire Bets placed by players prior to the come out roll of a shooter. The designated area must be located in front of the boxperson and contain numbered areas which correspond to the location of the numbered areas described in subparagraph (i).

(iii) The following information, visible to all player positions, on the inside wall of the table:

(A) The payout odds for four, five and six different unique points made.

(B) Fire Bets shall be accepted only prior to a shooter's initial come out roll.

(C) The wager limitations applicable to the Fire Bet.

(e) Each Craps and Mini-Craps table must have a drop box and tip box attached to the table in locations approved by the Bureau of Casino Compliance in accordance with § 601a.10(g).

**§ 623a.3. Wagers.**

(a) The following wagers are authorized in the games of Craps and Mini-Craps:

(1) A Pass Bet placed on the Pass Line of the layout immediately prior to the come out roll. A winning or losing Pass Bet shall be determined as follows:

(i) A Pass Bet shall win if, on the come out roll, either:

(A) A total of 7 or 11 is thrown.

(B) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is thrown again before a 7 is thrown.

(ii) A Pass Bet shall lose if, on the come out roll, either:

(A) A total of 2, 3, or 12 is thrown.

(B) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 is subsequently thrown before that total is thrown again.

(2) A Don't Pass Bet placed on the Don't Pass Line of the layout immediately prior to the come out roll. A winning or losing Don't Pass Bet shall be determined as follows:

(i) A Don't Pass Bet shall win if, on the come out roll, either:

(A) A total of 2 or 3 is thrown.

(B) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 is subsequently thrown before that total is thrown again.

(ii) A Don't Pass Bet shall lose if, on the come out roll, either:

(A) A total of 7 or 11 is thrown.

(B) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is thrown again before a 7 is thrown.

(iii) If a total of 12 is thrown on the come out roll, a Don't Pass Bet shall be void and any Don't Pass Bets shall be returned to the players.

(3) A Come Bet placed on the Come Line of the layout at any time after the come out roll. If a 4, 5, 6, 8, 9 or 10 is thrown after the placement of a Come Bet, the dealer shall move the Come Bet into the numbered box corresponding to the number that was thrown. A winning or losing Come Bet shall be determined as follows:

(i) A Come Bet shall win if either:

(A) A total of 7 or 11 is thrown on the roll immediately following placement of the Come Bet.

(B) A total of 4, 5, 6, 8, 9 or 10 is thrown on the roll immediately following placement of the Come Bet and that total is thrown again before a 7 is thrown.

(ii) A Come Bet shall lose if either:

(A) A total of 2, 3 or 12 is thrown on the roll immediately following placement of the Come Bet.

(B) A total of 4, 5, 6, 8, 9 or 10 is thrown on the roll immediately following placement of the Come Bet and a 7 is subsequently thrown before that total is thrown again.

(4) A Don't Come Bet placed on the Don't Come Line of the layout at any time after the come out roll. If a 4, 5, 6, 8, 9 or 10 is thrown after the placement of a Don't Come Bet, the dealer shall move the Don't Come Bet into a box adjacent to the numbered box corresponding to the number that was thrown. A winning or losing Don't Come Bet shall be determined as follows:

(i) A Don't Come Bet shall win if either:

(A) A total of 2 or 3 is thrown on the roll immediately following placement of the Don't Come Bet.

(B) A total of 4, 5, 6, 8, 9 or 10 is thrown on the roll immediately following placement of the Don't Come Bet and a 7 is subsequently thrown before that total is thrown again.

(ii) A Don't Come Bet shall lose if either:

(A) A total of 7 or 11 is thrown on the roll immediately following placement of the Don't Come Bet.

(B) A total of 4, 5, 6, 8, 9 or 10 is thrown on the roll immediately following placement of the Don't Come Bet and that total is thrown again before a 7 is thrown.

(iii) If a total of 12 is thrown on the roll immediately following placement of a Don't Come Bet, the Don't Come Bet shall be void and any Don't Come Bets shall be returned to the players.

(5) A Place Bet to Win on any of the numbers 4, 5, 6, 8, 9 or 10 that may be made at any time. A Place Bet to Win shall be inactive on a come out roll unless called "on" by the player and confirmed by the dealer through placement of an "on" marker button on top of the player's wager. A winning or losing Place Bet to Win shall be determined as follows:

(i) A Place Bet to Win shall win if the number on which the wager was placed is thrown before a 7 is thrown.

(ii) A Place Bet to Win shall lose if a 7 is thrown before the number on which the wager was placed is thrown.

(6) A Place Bet to Lose placed in a box adjacent to any of the numbers 4, 5, 6, 8, 9 or 10 that may be made at any time. A Place Bet to Lose shall be inactive on a come out roll unless called "on" by the player and confirmed by the dealer through placement of an "on" marker button on top of the player's wager. A winning or losing Place Bet to Lose shall be determined as follows:

(i) A Place Bet to Lose shall win if a 7 is thrown before the particular number against which the wager is placed is thrown.

(ii) A Place Bet to Lose shall lose if the particular number against which the wager is placed is thrown before a 7 is thrown.

(7) A Four the Hardway Bet placed in a box which shows two dice, each of which displays a value of 2, that may be made at any time. A Four the Hardway Bet shall be inactive on the come out roll unless called "on" by the player and confirmed by the dealer through placement of an "on" marker button on top of the player's wager. A winning or losing Four the Hardway Bet shall be determined as follows:

(i) A Four the Hardway Bet shall win if a total of 4 is thrown with a 2 appearing on each die before a 4 is thrown in any other way or before a 7 is thrown.

(ii) A Four the Hardway Bet shall lose if a total of 4 is thrown without a 2 appearing on each die or a 7 is thrown before a total of 4 is thrown with a 2 appearing on each die.

(8) A Six the Hardway Bet placed in a box which shows two dice, each of which displays a value of 3, that may be made at any time. A Six the Hardway Bet shall be inactive on the come out roll unless called "on" by the player and confirmed by the dealer through placement of an "on" marker button on top of the player's wager. A winning or losing Six the Hardway Bet shall be determined as follows:

(i) A Six the Hardway Bet shall win if a total of 6 is thrown with a 3 appearing on each die before a 6 is thrown in any other way or before a 7 is thrown.

(ii) A Six the Hardway Bet shall lose if a total of 6 is thrown without a 3 appearing on each die or a 7 is thrown before a total of 6 is thrown with a 3 appearing on each die.

(9) An Eight the Hardway Bet placed in a box which shows two dice, each of which displays a value of 4, that may be made at any time. An Eight the Hardway Bet shall be inactive on the come out roll unless called "on" by the player and confirmed by the dealer through placement of an "on" marker button on top of the player's wager. A winning or losing Eight the Hardway Bet shall be determined as follows:

(i) An Eight the Hardway Bet shall win if a total of 8 is thrown with a 4 appearing on each die before an 8 is thrown in any other way or before a 7 is thrown.

(ii) An Eight the Hardway Bet shall lose if a total of 8 is thrown without a 4 appearing on each die or a 7 is thrown before a total of 8 is thrown with a 4 appearing on each die.

(10) A Ten the Hardway Bet placed in a box which shows two dice, each of which displays a value of 5, that may be made at any time. A Ten the Hardway Bet shall be inactive on the come out roll unless called "on" by the player and confirmed by the dealer through placement of an "on" marker button on top of the player's wager. A winning or losing Ten the Hardway Bet shall be determined as follows:

(i) A Ten the Hardway Bet shall win if a total of 10 is thrown with a 5 appearing on each die before a 10 is thrown in any other way or before a 7 is thrown.

(ii) A Ten the Hardway Bet shall lose if a total of 10 is thrown without a 5 appearing on each die or a 7 is thrown before a total of 10 is thrown with a 5 appearing on each die.

(11) A Field Bet placed in a box which shows the numbers 2, 3, 4, 9, 10, 11 and 12 that may be made at any time. A winning or losing Field Bet shall be determined as follows:

(i) A Field Bet shall win if a 2, 3, 4, 9, 10, 11 or 12 is thrown on the roll immediately following placement of the Field Bet.

(ii) A Field Bet shall lose if a 5, 6, 7 or 8 is thrown on the roll immediately following placement of the Field Bet.

(12) An Any Seven Bet placed in a box which contains the phrase "Any Seven" that may be made at any time. A winning or losing Any Seven Bet shall be determined as follows:

(i) An Any Seven Bet shall win if a 7 is thrown on the roll immediately following placement of the Any Seven Bet.

(ii) An Any Seven Bet shall lose if any total other than a 7 is thrown on the roll immediately following placement of the Any Seven Bet.

(13) An Any Craps Bet placed in a box which contains the phrase "Any Craps" that may be made at any time. A winning or losing Any Craps Bet shall be determined as follows:

(i) An Any Craps Bet shall win if a 2, 3 or 12 is thrown on the roll immediately following placement of the Any Craps Bet.

(ii) An Any Craps Bet shall lose if any total other than a 2, 3 or 12 is thrown on the roll immediately following placement of the Any Craps Bet.

(14) A Craps Two Bet placed in a box which shows two dice, each of which displays a value of 1, that may be made at any time. A winning or losing Craps Two Bet shall be determined as follows:

(i) A Craps Two Bet shall win if a 2 is thrown on the roll immediately following placement of the Craps Two Bet.

(ii) A Craps Two Bet shall lose if any total other than a 2 is thrown on the roll immediately following placement of the Craps Two Bet.

(15) A Craps Three Bet placed in a box which shows two dice, one of which displays a value of 1 and the other of which displays a value of 2, that may be made at any time. A winning or losing Craps Three Bet shall be determined as follows:

(i) A Craps Three Bet shall win if a 3 is thrown on the roll immediately following placement of the Craps Three Bet.

(ii) A Craps Three Bet shall lose if any total other than a 3 is thrown on the roll immediately following placement of the Craps Three Bet.

(16) A Craps Twelve Bet placed in a box which shows two dice, each of which displays a value of 6, that may be made at any time. A winning or losing Craps Twelve Bet shall be determined as follows:

(i) A Craps Twelve Bet shall win if a 12 is thrown on the roll immediately following placement of the Craps Twelve Bet.

(ii) A Craps Twelve Bet shall lose if any total other than a 12 is thrown on the roll immediately following placement of the Craps Twelve Bet.

(17) An 11 in One Roll Bet placed in a box which shows two dice, one of which displays a value of 5 and the other of which displays a value of 6, that may be made at any time. A winning or losing 11 in One Roll Bet shall be determined as follows:

(i) An 11 in One Roll Bet shall win if an 11 is thrown on the roll immediately following placement of the 11 in One Roll Bet.

(ii) An 11 in One Roll Bet shall lose if any total other than an 11 is thrown on the roll immediately following placement of the 11 in One Roll Bet.

(18) A Craps-Eleven or C and E Bet placed in an area on the table layout that contains the letters "C" and "E" that may be made at any time. A winning or losing Craps-Eleven or C and E Bet shall be determined as follows:

(i) A Craps-Eleven or C and E Bet shall win if a 2, 3, 11 or 12 is rolled immediately following placement of the Craps-Eleven or C and E Bet.

(ii) A Craps-Eleven or C and E Bet shall lose if any total other than a 2, 3, 11 or 12 is thrown on the roll immediately following placement of the Craps-Eleven or C and E Bet.

(19) A Horn Bet placed in a box which contains the words "Horn Bet" that may be made at any time. A Horn Bet shall be placed in units of four. A winning or losing Horn Bet shall be determined as follows:

(i) A Horn Bet shall win if a 2, 3, 11 or 12 is thrown on the roll immediately following placement of the Horn Bet.

(ii) A Horn Bet shall lose if any total other than a 2, 3, 11 or 12 is thrown on the roll immediately following placement of the Horn Bet.

(20) A Horn High Bet placed in a box which contains the words "Horn High Bet" and two dice with a total value of 2, 3, 11 or 12 that may be made at any time. A Horn High Bet shall be placed in units of five. A certificate holder that does not have a designated area on its layout for the acceptance of a Horn High Bet shall break down a Horn High Bet into two separate wagers of four units on the Horn Bet and one unit on one of the boxes which contain two dice with a total value of 2, 3, 11 or 12. A winning or losing Horn High Bet shall be determined as follows:

(i) A Horn High Bet shall win if a 2, 3, 11 or 12 is thrown on the roll immediately following placement of the Horn High Bet.

(ii) A Horn High Bet shall lose if any total other than a 2, 3, 11 or 12 is thrown on the roll immediately following placement of the Horn High Bet.

(21) A Whirl Bet placed in a box which contains the words "Whirl Bet" that may be made at any time. A Whirl Bet shall be placed in units of five. A certificate holder that does not have a designated area on its layout for the acceptance of a Whirl Bet shall break down a Whirl Bet into two separate wagers of four units on the Horn Bet and one unit on the Any Seven Bet. A winning or losing Whirl Bet shall be determined as follows:

(i) A Whirl Bet shall win if a 2, 3, 7, 11 or 12 is thrown on the roll immediately following placement of the Whirl Bet.

(ii) A Whirl Bet shall lose if any total other than a 2, 3, 7, 11 or 12 is thrown on the roll immediately following placement of the Horn High Bet.

(22) A Four the Hardway on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing Four the Hardway on the Hop Bet shall be determined as follows:

(i) A Four the Hardway on the Hop Bet shall win if a total of 4 is thrown with a 2 appearing on each die on the roll immediately following placement of the Four the Hardway on the Hop Bet.

(ii) A Four the Hardway on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the Four the Hardway on The Hop Bet.

(23) A Six the Hardway on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing Six the Hardway on the Hop Bet shall be determined as follows:

(i) A Six the Hardway on the Hop Bet shall win if a total of 6 is thrown with a 3 appearing on each die on the roll immediately following placement of the Six the Hardway on the Hop Bet.

(ii) A Six the Hardway on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the Six the Hardway on the Hop Bet.

(24) An Eight the Hardway on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing Eight the Hardway on the Hop Bet shall be determined as follows:

(i) An Eight the Hardway on the Hop Bet shall win if a total of 8 is thrown with a 4 appearing on each die on the roll immediately following placement of the Eight the Hardway on the Hop Bet.

(ii) An Eight the Hardway on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the Eight the Hardway on the Hop Bet.

(25) A Ten the Hardway on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing Ten the Hardway on the Hop Bet shall be determined as follows:

(i) A Ten the Hardway on the Hop Bet shall win if a total of 10 is thrown with a 5 appearing on each die on the roll immediately following placement of the Ten the Hardway on the Hop Bet.

(ii) A Ten the Hardway on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the Ten the Hardway on the Hop Bet.

(26) A One-Three or Ace-Trey on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing One-Three or Ace-Trey on the Hop Bet shall be determined as follows:

(i) A One-Three or Ace-Trey on the Hop Bet shall win if a total of 4 is thrown with a 1 appearing on one die and a 3 appearing on the other die on the roll immediately following placement of the One-Three or Ace-Trey on the Hop Bet.

(ii) A One-Three or Ace-Trey on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the One-Three or Ace-Trey on the Hop Bet.

(27) A One-Four or Ace-Four on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing One-Four or Ace-Four on the Hop Bet shall be determined as follows:

(i) A One-Four or Ace-Four on the Hop Bet shall win if a total of 5 is thrown with a 1 appearing on one die and a 4 appearing on the other die on the roll immediately following placement of the One-Four or Ace-Four on the Hop Bet.

(ii) A One-Four or Ace-Four on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the One-Four or Ace-Four on the Hop Bet.

(28) A Two-Three or Deuce-Trey on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing Two-Three or Deuce-Trey on the Hop Bet shall be determined as follows:

(i) A Two-Three or Deuce-Trey on the Hop Bet shall win if a total of 5 is thrown with a 2 appearing on one die and a 3 appearing on the other die on the roll immediately following placement of the Two-Three or Deuce-Trey on the Hop Bet.

(ii) A Two-Three or Deuce-Trey on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the Two-Three or Deuce-Trey on the Hop Bet.

(29) A One-Five or Ace-Five on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing One-Five or Ace-Five on the Hop Bet shall be determined as follows:

(i) A One-Five or Ace-Five on the Hop Bet shall win if a total of 6 is thrown with a 1 appearing on one die and a 5 appearing on the other die on the roll immediately following placement of the One-Five or Ace-Five on the Hop Bet.

(ii) A One-Five or Ace-Five on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the One-Five or Ace-Five on the Hop Bet.

(30) A Two-Four or Deuce-Four on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing Two-Four or Deuce-Four on the Hop Bet shall be determined as follows:

(i) A Two-Four or Deuce-Four on the Hop Bet shall win if a total of 6 is thrown with a 2 appearing on one die and a 4 appearing on the other die on the roll immediately following placement of the Two-Four or Deuce-Four on the Hop Bet.

(ii) A Two-Four or Deuce-Four on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the One-Five or Ace-Five on the Hop Bet.

(31) A One-Six or Ace-Six on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing One-Six or Ace-Six on the Hop Bet shall be determined as follows:

(i) A One-Six or Ace-Six on the Hop Bet shall win if a total of 7 is thrown with a 1 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of the One-Six or Ace-Six on the Hop Bet.

(ii) A One-Six or Ace-Six on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the One-Six or Ace-Six on the Hop Bet.

(32) A Two-Five or Deuce-Five on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing Two-Five or Deuce-Five on the Hop Bet shall be determined as follows:

(i) A Two-Five or Deuce-Five on the Hop Bet shall win if a total of 7 is thrown with a 2 appearing on one die and a 5 appearing on the other die on the roll immediately following placement of the Two-Five or Deuce-Five on the Hop Bet.

(ii) A Two-Five or Deuce-Five on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the Two-Five or Deuce-Five on the Hop Bet.

(33) A Three-Four or Trey-Four on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing Three-Four or Trey-Four on the Hop Bet shall be determined as follows:

(i) A Three-Four or Trey-Four on the Hop Bet shall win if a total of 7 is thrown with a 3 appearing on one die and a 4 appearing on the other die on the roll immediately following placement of the Three-Four or Trey-Four on the Hop Bet.

(ii) A Three-Four or Trey-Four on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the Three-Four or Trey-Four on the Hop Bet.

(34) A Two-Six or Deuce-Six on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing Two-Six or Deuce-Six on the Hop Bet shall be determined as follows:

(i) A Two-Six or Deuce-Six on the Hop Bet shall win if a total of 8 is thrown with a 2 appearing on one die and a

6 appearing on the other die on the roll immediately following placement of the Two-Six or Deuce-Six on the Hop Bet.

(ii) A Two-Six or Deuce-Six on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the Two-Six or Deuce-Six on the Hop Bet.

(35) A Three-Five or Trey-Five on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing Three-Five or Trey-Five on the Hop Bet shall be determined as follows:

(i) A Three-Five or Trey-Five on the Hop Bet shall win if a total of 8 is thrown with a 3 appearing on one die and a 5 appearing on the other die on the roll immediately following placement of the Three-Five or Trey-Five on the Hop Bet.

(ii) A Three-Five or Trey-Five on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the Three-Five or Trey-Five on the Hop Bet.

(36) A Three-Six or Trey-Six on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing Bet shall be determined as follows:

(i) A Three-Six or Trey-Six on the Hop Bet shall win if a total of 9 is thrown with a 3 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of the Three-Six or Trey-Six on the Hop Bet.

(ii) A Three-Six or Trey-Six on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the Three-Six or Trey-Six on the Hop Bet.

(37) A Four-Five on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing Four-Five on the Hop Bet shall be determined as follows:

(i) A Four-Five on the Hop Bet shall win if a total of 9 is thrown with a 4 appearing on one die and a 5 appearing on the other die on the roll immediately following placement of the Four-Five on the Hop Bet.

(ii) A Four-Five on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the Four-Five on the Hop Bet.

(38) A Four-Six on the Hop Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing Bet shall be determined as follows:

(i) A Four-Six on the Hop Bet shall win if a total of 10 is thrown with a 4 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of the Four-Six on the Hop Bet.

(ii) A Four-Six on the Hop Bet shall lose if any other combination is thrown on the roll immediately following placement of the Four-Six on the Hop Bet.

(39) A 6-7-8 Bet placed in an area on the layout for this bet that may be made at any time. A winning or losing 6-7-8 Bet shall be determined as follows:

(i) A 6-7-8 Bet shall win if a total of 6, 7 or 8 is thrown on the roll immediately following placement of the 6-7-8 Bet.

(ii) A 6-7-8 Bet shall lose if a 2, 3, 4, 5, 9, 10, 11 or 12 is thrown on the roll immediately following placement of the 6-7-8 Bet.

(40) A Fire Bet that may only be made prior to the come out roll of a new shooter.

(i) A Fire Bet shall win if at least four different unique point totals of either 4, 5, 6, 8, 9 or 10 are made by the shooter before a 7 is thrown.

(ii) A Fire Bet shall lose if less than four different unique point totals of either 4, 5, 6, 8, 9 or 10 are made by the shooter before a 7 is thrown.

(41) In addition to Place Bets to Win on 4, 5, 6, 8, 9 and 10, a certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer players the option of placing a Buy Bet to receive true odds on the Place Bet to Win. A Buy Bet shall be inactive on a come out roll unless called "on" by the player and confirmed by the dealer through placement of an "on" marker button on top of the player's wager. A winning or losing Buy Bet shall be determined as follows:

(i) A Buy Bet shall win if the number on which the wager was placed is thrown before a 7 is thrown.

(ii) A Buy Bet shall lose if a 7 is thrown before the number on which the wager was placed is thrown.

(42) In addition to or in lieu of the Place Bets to Lose on 4, 5, 6, 8, 9 and 10, a certificate holder may, if specified in its Rules Submission under § 601a.2, offer players the option of placing a Lay Bet to receive true odds on the Place Bet to Lose. A Lay Bet shall be active on a come out roll unless called "off" by the player and confirmed by the dealer through placement of an "off" marker button on top of the player's wager. A winning or losing Lay Bets shall be determined as follows:

(i) A Lay Bet shall win if a 7 is thrown before the particular number against which the wager is placed is thrown.

(ii) A Lay Bet shall lose if the particular number against which the wager is placed is thrown before a 7 is thrown.

(b) Except as permitted under § 623a.6(e) (relating to supplemental wagers made after the come out roll in support of Pass, Don't Pass, Come and Don't Come Bets (taking and laying odds)), the amount of a Craps or Mini-Craps wager:

(1) May not be less than the minimum wager.

(2) May not be more than the maximum wager.

(c) The minimum and maximum wagers shall be posted at each Craps or Mini-Craps table.

#### § 623a.4. Making and removal of wagers.

(a) Wagers shall be made before the dice are thrown.

(b) Wagers shall be made by placing value chips or plaques on the appropriate areas of the layout. Verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

(c) A wager made on any bet may be removed or reduced at any time prior to a roll that decides the outcome of the wager except that:

(1) A Pass Bet may not be removed or reduced after a come out point is established with respect to the Pass Bet.

(2) A Come Bet may not be removed or reduced after a come point is established with respect to the Come Bet.

(3) A Fire Bet may not be reduced or increased at any time, and may not be removed prior to the throwing of a loser 7.

(d) A Don't Come Bet and a Don't Pass Bet may be removed or reduced at any time but may not be replaced or increased after the bet has been removed or reduced.

(e) Only players who are seated at a Mini-Craps table may place a wager at the game. Once a player has placed a wager, that player shall remain seated until the completion of the round of play.

**§ 623a.5. Payout odds.**

(a) The certificate holder shall pay out winning Craps and Mini-Craps wagers as follows:

<i>Wager</i>	<i>Payout Odds</i>
Pass Bet	1 to 1
Don't Pass Bet	1 to 1
Come Bet	1 to 1
Don't Come Bet	1 to 1
Place Bet to Win on 4	9 to 5
Place Bet to Win on 5	7 to 5
Place Bet to Win on 6	7 to 6
Place Bet to Win on 8	7 to 6
Place Bet to Win on 9	7 to 5
Place Bet to Win on 10	9 to 5
Place Bet to Lose on 4	5 to 11
Place Bet to Lose on 5	5 to 8
Place Bet to Lose on 6	4 to 5
Place Bet to Lose on 8	4 to 5
Place Bet to Lose on 9	5 to 8
Place Bet to Lose on 10	5 to 11
Four the Hardway Bet	7 to 1
Six the Hardway Bet	9 to 1
Eight the Hardway Bet	9 to 1
Ten the Hardway Bet	7 to 1
<i>Field Bet:</i>	
On a 3, 4, 9, 10 or 11	1 to 1
On a 2 or 12	2 to 1
Any Seven Bet	4 to 1
Any Craps Bet	7 to 1
Craps 2 Bet	30 to 1
Craps 3 Bet	15 to 1
Craps 12 Bet	30 to 1
11 in One Roll	15 to 1
Four the Hardway on the Hop Bet	30 to 1
Six the Hardway on the Hop Bet	30 to 1
Eight the Hardway on the Hop Bet	30 to 1
Ten the Hardway on the Hop Bet	30 to 1
One-Three or Ace-Trey on the Hop Bet	15 to 1
One-Four or Ace-Four on the Hop Bet	15 to 1
One-Five or Ace-Five on the Hop Bet	15 to 1
One-Six or Ace-Six on the Hop Bet	15 to 1
Two-Three or Deuce-Trey on the Hop Bet	15 to 1
Two-Four or Deuce-Four on the Hop Bet	15 to 1
Two-Five or Deuce-Five on the Hop Bet	15 to 1
Two-Six or Deuce-Six on the Hop Bet	15 to 1
Three-Four or Trey-Four on the Hop Bet	15 to 1
Three-Five or Trey-Five on the Hop Bet	15 to 1
Three-Six or Trey-Six on the Hop Bet	15 to 1
Four-Five on the Hop Bet	15 to 1
Four-Six on the Hop Bet	15 to 1

*Wager* *Payout Odds*  
 6-7-8 Bet:

On a 6 that is a One-Five or Two-Four, on any 7 or an 8 that is a Two-Six or Three-Five	1 to 1
On a 6 that is a Three-Three or an 8 that is a Four-Four	2 to 1

(b) A Craps-Eleven or C and E Bet shall be paid as if 1/2 of the Craps-Eleven or C and E Bet had been placed as an Any Craps Bet (7 to 1) and 1/2 as an 11 in One Roll (15 to 1), and shall be paid as if two separate wagers were made for the one roll.

(c) A Horn Bet shall be paid as if it were four separate wagers on the 2, 3, 11 and 12, each of which equaling 25% of the Horn Bet.

(d) A Horn High Bet shall be paid as if it were four separate wagers on the 2, 3, 11 and 12, each of which equaling 20% of the Horn High Bet and a fifth wager on the 2, 3, 11 or 12, equaling 20% of the Horn High Bet.

(e) A Whirl Bet shall be paid as if it were two separate wagers with four units wagered as a Horn Bet and one unit wagered as an Any Seven Bet.

(f) A winning Fire Bet shall be paid once for the highest number of different unique points made at the odds in one of the following pay tables selected by the certificate holder in its Rules Submission under § 601a.2 (relating to table games Rules Submissions).

<i>Individual Unique Points Made</i>	<i>Payout A</i>	<i>Payout B</i>
Four Points	24 to 1	39 to 1
Five Points	249 to 1	199 to 1
Six or More Points	999 to 1	499 to 1

(g) A certificate holder that offers Buy Bets and Lay Bets:

(1) Shall pay winning Buy Bet wagers as follows:

<i>Wager</i>	<i>Payout Odds</i>
Buy Bet on the 4	2 to 1
Buy Bet on the 5	3 to 2
Buy Bet on the 6	6 to 5
Buy Bet on the 8	6 to 5
Buy Bet on the 9	3 to 2
Buy Bet on the 10	2 to 1

(2) Shall pay winning Lay Bet wagers as follows:

<i>Wager</i>	<i>Payout Odds</i>
Lay Bet against the 4	1 to 2
Lay Bet against the 5	2 to 3
Lay Bet against the 6	5 to 6
Lay Bet against the 8	5 to 6
Lay Bet against the 9	2 to 3
Lay Bet against the 10	1 to 2

(3) May collect, at time the player makes the wager, a vigorish of up to 5%, as specified in the certificate holder's Rules Submission, of the amount wagered on the Buy or Lay Bet or may collect the vigorish only on a winning Buy or Lay Bet. If collecting a vigorish, the certificate holder shall specify in its Rules Submission which vigorish procedure it will utilize.

(h) Except as permitted under subsection (g)(3), a certificate holder may not charge a percentage, fee or vigorish to a player in making any wager in the game of Craps or Mini-Craps.

(i) Except as permitted under § 623a.6(e) (relating to supplemental wagers made after the come out roll in support of Pass, Don't Pass, Come and Don't Come Bets (taking and laying odds)), a certificate holder may not accept any wager in excess of the maximum bet posted at the table.

**§ 623a.6. Supplemental wagers made after the come out roll in support of Pass, Don't Pass, Come and Don't Come Bets (taking and laying odds).**

(a) When a player makes a Pass Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the come out roll, the player may make a supplemental wager in support of the Pass Bet which may be limited by the certificate holder to an amount that is equal to the amount of the original Pass Bet. If the Pass Bet wins after a supplemental wager is made:

(1) The original Pass Bet shall be paid at odds of 1 to 1.

(2) The supplemental wager shall be paid at odds of:

(i) 2 to 1 if the come out point was 4 or 10.

(ii) 3 to 2 if the come out point was 5 or 9.

(iii) 6 to 5 if the come out point was 6 or 8.

(b) When a player makes a Don't Pass Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the come out roll, the player may make a supplemental wager in support of the Don't Pass Bet which may be limited by the certificate holder to an amount calculated as to provide winnings not in excess of the amount originally wagered on the Don't Pass Bet. If the Don't Pass Bet wins after a supplemental wager is made:

(1) The original Don't Pass Bet shall be paid at odds of 1 to 1.

(2) The supplemental wager shall be paid at odds of:

(i) 1 to 2 if the come out point was 4 or 10.

(ii) 2 to 3 if the come out point was 5 or 9.

(iii) 5 to 6 if the come out point was 6 or 8.

(c) When a player makes a Come Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the roll immediately following placement of the Come Bet, the player may make a supplemental wager in support of the Come Bet which may be limited by the certificate holder to an amount that is equal to the amount of the original Come Bet. If the Come Bet wins after a supplemental wager is made:

(1) The original Come Bet shall be paid at odds of 1 to 1.

(2) The supplemental wager shall be paid at odds of:

(i) 2 to 1 if the come point was 4 or 10.

(ii) 3 to 2 if the come point was 5 or 9.

(iii) 6 to 5 if the come point was 6 or 8.

(d) When a player makes a Don't Come Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the roll immediately following placement of the Don't Come Bet, the player may make a supplemental wager in support of the Don't Come Bet which may be limited by the certificate holder to an amount calculated as to provide winnings not in excess of the amount originally wagered on the Don't Come Bet. If the Don't Come Bet wins after a supplemental wager is made:

(1) The original Don't Come Bet shall be paid at odds of 1 to 1.

(2) The supplemental wager shall be paid at odds of:

(i) 1 to 2 if the come point was a 4 or 10.

(ii) 2 to 3 if the come point was 5 or 9.

(iii) 5 to 6 if the come point was 6 or 8.

(e) Except as permitted under subsection (f), a certificate holder may allow a supplemental wager in support of a Pass or Come Bet in an amount up to ten times the amount of the original Pass or Come Bet. A certificate holder may allow a supplemental wager in support of a Don't Pass or Don't Come Bet in an amount calculated as to provide a winning player with winnings not in excess of up to ten times the amount originally wagered on the Don't Pass or Don't Come Bet. The original Pass, Don't Pass, Come or Don't Come Bet and any supplemental wager allowed in accordance with this subsection shall be paid at the same odds as the original and supplemental wagers are paid under subsections (a)—(d).

(f) A certificate holder may accept a supplemental wager that exceeds an amount that is otherwise authorized by this section or posted as the maximum wager permitted if the excess amount of the supplemental wager is necessary to facilitate the payouts permitted by this section.

**§ 623a.7. Dice retention and selection.**

(a) A set of five dice shall be present at the Craps or Mini-Craps table during gaming. Control of the dice at a Craps table, or at a Mini-Craps table with an optional stickperson, shall be the responsibility of the stickperson at the table. Control of the dice at a Mini-Craps table without an optional stickperson shall be the responsibility of the dealer at the table. The stickperson or Mini-Craps dealer shall retain all dice, except those in active play, in a dice cup at the table.

(b) At the commencement of play:

(1) For Craps, the stickperson shall offer the set of dice to the player immediately to the left of the boxperson at the table. If that player rejects the dice, the stickperson shall offer the dice to each of the other players in turn clockwise around the table until one of the players accepts the dice.

(2) For Mini-Craps, the dealer or the optional Mini-Craps stickperson shall offer the set of dice to the player immediately to his left at the table. If that player rejects the dice, the dealer or stickperson shall offer the dice to each of the other players in turn clockwise around the table until one of the players accepts the dice.

(c) The first player to accept the dice when offered shall become the shooter who shall select and retain two of the dice offered. The remaining dice of the set shall be returned to the dice cup which shall:

(1) For Craps, be placed immediately in front of the Craps stickperson.

(2) For Mini-Craps, be placed immediately in front of the Mini-Craps dealer or stickperson.

(d) A set of five dice used at a Craps or Mini-Craps table shall be changed at least once every 24 hours. A new set of dice shall be used when a Craps or Mini-Craps table is reopened for gaming, if a die goes off the table during play and is lost or if the dice show signs of tampering or alteration or are otherwise marked, chipped, scratched or no longer suitable for play.

**§ 623a.8. Throw of the dice; invalid roll of the dice.**

(a) After selection of the dice, the shooter shall make a Pass Bet or Don't Pass Bet after which the shooter shall

throw the two selected dice so that they leave the shooter's hand simultaneously and in a manner which causes the dice to strike the end of the table farthest from the shooter.

(b) A roll of the dice shall be invalid when either or both of the dice go off the table or when one die comes to rest on top of the other.

(c) The individuals listed in subsection (d) shall have the authority to invalidate a roll of the dice by calling "no roll" for any of the following reasons:

(1) The dice do not leave the shooter's hand simultaneously.

(2) Either or both of the dice fail to strike the end of the table farthest from the shooter.

(3) Either or both of the dice come to rest on the chips constituting the Craps bank of chips located in front of the boxperson.

(4) Either or both of the dice come to rest in the dice cup in front of the Craps stickperson, in front of the Mini-Craps dealer or stickperson or on one of the rails surrounding the table.

(5) The use of a cheating, crooked or fixed device or technique in the roll of the dice.

(6) The Craps boxperson or stickperson, or the Mini-Craps dealer or stickperson, considers the throw to be improper.

(d) A throw of the dice which results in the dice coming into contact with any chips or plaques on the table, other than the Craps bank of chips located in front of the boxperson, will not be a cause for a call of "no roll."

(e) "No roll" may be called:

(1) In Craps, by a boxperson or stickperson.

(2) In Mini-Craps, by the dealer, stickperson or floorperson.

**§ 623a.9. Point throw; settlement of wagers.**

(a) When the dice come to rest from a valid throw, the Craps stickperson or the Mini-Craps dealer or stickperson shall at once call out the sum of the numbers on the uppermost or skyward sides of the two dice. Only one face on each die shall be considered uppermost or skyward.

(b) In the event either or both of the dice do not land flat on the table (for example, one edge of the die is resting cocked on a stack of chips), the side directly opposite the side that is resting on the chips or other object shall be considered uppermost or skyward. If more than one side of a die is resting on a stack of chips or other object, the roll shall be void and the dice shall be rethrown.

(c) In the event of a dispute as to which face is uppermost:

(1) In Craps, the boxperson shall have discretion to determine which face is uppermost or to order the throw be void and the dice be rethrown.

(2) In Mini-Craps, the floorperson shall have discretion to determine which face is uppermost or to order the throw be void and the dice be rethrown.

(d) In Craps, after calling the throw, the stickperson shall collect the dice and bring them to the center of the table between himself and the boxperson. All wagers decided by that throw shall then be settled, following which the stickperson shall pass the dice to the shooter

for the next throw. When collecting the dice and passing them to the shooter, the stickperson shall use a stick designed for that purpose.

(e) In Mini-Craps, after calling the throw, the dealer or stickperson shall collect the dice and bring them to the center of the table. All wagers decided by that throw shall then be settled, following which the dealer or stickperson shall pass the dice to the shooter for the next throw. When collecting the dice and passing them to the shooter, the dealer or stickperson shall use a stick designed for that purpose.

**§ 623a.10. Continuation of shooter; selection of new shooter.**

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

(1) The shooter shall pass the dice upon throwing a loser 7.

(2) The Craps boxperson or the Mini-Craps dealer may order the shooter to pass the dice if the shooter unreasonably delays the game, repeatedly makes invalid rolls or violates either the act or this part.

(b) If a shooter, after making the come out point, elects not to place another Pass Bet or Don't Pass Bet, and other Come Bets or Don't Come Bets remain on the table, the Craps stickperson or the Mini-Craps dealer or stickperson shall offer the dice to the player immediately to the left of the previous shooter, as provided for in subsection (c). If there are no other players at the table, or if no other players at the table elect to make a Pass Bet or Don't Pass Bet to shoot the dice and continue the game, the previous shooter shall be allowed to shoot the dice without making a Pass Bet or Don't Pass Bet only for the purpose of effecting a decision on the remaining Come Bets or Don't Come Bets. The on/off marker shall be placed on the Don't Pass Line in the off position in front of the shooter to indicate that the shooter is rolling the dice only to effectuate a decision for the Come Bets or Don't Come Bets remaining on the layout. Once the remaining Come Bets or Don't Come Bets have been decided or a player wishes to place a Pass Bet or Don't Pass Bet, the game shall proceed in accordance with § 623a.8 (relating to throw of the dice; invalid roll of the dice).

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

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

**§ 623a.11. Additional procedures and rules for the Fire Bet.**

(a) If a certificate holder elects to offer the Fire Bet in the game of Craps as permitted under § 623a.3 (relating to wagers), the following additional procedures shall be observed:

(1) Each player shall, prior to a new shooter's initial come out roll, place his Fire Bet on the numbered

designated area for the placement of Fire Bets that is closest to his position at the Craps table.

(2) When there is a voluntary or compulsory surrender of the dice by a shooter under § 623a.10 (relating to continuation of shooter; selection of new shooter) prior to the throwing of a loser 7, any pending Fire Bet shall be settled upon the successor shooter throwing a loser 7.

(3) Once all Fire Bets are placed, the dealer shall bring in each Fire Bet in numerical order and place it on the corresponding number of the designated area in front of the boxperson, where the Fire Bets shall remain until they are either lost or paid.

(4) With each individual point made by a shooter, the dealer shall place a Fire Bet point marker inscribed with the total number of different unique points made by the shooter in the area of the table layout containing the number of the point (4, 5, 6, 8, 9 or 10) which was just made. Each Fire Bet point marker must be visually distinguishable from and have a diameter larger than any authorized value chip. Fire Bet point markers shall be maintained by the boxperson or dealers at the Craps table.

(5) Fire Bets shall be collected or paid, as applicable, upon a shooter throwing a loser 7.

(6) Once four different unique points are made, the surveillance department shall be notified for the purpose of confirming all Fire Bets and payouts.

(b) If a certificate holder elects to offer the Fire Bet in the game of Craps under § 623a.3, the following additional rules shall apply:

(1) The minimum wager shall be \$1 and the maximum wager shall be \$5 and all wagers shall be made in increments of \$1.

(2) When a shooter makes the same point total more than once, the total number of different unique points made for purposes of settling a Fire Bet do not increment.

(3) The four or more different unique points required to win a Fire Bet are not required to be made in any specific order or combination.

#### CHAPTER 625a. SIC BO

Sec.	
625a.1.	Sic Bo table; Sic Bo shaker; physical characteristics.
625a.2.	Dice; number of dice.
625a.3.	Wagers.
625a.4.	Placement of wagers.
625a.5.	Procedures for opening and dealing the game.
625a.6.	Payout odds.
625a.7.	Irregularities.

##### § 625a.1. Sic Bo table; Sic Bo shaker; physical characteristics.

(a) Each Sic Bo table must have a drop box and tip box attached on the same side of the gaming table as, but on opposite sides of, the dealer, as approved by the Bureau of Casino Compliance in accordance with § 601a.10(g) (relating to approval of table game layouts, signage and equipment).

(b) Each Sic Bo table must have an area that depicts all wagers authorized under § 625a.3 (relating to wagers) and an electrical device, approved by the Bureau of Gaming Laboratory Operations in accordance with § 461a.4 (relating to submission for testing and approval), which illuminates the winning combinations on the Sic Bo table after the numeric value of each die has been entered by the dealer.

(c) The layout for a Sic Bo table shall be submitted to the Bureau of Gaming Operations and approved in accordance with § 601a.10(a), and contain, at a minimum:

(1) The name or logo of the certificate holder.

(2) Specific areas designated for the placement of the wagers authorized under § 625a.3.

(3) The payout odds, in accordance with § 625a.6 (relating to payout odds), for all permissible wagers offered by the certificate holder. If the payout odds are not on the layout, a sign identifying the payout odds shall be posted at each Sic Bo table.

(d) Sic Bo shall be played with a Sic Bo shaker approved in accordance with § 601a.10(a), which shall be used to shake the dice to arrive at the winning combinations.

(1) A manual Sic Bo shaker shall be designed and constructed to maintain the integrity of the game and must, at a minimum, adhere to the following specifications:

(i) The Sic Bo shaker must have a compartment to secure the three dice and a separate cover which conceals the dice while the dealer is shaking the Sic Bo shaker. The compartment to secure the three dice must be transparent and the cover which conceals the dice must be opaque.

(ii) The Sic Bo shaker must have the capability of being sealed or locked to ensure the integrity of the dice contained inside the Sic Bo shaker.

(iii) The Sic Bo shaker must have the name or logo of the certificate holder thereon.

(2) An automated Sic Bo shaker, approved by the Bureau of Gaming Laboratory Operations in accordance with § 461a.4, may be used in the game of Sic Bo, provided that:

(i) The shaker meets the requirements in paragraph (1)(i) and (ii).

(ii) The procedures for shaking the dice are submitted to the Bureau of Gaming Operations and approved in accordance with § 465a.2 (relating to internal control systems and audit protocols).

(iii) The shaker's location on the Sic Bo table is approved by the Bureau of Casino Compliance in accordance with § 601a.10(g).

(e) The manual Sic Bo shaker shall be the responsibility of the dealer and may not be left unattended while at the table.

##### § 625a.2. Dice; number of dice.

(a) Sic Bo shall be played with three dice, which shall be kept inside the Sic Bo shaker while at the Sic Bo table.

(b) The dice that have been placed in a manual Sic Bo shaker may not be used for the play of the game for more than 24 hours. Dice that have been locked in an automated Sic Bo shaker and comply with the requirements of § 603a.12(c) (relating to dice; physical characteristics) may not be used for the play of the game for more than 1 month.

##### § 625a.3. Wagers.

A player may place the following wagers in the game of Sic Bo:

(1) Three of a Kind which wins if the same number is showing on all three dice and the player selected that number to appear on all three dice.

(2) Two of a Kind which wins if the same number is showing on two of the three dice and the player selected that number to appear on two out of the three dice.

(3) Any Three of a Kind which wins if the numeric value on all three dice is the same and the player wagered that any of the numbers 1 through 6 would appear on all of the three dice.

(4) Total Value Bet which wins if the numeric total of all three dice equals the total of the number wagered.

(5) Two Dice Combination which wins when the player wagered that a combination of two specific but different numeric values would appear on at least two of the dice and the two numeric values chosen are showing.

(6) Small Bet which wins if the numeric total of all three dice equals any one of the following totals: 4, 5, 6, 7, 8, 9 or 10 and loses if any other numeric total is shown or if a Three of a Kind appears.

(7) Big Bet which wins if the numeric total of all three dice equals any one of the following totals: 11, 12, 13, 14, 15, 16 or 17 and loses if any other numeric total is shown or if a Three of a Kind appears.

(8) One of a Kind which wins if one or more of the three dice shows a numeric value equal to the number wagered.

**§ 625a.4. Placement of wagers.**

(a) Wagers at Sic Bo shall be made by placing value chips or plaques on the appropriate areas of the Sic Bo layout. Verbal wagers accompanied by cash may not be accepted at the game of Sic Bo.

(b) Each player shall be responsible for the correct positioning of his wagers on the Sic Bo layout regardless of whether the player is assisted by the dealer. Each player shall ensure that any instructions given to the dealer regarding the placement of wagers are correctly carried out.

(c) Each wager shall be settled in accordance with its position on the layout when the dice come to rest and the numeric value showing on each die has been entered into the electrical device and illuminated at the table.

**§ 625a.5. Procedures for opening and dealing the game.**

(a) Prior to opening the Sic Bo table for gaming activity, the floorperson assigned to the Sic Bo table shall inspect the following items to insure that each is in proper working order:

(1) The electrical device which causes the winning combinations on the Sic Bo table to be illuminated when the numeric value of each die has been entered by the dealer. At a minimum, the inspection shall be completed by entering three numeric values into the electrical device and verifying that all winning combinations are properly illuminated.

(2) The automated dice shaker, if one is in use. At a minimum, the inspection shall be completed by operating the device three times and verifying that the dice are being properly tossed.

(b) At the commencement of each round of play, the dealer shall either:

(1) Place the cover on the manual Sic Bo shaker and shake the Sic Bo shaker at least three times to cause a random mixture of the dice.

(2) Activate the automated dice shaker to cause a random mixture of the dice.

(c) Prior to revealing the dice in the Sic Bo shaker, the dealer shall announce "no more bets."

(d) The dealer shall then remove the cover from the Sic Bo shaker, announce the numeric value of each die and enter the numeric value of each die into the electrical device on the table. The electrical device must illuminate the winning combinations on the Sic Bo layout.

(e) After the winning combinations have been illuminated, the dealer shall first collect all losing wagers and then pay off all winning wagers at the odds in § 625a.6 (relating to payout odds). A manual Sic Bo shaker shall remain uncovered until all winning wagers have been paid.

(f) After all losing wagers have been collected and all winning wagers have been paid, the dealer shall clear the previously illuminated winning combinations from the table.

**§ 625a.6. Payout odds.**

(a) The certificate holder shall pay out winning Sic Bo wagers at the odds in the following payable:

<i>Wager</i>	<i>Payout Odds</i>
Three of a Kind	150 to 1
Two of a Kind	8 to 1
Any Three of a Kind	24 to 1
Total Value Bet of 4	50 to 1
Total Value Bet of 5	18 to 1
Total Value Bet of 6	14 to 1
Total Value Bet of 7	12 to 1
Total Value Bet of 8	8 to 1
Total Value Bet of 9	6 to 1
Total Value Bet of 10	6 to 1
Total Value Bet of 11	6 to 1
Total Value Bet of 12	6 to 1
Total Value of Bet 13	8 to 1
Total Value of Bet 14	12 to 1
Total Value of Bet 15	14 to 1
Total Value Bet of 16	18 to 1
Total Value Bet of 17	50 to 1
Any Two Dice Combination	5 to 1
Small Bet	1 to 1
Big Bet	1 to 1

(b) One of a Kind shall be paid at:

(1) 1 to 1, if only one of the dice show the numeric value upon which the wager was placed.

(2) 2 to 1, if two of the dice show the numeric value upon which the wager was placed.

(3) 3 to 1, if all three dice show the numeric value upon which the wager was placed.

**§ 625a.7. Irregularities.**

(a) If all three dice do not land flat on the bottom of the Sic Bo shaker after being tossed, the dealer shall call a "no roll" and all wagers placed shall be returned to the players.

(b) If the electrical device which causes the winning combinations to be illuminated when the numeric value of each die has been entered by the dealer or the area of the Sic Bo table which depicts all permissible wagers under § 625a.3 (relating to wagers) malfunctions after the

manual Sic Bo shaker has been uncovered or the automated Sic Bo dice shaker has tossed the dice, the dealer shall, in the presence of a floorperson or above, collect losing wagers and pay winning wagers. Once the wagers on the layout have been settled, all gaming at the Sic Bo table shall cease until the electrical device which causes the winning combinations on the Sic Bo table to be illuminated when the numeric value of each die has been entered by the dealer has been fixed.

(c) If the automated Sic Bo shaker fails to operate or malfunctions when activated, the round of play shall be void and wagers placed shall be returned to the players.

(d) If an automated Sic Bo shaker malfunctions or cannot be used, the dice must be removed and the automated Sic Bo shaker must be covered or have a sign placed on the device indicating that the automated Sic Bo shaker is out of order before a manual Sic Bo shaker may be utilized.

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## PENNSYLVANIA GAMING CONTROL BOARD

[ 58 PA. CODE CHS. 541, 543, 545,  
627a, 629a AND 631a ]

### Table Game Rules for Minibaccarat, Midibaccarat and Baccarat

The Pennsylvania Gaming Control Board (Board), under the general authority in 4 Pa.C.S. § 1202(b)(30) (relating to general and specific powers) and the specific authority in 4 Pa.C.S. § 13A02(1)—(4) (relating to regulatory authority), rescinds Chapters 541, 543 and 545 and adds Chapters 627a, 629a and 631a (relating to Minibaccarat; Midibaccarat; and Baccarat) to read as set forth in Annex A.

#### *Purpose of the Final-Form Rulemaking*

Under 4 Pa.C.S. § 13A03 (relating to temporary table game regulations), the Board initially adopted temporary regulations in Chapters 541, 543 and 545. With this final-form rulemaking, the Board is replacing the temporary regulations in Chapter 541 with the permanent regulations in Chapter 627a, the temporary regulations in Chapter 543 with the permanent regulations in Chapter 629a and the temporary regulations in Chapter 545 with the permanent regulations in Chapter 631a.

#### *Explanation of Chapter 627a*

Chapter 627a contains the rules governing the play of Minibaccarat. Section 627a.1 (relating to definitions) contains the definitions of terms used throughout the chapter. In § 627a.2 (relating to Minibaccarat table physical characteristics), the physical characteristics of the table are specified.

The remaining sections address the following: the number of decks of cards used for play of the game; the opening of the Minibaccarat table for play; the shuffling of cards; the value of the cards and the Point Count of each hand; permissible wagers; dealing procedures; the payout odds for all permissible wagers and the amount of vigorish collected on winning wagers made on the Banker's Hand; and how irregularities in play are to be handled.

#### *Explanation of Chapter 629a*

Chapter 629a contains the rules governing the play of Midibaccarat. Section 629a.1 (relating to definitions) contains the definitions of terms used throughout the chapter. In § 629a.2 (relating to Midibaccarat table physical characteristics), the physical characteristics of the table are specified.

The remaining sections address the following: the number of decks of cards used for play of the game; the opening of the Midibaccarat table for play; the shuffling of cards; the value of the cards and the Point Count of each hand; permissible wagers; dealing procedures; the payout odds for all permissible wagers and the amount of vigorish collected on winning wagers made on the Banker's Hand; and how irregularities in play are to be handled.

#### *Explanation of Chapter 631a*

Chapter 631a contains the rules governing the play of Baccarat. Section 631a.1 (relating to definitions) contains the definitions of terms used throughout the chapter. In § 631a.2 (relating to Baccarat table physical characteristics), the physical characteristics of the table are specified.

The remaining sections address the following: the number of decks of cards used for play of the game; the opening of the Baccarat table for play; the shuffling of cards; the value of the cards and the Point Count of each hand; permissible wagers; dealing procedures; the payout odds for all permissible wagers and the amount of vigorish collected on winning wagers made on the Banker's Hand; the continuation of the player dealing the cards; and how irregularities in play are to be handled.

#### *Comment and Response Summary*

Notice of proposed rulemaking was published at 41 Pa.B. 3196 (June 25, 2011). On August 24, 2011, the Board received comments from the Independent Regulatory Review Commission (IRRC) on the proposed rulemaking which are addressed by subject matter as follows.

#### *General Comments*

Throughout Chapters 627a, 629a and 631a, IRRC requested that the final-form rulemaking contain the procedures the certificate holder shall follow to obtain approval from the Bureau of Gaming Operations (BGO) or the Bureau of Casino Compliance (BCC) for table game layouts, signage and the location of equipment on the table. Section 601a.10 (relating to approval of table game layouts, signage and equipment) addresses approvals from the BGO or the BCC.

Currently, submissions to the BGO, including internal controls, table games Rules Submissions, layouts, signage, gaming guides, equipment approvals, dealer training and minimum staffing plans are submitted through the Internal Control and Table Game Submission Form that is available on the Board's web site at [www.pgcb.pa.gov](http://www.pgcb.pa.gov). Each facility has been provided a user name and password unique to that property and submitting the required information through use of the online form. Once received, the submissions are reviewed by the BGO and approved by the Board's Executive Director. The approval letters are then sent to the facility. Section 601a.10 reflects this current practice.

Regarding the provisions that require BCC approval, a casino compliance supervisor at the licensed facility may approve locations on the gaming table for drop and tip boxes, bad beat boxes in Poker and the location of other

table game equipment at the time the new table is installed on the gaming floor but prior to the opening of the table for gaming. Again, § 601a.10 reflects this current practice.

#### *Definitions*

In §§ 627a.1, 629a.1 and 631a.1, IRRC suggested that the Board include the definitions of the permissible wagers Dragon Bonus Wager and Dragon 7 Insurance Wager. The Board appreciates the suggestion but believes that all permissible wagers for every authorized game are thoroughly described, including when the wager wins, loses or ties, in the section on wagers in each chapter. Additionally, this information would be redundant and too voluminous to place in the definition section of the regulations. The Board did, however, include in the payout odds sections the cross references to the descriptions of the wagers in §§ 627a.7, 629a.7 and 631a.8 (relating to wagers). Lastly, the Board has added a definition of "EZ Baccarat," which is a variation of the game in which vigorish is not collected.

#### *Table characteristics*

Proposed §§ 627a.2(b) and 629a.2(b) required that certificate holders obtain approval for the Minibaccarat or Midibaccarat table dimensions. IRRC inquired as to why this type of approval was not needed in § 631a.2 for the Baccarat table.

After reviewing the requirements in other table game chapters, the Board does not believe it is necessary to obtain approval of the table dimensions, particularly since the table layouts for all games are already required to be submitted to the BGO for approval. Sections 627a.2(b) and 629a.2(b) have therefore been deleted and the remaining subsections renumbered.

#### *Replacement of cards*

Proposed § 627a.3 (relating to cards; number of decks) required that all cards used for play at a Minibaccarat table be changed every 24 hours. However, proposed §§ 629a.3 and 631a.3 (relating to cards; number of decks) stated that the decks of cards at the table are required to be changed after each dealing shoe for Midibaccarat and Baccarat. IRRC inquired about the reason for the difference between the sections, the need for the provisions, what happens to the cards that were in use at the table and if the cards can be reused.

The primary difference between the rules of play on Minibaccarat versus Midibaccarat and Baccarat is in Minibaccarat only the dealer touches the cards. The cards are suitable for repeated reuse and are therefore allowed to remain on the gaming table for up to 24 hours.

In Midibaccarat and Baccarat, the players touch the cards. However, unlike other card games that allow players to touch the cards, in Midibaccarat and Baccarat the players mangle, bend, roll, crease and fold the cards, which is traditionally how the game is played. The cards, after one use, are not suitable for subsequent play and are discarded into the bucket on the table. New cards are then used in the next dealing shoe, which is the standard recognized practice in the industry. The cards are then removed from the gaming table, inspected and canceled or destroyed in accordance with § 603a.16 (relating to cards; receipt, storage, inspection and removal from use).

#### *Inspection of cards*

Proposed §§ 627a.4(a), 629a.4(a) and 631a.4(a) (relating to opening of the table for gaming) required that after receiving six or more decks of cards at the table, the

dealer shall inspect the cards for defects. IRRC believes that any cards received at the table should be inspected and suggested that the Board add language to all three sections of the final-form rulemaking.

A dealer does not receive less than six decks of cards for play of the game since all three of these games are required to be played with no less than six decks of cards (see §§ 627a.3(a), 629a.3(a) and 631a.3(a)). The Board therefore believes that adding language stating that all cards received at the table be inspected is unnecessary.

#### *Vigorish*

Sections 627a.12(c) and (h), 629a.12(c) and (h) and 631a.13(c) and (h) (relating to payout odds; vigorish) address the vigorish collected when a wager on the Banker's Hand wins or ties. Certificate holders were given the option of charging a 25% vigorish when a wager on the Banker's Hand ties and a 4% or 5% vigorish when a wager on the Banker's Hand wins, provided that the certificate holder specified in its Rules Submission which vigorish was going to be charged. IRRC commented that since the vigorish can vary, how will the players know if a vigorish is being charged and what that vigorish will be.

After discussing the percentage of vigorish collected with the operators, it was determined that industry standard is a 5% vigorish collected only on winning wagers, with no vigorish collected on ties. The following sections were therefore deleted or amended to reflect that the 25% vigorish for ties and the 4% vigorish on a winning wager was deleted in the final-form rulemaking: §§ 627a.7(a)(1)(iii) and (4)(iii), 627a.12(c), (h) and (i), 629a.7(a)(1)(iii) and (4)(iii), 629a.12(c), (h) and (i), 631a.8(a)(1)(iii) and (4)(iii) and 631a.13(c), (h) and (i).

The property includes the amount of vigorish collected in the gaming guide which explains the rules of play at a particular property. The certificate holders that offer Minibaccarat or Midibaccarat will not be affected by deleting the options of 25% vigorish when a wager on the Banker's Hand ties or the deletion of the 4% vigorish on winning wager made on a Banker's Hand since none of the certificate holders that offer the games have selected these options in their Rules Submissions.

In addition to deleting the 25% and 4% vigorish on winning or tie hands, the sections on vigorish requirements have been reorganized. The requirements in subsections (f) and (g) have been moved into subsection (c) and new subsection (d) with the remaining subsections renumbered.

#### *Player handling cards*

Proposed §§ 629a.8(d) and 631a.9(e) (relating to hands of player and banker; procedure for dealing initial two cards to each hand) stated that if a player unreasonably delays the game or violates either the act or this part, the dealer or floorperson may require the player to relinquish the right to turn over the cards. IRRC stated that the phrase "either the act or this part" is very broad and requested an explanation as to why the phrase is needed and whether the Board considered narrowing the scope of the provision.

After reviewing the provision, the Board agrees that the language is broad and unnecessary and has therefore deleted the phrase from the two subsections. This language also appears in § 631a.14(a)(2) (relating to continuation of curator as dealer; selection of a new curator), which has also been deleted from the final-form rulemaking.

### *Additional Revisions*

Throughout this final-form rulemaking, several revisions were made for clarity or for consistency with other table game chapters.

Section 627a.5(h) (relating to shuffle and cut of the cards), which addressed the use of continuous shufflers, was deleted as unnecessary since that particular type of shuffler is never utilized in Minibaccarat.

In § 627a.5 and §§ 629a.5 and 631a.5 (relating to shuffle and cut of the cards), the procedure for beginning a new dealing shoe has been updated. The proposed rulemaking required that the first card and an additional number of cards equal to the face value of the first card be removed from the dealing shoe and shown the players before being placed in the discard rack or bucket. After the close of the public comment period, the Board received additional comments stating that while the first card is to be exposed to the players, any additional cards should be drawn from the dealing shoe and discarded without being exposed. Subsection (f) has been amended to reflect the updated procedure.

In §§ 627a.11(b) and 629a.11(b) (relating to announcement of result of round; payment and collection of wagers), the language stating that the dealer responsible for the wagers on the table shall collect the wagers was deleted as unnecessary since there is only one dealer on Minibaccarat and Midibaccarat tables.

Lastly, after the close of the public comment period, the Board also received additional comments stating the proposed rulemaking was unclear on how the Banker's Hand was to be completed if a third card dealt to the Player's Hand was disclosed when a third card to the Player's Hand was not authorized. Sections 627a.13, 629a.13 and 631a.15 (relating to irregularities) have been amended to include provisions in subsection (c) on how to complete the round of play. Language was also added in new subsection (d) to address when a card is disclosed or found face up in the dealing shoe but is not the third card dealt to the Player's Hand or Banker's Hand.

### *Affected Parties*

Certificate holders that elect to offer the games of Minibaccarat, Midibaccarat or Baccarat will be required to comply with these chapters. The requirements for the games are standard throughout the industry, consistent with 4 Pa.C.S. Part II (relating to gaming) and are necessary for the protection of the gaming public and to ensure the accurate reporting of revenues generated from table games. As of October 2011, all ten certificate holders offer Minibaccarat, seven offer Midibaccarat and none of the certificate holders offer Baccarat.

The Board has experienced increased regulatory demands resulting from the implementation of table games including the review of Rules Submissions, table layouts, signage and gaming guides.

### *Fiscal Impact*

*Commonwealth.* The Board will have to review each certificate holder's table games Rules Submissions, table layouts, signage and gaming guides to ensure compliance with the regulatory requirements in this final-form rulemaking. These reviews will be conducted by existing BGO and BCC staff, so the Board does not project that it will incur any significant cost increases as a result of this final-form rulemaking.

*Political subdivisions.* This final-form rulemaking will not have fiscal impact on the political subdivisions of this

Commonwealth. Most municipalities and counties will benefit from the local share funding mandated by the act of January 7, 2010 (P. L. 1, No. 1).

*Private sector.* This final-form rulemaking will result in additional costs for certificate holders that elect to offer Minibaccarat, Midibaccarat or Baccarat. Certificate holders will be required to purchase the table games they elect to offer and to hire and train employees to operate the games. The costs for table game equipment do vary depending on the type and number of tables purchased. The costs are expected to be offset by the revenues generated from table game operations.

*General public.* This final-form rulemaking will not have fiscal impact on the general public.

### *Paperwork Requirements*

This final-form rulemaking will require certificate holders to do the following: post signs at gaming tables; have complete sets of rules for all the games they offer available for public inspection; produce a gaming guide summarizing the rules of the games they offer; and file Rules Submissions for each table game they elect to offer. The Rules Submissions are standardized checklists for each game, relatively simple to fill out and available on the Board's web site.

### *Effective Date*

The final-form rulemaking will become effective upon publication in the *Pennsylvania Bulletin*.

### *Regulatory Review*

Under section 5(a) of the Regulatory Review Act (71 P. S. § 745.5(a)), on June 9, 2011, the Board submitted a copy of the proposed rulemaking, published at 41 Pa.B. 3196, and a copy of the Regulatory Analysis Form to IRRC and to the House Gaming Oversight Committee and the Senate Community, Economic and Recreational Development Committee (Committees) for review and comment.

Under section 5(c) of the Regulatory Review Act, IRRC and the House and Senate Committees were provided with copies of the comments received during the public comment period, as well as other documents when requested. In preparing the final-form rulemaking, the Board has considered all comments from IRRC, the House and Senate Committees and the public.

Under section 5.1(j.2) of the Regulatory Review Act (71 P. S. § 745.5a(j.2)), on January 11, 2012, the final-form rulemaking was deemed approved by the House and Senate Committees. Under section 5.1(e) of the Regulatory Review Act, IRRC met on January 12, 2012, and approved the final-form rulemaking.

### *Findings*

The Board finds that:

(1) Public notice of intention to adopt these amendments was given under sections 201 and 202 of the act of July 31, 1968 (P. L. 769, No. 240) (45 P. S. §§ 1201 and 1202) and the regulations thereunder, 1 Pa. Code §§ 7.1 and 7.2.

(2) The final-form rulemaking is necessary and appropriate for the administration and enforcement of 4 Pa.C.S. Part II.

### *Order*

The Board, acting under 4 Pa.C.S. Part II, orders that:

(a) The regulations of the Board, 58 Pa. Code, are amended by deleting §§ 541.1—541.15, 543.1—543.14

and 545.1—545.15 and by adding §§ 627a.1—627a.13, 629a.1—629a.13 and 631a.1—631a.15 to read as set forth in Annex A.

(b) The Chairperson of the Board shall certify this order and Annex A and deposit them with the Legislative Reference Bureau as required by law.

(d) This order shall take effect upon publication in the *Pennsylvania Bulletin*.

WILLIAM H. RYAN, Jr.,  
Chairperson

(*Editor's Note:* For the text of the order of the Independent Regulatory Review Commission relating to this document, see 42 Pa.B. 626 (January 28, 2012).)

**Fiscal Note:** Fiscal Note 125-151 remains valid for the final adoption of the subject regulations.

**Annex A**

**TITLE 58. RECREATION**

**PART VII. GAMING CONTROL BOARD**

**Subpart K. TABLE GAMES**

**CHAPTER 541. (Reserved)**

Sec.  
541.1—541.15. (Reserved)

**CHAPTER 543. (Reserved)**

Sec.  
543.1—543.14 (Reserved).

**CHAPTER 545. (Reserved)**

Sec.  
545.1—545.15. (Reserved)

**CHAPTER 627a. MINIBACCARAT**

- Sec.
- 627a.1. Definitions.
- 627a.2. Minibaccarat table physical characteristics.
- 627a.3. Cards; number of decks.
- 627a.4. Opening of the table for gaming.
- 627a.5. Shuffle and cut of the cards.
- 627a.6. Value of cards; Point Count of hand.
- 627a.7. Wagers.
- 627a.8. Hands of player and banker; procedure for dealing initial two cards to each hand.
- 627a.9. Procedure for dealing a third card.
- 627a.10. Rules for determining whether a third card shall be dealt.
- 627a.11. Announcement of result of round; payment and collection of wagers.
- 627a.12. Payout odds; vigorish.
- 627a.13. Irregularities.

**§ 627a.1. Definitions.**

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

*Dragon 7*—A Banker's Hand which has a Point Count of 7 with a total of three cards dealt and the Player's Hand which has a Point Count of less than 7.

*EZ Baccarat*—A variation of Minibaccarat in which vigorish is not collected.

*Natural*—A hand which has a Point Count of 8 or 9 on the first two cards dealt.

**§ 627a.2. Minibaccarat table physical characteristics.**

(a) Minibaccarat shall be played on a table having numbered positions for no more than nine seated players on one side of the table and a place for the dealer on the opposite side of the table.

(b) The layout for a Minibaccarat table shall be submitted to the Bureau of Gaming Operations and approved in

accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and contain, at a minimum:

(1) The name or logo of the certificate holder.

(2) Separate areas designated for the placement of wagers on the Banker's Hand, Player's Hand and Tie Hand for each player.

(3) The payout odds for all permissible wagers offered by the certificate holder. If the payout odds are not inscribed on the layout, a sign identifying the payout odds shall be posted at each Minibaccarat table.

(4) An area designated for the placement of cards for the Player's Hand and Banker's Hand.

(5) If a certificate holder offers the Dragon Bonus Wager authorized under § 627a.7(a)(4) (relating to wagers), separate areas designated for the placement of the Dragon Bonus Wager for each player.

(6) If a certificate holder offers EZ Baccarat in which vigorish is not collected:

(i) Separate areas designated for the placement of the Dragon 7 Insurance Wager, authorized under § 627a.7(a)(5), for each player.

(ii) Inscriptions that advise patrons that a wager on the Banker's Hand that results in a Dragon 7 shall push and be returned to the player. If the information is not inscribed on the layout, a sign containing the information shall be posted at each Minibaccarat table.

(7) Numbered areas that correspond to the seat numbers for the purpose of marking vigorish unless the dealer, in accordance with the option selected in the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions), collects the vigorish from a player at the time the winning payout is made or the table is designated for play as an EZ Baccarat table in which vigorish is not collected.

(c) If marker buttons are used for the purpose of marking vigorish, the marker buttons shall be placed in the table inventory container or in a separate rack designed for the purpose of storing marker buttons. If a separate rack is used, the rack shall be placed in front of the table inventory container during gaming activity.

(d) Each Minibaccarat table must have a drop box and a tip box attached on the same side of the gaming table as, but on opposite sides of, the dealer, as approved by the Bureau of Casino Compliance in accordance with § 601a.10(g). The Bureau of Casino Compliance may approve an alternative location for the tip box when a card shuffling device or other table game equipment prevents the placement of the drop box and tip box on the same side of the gaming table as, but on opposite sides of, the dealer.

(e) Each Minibaccarat table must have a discard rack securely attached to the top of the dealer's side of the table.

**§ 627a.3. Cards; number of decks.**

(a) Except as provided in subsection (b), Minibaccarat shall be played with six to eight decks of cards that are identical in appearance and two cover cards.

(b) If an automated card shuffling device is utilized, Minibaccarat shall be played with 12 to 16 decks of cards in accordance with the following requirements:

(1) The cards shall be separated into two batches with an equal number of decks included in each batch.

(2) The cards in each batch must be of the same design but the backs of the cards in one batch must be of a different color than the cards in the other batch.

(3) One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being used to play the game.

(4) Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe.

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

(c) The decks of cards opened for use at a Minibaccarat table shall be changed at least once every 24 hours.

**§ 627a.4. Opening of the table for gaming.**

(a) After receiving six or more decks of cards at the table, the dealer shall inspect the cards for any defects. The floorperson assigned to the table shall verify the inspection.

(b) After the cards are inspected, they 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 in horizontal fan shaped columns by deck according to suit and in sequence.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a washing of the cards and stacked.

(d) If an automated card shuffling device is utilized and two batches of cards are received at the table, all the decks in one batch of cards shall be spread for inspection on the table separate from the decks in the other batch of cards. After the first player is afforded an opportunity to visually inspect the cards, each batch of cards shall separately be turned face down on the table and stacked.

(e) If the decks of cards received at the table are uninspected and reshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), subsections (a)—(d) do not apply.

**§ 627a.5. Shuffle and cut of the cards.**

(a) Immediately prior to commencement of play, unless the cards were reshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), after each dealing shoe of cards is dealt or when directed by a floorperson or above, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. If the cards have been manually shuffled, the dealer shall leave the entire stack of cards intermixed but not entirely squared off (leave them feathered) so that the floorperson can verify that the shuffle did not result in any uneven distribution of cards.

(b) After the cards have been shuffled and, when applicable, reshuffled, the dealer shall offer the stack of cards, with the backs facing away from the dealer, to the players to be cut. The dealer shall begin with the player seated in the highest number position at the table and, working clockwise around the table, offer the stack to each player until a player accepts the cut. If a player does not accept the cut, the dealer shall cut the cards.

(c) The cards shall be cut by placing a cover card in the stack at least ten cards in from the top or the bottom of the stack.

(d) Once the cover card has been inserted into the stack, the dealer shall take all cards above the cover card and the cover card and place them on the bottom of the stack. The dealer shall then insert the second cover card in a position at least 14 cards above the bottom of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(e) After the cards have been cut and before the cards have been placed in the dealing shoe, a floorperson or above may require the cards to be recut if the floorperson or above 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 by the next person entitled to cut the cards, as determined by subsection (b). The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(f) Prior to commencement of play, the dealer shall remove and expose the first card from the dealing shoe and place it, and an additional number of cards, drawn face down, equal to the face value of the first card drawn, in the discard rack. When determining the face value of the first card removed from the dealing shoe, a 10, jack, queen or king shall count as ten and an ace shall count as one.

(g) If there is no gaming activity at a Minibaccarat table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table face down unless a player requests that the cards be spread face up on the table. After the first player is afforded an opportunity to visually inspect the cards:

(1) If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing of the cards, stacked, then shuffled and cut in accordance with this section.

(2) If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player requests otherwise, the batch of cards removed from the shuffler does not need to be spread for inspection and reshuffled prior to being dealt, if:

(i) The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner.

(ii) The shuffled cards have been secured, released and prepared for play in accordance with procedures submitted to the Bureau of Gaming Operations and approved in accordance with § 465a.2 (relating to internal control systems and audit protocols).

**§ 627a.6. Value of cards; Point Count of hand.**

(a) The value of the cards in each deck shall be as follows:

(1) Any card from 2 to 9 shall have its face value.

(2) Any 10, jack, queen or king shall have a value of zero.

(3) Any ace shall have a value of one.

(b) The Point Count of a hand shall be a single digit number from 0 to 9 and determined by totaling the value of the cards in the hand. If the total of the cards in a hand is a two-digit number, the left digit of the number shall be discarded and the right digit shall constitute the Point Count of the hand. Examples of this rule are as follows:

(1) A hand composed of an ace, 2 and 4 has a Point Count of 7.

(2) A hand composed of an ace, 2 and 9 has a total of 12 but a Point Count of only 2 since the left digit of the number 12 is discarded.

**§ 627a.7. Wagers.**

(a) The following are permissible wagers in the game of Minibaccarat:

(1) A wager on the Banker's Hand which shall:

(i) Win if the Banker's Hand has a Point Count higher than that of the Player's Hand unless EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(ii) Lose if the Banker's Hand has a Point Count lower than that of the Player's Hand.

(iii) Tie and be returned to the player if the Banker's Hand and the Player's Hand have the same Point Count or if EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(2) A wager on the Player's Hand which shall:

(i) Win if the Player's Hand has a Point Count higher than that of the Banker's Hand.

(ii) Lose if the Player's Hand has a Point Count lower than that of the Banker's Hand or if EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(iii) Tie and be returned to the player if the Point Counts of the Banker's Hand and the Player's Hand are equal.

(3) A Tie Wager which shall:

(i) Win if the Point Counts of the Banker's Hand and the Player's Hand are equal.

(ii) Lose if Point Counts of the Banker's Hand and the Player's Hand are not equal.

(4) If offered by a certificate holder, a Dragon Bonus Wager on the Player's Hand or Banker's Hand, or both, which shall:

(i) Win if the selected hand is:

(A) A Natural and the other hand is not a Natural.

(B) A Natural 9 and the other hand is a Natural 8.

(C) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by four or more points.

(ii) Lose if the selected hand is:

(A) A Natural 8 and the other hand is a Natural 9.

(B) Not a Natural and has a Point Count less than or equal to the Point Count of the other hand.

(C) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by less than four points.

(iii) Tie and be returned to the player if the selected hand is a Natural and the other hand is a Natural of equal Point Count.

(5) A Dragon 7 Insurance Wager, if the table is designated by play as an EZ Baccarat table, which shall:

(i) Win if the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(ii) Lose if the Point Counts of the Banker's Hand and the Player's Hand do not result in a Dragon 7.

(b) Wagers at Minibaccarat shall be made by placing value chips or plaques on the appropriate areas of the Minibaccarat layout. Verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

(c) A wager may not be made, increased or withdrawn after the dealer has announced "no more bets."

**§ 627a.8. Hands of player and banker; procedure for dealing initial two cards to each hand.**

(a) There shall be two hands dealt in the game of Minibaccarat, one of which shall be designated the Player's Hand and the other designated the Banker's Hand.

(b) Prior to dealing any cards, the dealer shall announce "no more bets."

(c) The dealer shall then deal an initial four cards from the dealing shoe in accordance with one of the following options selected by the certificate holder in its Rules Submission under § 601a.2 (relating to table games Rules Submissions):

(1) The dealer shall remove cards from the dealing shoe with his left hand and place them face up on the appropriate area of the layout with his right hand. The first and third cards dealt shall constitute the first and second cards of the Player's Hand and placed on the area designated for the Player's Hand. The second and fourth cards dealt shall constitute the first and second cards of the Banker's Hand and placed on the area designated for the Banker's Hand.

(2) The dealer shall remove cards from the dealing shoe with his left hand and place them face down on the layout. The first and third cards dealt shall constitute the first and second cards of the Player's Hand and placed on the area designated for the Player's Hand. The second and fourth cards dealt shall constitute the first and second cards of the Banker's Hand and placed underneath the right corner of the dealing shoe until the Player's Hand is called as provided in § 627a.9 (relating to procedure for dealing a third card). The second and fourth cards shall then be turned face up and placed on the area designated for the Banker's Hand.

(d) Players may not touch, handle, remove or alter any cards used to play Minibaccarat.

**§ 627a.9. Procedure for dealing a third card.**

(a) After the dealer positions the cards in accordance with § 627a.8(c)(1) or (2) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), the dealer shall announce the Point Count of the Player's Hand and the Banker's Hand.

(b) Following the announcement of the Point Counts of each hand, the dealer shall determine whether to deal a third card to each hand in accordance with § 627a.10 (relating to rules for determining whether a third card shall be dealt).

(c) After the dealer positions the cards in accordance with § 627a.8(c)(1) or (2), any third card required to be dealt shall first be dealt face up to the Player's Hand and then to the Banker's Hand.

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

(e) If the cover card appears as the first card in the dealing shoe at the beginning of a round of play or appears during play, the cover card shall be removed and placed to the side and the hand will be completed. Upon

completion of that hand, the dealer shall announce “last hand.” At the completion of one more hand, the cards shall be reshuffled.

**§ 627a.10. Rules for determining whether a third card shall be dealt.**

(a) If either the Player’s Hand or the Banker’s Hand is a Natural, no more cards may be dealt to either hand.

(b) If the Point Count of the Player’s Hand and the Banker’s Hand is 0 to 7 on the first two cards, the Player’s Hand shall:

(1) Draw (take a third card) if the Player’s Hand has a Point Count of less than 6.

(2) Stay (not take a third card) if the Player’s Hand has a Point Count of 6 or more.

(c) If the Point Count of the Player’s Hand and the Banker’s Hand is 0 to 7 on the first two cards, the Banker’s Hand shall draw or stay in accordance with the following requirements:

(1) If the Player’s Hand does not receive a third card, the Banker’s Hand shall be dealt a third card if the Point Count of the Banker’s Hand is 5 or less.

(2) If the Player’s Hand is dealt a third card and:

(i) The Banker’s Hand has a Point Count of less than 3, the Banker’s Hand shall be dealt a third card.

(ii) The Banker’s Hand has a Point Count of 7, the Banker’s Hand may not be dealt a third card.

(iii) The Banker’s Hand has a Point Count of 3, 4, 5 or 6, the Banker’s Hand shall be dealt or not dealt a third card in accordance with Table 1 as follows:

**Table 1**

**Value of the Third Card Drawn by Player’s Hand**

<i>Point Count of Banker’s Hand After Two Cards</i>	0	1	2	3	4	5	6	7	8	9
3	D	D	D	D	D	D	D	D	S	D
4	S	S	D	D	D	D	D	D	S	S
5	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	D	D	S	S

(d) In Table 1, the first vertical column labeled “Point Count of Banker’s Hand After Two Cards” refers to the Point Count of the Banker’s Hand after the first two cards have been dealt to the Banker’s Hand.

(e) In Table 1, the first horizontal row at the top labeled “Value of the Third Card Drawn by Player’s Hand” refers to the value of the third card drawn by the Player’s Hand, not the Point Count of the Player’s Hand.

(f) In Table 1, the letter “D” means that the Banker’s Hand shall draw a third card and the letter “S” means that the Banker’s Hand shall stay.

(g) To use Table 1, first find the Point Count of the Banker’s Hand in the first vertical column and trace that horizontally across the table until it intersects the vertical column that corresponds to the value of the third card drawn by the Player’s Hand. The symbol located where the intersection occurs determines whether the Banker’s Hand shall draw a third card or stay. For example, if the Point Count of the Banker’s Hand after two cards is 5 and the value of the third card drawn by the Player’s Hand is 4, the table shows that the Banker’s Hand shall draw a third card.

**§ 627a.11. Announcement of result of round; payment and collection of wagers.**

(a) After each hand has received all the cards to which it is entitled under §§ 627a.8, 627a.9 and 627a.10 (relating to hands of player and banker; procedure for dealing initial two cards to each hand; procedure for dealing a third card; and rules for determining whether a third card shall be dealt), the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If two hands have equal Point Counts, the dealer shall announce “tie hand.” If the table is designated for play as an EZ Baccarat table and the Point Counts of the Banker’s Hand and the Player’s Hand result in a Dragon 7, the dealer shall announce “Dragon 7.”

(b) After the result of the round is announced, the dealer shall first collect each losing wager. After the losing wagers are collected, the dealer shall, starting at the highest numbered player position at which a winning wager is located, mark or collect the vigorish owed by that player, unless the table is designated for play as an EZ Baccarat table in which vigorish is not collected. Immediately thereafter, the dealer shall pay that player’s winning wager and then, proceeding in descending order to the next highest numbered player position at which a winning wager is located, repeat this procedure until the vigorish owed by each player is either marked or collected and each winning wager is paid.

(c) At the conclusion of a round of play, the dealer shall remove all cards from the table and place them in the discard rack in a manner that permits the reconstruction of each hand in the event of a question or dispute.

**§ 627a.12. Payout odds; vigorish.**

(a) A winning wager made on the Player’s Hand shall be paid at odds of 1 to 1.

(b) A winning Tie Wager shall be paid at odds of at least 8 to 1.

(c) A winning wager made on the Banker’s Hand shall be paid at odds of 1 to 1, except that the certificate holder shall extract a vigorish from the winning players in an amount equal to 5% of the amount won unless the certificate holder is offering EZ Baccarat in which vigorish is not collected. When collecting the vigorish, the certificate holder may round off the vigorish to 25¢ or the next highest multiple of 25¢.

(d) A dealer shall collect the vigorish from a player in accordance with one of the following procedures selected by the certificate holder in its Rules Submission under § 601a.2 (relating to table game Rules Submissions):

(1) At the time the winning payout is made.

(2) At a later time, provided that:

(i) The outstanding vigorish shall be collected prior to the reshuffling of the cards in a dealing shoe or when the player leaves the gaming table, whichever occurs first.

(ii) The amount of the vigorish shall be tracked by placing a coin or marker button, which contains the amount of the vigorish owed, in the rectangular space on the layout that is imprinted with the number of the player owing the vigorish.

(iii) The coin or marker button may not be removed from the layout until the vigorish owed is collected.

(e) If a certificate holder offers the Dragon Bonus Wager, in accordance with § 627a.7(a)(4) (relating to wagers), a vigorish may not be extracted on a winning

Dragon Bonus Wager. Winning Dragon Bonus Wagers shall be paid out at the odds in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

Hand	Paytable A	Paytable B	Paytable C
Win by 9 points	30 to 1	20 to 1	30 to 1
Win by 8 points	10 to 1	8 to 1	10 to 1
Win by 7 points	6 to 1	7 to 1	4 to 1
Win by 6 points	4 to 1	4 to 1	4 to 1
Win by 5 points	2 to 1	3 to 1	2 to 1
Win by 4 points	1 to 1	1 to 1	2 to 1
Natural winner	1 to 1	1 to 1	1 to 1
Natural tie	Push	Push	Push

(f) A winning Dragon 7 Insurance Wager, as described in § 627a.7(a)(5), shall be paid at odds of 40 to 1.

**§ 627a.13. Irregularities.**

(a) Except as provided in subsection (b), a card drawn in error from the dealing shoe that is not disclosed shall be used as the first card of the next hand of play.

(b) A third card dealt to the Player's Hand that is not disclosed, when a third card is not authorized under § 627a.10 (relating to rules for determining whether a third card shall be dealt), shall become the third card of the Banker's Hand if the Banker's Hand is required to draw under § 627a.10(c). If the Banker's Hand is required to stay, the card dealt in error shall become the first card of the next hand of play.

(c) If a third card dealt to the Player's Hand, when a third card is not authorized under § 627a.10, is disclosed at the time it is dealt or is found face up in the dealing shoe, the dealer shall use the disclosed card as the third card of the Banker's Hand if the Banker's Hand is required to draw under § 627a.10(c). If the Banker's Hand is required to stay, the dealer shall, in accordance with one of the following procedures designated in the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions):

(1) Place the disclosed card and one additional card, drawn face down from the dealing shoe, into the discard rack without disclosing the additional card.

(2) Use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with this chapter and placed in the discard rack upon completion of the dealing procedures.

(d) Except as provided in subsection (c), if a card is disclosed at the time it is dealt or a card is found face up in the dealing shoe, the dealer shall use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with this chapter and placed in the discard rack upon completion of the dealing procedures.

(e) If there are insufficient cards remaining in the dealing shoe to complete a round of play, that round shall be void and all wagers shall be returned. A new round shall commence after the entire set of cards are re-shuffled and placed in the dealing shoe.

**CHAPTER 629a. MIDIBACCARAT**

- Sec.
- 629a.1. Definitions.
- 629a.2. Midibaccarat table physical characteristics.
- 629a.3. Cards; number of decks.
- 629a.4. Opening of the table for gaming.
- 629a.5. Shuffle and cut of the cards.
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- 629a.13. Irregularities.

**§ 629a.1. Definitions.**

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

*Dragon 7*—A Banker's Hand which has a Point Count of 7 with a total of three cards dealt and the Player's Hand which has a Point Count of less than 7.

*EZ Baccarat*—A variation of Midibaccarat in which vigorish is not collected.

*Natural*—A hand which has a Point Count of 8 or 9 on the first two cards dealt.

**§ 629a.2. Midibaccarat table physical characteristics.**

(a) Midibaccarat shall be played on a table having numbered positions for no more than nine seated players on one side of the table and a place for the dealer on the opposite side of the table.

(b) The layout for a Midibaccarat table shall be submitted to the Bureau of Gaming Operations and approved in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and contain, at a minimum:

- (1) The name or logo of the certificate holder.
- (2) Separate areas designated for the placement of wagers on the Banker's Hand, Player's Hand and Tie Hand for each player.
- (3) The payout odds for all permissible wagers offered by the certificate holder. If the payout odds are not inscribed on the layout, a sign identifying the payout odds shall be posted at each Midibaccarat table.
- (4) An area designated for the placement of cards for the Player's Hand and Banker's Hand.
- (5) If a certificate holder offers the Dragon Bonus Wager, authorized under § 629a.7(a)(4) (relating to wagers), separate areas designated for the placement of the Dragon Bonus Wager for each player.
- (6) If a certificate holder offers EZ Baccarat in which vigorish is not collected:
  - (i) Separate areas designated for the placement of the Dragon 7 Insurance Wager, authorized under § 629a.7(a)(5), for each player.
  - (ii) Inscriptions that advise patrons that a wager on the Banker's Hand that results in a Dragon 7 shall push and be returned to the player. If the information is not inscribed on the layout, a sign containing the information shall be posted at each Midibaccarat table.
- (7) Numbered areas that correspond to the seat numbers for the purpose of marking vigorish unless the dealer, in accordance with the option selected in the

certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions), collects the vigorish from a player at the time the winning payout is made or the table is designated for play as an EZ Baccarat table in which vigorish is not collected.

(c) If marker buttons are used for the purpose of marking vigorish, the marker buttons shall be placed in the table inventory container or in a separate rack designed for the purpose of storing marker buttons. If a separate rack is used, the rack shall be placed in front of the table inventory container during gaming activity.

(d) Each Midibaccarat table must have a drop box and a tip box attached on the same side of the gaming table as, but on opposite sides of, the dealer, as approved by the Bureau of Casino Compliance in accordance with § 601a.10(g). The Bureau of Casino Compliance may approve an alternative location for the tip box when a card shuffling device or other table game equipment prevents the placement of the drop box and tip box on the same side of the gaming table as, but on opposite sides of, the dealer.

(e) Each Midibaccarat table must have a discard bucket on the dealer's side of the table.

**§ 629a.3. Cards; number of decks.**

(a) Midibaccarat shall be played with six to eight decks of cards that are identical in appearance and two cover cards.

(b) The decks of cards opened for use at a Midibaccarat table shall be changed after the play of each dealing shoe.

**§ 629a.4. Opening of the table for gaming.**

(a) After receiving six or more decks of cards at the table, the dealer shall inspect the cards for any defects. The floorperson assigned to the table shall verify the inspection.

(b) After the cards are inspected, 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 in horizontal fan shaped columns by deck according to suit and in sequence.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a washing of the cards and stacked.

(d) If the decks of cards received at the table are preinspected and reshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), subsections (a)—(c) do not apply.

**§ 629a.5. Shuffle and cut of the cards.**

(a) Immediately prior to commencement of play, unless the cards were reshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), the dealer shall shuffle the cards so that they are randomly intermixed. If the cards have been manually shuffled, the dealer shall leave the entire stack of cards intermixed but not entirely squared off (leave them feathered) so that the floorperson can verify that the shuffle did not result in any uneven distribution of cards.

(b) After the cards have been shuffled, the dealer shall offer the stack of cards, with the backs facing away from the dealer, to the players to be cut. The dealer shall begin with the player seated in the highest number position at the table and, working clockwise around the table, offer

the stack to each player until a player accepts the cut. If a player does not accept the cut, the dealer shall cut the cards.

(c) The cards shall be cut by placing a cover card in the stack at least ten cards in from the top or the bottom of the stack.

(d) Once the cover card has been inserted into the stack, the dealer shall take all cards above the cover card and the cover card and place them on the bottom of the stack. The dealer shall then insert the second cover card in a position at least 14 cards above the bottom of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(e) After the cards have been cut and before the cards have been placed in the dealing shoe, a floorperson or above may require the cards to be recut if the floorperson or above 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 by the next person entitled to cut the cards, as determined by subsection (b). The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(f) Prior to commencement of play, the dealer shall remove and expose the first card from the dealing shoe and place it, and an additional number of cards, drawn face down, equal to the face value of the first card drawn, in the discard bucket. When determining the face value of the first card removed from the dealing shoe, a 10, jack, queen or king shall count as ten and an ace shall count as one.

**§ 629a.6. Value of cards; Point Count of hand.**

(a) The value of the cards in each deck shall be as follows:

(1) Any card from 2 to 9 shall have its face value.

(2) Any 10, jack, queen or king shall have a value of zero.

(3) Any ace shall have a value of one.

(b) The Point Count of a hand shall be a single digit number from 0 to 9 and shall be determined by totaling the value of the cards in the hand. If the total of the cards in a hand is a two-digit number, the left digit of the number shall be discarded and the right digit shall constitute the Point Count of the hand. Examples of this rule are as follows:

(1) A hand composed of an ace, 2 and 4 has a Point Count of 7.

(2) A hand composed of an ace, 2 and 9 has a total of 12 but a Point Count of only 2 since the left digit of the number 12 is discarded.

**§ 629a.7. Wagers.**

(a) The following are permissible wagers in the game of Midibaccarat:

(1) A wager on the Banker's Hand which shall:

(i) Win if the Banker's Hand has a Point Count higher than that of the Player's Hand unless EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(ii) Lose if the Banker's Hand has a Point Count lower than that of the Player's Hand.

(iii) Tie and be returned to the player if the Banker's Hand and the Player's Hand have the same Point Count

or if EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(2) A wager on the Player's Hand which shall:

(i) Win if the Player's Hand has a Point Count higher than that of the Banker's Hand.

(ii) Lose if the Player's Hand has a Point Count lower than that of the Banker's Hand or if EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(iii) Tie and be returned to the player if the Point Counts of the Banker's Hand and the Player's Hand are equal.

(3) A Tie Wager which shall:

(i) Win if the Point Counts of the Banker's Hand and the Player's Hand are equal.

(ii) Lose if Point Counts of the Banker's Hand and the Player's Hand are not equal.

(4) If offered by a certificate holder, a Dragon Bonus Wager on the Player's Hand or Banker's Hand, or both, which shall:

(i) Win if the selected hand is:

(A) A Natural and the other hand is not a Natural.

(B) A Natural 9 and the other hand is a Natural 8.

(C) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by four or more points.

(ii) Lose if the selected hand is:

(A) A Natural 8 and the other hand is a Natural 9.

(B) Not a Natural and has a Point Count less than or equal to the Point Count of the other hand.

(C) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by less than four points.

(iii) Tie and be returned to the player if the selected hand is a Natural and the other hand is a Natural of equal Point Count.

(5) A Dragon 7 Insurance Wager, if the table is designated for play as an EZ Baccarat table, which shall:

(i) Win if the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(ii) Lose if the Point Counts of the Banker's Hand and the Player's Hand do not result in a Dragon 7.

(b) Wagers at Midibaccarat shall be made by placing value chips or plaques on the appropriate areas of the Midibaccarat layout. Verbal wagers accompanied by cash may be accepted provided that the verbal wagers are confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

(c) A wager may not be made, increased or withdrawn after the dealer has announced "no more bets."

**§ 629a.8. Hands of player and banker; procedure for dealing initial two cards to each hand.**

(a) There shall be two hands dealt in the game of Midibaccarat, one of which shall be designated the Player's Hand and the other designated the Banker's Hand.

(b) Prior to dealing any cards, the dealer shall announce "no more bets."

(c) The dealer shall then deal an initial four cards from the dealing shoe. The first and third cards dealt shall be

placed face down on the area designated for the Player's Hand and the second and fourth cards dealt shall be placed face down on the area designated for the Banker's Hand.

(1) After all four cards have been dealt, the dealer shall place the Banker's Hand underneath the right corner of the dealing shoe. The dealer shall then hand the two cards of the Player's Hand, face down, to the player with the highest wager on the Player's Hand. After viewing the Player's Hand, the player shall return the two cards, face up, to the dealer, who shall place the cards face up on the area designated for the Player's Hand and announce the Point Count of the Player's Hand.

(2) The dealer shall then hand the two cards of the Banker's Hand, face down, to the player with the highest wager on the Banker's Hand. After viewing the Banker's Hand, the player shall return the two cards, face up, to the dealer, who shall place the cards face up on the area designated for the Banker's Hand and announce the Point Count of the Banker's Hand.

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

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

(5) If two or more players wager an equally high amount on the Player's Hand, the player making the wager who is closest to the dealer, moving counterclockwise around the table, shall be handed the Player's Hand and any third card required to be dealt. If two or more players wager an equally high amount on the Banker's Hand, the player making the wager who is closest to the dealer, moving counterclockwise around the table, shall be handed the Banker's Hand and any third card required to be dealt.

(d) The dealer or floorperson assigned to the table may require any player to relinquish the right to turn over the cards in accordance with subsection (c) if the player unreasonably delays the game. If the voluntary or compulsory relinquishment of that right occurs, the dealer shall offer it to the player immediately to the right of the previous player. If the player does not accept it or there is not a player in that position, the dealer shall offer it to each of the other players in turn, moving counterclockwise around the table for the remainder of that round of play. If no player accepts the cards, the dealer shall turn the cards over and place them on the designated areas of the layout.

**§ 629a.9. Procedure for dealing a third card.**

(a) After the dealer positions the cards in accordance with § 629a.8(c) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), the dealer shall announce the Point Count of the Player's Hand and the Banker's Hand.

(b) Following the announcement of the Point Counts of each hand, the dealer shall determine whether to deal a third card to each hand in accordance with § 629a.10 (relating to rules for determining whether a third card shall be dealt). Any third cards required shall be dealt as provided in § 629a.8(c).

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

(d) If the cover card appears as the first card in the dealing shoe at the beginning of a round of play or appears during play, the cover card shall be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer shall announce “last hand.” At the completion of one more hand, the cards shall be replaced with new decks of cards.

**§ 629a.10. Rules for determining whether a third card shall be dealt.**

(a) If either the Player’s Hand or the Banker’s Hand is a Natural, no more cards may be dealt to either hand.

(b) If the Point Count of the Player’s Hand and the Banker’s Hand is 0 to 7 on the first two cards, the Player’s Hand shall:

(1) Draw (take a third card) if the Player’s Hand has a Point Count of less than 6.

(2) Stay (not take a third card) if the Player’s Hand has a Point Count of 6 or more.

(c) If the Point Count of the Player’s Hand and the Banker’s Hand is 0 to 7 on the first two cards, the Banker’s Hand shall draw or stay in accordance with the following requirements:

(1) If the Player’s Hand does not receive a third card, the Banker’s Hand shall be dealt a third card if the Point Count of the Banker’s Hand is 5 or less.

(2) If the Player’s Hand is dealt a third card and:

(i) The Banker’s Hand has a Point Count of less than 3, the Banker’s Hand shall be dealt a third card.

(ii) The Banker’s Hand has a Point Count of 7, the Banker’s Hand may not be dealt a third card.

(iii) The Banker’s Hand has a Point Count of 3, 4, 5 or 6, the Banker’s Hand shall be dealt or not dealt a third card in accordance with Table 1 as follows:

**Table 1**

**Value of the Third Card Drawn by Player’s Hand**

<i>Point Count of Banker’s Hand After Two Cards</i>	0	1	2	3	4	5	6	7	8	9
3	D	D	D	D	D	D	D	D	S	D
4	S	S	D	D	D	D	D	D	S	S
5	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	D	D	S	S

(d) In Table 1, the first vertical column labeled “Point Count of Banker’s Hand After Two Cards” refers to the Point Count of the Banker’s Hand after the first two cards have been dealt to the Banker’s Hand.

(e) In Table 1, the first horizontal row at the top labeled “Value of the Third Card Drawn by Player’s Hand” refers to the value of the third card drawn by the Player’s Hand, not the Point Count of the Player’s Hand.

(f) In Table 1, the letter “D” means that the Banker’s Hand shall draw a third card and the letter “S” means that the Banker’s Hand shall stay.

(g) To use Table 1, first find the Point Count of the Banker’s Hand in the first vertical column and trace that horizontally across the table until it intersects the vertical column that corresponds to the value of the third card drawn by the Player’s Hand. The symbol located where the intersection occurs determines whether the Banker’s Hand shall draw a third card or stay. For example, if the Point Count of the Banker’s Hand after two cards is 5 and the value of the third card drawn by the Player’s Hand is 4, the table shows that the Banker’s Hand shall draw a third card.

**§ 629a.11. Announcement of result of round; payment and collection of wagers.**

(a) After each hand has received all the cards to which it is entitled under §§ 629a.8, 629a.9 and 629a.10 (relating to hands of player and banker; procedure for dealing initial two cards to each hand; procedure for dealing a third card; and rules for determining whether a third card shall be dealt), the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If two hands have equal Point Counts, the dealer shall announce “tie hand.” If the table is designated for play as an EZ Baccarat table and the Point Counts of the Banker’s Hand and the Player’s Hand result in a Dragon 7, the dealer shall announce “Dragon 7.”

(b) After the result of the round is announced, the dealer shall first collect each losing wager. After the losing wagers are collected, the dealer shall, starting at the highest numbered player position at which a winning wager is located, mark or collect the vigorish owed by that player, unless the table is designated for play as an EZ Baccarat table in which vigorish is not collected. Immediately thereafter, the dealer shall pay that player’s winning wager and then, proceeding in descending order to the next highest numbered player position at which a winning wager is located, repeat this procedure until the vigorish owed by each player is either marked or collected and each winning wager is paid.

(c) At the conclusion of a round of play, the dealer shall remove all cards from the table and place the cards in the discard bucket.

**§ 629a.12. Payout odds; vigorish.**

(a) A winning wager made on the Player’s Hand shall be paid at odds of 1 to 1.

(b) A winning Tie Wager shall be paid at odds of at least 8 to 1.

(c) A winning wager made on the Banker’s Hand shall be paid at odds of 1 to 1, except that the certificate holder shall extract a vigorish from the winning players in an amount equal to 5% of the amount won unless the certificate holder is offering EZ Baccarat in which vigorish is not collected. When collecting the vigorish, the certificate holder may round off the vigorish to 25¢ or the next highest multiple of 25¢.

(d) A dealer shall collect the vigorish from a player in accordance with one of the following procedures selected by the certificate holder in its Rules Submission under § 601a.2 (relating to table game Rules Submissions):

(1) At the time the winning payout is made.

(2) At a later time, provided that:

(i) The outstanding vigorish shall be collected prior to beginning play with a new dealing shoe of cards or when the player leaves the gaming table, whichever occurs first.

(ii) The amount of the vigorish shall be tracked by placing a coin or marker button, which contains the amount of the vigorish owed, in the rectangular space on the layout that is imprinted with the number of the player owing the vigorish.

(iii) The coin or marker button may not be removed from the layout until the vigorish owed is collected.

(e) If a certificate holder offers the Dragon Bonus Wager, in accordance with § 629a.7(a)(4) (relating to wagers), a vigorish may not be extracted on a winning Dragon Bonus Wager. Winning Dragon Bonus Wagers shall be paid out at the odds in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

<i>Hand</i>	<i>Paytable A</i>	<i>Paytable B</i>	<i>Paytable C</i>
Win by 9 points	30 to 1	20 to 1	30 to 1
Win by 8 points	10 to 1	8 to 1	10 to 1
Win by 7 points	6 to 1	7 to 1	4 to 1
Win by 6 points	4 to 1	4 to 1	4 to 1
Win by 5 points	2 to 1	3 to 1	2 to 1
Win by 4 points	1 to 1	1 to 1	2 to 1
Natural winner	1 to 1	1 to 1	1 to 1
Natural tie	Push	Push	Push

(f) A winning Dragon 7 Insurance Wager, as described in § 629a.7(a)(5), shall be paid at odds of 40 to 1.

**§ 629a.13. Irregularities.**

(a) Except as provided in subsection (b), a card drawn in error from the dealing shoe that is not disclosed shall be used as the first card of the next hand of play.

(b) A third card dealt to the Player's Hand that is not disclosed, when a third card is not authorized under § 629a.10 (relating to rules for determining whether a third card shall be dealt), shall become the third card of the Banker's Hand if the Banker's Hand is required to draw under § 629a.10(c). If the Banker's Hand is required to stay, the card dealt in error shall become the first card of the next hand of play.

(c) If a third card dealt to the Player's Hand, when a third card is not authorized under § 629a.10, is disclosed at the time it is dealt or is found face up in the dealing shoe, the dealer shall use the disclosed card as the third card of the Banker's Hand if the Banker's Hand is required to draw under § 629a.10(c). If the Banker's Hand is required to stay, the dealer shall, in accordance with one of the following procedures designated in the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions):

(1) Place the disclosed card and one additional card, drawn face down from the dealing shoe, into the discard bucket without disclosing the additional card.

(2) Use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with this chapter and placed in the discard bucket upon completion of the dealing procedures.

(d) Except as provided in subsection (c), if a card is disclosed at the time it is dealt or a card is found face up in the dealing shoe, the dealer shall use the disclosed

card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with this chapter and shall be placed in the discard bucket upon completion of the dealing procedures.

(e) If there are insufficient cards remaining in the dealing shoe to complete a round of play, that round shall be void and all wagers shall be returned. A new round shall commence after the entire set of cards has been replaced and the new set of cards have been placed in the dealing shoe.

**CHAPTER 631a. BACCARAT**

- Sec.
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- 631a.2. Baccarat table physical characteristics.
- 631a.3. Cards; number of decks.
- 631a.4. Opening of the table for gaming.
- 631a.5. Shuffle and cut of the cards.
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- 631a.12. Announcement of result of round; payment and collection of wagers.
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- 631a.14. Continuation of curator as dealer; selection of a new curator.
- 631a.15. Irregularities.

**§ 631a.1. Definitions.**

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

*Curator*—The player who accepts the dealing shoe and who is responsible for dealing the cards in accordance with this chapter and the instructions of the dealer calling the game.

*Dragon 7*—A Banker's Hand which has a Point Count of 7 with a total of three cards dealt and the Player's Hand which has a Point Count of less than 7.

*EZ Baccarat*—A variation of Baccarat in which vigorish is not collected.

*Natural*—A hand which has a Point Count of 8 or 9 on the first two cards dealt.

**§ 631a.2. Baccarat table physical characteristics.**

(a) Baccarat shall be played on a table having numbered positions for 10 to 14 seated players.

(b) The layout for a Baccarat table shall be submitted to the Bureau of Gaming Operations and approved in accordance with § 601a.10(a) (relating to approval of table layouts, signage and equipment) and contain, at a minimum:

- (1) The name or logo of the certificate holder.
- (2) Separate areas designated for the placement of wagers on the Banker's Hand, Player's Hand and Tie Hand for each player.
- (3) The payout odds for all permissible wagers offered by the certificate holder. If the payout odds are not inscribed on the layout, a sign identifying the payout odds shall be posted at each Baccarat table.
- (4) An area designated for the placement of cards for the Player's Hand and Banker's Hand.

(5) If a certificate holder offers the Dragon Bonus Wager, authorized under § 631a.8(a)(4) (relating to wagers), separate areas designated for the placement of the Dragon Bonus Wager for each player.

(6) If a certificate holder offers EZ Baccarat:

(i) Separate areas designated for the placement of the Dragon 7 Insurance Wager, authorized under § 631a.8(a)(5), for each player.

(ii) Inscriptions that advise patrons that a wager on the Banker's Hand that results in a Dragon 7 shall push and be returned to the player. If the information is not inscribed on the layout, a sign containing the information must be posted at each Baccarat table.

(7) Numbered areas that correspond to the seat numbers for the purpose of marking vigorish unless the dealer, in accordance with the option selected in the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions), collects the vigorish from a player at the time the winning payout is made or the table is designated for play as an EZ Baccarat table in which vigorish is not collected.

(c) If marker buttons are used for the purpose of marking vigorish, the marker buttons shall be placed in the table inventory container or in a separate rack designed for the purpose of storing marker buttons. If a separate rack is used, the rack shall be placed in front of the table inventory container during gaming activity.

(d) Each Baccarat table must have a drop box and a tip box attached on the same side of the gaming table as, but on opposite sides of, the dealer, as approved by the Bureau of Casino Compliance in accordance with § 601a.10(g). The Bureau of Casino Compliance may approve an alternative location for the tip box when a card shuffling device or other table game equipment prevents the placement of the drop box and tip box on the same side of the gaming table as, but on opposite sides of, the dealer.

(e) Each Baccarat table must have a discard bucket on dealer's side of the table.

**§ 631a.3. Cards; number of decks.**

(a) Baccarat shall be played with six to eight decks of cards that are identical in appearance and two cover cards.

(b) The decks of cards opened for use at a Baccarat table shall be changed after the play of each dealing shoe.

**§ 631a.4. Opening of the table for gaming.**

(a) After receiving six or more decks of cards at the table, the dealer calling the game shall inspect the cards for any defects. The floorperson assigned to the table shall verify the inspection.

(b) After the cards are inspected, 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 in horizontal fan shaped columns by deck according to suit and in sequence.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a washing of the cards and stacked.

(d) If the decks of cards received at the table are preinspected and reshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), subsections (a)—(c) do not apply.

**§ 631a.5. Shuffle and cut of the cards.**

(a) Immediately prior to commencement of play, unless the cards were reshuffled in accordance with

§ 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), one or more of the dealers shall wash and stack the cards, after which each of the dealers shall shuffle the stack of cards independently.

(b) After shuffling the cards and, when applicable, reshuffling them, the dealer calling the game shall offer the stack of cards, with the backs facing away from the dealer, to the players to be cut. The dealer shall begin with the player seated in the highest number position at the table or, in the case of a reshuffle, the last curator and working clockwise around the table, offer the stack to each player until a player accepts the cut. If a player does not accept the cut, the dealer shall cut the cards.

(c) The cards shall be cut by placing a cover card in the stack at least ten cards in from the top or the bottom of the stack.

(d) Once the cover card has been inserted into the stack, the dealer shall take all cards above the cover card and the cover card and place them on the bottom of the stack. The dealer shall then insert the second cover card in a position at least 14 cards above the bottom of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(e) After the cards have been cut and before the cards have been placed in the dealing shoe, a floorperson or above may require the cards to be recut if the floorperson or above 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 by the next person entitled to cut the cards, as determined by subsection (b). The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(f) Prior to commencement of play, the dealer shall remove and expose the first card from the dealing shoe and place it, and an additional number of cards, drawn face down, equal to the face value of the first card drawn, in the discard bucket. When determining the face value of the first card removed from the dealing shoe, a 10, jack, queen or king shall count as ten and an ace shall count as one.

**§ 631a.6. Value of cards; Point Count of hand.**

(a) The value of the cards in each deck shall be as follows:

- (1) Any card from 2 to 9 shall have its face value.
- (2) Any 10, jack, queen or king shall have a value of zero.
- (3) Any ace shall have a value of one.

(b) The Point Count of a hand shall be a single digit number from 0 to 9 and determined by totaling the value of the cards in the hand. If the total value of the cards in a hand is a two-digit number, the left digit of the number shall be discarded and the right digit shall constitute the Point Count of the hand. Examples of this rule are as follows:

- (1) A hand composed of an ace, 2 and 4 has a Point Count of 7.
- (2) A hand composed of an ace, 2 and 9 has a total value of 12 but a Point Count of only 2 since the left digit in the number 12 is discarded.

**§ 631a.7. Dealing shoe; selection of the player to deal cards.**

(a) Cards used to play Baccarat shall be dealt from a manual dealing shoe specifically designed for that purpose.

(b) After the cards have been shuffled and placed in the dealing shoe, the dealer calling the game shall offer the dealing shoe to the player in seat number one at the table. If that player rejects the dealing shoe or if there is no one in seat number one, the dealer shall offer the dealing shoe to each of the other players in turn, moving counterclockwise around the table, until one of the players accepts the dealing shoe.

(c) The player that accepts the dealing shoe shall be designated as the curator.

(d) Notwithstanding subsections (b) and (c), the dealer may act as the curator if either:

(1) A player who accepts the dealing shoe and any other player to whom the dealing shoe is relinquished under § 631a.14 (relating to continuation of curator as dealer; selection of a new curator) designates the dealer calling the game as the curator.

(2) No player to whom the dealing shoe is offered accepts the dealing shoe.

**§ 631a.8. Wagers.**

(a) The following are permissible wagers in the game of Baccarat:

(1) A wager on the Banker's Hand which shall:

(i) Win if the Banker's Hand has a Point Count higher than that of the Player's Hand unless EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(ii) Lose if the Banker's Hand has a Point Count lower than that of the Player's Hand.

(iii) Tie and be returned to the player if the Banker's Hand and the Player's Hand have the same Point Count or if EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(2) A wager on the Player's Hand which shall:

(i) Win if the Player's Hand has a Point Count higher than that of the Banker's Hand.

(ii) Lose if the Player's Hand has a Point Count lower than that of the Banker's Hand or if EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(iii) Tie and be returned to the player if the Point Counts of the Banker's Hand and the Player's Hand are equal.

(3) A Tie Wager which shall:

(i) Win if the Point Counts of the Banker's Hand and the Player's Hand are equal.

(ii) Lose if Point Counts of the Banker's Hand and the Player's Hand are not equal.

(4) If offered by a certificate holder, a Dragon Bonus Wager on the Player's Hand or Banker's Hand, or both, which shall:

(i) Win if the selected hand is:

(A) A Natural and the other hand is not a Natural.

(B) A Natural 9 and the other hand is a Natural 8.

(C) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by four or more points.

(ii) Lose if the selected hand is:

(A) A Natural 8 and the other hand is a Natural 9.

(B) Not a Natural and has a Point Count less than or equal to the Point Count of the other hand.

(C) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by less than four points.

(iii) Tie and be returned to the player if the selected hand is a Natural and the other hand is a Natural of equal Point Count.

(5) A Dragon 7 Insurance Wager, if the table is designated for play as an EZ Baccarat table, which shall:

(i) Win if the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(ii) Lose if the Point Counts of the Banker's Hand and the Player's Hand do not result in a Dragon 7.

(b) Wagers at Baccarat shall be made by placing value chips or plaques on the appropriate areas of the Baccarat layout. Verbal wagers accompanied by cash may be accepted provided that the verbal wagers are confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

(c) A wager may not be made, increased or withdrawn after the dealer has announced "no more bets."

**§ 631a.9. Hands of player and banker; procedure for dealing initial two cards to each hand.**

(a) There shall be two hands dealt in the game of Baccarat, one of which shall be designated the Player's Hand and the other designated the Banker's Hand.

(b) After the dealer calling the game announces "no more bets," the dealer calling the game shall instruct the curator to commence dealing the cards by announcing "cards."

(c) The curator shall deal an initial four cards from the dealing shoe face down to the areas designated for the placement of the Player's Hand and the Dealer's Hand. The first and third cards dealt shall constitute the first and second cards of the Player's Hand. The second and fourth cards dealt shall constitute the first and second cards of the Banker's Hand. Except as provided in subsection (d), after the cards are dealt to each hand, the dealer calling the game shall place the cards face up in front of himself. Any third cards that are required to be dealt shall first be dealt face up to the Player's Hand and then to the Banker's Hand by the curator.

(d) A certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), elect to use the following procedures in lieu of the procedures in subsection (c) and § 631a.10(a) (relating to procedure for dealing a third card), after all four cards have been dealt:

(1) The curator shall place the Banker's Hand underneath the right corner of the dealing shoe.

(2) The dealer calling the game shall then hand the two cards of the Player's Hand, face down, to the player with the highest wager on the Player's Hand. After viewing the Player's Hand, the player shall return the two cards, face up, to the dealer calling the game, who shall place the cards face up on the area designated for the Player's Hand and announce the Point Count of the Player's Hand.

(3) The dealer calling the game shall then hand the two cards of the Banker's Hand, face down, to the player with the highest wager on the Banker's Hand. After viewing the Banker's Hand, the player shall return the two cards, face up, to the dealer calling the game, who shall place the cards face up on the area designated for the Banker's Hand and announce the Point Count of the Banker's Hand.

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

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

(6) If two or more players wager an equally high amount on the Player's Hand, the player making the wager who is closest to the dealer calling the game, moving counterclockwise around the table, shall be handed the Player's Hand and any third card required to be dealt. If two or more players wager an equally high amount on the Banker's Hand, the player making the wager who is closest to the dealer calling the game, moving counterclockwise around the table, shall be handed the Banker's Hand and any third card required to be dealt.

(7) In the event there are no wagers on the Player's Hand, the dealer calling the game shall turn the Player's Hand face up and any additional card required to be dealt. In the event there are no wagers on the Banker's Hand, the dealer calling the game shall turn the Banker's Hand face up and any additional card required to be dealt.

(e) The dealer or floorperson assigned to the table may require any player to relinquish the right to turn over the cards in accordance with subsection (d) if the player unreasonably delays the game. If the voluntary or compulsory relinquishment of that right occurs, the dealer shall offer it to the player immediately to the right of the previous player. If the player does not accept it or there is not a player in that position, the dealer shall offer it to each of the other players in turn, moving counterclockwise around the table for the remainder of that round of play. If no player accepts the cards, the dealer shall turn the cards over and place them on the designated areas of the layout.

**§ 631a.10. Procedure for dealing a third card.**

(a) Except as provided in § 631a.9(d) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), after the initial four cards have been dealt and the dealer calling the game places the cards face up in front of himself, the dealer calling the game shall announce the Point Count of the Player's Hand and the Banker's Hand.

(b) Following the announcement of the Point Counts of each hand, the dealer calling the game shall instruct the curator whether to deal a third card to either or both hands in accordance with § 631a.11 (relating to rules for

determining whether a third card shall be dealt). Any third cards required shall be dealt as provided in § 631a.9(c) or (d).

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

(d) If the cover card appears as the first card in the dealing shoe at the beginning of a round of play or appears during play, the cover card shall be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game shall announce "last hand." At the completion of one more hand, the cards shall be replaced with new decks of cards.

**§ 631a.11. Rules for determining whether a third card shall be dealt.**

(a) If either the Player's Hand or the Banker's Hand is a Natural, no more cards may be dealt to either hand.

(b) If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Player's Hand shall:

(1) Draw (take a third card) if the Player's Hand has a Point Count of less than 6.

(2) Stay (not take a third card) if the Player's Hand has a Point Count of 6 or more.

(c) If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Banker's Hand shall draw or stay in accordance with the following requirements:

(1) If the Player's Hand does not receive a third card, the Banker's Hand shall be dealt a third card if the Point Count of the Banker's Hand is 5 or less.

(2) If the Player's Hand is dealt a third card and:

(i) The Banker's Hand has a Point Count of less than 3, the Banker's Hand shall be dealt a third card.

(ii) The Banker's Hand has a Point Count of 7, the Banker's Hand may not be dealt a third card.

(iii) The Banker's Hand has a Point Count of 3, 4, 5 or 6, the Banker's Hand shall be dealt or not dealt a third card in accordance with Table 1 as follows:

**Table 1**

**Value of the Third Card Drawn by Player's Hand**

<i>Point Count of Banker's Hand After Two Cards</i>	0	1	2	3	4	5	6	7	8	9
3	D	D	D	D	D	D	D	D	S	D
4	S	S	D	D	D	D	D	D	S	S
5	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	D	D	S	S

(d) In Table 1, the first vertical column labeled "Point Count of Banker's Hand After Two Cards" refers to the Point Count of the Banker's Hand after the first two cards have been dealt to the Banker's Hand.

(e) In Table 1, the first horizontal row at the top labeled "Value of the Third Card Drawn by Player's Hand" refers to the value of the third card drawn by the Player's Hand, not the Point Count of the Player's Hand.

(f) In Table 1, the letter "D" means that the Banker's Hand shall draw a third card and the letter "S" means that the Banker's Hand shall stay.

(g) To use Table 1, first find the Point Count of the Banker's Hand in the first vertical column and trace that

horizontally across the table until it intersects the vertical column that corresponds to the value of the third card drawn by the Player's Hand. The symbol located where the intersection occurs determines whether the Banker's Hand shall draw a third card or stay. For example, if the Point Count of the Banker's Hand after two cards is 5 and the value of the third card drawn by the Player's Hand is 4, the table shows that the Banker's Hand shall draw a third card.

**§ 631a.12. Announcement of result of round; payment and collection of wagers.**

(a) After each hand has received all the cards to which it is entitled under §§ 631a.9, 631a.10 and 631a.11 (relating to hands of player and banker; procedure for dealing initial two cards to each hand; procedure for dealing a third card; and rules for determining whether a third card shall be dealt), the dealer calling the game shall announce the final Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce "tie hand." If the table is designated for play as an EZ Baccarat table and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7, the dealer shall announce "Dragon 7."

(b) After the result of the round is announced, the dealer or dealers responsible for the wagers on the table shall first collect each losing wager. After the losing wagers are collected, the dealer or dealers responsible for the wagers on the table shall, starting at the highest numbered player position at which a winning wager is located, pay that player's winning wager and immediately thereafter mark or collect the vigorish owed by that player unless the table is designated for play as an EZ Baccarat table in which vigorish is not collected. The dealer shall then proceed in descending order to the next highest numbered player position at which a winning wager is located and repeat this procedure until each winning wager is paid and the vigorish owed by each player, if any, is either marked or collected.

(c) At the conclusion of a round of play, the dealer shall remove all cards from the table and place the cards in the discard bucket.

**§ 631a.13. Payout odds; vigorish.**

(a) A winning wager made on the Player's Hand shall be paid at odds of 1 to 1.

(b) A winning Tie Wager shall be paid at odds of at least 8 to 1.

(c) A winning wager made on the Banker's Hand shall be paid at odds of 1 to 1, except that the certificate holder shall extract a vigorish from the winning players in an amount equal to 5% of the amount won, unless the certificate holder is offering EZ Baccarat in which vigorish is not collected. When collecting the vigorish, the certificate holder may round off the vigorish to 25¢ or the next highest multiple of 25¢.

(d) A dealer shall collect the vigorish from a player in accordance with one of the following procedures selected by the certificate holder in its Rules Submission under § 601a.2 (relating to table game Rules Submissions):

- (1) At the time the winning payout is made.
- (2) At a later time, provided that:

(i) The outstanding vigorish shall be collected prior to beginning play with a new dealing shoe of cards or when the player leaves the gaming table, whichever occurs first.

(ii) The amount of the vigorish shall be tracked by placing a coin or marker button, which contains the amount of the vigorish owed, in the rectangular space on the layout that is imprinted with the number of the player owing the vigorish.

(iii) The coin or marker button may not be removed from the layout until the vigorish owed is collected.

(e) If a certificate holder offers the Dragon Bonus Wager, in accordance with § 631a.8(a)(4) (relating to wagers), a vigorish may not be extracted on a winning Dragon Bonus Wager. Winning Dragon Bonus Wagers shall be paid out at the odds in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

<i>Hand</i>	<i>Paytable A</i>	<i>Paytable B</i>	<i>Paytable C</i>
Win by 9 points	30 to 1	20 to 1	30 to 1
Win by 8 points	10 to 1	8 to 1	10 to 1
Win by 7 points	6 to 1	7 to 1	4 to 1
Win by 6 points	4 to 1	4 to 1	4 to 1
Win by 5 points	2 to 1	3 to 1	2 to 1
Win by 4 points	1 to 1	1 to 1	2 to 1
Natural winner	1 to 1	1 to 1	1 to 1
Natural tie	Push	Push	Push

(f) A winning Dragon 7 Insurance Wager, as described in § 631a.8(a)(5), shall be paid out at odds of 40 to 1.

**§ 631a.14. Continuation of curator as dealer; selection of a new curator.**

(a) The curator, after any round of play, may either pass the dealing shoe or remain as curator except that:

- (1) The curator shall pass the dealing shoe whenever the Banker's Hand loses.
- (2) The dealer calling the game or a floormperson or above may order the curator to pass the dealing shoe if the curator unreasonably delays the game or repeatedly makes invalid deals.

(b) When a voluntary or compulsory relinquishment of the dealing shoe occurs, the dealer shall offer the dealing shoe to the player immediately to the right of the previous curator and, if that player does not accept the dealing shoe or there is no player in that position, the dealer shall offer the dealing shoe to each of the other players in turn, moving counterclockwise around the table. The first player to accept the dealing shoe when offered shall become the new curator.

**§ 631a.15. Irregularities.**

(a) Except as provided in subsection (b), a card drawn in error from the dealing shoe that is not disclosed shall be used as the first card of the next hand of play.

(b) A third card dealt to the Player's Hand that is not disclosed, when a third card is not authorized under § 631a.11 (relating to rules for determining whether a third card shall be dealt), shall become the third card of the Banker's Hand if the Banker's Hand is required to draw under § 631a.11(c). If the Banker's Hand is required to stay, the card dealt in error shall become the first card of the next hand of play.

(c) If a third card dealt to the Player's Hand, when a third card is not authorized under § 631a.11, is disclosed at the time it is dealt or is found face up in the dealing shoe, the dealer calling the game shall use the disclosed card as the third card of the Banker's Hand if the

Banker's Hand is required to draw under § 631a.11(c). If the Banker's Hand is required to stay, the dealer calling the game shall, in accordance with one of the following procedures designated in the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions):

(1) Place the disclosed card and one additional card, drawn face down from the dealing shoe, into the discard bucket without disclosing the additional card.

(2) Use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with the rules of this chapter and placed in the discard bucket upon completion of the dealing procedures.

(d) Except as provided in subsection (c), if a card is disclosed at the time it is dealt or a card is found face up in the dealing shoe, the dealer shall use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with this chapter and placed in the discard bucket upon completion of the dealing procedures.

(e) If there are insufficient cards remaining in the dealing shoe to complete a round of play, that round shall be void and all wagers shall be returned. A new round shall commence after the entire set of cards has been replaced and the new set of cards have been placed in the dealing shoe.

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## PENNSYLVANIA GAMING CONTROL BOARD

### [ 58 PA. CODE CHS. 549, 561, 633a AND 645a ]

#### Table Game Rules for Blackjack and Pai Gow Poker

The Pennsylvania Gaming Control Board (Board), under the general authority in 4 Pa.C.S. § 1202(b)(30) (relating to general and specific powers) and the specific authority in 4 Pa.C.S. § 13A02(1)—(4) (relating to regulatory authority), rescinds Chapters 549 and 561 and adds Chapters 633a and 645a (relating to Blackjack; and Pai Gow Poker) to read as set forth in Annex A.

#### *Purpose of the Final-Form Rulemaking*

Under 4 Pa.C.S. § 13A03 (relating to temporary table game regulations), the Board initially adopted temporary regulations in Chapters 549 and 561. With this final-form rulemaking, the Board is replacing the temporary regulations in Chapter 549 with the permanent regulations in Chapter 633a and the temporary regulations in Chapter 561 with the permanent regulations in Chapter 645a.

#### *Explanation of Chapter 633a*

Chapter 633a contains the rules governing the play of Blackjack. Section 633a.1 (relating to definitions) contains the definitions of terms used throughout the chapter. In § 633a.2 (relating to Blackjack table; card reader device; physical characteristics; inspections), the physical characteristics of the table and the card reader device, used to determine the value of the dealer's down card, are specified.

The remaining sections address the following: the number of decks of cards used for play of the game; the opening of the Blackjack table for play; the shuffling of cards; the value and rank of the cards; permissible wagers; dealing procedures; the payout odds for all permissible wagers; and how irregularities in play are to be handled.

Standardized rules of play ensure fairness to the patrons who participate in table gaming at licensed facilities in this Commonwealth. Additionally, the Board believes that the fundamental rules of play in Blackjack, including optional surrender and the requirement that dealers stand on a soft 17, achieve a fair and appropriate balance between the revenue generated for the certificate holders and thus to the Commonwealth and the fairness to patrons. At this time, the Board has maintained its current rules of play to ensure consistency in the rules of play at licensed facilities during the continued full implementation of legalized table gaming in this Commonwealth.

The Board did add two variations a variation on Blackjack in § 633a.12 (relating to Blackjack variations). In subsection (a), Blackjack Switch was added to allow patrons to switch the second card of the two hands dealt to each patron to form the best possible Blackjack hand. Subsection (b) allows the dealer to deal the cards from the hand and allows the patrons to touch the cards.

#### *Explanation of Chapter 645a*

Chapter 645a contains the rules governing the play of Pai Gow Poker. Section 645a.1 (relating to definitions) contains the definitions of terms used throughout the chapter. In § 645a.2 (relating to Pai Gow Poker table; Pai Gow Poker shaker; physical characteristics), the physical characteristics of the table are specified.

The remaining sections address the following: the number of decks of cards used for play of the game; the opening of the Pai Gow Poker table for play; the shuffling of cards; the value and rank of the cards; permissible wagers; dealing procedures; the payout odds for all permissible wagers; and how irregularities in play are to be handled.

Based on public comments received on the temporary regulations, the Board added the option of the player acting as the bank or co-bank instead of the dealer. This is a traditional way to play the game and is currently offered in the game of Pai Gow.

#### *Comment and Response Summary*

Notice of proposed rulemaking was published at 41 Pa.B 4421 (August 13, 2011). During the comment period, the Board received comments from Mountainview Thoroughbred Racing Association (Hollywood), Greenwood Gaming and Entertainment, Inc. (Parx) and 72 letters and e-mails from the general public. Additionally, on October 12, 2011, the Board received comments from the Independent Regulatory Review Commission (IRRC).

#### *General Comments*

IRRC commented that several of the sections in the Blackjack and Pai Gow Poker chapters require operators to obtain approval of equipment and table game layouts from the Bureau of Gaming Operations (BGO) or the Bureau of Casino Compliance (BCC). The proposed rulemaking, however, did not specify how that approval was to be obtained. IRRC suggested adding the submission

and approval process or a cross reference to where the process may be found.

In the final-form rulemaking, the Board amended the requirements to state that the operators submit information to the BGO for Executive Director approval. Additionally, throughout the final-form rulemaking, the cross reference to the submission and approval process in § 601a.10 (relating to approval of table game layouts, signage and equipment) was added.

*Chapter 633a. Blackjack*

During the comment period, the Board received over 70 e-mails and letters from members of the general public urging the Board to keep the rules of play for Blackjack as specified in the proposed rulemaking. Specifically, the commentators requested that the Board continue to require the following: optional surrender; dealers to stand on a soft 17; and payout odds for Blackjack at 3 to 2. Several members of the general public added that they now patronize casinos in this Commonwealth instead of facilities in other gaming jurisdictions including Michigan, Mississippi, Nevada, New York, New Jersey and West Virginia specifically because of the Blackjack rules in place in this Commonwealth.

The Board also received comments from Parx stating that the rules of play, particularly standing on a soft 17, place Parx at a competitive disadvantage with New Jersey, which amended its Blackjack rules in 2006 allowing dealers to hit on a soft 17 and severely limits the ability of Parx to operate its business and maximize gross table game revenue. IIRC requested in comments one and four that the Board provide information regarding the house advantage for Blackjack, compare it to other gaming jurisdictions and explain why the provisions are appropriate for both certificate holders and patrons in this Commonwealth.

There are two factors that determine table game revenue to the facility and thus the Commonwealth: the hold percentage and the total drop. The hold percentage or the house edge is the amount of play (the drop) that is retained by the casino after paying out winning wagers and collecting losing wagers. There are many variables that can alter the hold percentage including the level of skill of the players, the amount of play on optional side wagers, the type of rules that are in place, the payout odds, whether players had substantial winnings or losses in a given month, and so on. Hold percentage can therefore vary greatly from month to month and from facility to facility.

Looking specifically at Blackjack, in accordance with the rules currently in place in this Commonwealth, skilled players who play basic strategy Blackjack can bring the house edge of the casino to between 0.355% and 0.371% so over the course of play, a skilled Blackjack player would lose to the house only 35¢ of every \$100. Although the hold percentage for a basic strategy Blackjack player is relatively low, the actual hold percentage for facilities in this Commonwealth is substantially higher in part because of the play of side wagers and the skill level of the average Blackjack player.

Despite Parx' assertions, casinos in this Commonwealth, month over month, have had a greater hold percentage than New Jersey with its less patron friendly rules. The comparison for casinos in this Commonwealth versus New Jersey casinos is as follows:

*Hold Percentage (House Edge) Range for this Commonwealth—2011*

July	August	September	October	November
11.2—21.5	9.6—22.0	9.9—22.9	4.0—20.9	7.4—22.2

*Hold Percentage (House Edge) Range for New Jersey—2011*

July	August	September	October	November
6.9—22.6	0.9—17.9	6.6—20.5	(-1.2)—19.7	6.0—18.6

*Median Values Among the 10 Facilities in this Commonwealth and 11 Facilities in New Jersey*

<i>Pennsylvania</i>	16.9%	16.5%	16.8%	14.4%	16.6%
<i>New Jersey</i>	12.4%	10.9%	14.2%	13.7%	11.7%

Thus, under the prevailing rules of Blackjack in this Commonwealth, casino operators have a greater house edge than that experienced in the New Jersey which belies the assertion of noncompetitiveness. Hitting on a soft 17 would increase the house edge by 0.22%. Not allowing players to surrender increases the house edge by 0.08% while allowing payout odds of 6 to 5 instead of 3 to 2 increases the house edge by 1.39%. Amending these rules to increase the house edge strictly benefits the house and does not provide a benefit to the average Blackjack player. Additionally, in other jurisdictions, the rules allowing a dealer to hit on a soft 17 and not allowing patrons to surrender are not universally applied within the same facility so patrons who are playing the same high limit tables. The Board has therefore not amended the basic rules of play in this final-form rulemaking as the Board continues to believe that the rules in place provide a fair and appropriate balance between revenues to the facility, and thus the Commonwealth, and fairness to patrons.

In § 633a.8 (relating to Insurance Wager), Hollywood requested that the Board allow players the option of taking even money when a player has Blackjack instead of placing an Insurance Wager. The Board agrees and added the option in new subsection (e).

*Chapter 645a. Pai Gow Poker*

IIRC requested that the Board also provide the house edge for Pai Gow Poker. The rules of play for Pai Gow Poker in this Commonwealth are consistent with the rules of play in other gaming jurisdictions including New Jersey. The comparison for casinos in this Commonwealth versus New Jersey casinos is as follows:

*Hold Percentage (House Edge) Range for this Commonwealth—2011*

July	August	September	October	November
11.1—32.0	(-1.8)—30.0	12.4—26.4	7.4—26.5	10.7—29.1

*Hold Percentage (House Edge) Range for New Jersey—2011*

July	August	September	October	November
8.3—29.3	13.5—29.8	12.8—27.5	12.7—31.9	8.2—38.3

*Median Values Among the 10 Facilities in this Commonwealth and 11 Facilities in New Jersey*

<i>Pennsylvania</i>	20.9%	21.3%	22.1%	21.9%	22.1%
<i>New Jersey</i>	19.7%	20.8%	22.6%	19.5%	20.6%

Section 645a.3(c)(2) (relating to cards; number of decks) requires that cards utilized in the play of the game be changed every 8 hours. Hollywood requested that the requirement be changed to every 12 hours. IIRC inquired

whether the integrity of gaming would be compromised if the Board adopted the suggested revision.

Unlike Blackjack, Pai Gow Poker is played with only one deck of cards which are used in every round of play. Additionally, the dealers can manually shuffle the cards and the players are permitted to touch the cards to set their hands. The Board believes that it is therefore necessary to remove the cards after 8 hours of play due to wear and tear and to inspect them for marks, scratches, shaving and other indicia of cheating.

Section 645a.9(a)(1) (relating to procedures for dealing the cards from the hand) requires that if cards are being dealt from the hand that an automated shuffling device be used. IRRC inquired whether the Board considered allowing a manual shuffle of the cards, that the flexibility could assist in instances when the automated shuffler becomes inoperable.

This is a game protection issue. If an automated shuffling device is used, dealers do not have an opportunity to conduct false shuffles or stack the deck by placing high value cards in a specific area in the deck. Dealing the cards from a shoe ensures that cards are being dealt from the top of the deck to each patron based on seat position and not from another part of the deck. The Board believes that removing both of those protections by allowing a dealer to both hand shuffle and hand deal creates an unnecessary risk of cheating.

Additionally, there are three different procedures in place for dealing the single deck of cards for Pai Gow Poker. If a dealer is dealing the cards from the hand and the shuffling device becomes inoperable, the dealer isn't required to stop the games but can continue to deal provided that a dealing shoe is then used in accordance with § 645a.8 or § 645a.10 (relating to procedures for dealing the cards from a manual dealing shoe; and procedures for dealing the cards from an automated dealing shoe).

#### *Additional Revisions*

##### *Chapter 633a. Blackjack*

Three new side wagers were added to Blackjack including the Bad Beat Progressive Wager, the Three Card Poker Wager and the Hit and Run Progressive Wager. The layout requirements for these new wagers were added in § 633a.2(b)(11)—(13). Additionally, if a certificate holder is offering the Bad Beat Progressive Wager or the Hit and Run Progressive Wager, the table must also contain a progressive table game system or an electronic wagering system. Subsections (c) and (d) were therefore added to address these requirements and the remaining subsections were renumbered.

In § 633a.5 (relating to shuffle and cut of the cards), language regarding the mark on the dealing shoe in subsection (d) was deleted for consistency with revisions made to Chapter 603a (relating to table game equipment).

Section 633a.5(g)(2)(ii) was deleted as unnecessary.

Section 633a.5(h) was amended for clarity and allows operators to utilize an automated dealing shoe/shuffler.

The descriptions of the new wagers that were added to the final-form rulemaking are in § 633a.6(e)(8)—(10) (relating to wagers). The procedure for collecting losing wagers and paying out winning wagers is in § 633a.7(g)(8) and (o) (relating to procedure for dealing the cards; completion of each round of play). The payout odds for the new wagers were added in § 633a.13(j)—(l) (relating to payout odds; payout limitation).

Section 633a.7(i) and (j) was amended and no longer requires the dealer to announce the point count of each player. Several operators had previously stated that requiring that the point count be announced after each card is dealt only served to annoy players. Dealers, however, are still required to announce the point count of their hand after each card is dealt.

##### *Chapter 645a. Pai Gow Poker*

Section 645a.5(g)(2)(ii) (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards) was deleted as unnecessary. Subsection (h) was amended for clarity and allows operators to utilize an automated dealing shoe/shuffler.

In § 645a.13(b) and (c) (relating to payout odds; Envy Bonus; rate of progression; payout limitation), payable C in subsections (b) and (c) was amended for consistency between the two wagers. None of the operators should be affected by the revision as none of operators currently utilize payable C for either side wager.

#### *Affected Parties*

Certificate holders that elect to offer the games of Blackjack and Pai Gow Poker will be required to comply with the requirements in these chapters. The requirements for the games are consistent with the objectives of 4 Pa.C.S. Part II (relating to gaming) and necessary for the protection of the gaming public and the revenues generated from table games.

The Board has experienced increased regulatory demands resulting from the implementation of table games including the review of Rules Submissions, table layouts, signage and gaming guides.

#### *Fiscal Impact*

*Commonwealth.* The Board will have to review each certificate holder's table games Rules Submissions, table layouts, signage and gaming guides to ensure compliance with the regulatory requirements in this final-form rulemaking. These reviews will be conducted by existing BGO and BCC staff so the Board does not project that it will incur significant cost increases as a result of this final-form rulemaking.

*Political subdivisions.* This final-form rulemaking will not have fiscal impact on political subdivisions of this Commonwealth. Most municipalities and counties will benefit from the local share funding mandated by the act of January 7, 2010 (P. L. 1, No. 1).

*Private sector.* This final-form rulemaking will result in additional costs for certificate holders that elect to offer Blackjack and Pai Gow Poker. Certificate holders will be required to purchase the table games they elect to offer and to hire and train employees to operate the games. The costs for table game equipment do vary depending on the type and number of tables purchased. The costs are expected to be offset by the revenues generated from table game operations.

*General public.* This final-form rulemaking will not have fiscal impact on the general public.

#### *Paperwork Requirements*

This final-form rulemaking will require certificate holders to do the following: post signs at gaming tables; have complete sets of rules for the games they offer available for public inspection; produce a gaming guide summarizing the rules of the games they offer; and file Rules Submissions for each table game they elect to offer. The

Rules Submissions are standardized checklists for each game, relatively simple to fill out and are available on the Board's web site.

*Effective Date*

The rulemaking will become effective upon final-form publication in the *Pennsylvania Bulletin*.

*Regulatory Review*

Under section 5(a) of the Regulatory Review Act (71 P. S. § 745.5(a)), on August 2, 2011, the Board submitted a copy of the proposed rulemaking, published at 41 Pa.B. 4421, and a copy of the Regulatory Analysis Form to IRRC and to the House Gaming Oversight Committee and the Senate Community, Economic and Recreational Development Committee (Committees) for review and comment.

Under section 5(c) of the Regulatory Review Act, IRRC and the House and Senate Committees were provided with copies of the comments received during the public comment period, as well as other documents when requested. In preparing the final-form rulemaking, the Board has considered all comments from IRRC, the House and Senate Committees and the public.

Under section 5.1(j.2) of the Regulatory Review Act (71 P. S. § 745.5a(j.2)), on April 4, 2012, the final-form rulemaking was deemed approved by the House and Senate Committees. Under section 5.1(e) of the Regulatory Review Act, IRRC met on April 5, 2012, and approved the final-form rulemaking.

*Findings*

The Board finds that:

(1) Public notice of intention to adopt these amendments was given under sections 201 and 202 of the act of July 31, 1968 (P. L. 769, No. 240) (45 P. S. §§ 1201 and 1202) and the regulations thereunder, 1 Pa. Code §§ 7.1 and 7.2.

(2) The final-form rulemaking is necessary and appropriate for the administration and enforcement of 4 Pa.C.S. Part II.

*Order*

The Board, acting under 4 Pa.C.S. Part II, orders that:

(a) The regulations of the Board, 58 Pa. Code, are amended by deleting §§ 549.1—549.24, 561.1—561.13, 561.13a—561.13d, 561.14 and 561.15 and by adding §§ 633a.1—633a.14 and 645a.1—645.14 to read as set forth in Annex A.

(b) The Chairperson of the Board shall certify this order and Annex A and deposit them with the Legislative Reference Bureau as required by law.

(c) This order shall take effect upon publication in the *Pennsylvania Bulletin*.

WILLIAM H. RYAN, Jr.,  
Chairperson

*(Editor's Note: For the text of the order of the Independent Regulatory Review Commission relating to this document, see 42 Pa.B. 2253 (April 21, 2012).)*

**Fiscal Note:** Fiscal Note 125-155 remains valid for the final adoption of the subject regulations.

**Annex A**

**TITLE 58. RECREATION**

**PART VII. GAMING CONTROL BOARD**

**Subpart K. TABLE GAMES**

**CHAPTER 549. (Reserved)**

Sec.  
549.1—549.24. (Reserved).

**CHAPTER 561. (Reserved)**

Sec.  
561.1—561.13. (Reserved).  
561.13a—561.13d. (Reserved).  
561.14. (Reserved).  
561.15. (Reserved).

**CHAPTER 633a. BLACKJACK**

Sec.  
633a.1. Definitions.  
633a.2. Blackjack table; card reader device; physical characteristics; inspections.  
633a.3. Cards; number of decks; value of cards.  
633a.4. Opening of the table for gaming.  
633a.5. Shuffle and cut of the cards.  
633a.6. Wagers.  
633a.7. Procedure for dealing the cards; completion of each round of play.  
633a.8. Insurance Wager.  
633a.9. Surrender.  
633a.10. Double Down Wager.  
633a.11. Splitting pairs.  
633a.12. Blackjack variations.  
633a.13. Payout odds; payout limitation.  
633a.14. Irregularities.

**§ 633a.1. Definitions.**

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

*Any 20*—Two cards of different suits with a total point count of 20.

*Blackjack*—An ace and any card having a value of 10 dealt as the initial two cards to a player or the dealer.

*Card reader device*—A device which permits the dealer to determine if the hole card will give the dealer a Blackjack.

*Crown Treasure Bonus*—An additional payout when both the player and dealer have a Royal Match.

*Determinant card*—The first card drawn for each round of play to determine from which side of a double shoe the cards for that hand shall be dealt.

*Double shoe*—A dealing shoe that has two adjacent compartments in which cards are stacked separately and from which cards may be dealt from only one compartment at any given time.

*Flush*—Three cards of the same suit.

*Four-of-a-kind*—Four cards of the same rank.

*Hard total*—The total point count of a hand which contains no aces or which contains aces that are each counted as 1 in value.

*Hole card*—The second card dealt face down to the dealer.

*Lucky Player Bonus*—An additional payout to a player who placed a Bad Beat Progressive Wager if the player is seated in the player position that is randomly selected by the table game system.

*Magic Card Bonus*—An additional payout to a player who placed a Bad Beat Progressive Wager if one of the

player's first two cards matches the card randomly selected by the table game system.

*Matched 20*—Two identical cards with a total point count of 20 except for a queen of hearts pair.

*Pair*—Two cards of the same rank.

*Royal Match*—King and queen of the same suit.

*Soft total*—The total point count of a hand containing an ace when the ace is counted as 11 in value.

*Straight*—Three cards in consecutive rank.

*Straight flush*—Three cards of the same suit in consecutive rank.

*Suited Match*—Two cards of the same suit that are not a king and queen.

*Suited pair*—Two cards of the same rank and suit.

*Suited 20*—Two cards of the same suit with a total point count of 20.

*Three-of-a-kind*—Three cards of the same rank.

*Triple Match*—The player's initial two cards and the dealer's up card which are all the same rank.

**§ 633a.2. Blackjack table; card reader device; physical characteristics; inspections.**

(a) Blackjack shall be played at a table having betting positions for no more than seven players on one side of the table and a place for the dealer on the opposite side of the table.

(b) The layout for a Blackjack table shall be submitted to the Bureau of Gaming Operations and approved in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and contain, at a minimum:

(1) The name or logo of the certificate holder.

(2) A separate betting area designated for the placement of the Blackjack Wager for each player.

(3) The following inscriptions:

(i) Blackjack pays 3 to 2.

(ii) Insurance pays 2 to 1.

(iii) Dealer shall draw to 16 and stand on all 17s or other similar language approved by the Executive Director in accordance with § 601a.10(a).

(4) If the certificate holder offers the Lucky Ladies Twenty Point Bonus Wager authorized under § 633a.6(e)(1) (relating to wagers), a separate area designated for the placement of the Twenty Point Bonus Wager for each player.

(5) If the certificate holder offers the Match-the-Dealer Wager authorized under § 633a.6(e)(2), a separate area designated for the placement of the Match-the-Dealer Wager for each player.

(6) If the certificate holder offers the In Between Wager authorized under § 633a.6(e)(3), a separate area designated for the placement of the In Between Wager for each player.

(7) If the certificate holder offers the Royal Match 21 Wager authorized under § 633a.6(e)(4), a separate area designated for the placement of the Royal Match 21 Wager for each player.

(8) If the certificate holder offers the Bet the Set 21 Wager authorized under § 633a.6(e)(5), a separate area designated for the placement of the Bet the Set 21 Wager for each player.

(9) If the certificate holder offers the King's Bounty Wager authorized under § 633a.6(e)(6), a separate area designated for the placement of the King's Bounty Wager for each player.

(10) If a certificate holder offers Blackjack Switch authorized under § 633a.12(a) (relating to Blackjack variations), the table must be designated for play as a Blackjack Switch table and contain:

(i) Two separate areas designated for the placement of the two equal Blackjack Wagers for each player.

(ii) A separate area designated for the placement of the Super Match Wager authorized under § 633a.6(e)(7) for each player.

(11) If the certificate holder offers the Three Card Poker Wager authorized under § 633a.6(e)(9), a separate area designated for the placement of the Three Card Poker Wager for each player.

(12) If the certificate holder offers the Hit and Run Progressive Wager authorized under § 633a.6(e)(10), a separate area designated for the placement of the Hit and Run Progressive Wager.

(13) Inscriptions that advise patrons of the payout odds or amounts for all permissible wagers offered by the certificate holder. If the payout odds or amounts are not inscribed on the layout, a sign identifying the payout odds or amounts for all permissible wagers shall be posted at each Blackjack table.

(14) An inscription indicating the payout limit per hand established by the certificate holder under § 633a.13(m) (relating to payout odds; payout limitation) or a generic inscription indicating the game is subject to the posted payout limit. If the payout limit is not inscribed on the layout, a sign which sets forth the required information shall be posted at each Blackjack table.

(c) If the certificate holder offers the Bad Beat Progressive Wager authorized under § 633a.6(e)(8), the Blackjack table must have a progressive table game system in accordance with § 605a.7 (relating to progressive table game systems) and an electronic wagering system in accordance with §§ 605a.2 and 605a.3 (relating to electronic wagering systems; and procedures for buying in to and cashing out of a table game using an electronic wagering system). Each betting position must contain an electronic wagering system for the placement of the Bad Beat Progressive Wager. The system must include a mechanism, such as a lock-out button, that prevents the placement of any Bad Beat Progressive Wagers that a player attempts to place after the dealer has begun dealing the cards.

(d) If a certificate holder offers the Hit and Run Progressive Wager in accordance with § 633a.6(e)(10), the Blackjack table must have a progressive table game system in accordance with § 605a.7 for the placement of Hit and Run or Straight Jack Progressive Wagers. The progressive table game system must include:

(1) A wagering device at each betting position that acknowledges or accepts the placement of the Hit and Run Progressive Wager.

(2) A device that controls or monitors the placement of Progressive Payout Wagers at the gaming table including

a mechanism, such as a lock-out button, that prevents the placement of any Hit and Run Progressive Wagers that a player attempts to place after the dealer has begun dealing the cards.

(e) Each Blackjack table must have a drop box and a tip box attached on the same side of the table as, but on opposite sides of, the dealer, as approved by the Bureau of Casino Compliance in accordance with § 601a.10(g). The Bureau of Casino Compliance may approve an alternative location for the tip box when a card shuffling device or other table game equipment prevents the placement of the drop box and tip box on the same side of the gaming table as, but on opposite sides of, the dealer.

(f) Each Blackjack table must have a card reader device attached to the top of the dealer's side of the table. The floorperson assigned to the Blackjack table shall inspect the card reader device at the beginning of each gaming day to ensure that there has been no tampering with the device and that it is in proper working order.

(g) Each Blackjack table must have a discard rack securely attached to the top of the dealer's side of the table. The height of each discard rack must either:

(1) Equal the height of the cards, stacked one on top of the other, in the total number of decks that are to be used in the dealing shoe at that table.

(2) Be taller than the height of the total number of decks being used if the discard rack has a distinct and clearly visible mark on its side to show the exact height for a stack of cards equal to the total number of cards in the number of decks to be used in the dealing shoe at that table.

(h) When a double shoe is used at a Blackjack table, the height and marking requirements in subsection (g) for that table's discard rack shall be determined by the number of decks used in one side of the shoe.

**§ 633a.3. Cards; number of decks; value of cards.**

(a) Except as provided in subsections (b) and (c), Blackjack shall be played with at least one deck of cards that are identical in appearance and at least one cover card.

(b) If an automated card shuffling device is utilized, other than a continuous shuffler, Blackjack shall be played with at least two decks of cards in accordance with the following requirements:

(1) The cards shall be separated into two batches with an equal number of decks included in each batch.

(2) The cards in each batch must be of the same design but the backs of the cards in one batch must be of a different color than the cards in the other batch.

(3) One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being used to play the game.

(4) Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe.

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

(c) If a double shoe is utilized, Blackjack shall be played with at least two decks of cards that shall be dealt from separate sides of the dealing shoe, with the same number of decks used in each side of the double shoe. The cards dealt from both sides of the shoe must be of the same design but the backs of the cards being dealt from one side of the shoe must be of a different color than the

cards being dealt from the other side of the shoe. A separate cover card shall be used in each side of the shoe.

(d) The decks of cards opened for use at a Blackjack table shall be changed at least once every 24 hours unless the certificate holder is dealing Blackjack from the hand, in accordance with § 633a.12(b) (relating to Blackjack variations), in which the cards shall be changed at least every 4 hours.

(e) The value of the cards shall be as follows:

(1) Any card from 2 to 10 shall have its face value.

(2) Any jack, queen or king shall have a value of 10.

(3) An ace shall have a value of 11 unless that value would give a player or the dealer a score in excess of 21, in which case the ace shall have a value of 1.

**§ 633a.4. Opening of the table for gaming.**

(a) After receiving one or more decks of cards at the table, the dealer shall inspect the cards for any defects. The floorperson assigned to the table shall verify the inspection.

(b) After the cards are inspected, 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 in horizontal fan shaped columns by deck according to suit and in sequence.

(c) After the first player arriving at the table has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a washing of the cards and stacked. Once the cards have been stacked, the cards shall be shuffled in accordance with § 633a.5 (relating to shuffle and cut of the cards).

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

(e) If an automated shuffling device is utilized, other than a continuous shuffler, all the decks in one batch of cards shall be spread for inspection, mixed, stacked and shuffled in accordance with subsections (a)—(c) separate from the decks in the other batch of cards.

(f) If the decks of cards received at the table are preinspected and reshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), subsections (a)—(e) do not apply.

**§ 633a.5. Shuffle and cut of the cards.**

(a) Immediately prior to commencement of play, unless the cards were reshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), after each shoe of cards is dealt or when directed by a floorperson or above, 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 decks of cards in a single stack. The certificate holder may use an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player determined under subsection (c). If no player accepts the cut, the dealer shall cut the cards.

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

(1) The first player arriving at the table, if the game is just beginning.

(2) The player on whose betting area the cover card appeared during the last round of play.

(3) If the cover card appeared on the dealer's hand during the last round of play, the player at the farthest position to the right of the dealer. If this player refuses, the offer to cut the cards shall rotate to each player in a counterclockwise manner.

(4) If the reshuffle was initiated at the direction of the floorperson or above, the player at the farthest position to the right of the dealer. If this player refuses, the offer to cut the cards shall rotate to each player in a counterclockwise manner.

(d) The player or dealer making the cut shall place the cover card in the stack at least ten cards from the top or bottom of the stack. Once the cover card has been inserted, the dealer shall take all cards on top of the cover card and place them on the bottom of the stack. The dealer shall then insert the cover card in the stack at a position at least 1/4 of the way in from the bottom of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(e) After the cards have been cut and before the cards have been placed in the dealing shoe, a floorperson or above may require the cards to be recut if the floorperson 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 either by the player who last cut the cards or by the next person entitled to cut the cards, as determined under subsection (c). The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(f) A reshuffle of the cards in the shoe shall take place after the cover card is reached in the shoe, as provided in § 633a.7(e) (relating to procedure for dealing the cards; completion of each round of play), except that a floorperson may determine that the cards should be reshuffled after any round of play.

(g) If there is no gaming activity at a Blackjack table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack and spread out on the table face down unless a player requests that the cards be spread face up on the table. After the first player arriving at the table is afforded an opportunity to visually inspect the cards shall be:

(1) Mixed thoroughly by a washing of the cards, stacked, then shuffled and cut in accordance with this section, if there is no automated shuffling device in use.

(2) Stacked and placed into the automated shuffling device to be shuffled, if an automated shuffling device is in use. The batch of cards already in the shuffler shall then be removed. Unless a player requests otherwise, the batch of cards removed from the shuffler does not need to be spread for inspection and reshuffled prior to being dealt, if the automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner.

(h) A certificate holder may utilize a dealing shoe or other device that automatically reshuffles and counts the cards provided that the device is submitted to the Bureau of Gaming Laboratory Operations and approved in accordance with § 461a.4 (relating to submission for testing and approval) prior to its use in the licensed facility. If a certificate holder is utilizing the approved device, subsections (b)—(g) do not apply.

#### § 633a.6. Wagers.

(a) Wagers at Blackjack shall be made by placing value chips, plaques or other Board-approved table game wagering instruments on the appropriate areas of the Blackjack layout. Verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

(b) After the cards have been shuffled as required under § 633a.5 (relating to shuffle and cut of the cards), a certificate holder may prohibit any patron, whether seated at the gaming table or not, who does not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of play at that gaming table until either:

(1) The certificate holder chooses to permit the player to begin wagering again.

(2) A reshuffle of the cards has occurred.

(c) All wagers, except an Insurance Wager under § 633a.8 (relating to Insurance Wager), a Double Down Wager under § 633a.10 (relating to Double Down Wager) or a wager on split pairs under § 633a.11 (relating to splitting pairs), shall be placed prior to the first card being dealt for each round of play. A player may not handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.

(d) To participate in a round of play and compete against the dealer's hand, a player shall place a Blackjack Wager.

(e) A certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to each player who placed a Blackjack Wager in accordance with subsection (d) the option of placing the following additional wagers:

(1) A Lucky Ladies Twenty Point Bonus Wager that the player's initial two cards will have a total point count of 20.

(2) A Match-the-Dealer Wager that either of the player's initial two cards will match the rank of dealer's up card.

(3) An In Between Wager that the dealer's up card will either fall between or will be of the same rank as the player's initial two cards.

(4) A Royal Match 21 Wager that either of the player's initial two cards will be a Suited Match or a Royal Match.

(5) A Bet the Set 21 Wager that the player's initial two cards will be a pair or a suited pair.

(6) A King's Bounty Wager that the player's initial two cards will have a total point count of 20.

(7) If offering Blackjack Switch in accordance with § 633a.12(a) (relating to Blackjack variations), a Super Match Wager that the player's first four cards will be a pair, a three-of-a-kind, two pair or a four-of-a-kind.

(8) A Bad Beat Progressive Wager that the player's hand will have a total point count of 20 and the dealer will have Blackjack or a hand with a total point count of 21.

(9) A Three Card Poker Wager that the dealer's up card and the player's initial two cards will form a three-card Poker hand of a straight flush, three-of-a-kind, straight or a flush. For purposes of the Three Card Poker Wager, the rank of the cards shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. An ace may be used to complete a straight flush or a straight with a 2 and 3 but may not be combined with any other sequence of cards (for example: king, ace and 2).

(10) A Hit and Run Progressive Wager that the dealer will have Blackjack or a hand containing five or more cards.

(f) The certificate holder shall specify in its Rules Submission under § 601a.2 the number of adjacent boxes on which a player may place a Blackjack Wager in one round of play.

**§ 633a.7. Procedure for dealing the cards; completion of each round of play.**

(a) Except as provided in § 633a.12(b) (relating to Blackjack variations), all cards shall be dealt from a dealing shoe which must be located on the table in a location approved by the Bureau of Casino Compliance in accordance with § 601a.10(g) (relating to approval of table game layouts, signage and equipment). Once the procedures under § 633a.5 (relating to shuffle and cut of the cards) have been completed, the stacked cards shall be placed in the dealing shoe by the dealer or by an automated card shuffling device.

(b) Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand. The dealer may deal cards to the two betting positions closest to the dealing shoe with the same hand.

(c) After each full batch of cards is placed in the shoe, the dealer shall remove the first card and place it in the discard rack. Each new dealer who comes to the table shall also remove one card and place it in the discard rack before dealing any cards to the players.

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

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

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

(e) If the cover card appears as the first card in the dealing shoe at the beginning of a round of play or appears during play, the cover card shall be removed and placed to the side and the hand will be completed. The dealer shall then collect and reshuffle the cards as follows:

(1) When a single dealing shoe is used, the dealer shall remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing.

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

(3) Shuffle the cards so that they are randomly intermixed. If a double shoe is utilized, the shuffle of the cards shall be limited to the side of the shoe from which the cover card was drawn.

(f) At the commencement of each round of play, or immediately after the determinant card has been drawn and either removed or used as the player's first card, the dealer shall, starting with the player farthest to the dealer's left and continuing around the table in a clockwise manner, deal the cards as follows:

(1) One card face up to each box on the layout in which a Blackjack Wager is contained.

(2) One card face up to the dealer.

(3) A second card face up to each box in which a wager is contained.

(4) A second card face down to the dealer.

(g) Immediately after the second card is dealt to each player and the dealer, but prior to any additional cards being dealt or before any card reader device is utilized, the dealer shall, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction, settle the player's optional wagers by collecting all losing wagers and paying all winning wagers as follows:

(1) If a player placed a Lucky Ladies Twenty Point Bonus Wager and the player's initial two cards have a total point count of 20, the dealer shall pay the winning Twenty Point Bonus Wager in accordance with § 633a.13(c) (relating to payout odds; payout limitation). If the first card to the dealer is a 10, jack, queen, king or ace and the player has two queens of hearts, that player's Twenty Point Bonus Wager shall be settled after all other Twenty Point Bonus Wagers as follows:

(i) If the dealer has determined that the hole card will not give the dealer a Blackjack, the player shall be paid before any other cards are dealt.

(ii) If the dealer has determined that the hole card will give the dealer a Blackjack, the player shall be paid when the player's Blackjack Wager is collected.

(2) If a player placed a Match-the-Dealer Wager and either of the player's initial two cards match the rank of the dealer's up card, the dealer shall pay the winning Match-the-Dealer Wager in accordance with § 633a.13(d). If both of the player's initial two cards match the rank of the dealer's up card, the player shall be paid for each matching card. Any card with a face value of 10 or a point value of 10 (a jack, queen or king) shall only match an identical card without regard to value.

(3) If a player placed an In Between Wager and the dealer's up card:

(i) Falls between the player's initial two cards, the player shall be paid according to the respective card spread. A one-card spread occurs when only one card falls between the player's initial two cards. For example, if a

player is dealt a 7 and a 9, the player shall win with a one-card spread if the dealer's up card is an 8. The dealer shall pay the winning In Between Wager in accordance with § 633a.13(e).

(ii) And the player's initial two cards are all the same rank, the player has a Triple Match. The dealer shall pay the winning In Between Wager in accordance with § 633a.13(e).

(4) If a player placed a Royal Match 21 Wager and the player's initial two cards are a Suited Match or a Royal Match, the dealer shall pay the winning Royal Match 21 Wager in accordance with § 633a.13(f). If the player has a Royal Match and the dealer's up card is a king or a queen, that player's Royal Match 21 Wager shall be settled after the dealer's hole card is exposed but prior to settling the player's Blackjack Wager. If after exposing the hole card, the dealer also has a Royal Match, the player shall be paid a Crown Treasure Bonus, if offered by the certificate holder, in addition to the payout for the player's Royal Match.

(5) If a player placed a Bet the Set 21 Wager and the player's initial two cards are a pair of the same rank or a suited pair of the same rank, the dealer shall pay the winning Bet the Set 21 Wager in accordance with § 633a.13(g).

(6) If a player placed a King's Bounty Wager and the player's initial two cards have a total point count of 20, the dealer shall pay the winning King's Bounty Wager in accordance with § 633a.13(h). If the first card to the dealer is a 10, jack, queen, king or ace and the player has two kings of spades, that player's King's Bounty Wager shall be settled after all other King's Bounty Wagers as follows:

(i) If the dealer has determined that the hole card will not give the dealer a Blackjack, the player shall be paid before any other cards are dealt.

(ii) If the dealer has determined that the hole card will give the dealer a Blackjack, the player shall be paid when the player's Blackjack Wager is collected.

(7) If a player placed a Super Match Wager at a Blackjack Switch table and the player's initial four cards are a pair, a three-of-a-kind, two pair or a four-of-a-kind, the dealer shall pay the winning Super Match Wager in accordance with § 633a.13(i).

(8) If a player placed a Three Card Poker Wager and the dealer's up card and the player's initial two cards form a three-card Poker hand of a straight flush, three-of-a-kind, straight or a flush, the dealer shall pay the winning Three Card Poker Wager in accordance with § 633a.13(k).

(h) After settling the player's optional wagers in accordance with subsection (g), if the dealer's first card is an ace, king, queen, jack or 10, the dealer shall, after offering the Insurance Wager or even money in accordance with § 633a.8 (relating to Insurance Wager), determine whether the hole card will give the dealer a Blackjack. The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone at the table, including the dealer. If the dealer has a Blackjack, additional cards may not be dealt and each player's Blackjack Wager and the Bad Beat, Hit and Run Progressive and Insurance Wagers, if applicable, shall be settled.

(i) After the procedures in subsection (h) have been completed, if necessary, the dealer shall start with the

player farthest to the dealer's left and continue around the table in a clockwise direction and if the player:

(1) Has Blackjack and the dealer's up card:

(i) Is a 2, 3, 4, 5, 6, 7, 8 or 9, the dealer shall announce and pay the Blackjack and remove the player's cards.

(ii) Is an ace, king, queen, jack or 10 but the dealer's hole card will not give the dealer a Blackjack, the dealer shall announce the player's Blackjack but may not make a payment nor remove any cards until all other cards are dealt to the players and the dealer reveals the hole card.

(2) Does not have Blackjack, the player shall indicate whether he wishes to surrender, as permitted under § 633a.9 (relating to surrender), double down as permitted under § 633a.10 (relating to Double Down Wager), split pairs as permitted under § 633a.11 (relating to splitting pairs), stand or draw additional cards.

(j) As each player indicates his decision, the dealer shall deal face upwards whatever additional cards are necessary to effectuate the player's decision.

(k) A player may elect to draw additional cards whenever his point count total is less than 21, except that:

(1) A player having Blackjack or a hard or soft total of 21 may not draw additional cards.

(2) A player electing to make a Double Down Wager may draw only one additional card.

(l) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall turn the hole card face up. Any additional cards required to be dealt to the hand of the dealer, in accordance with subsection (m), shall be dealt face up. The dealer shall announce the dealer's total point count after each additional card is dealt.

(m) Except as provided in subsection (n), the dealer shall draw additional cards until he has a hard or soft total of 17, 18, 19, 20 or 21.

(n) A dealer shall draw no additional cards to his 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 not have an effect on the outcome of the round of play.

(o) After all additional cards have been dealt to the players and the dealer, the dealer shall, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction, settle the remaining optional wagers by collecting all losing wagers and paying all winning wagers as follows:

(1) If a player placed a Bad Beat Progressive Wager:

(i) A player shall win if the player's hand has a total point count of 20 and the dealer has Blackjack or the total point count of the dealer's hand is 21. If selected by the certificate holder in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), a player may also win if the total point count of the player's hand is 20, irrespective of the total point count of the dealer's hand.

(ii) If a player has won the Bad Beat Progressive Wager or a Magic Card or Lucky Player Bonus, if offered by the certificate holder, the dealer shall:

(A) Verify that the hand is a winning hand.

(B) Have a floorperson or above verify any Bad Beat Progressive payout with odds of 100 for 1 or greater in accordance with approved internal control procedures

submitted under § 465a.2 (relating to internal control systems and audit protocols).

(C) Credit the player's game account for the winning Bad Beat Progressive Wager or the Magic Card or Lucky Player Bonus in accordance with § 633a.13(j). If more than one player at the table has won a progressive payout that is 100% of the jackpot amount on the progressive meter, each player shall share the maximum amount proportionally to the amount of the player's respective Bad Beat Progressive Wager.

(2) If a player placed a Hit and Run Progressive Wager:

(i) A player shall win if the dealer has Blackjack or the dealer's hand has five or more cards inclusive of any card which would give the dealer's hand a total point count of greater than 21. For example, if the dealer's hand has a total point count of 14 with five cards drawn and the dealer draws an additional card resulting in a total point count of 23, the dealer's sixth card shall also count toward the Hit and Run Progressive payout.

(ii) If a player has won the Hit and Run Progressive Wager, the dealer shall:

(A) Verify that the hand is a winning hand.

(B) Have a floorperson or above verify any Hit and Run Progressive payout with odds of 100 for 1 or greater in accordance with approved internal control procedures submitted under § 465a.2.

(C) Pay the player the winning Hit and Run Progressive Wager in accordance with § 633a.13(l). If a player has won a progressive payout that is 100% of the jackpot amount on the progressive meter, the progressive payout may not be paid from the table inventory container. If a player has won a progressive payout that is not being paid from the table inventory container, the cards of the player must remain on the table until the necessary documentation has been completed. If more than one player at the table has won a progressive payout that is 100% of the jackpot amount on the progressive meter, each player shall share the maximum amount equally.

(p) A player shall win the Blackjack Wager and be paid in accordance with the payout odds in § 633a.13(a) if:

(1) The total point count of the player's hand is 21 or less and the total point count of the dealer's hand is in excess of 21.

(2) The total point count of the player's hand exceeds the total point count of the dealer's hand without exceeding 21.

(3) The player has a Blackjack and the dealer's hand has a total point count of 21 in more than two cards.

(q) A Blackjack Wager shall tie and be returned to the player if the total point count of the player's hand is the same as the dealer's. A player's Blackjack Wager shall be lost if the dealer has a Blackjack and the player's hand has a total point count of 21 in more than two cards.

(r) The dealer shall collect all losing wagers and pay off all winning wagers in accordance with one of the following procedures designated in the certificate holder's Rules Submission under § 601a.2:

(1) Collect all losing wagers and then pay off all winning wagers.

(2) Pay off all winning wagers and collect all losing wagers beginning with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction. The dealer shall place any losing wagers

directly into the table inventory and may not pay off any winning wagers by using value chips collected from a losing wager.

(s) After all wagers have been settled, the dealer shall remove all remaining cards from the table and place them in the discard rack in a manner that permits the reconstruction of each hand in the event of a question or dispute.

(t) Except as provided in § 633a.12(b), players and spectators may not handle, remove or alter any cards used to play Blackjack.

**§ 633a.8. Insurance Wager.**

(a) If the first card dealt to the dealer is an ace, each player may make an Insurance Wager which shall win if the dealer's hole card is a king, queen, jack or 10.

(b) An Insurance Wager may be made by placing a value chip on the insurance line of the layout in an amount not more than 1/2 of the player's initial Blackjack Wager. A player may wager an amount in excess of 1/2 of the initial Blackjack Wager to the next unit that can be wagered in chips, when, because of the limitation of the value of chip denominations, half the initial Blackjack Wager cannot be bet. Insurance Wagers shall be placed prior to the dealer inserting his hole card into the card reader device.

(c) Winning Insurance Wagers shall be paid in accordance with the payout odds in § 633a.13(b) (relating to payout odds; payout limitation).

(d) Losing Insurance Wagers shall be collected by the dealer immediately after the dealer inserts his hole card into the card reader device and determines that he does not have a Blackjack and before he draws any additional cards.

(e) Notwithstanding the requirements of subsection (a)—(d), a certificate holder may, if selected in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer a player who has Blackjack the option to be paid even money on the Blackjack Wager instead of making an Insurance Wager. If the player elects to be paid even money, the dealer shall pay out the Blackjack Wager at odds of 1 to 1 and remove the player's cards.

**§ 633a.9. Surrender.**

(a) After the first two cards are dealt to the player, the player may elect to discontinue play on his hand for that round by surrendering 1/2 his wager. All decisions to surrender shall be made prior to the player indicating whether he wishes to double down as permitted under § 633a.10 (relating to Double Down Wager), split pairs as permitted under § 633a.11 (relating to splitting pairs), stand or draw. If the first card dealt to the dealer:

(1) Is not an ace or 10 value card, the dealer shall immediately collect 1/2 of the wager and return 1/2 to the player.

(2) Is an ace or 10 value card, the dealer will place the player's wager on top of the player's cards. When the dealer's second card is revealed, the hand will be settled by immediately collecting the entire wager if the dealer has Blackjack or collecting 1/2 of the wager and returning 1/2 of the wager to the player if the dealer does not have Blackjack.

(b) If the player has made an Insurance Wager and then elects to surrender, each wager will be settled separately in accordance with subsection (a) and § 633a.8 (relating to Insurance Wager).

**§ 633a.10. Double Down Wager.**

(a) Except when a player has a Blackjack, a player may elect to make a Double Down Wager, which may not exceed the amount of his original Blackjack Wager, on the first two cards dealt to him or the first two cards of any split pair. Only one additional card shall be dealt to the hand on which the player has elected to double down.

(b) If a dealer obtains Blackjack after a player makes a Double Down Wager, the dealer shall collect only the amount of the original Blackjack Wager of the player and may not collect the additional Double Down Wager.

(c) Upon a player's election to make a Double Down Wager, the dealer shall deal the one additional card face up or face down and place it sideways on the layout.

**§ 633a.11. Splitting pairs.**

(a) If the initial two cards dealt to a player are identical in value, the player may elect to split the hand into two separate hands provided that he makes a wager on the second hand formed in an amount equal to his original Blackjack Wager. For example, if a player has two 7s or a king and a 10, the player may elect to split the hand.

(b) When a player splits pairs, the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to the second hand.

(c) After a second card is dealt to each split pair hand, the player shall indicate his decision to stand, draw or double down with respect that hand. A certificate holder shall specify in its Rules Submission required under § 601a.2 (relating to table games Rules Submissions) the number of additional times a patron may split pairs, including aces.

(d) If the dealer obtains Blackjack after a player splits pairs, the dealer shall collect only the amount of the original wager of the player and may not collect the additional amount wagered in splitting pairs.

**§ 633a.12. Blackjack variations.**

(a) A certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer Blackjack Switch in accordance with the following requirements:

(1) A player shall make two equal Blackjack Wagers by placing value chips on the two designated betting areas prior to the first card being dealt.

(2) In addition to the two equal Blackjack Wagers, a player may make an additional Super Match Wager in accordance with § 633a.6(e)(7) (relating to wagers).

(3) Two hands shall then be dealt to each player in accordance with the dealing procedures in § 633a.7 (relating to procedure for dealing the cards; completion of each round of play).

(4) As each player's point total is announced, the player shall indicate whether he wishes to switch the second card of each hand dealt. A player may also double down as permitted under § 633a.10 (relating to Double Down Wager), split pairs as permitted under § 633a.11 (relating to splitting pairs), stand or draw additional cards.

(5) The round of play shall then be completed in accordance with the dealing procedures in § 633a.7. However, if the dealer's hand:

(i) Has a total point count of 21 in more than two cards and the player has Blackjack, the winning Blackjack Wager shall be paid at odds of 1 to 1.

(ii) Is a Blackjack and the player's hand is a Blackjack, the Blackjack Wager shall tie and be returned to the player.

(iii) Is a Blackjack and the player has switched to a Blackjack, the player's hand shall have a total point count of 21 and the player's Blackjack Wager shall be lost.

(iv) Has a total point count of 21 or 22 and the player has switched to a Blackjack, the player's Blackjack Wager shall be returned to the player.

(v) Has a total point count of 22 and a player's hand has a total point count of 21 or less, the player's Blackjack Wager shall be returned to the player.

(b) A certificate holder may, if specified in its Rules Submission under § 601a.2, deal Blackjack from the hand and allow the players to touch the cards in accordance with the following requirements:

(1) No more than two decks of cards shall be used in the game.

(2) An automated shuffling device shall be used to shuffle the cards.

(3) After the procedures required under § 633a.5 (relating to shuffle and cut of the cards) have been completed, the dealer shall place the deck or decks of cards on top of a cover card and then place the deck or decks of cards and the cover card in either hand. After the dealer has chosen the hand in which to hold the cards, the dealer shall continue to use that hand when holding the cards during that round of play. The cards held by the dealer shall be kept over the table inventory container and in front of the dealer at all times.

(4) The dealer shall deal each card by holding the deck of cards in the chosen hand and use the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(5) Prior to commencement of each round of play, the dealer shall remove the first card and place it in the discard rack. The dealer shall then, starting with the player farthest to the dealer's left and continuing around the table in a clockwise direction, deal the cards as follows:

(i) One card face down to each box on the layout in which a Blackjack Wager is contained.

(ii) One card face up to the dealer.

(iii) A second card face down to each box in which a wager is contained.

(iv) A second card face down to the dealer.

(6) After two cards have been dealt face down to each player and the dealer, each player shall, with one hand, examine his cards. All players shall keep their cards in full view of the dealer at all times. Each player, starting with the player farthest to the dealer's left and continuing around the table in a clockwise direction, shall then indicate whether he wishes to surrender as permitted under § 633a.9 (relating to surrender), double down as permitted under § 633a.10, split pairs as permitted under § 633a.11, stand or draw additional cards. If a player:

(i) Indicates that he wishes to surrender, double down or split a pair, the dealer shall turn over the player's two cards and complete the dealing procedures in accordance with § 633a.7.

(ii) Is dealt additional cards which cause the total point count to exceed 21, the player shall immediately discard his cards.

(7) As each player indicates his decision, the dealer shall deal face upwards whatever additional cards are necessary to effectuate the player's decision.

(8) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall turn over the hole card and draw any additional cards in accordance with § 633a.7(m). The dealer shall announce the dealer's total point count after each additional card is dealt.

(9) After all additional cards have been dealt, the dealer shall turn over each player's two cards and shall settle all remaining wagers in accordance with § 633a.7.

**§ 633a.13. Payout odds; payout limitation.**

(a) The certificate holder shall pay each winning Blackjack Wager at odds of 1 to 1 with the exception of Blackjack which shall be paid at odds of 3 to 2.

(b) The certificate holder shall pay out winning Insurance Wagers at odds of 2 to 1.

(c) The certificate holder shall pay out winning Lucky Ladies Twenty Point Bonus Wagers at the odds in the following payable:

<i>Hand</i>	<i>Payout</i>
Queen of hearts pair and dealer Blackjack	1,000 to 1
Queen of hearts pair	200 to 1
Matched 20	25 to 1
Suited 20	10 to 1
Any 20	4 to 1

(d) The certificate holder shall pay out winning Match-the-Dealer Wagers at the odds in the following payable:

(1) If six decks of cards are being used:

<i>Hand</i>	<i>Payout</i>
Each matching card of the same suit	11 to 1
Each matching card of a different suit	4 to 1

(2) If eight decks of cards are being used:

<i>Hand</i>	<i>Payout</i>
Each matching card of the same suit	14 to 1
Each matching card of a different suit	3 to 1

(e) The certificate holder shall pay out winning In Between Wagers at the odds in the following payable:

<i>Hand</i>	<i>Payout</i>
Triple Match	30 to 1
One-card spread	10 to 1
Two-card spread	6 to 1
Three-card spread	4 to 1
All others	1 to 1

(f) The certificate holder shall pay out winning Royal Match 21 Wagers and the Crown Treasure Bonus at the odds in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2 (relating to table games Rules Submissions):

(1) If a single deck of cards is being used:

<i>Hand</i>	<i>Paytable A</i>	<i>Paytable B</i>
Royal Match	10 to 1	5 to 1
Suited Match	3 to 1	3 to 1
Crown Treasure	1,000 for 1	1,000 for 1

(2) If multiple decks of cards are being used:

<i>Hand</i>	<i>Paytable C</i>	<i>Paytable D</i>	<i>Paytable E</i>
Royal Match	30 to 1	25 to 1	50 to 1
Suited Match	2.5 to 1	2.5 to 1	2 to 1
Crown Treasure	1,000 for 1	1,000 for 1	1,000 for 1

(g) The certificate holder shall pay out winning Bet the Set 21 Wagers at the odds in one of the following pay tables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

(1) If a single deck is being used:

<i>Hand</i>	<i>Paytable A</i>
Pairs	15 to 1

(2) If two decks are being used:

<i>Hand</i>	<i>Paytable B</i>
Suited Pairs	25 to 1
Pairs	10 to 1

(3) If four or more decks are being used:

<i>Hand</i>	<i>Paytable C</i>	<i>Paytable D</i>
Suited Pairs	15 to 1	12 to 1
Pairs	10 to 1	10 to 1

(h) The certificate holder shall pay out winning King's Bounty Wagers at the odds in the following payable:

<i>Hand</i>	<i>Payout</i>
King of spades pair and dealer Blackjack	1,000 to 1
King of spades pair	200 to 1
Suited kings pair	50 to 1
Suited queens, jacks or 10s pair	25 to 1
Suited 20	9 to 1
Pair of kings	6 to 1
Any 20	4 to 1

(i) The certificate holder shall pay out winning Super Match Wagers at the odds in the following payable:

(1) If six decks are being used:

<i>Hand</i>	<i>Payout</i>
Four-of-a-kind	40 to 1
Two pair	8 to 1
Three-of-a-kind	5 to 1
Pair	1 to 1

(2) If eight decks are being used:

<i>Hand</i>	<i>Payout</i>
Four-of-a-kind	50 to 1
Two pair	7 to 1
Three-of-a-kind	5 to 1
Pair	1 to 1

(j) If a certificate holder offers the Bad Beat Progressive Wager:

(1) The certificate holder shall pay out winning Bad Beat Progressive Wagers at the odds in the following payable:

<i>Hand</i>	<i>Payout</i>
Player has a 20 and dealer has:	
21 with seven or more cards	100% of meter
21 with six cards	1,000 for 1
21 with five cards	100 for 1
21 with four cards	50 for 1
21 with three cards	25 for 1
Blackjack	10 for 1
Player has a 20 (optional)	1 for 1
Magic Card Bonus (optional)	20 for 1
Lucky Player Bonus (optional)	5 for 1

(2) The rate of progression for the meter used for the Bad Beat Progressive Wager must be specified in the certificate holder's Rules Submission filed in accordance with § 601a.2. The initial and reset amounts must also be in the Rules Submission and at least \$5,000.

(k) The certificate holder shall pay out winning Three Card Poker Wagers at odds of 9 to 1.

(l) If the certificate holder offers the Hit and Run Progressive Wager:

(1) The certificate holder shall pay out winning Hit and Run Progressive Wagers at the odds in the following payable:

<i>Hand</i>	<i>Payout</i>
Dealer has:	
Eight or more cards	100% of meter
Seven cards	100 for 1
Six cards	25 for 1
Five cards	7 for 1
Blackjack	4 for 1

(2) The rate of progression for the meter used for the Hit and Run Progressive Wager must be specified in the certificate holder's Rules Submission filed in accordance with § 601a.2. The initial and reset amounts must also be in the Rules Submission and at least \$1,000.

(m) Notwithstanding the payout odds in subsections (b) and (g), a certificate holder may, in its Rules Submission under § 601a.2, establish a maximum amount that is payable to a player with a queen of hearts pair and dealer Blackjack or king of spades pair and dealer Blackjack that is payable to all winning hands in the aggregate on a single round of play. The maximum payout amount shall be at least \$25,000 or the maximum amount that one patron could win per round when betting the maximum possible wager, whichever is greater. If a certificate holder establishes a maximum payout, and more than one player at a table has a winning hand of queen of hearts pair and dealer Blackjack or king of spades pair and dealer Blackjack, each player shall share the maximum payout amount proportionately to the amount of the player's respective wager. Any maximum payout limit established by the certificate holder shall apply only to payouts of Royal Match 21 Wagers and King's Bounty Wagers.

#### § 633a.14. Irregularities.

(a) A card found face up in the shoe may not be used in that round of play and shall be placed in the discard rack or in a segregated area of the double shoe.

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

(c) After the initial two cards have been dealt to each player and a card is drawn in error and exposed to the players, the card shall be dealt to the players or dealer as

though it were the next card from the shoe. Any player refusing to accept the card may not have any additional cards dealt to him during the round. If the card is refused by the players and the dealer cannot use the card, the card shall be placed in the discard rack.

(d) If the dealer has 17 and accidentally draws a card for himself, the card shall be placed in the discard rack.

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

(f) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack or in a segregated area of the double shoe shall be shuffled and cut according to the procedures in § 633a.5 (relating to shuffle and cut of the cards). The first card shall be drawn face down and placed in the discard rack and the dealer shall complete the round of play.

(g) If no cards are dealt to a player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to a 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.

(h) If a double shoe is used, any round of play drawn from the incorrect side of a double shoe shall be treated as if it were drawn from the correct side of the shoe and concluded.

(i) If after receiving the first two cards, the dealer fails to deal an additional card to a player who has requested a card, then, at the player's option, the dealer shall either deal the additional card after all other players have received their additional cards but prior to the dealer revealing his hole card or call the player's hand dead and return the player's original Blackjack Wager.

(j) If the dealer inserts his hole card into a card reader device when the value of his first card is not an ace, king, queen, jack or 10, the dealer, after notification to a floorperson or above, 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.

(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.

(k) If a card reader device malfunctions, the dealer may not continue dealing the game of Blackjack at that table until the card reader device is repaired or replaced.

(l) 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.

(m) If an automated shuffling device malfunctions and cannot be used, the device must be covered or have a sign indicating that it is out of order placed on the device before any other method of shuffling may be utilized at that table.

#### CHAPTER 645a. PAI GOW POKER

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**§ 645a.1. Definitions.**

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

*Bank*—A player who elects to have the other players and the dealer play against him and accepts the responsibility of paying all winning Pai Gow Poker Wagers.

*Co-banking*—When the bank and the dealer each cover 50% of all winning Pai Gow Poker Wagers.

*Envy Bonus*—An additional fixed sum payout made to a player who placed a Qualifying Wager when another player at the Pai Gow Poker table is the holder of an Envy Bonus Qualifying Hand.

*Envy Bonus Qualifying Hand*—A player’s Pai Gow Poker hand with a rank of a four-of-a-kind or better formed from the seven cards dealt to a player.

*High hand*—The five-card hand that is formed from the seven cards dealt so as to rank equal to or higher than the two-card low hand.

*Low hand*—The two-card hand that is formed from the seven cards dealt so as to rank equal to or lower than the five-card high hand.

*Qualifying Wager*—An Emperor’s Treasure Wager or a Fortune Bonus Wager of at least \$5 which may entitle a player to an Envy Bonus.

*Setting the hands*—The process of forming a high hand and low hand from the seven cards dealt.

**§ 645a.2. Pai Gow Poker table; Pai Gow Poker shaker; physical characteristics.**

(a) Pai Gow Poker shall be played at a table having betting positions for no more than six players on one side of the table and a place for the dealer on the opposite side of the table.

(b) The layout for a Pai Gow Poker table shall be submitted to the Bureau of Gaming Operations and approved in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and contain, at a minimum:

- (1) The name or logo of the certificate holder.
- (2) A separate betting area designated for the placement of the Pai Gow Poker Wager for each player.
- (3) Two separate areas designated for the placement of the high and low hands of each player.
- (4) Two separate areas designated for the placement of the high and low hands of the dealer.
- (5) If the certificate holder offers the optional Fortune Bonus Wager authorized under § 645a.7(e)(1) (relating to wagers), a separate area designated for the placement of the Fortune Bonus Wager for each player.
- (6) If the certificate holder offers the optional Emperor’s Treasure Wager authorized under § 645a.7(e)(2), a separate area designated for the placement of the Emperor’s Treasure Wager for each player.

(7) If the certificate holder offers the optional Pai Gow Insurance Wager authorized under § 645a.7(e)(3), a separate area designated for the placement of the Pai Gow Insurance Wager for each player.

(8) If the certificate holder offers the optional Progressive Payout Wager authorized under § 645a.7(e)(4), a separate area designated for the placement of the Progressive Payout Wager for each player.

(9) Inscriptions that advise patrons of the payout odds or amounts for all permissible wagers offered by the certificate holder. If the payout odds or amounts are not inscribed on the layout, a sign identifying the payout odds or amounts for all permissible wagers shall be posted at each Pai Gow Poker table.

(10) An inscription indicating the payout limit per hand established by the certificate holder under § 645a.13(f) (relating to payout odds; Envy Bonus; rate of progression; payout limitation) or a generic inscription indicating the game is subject to the posted payout limit. If the payout limit is not inscribed on the layout, a sign which sets forth the required information shall be posted at each Pai Gow Poker table.

(c) To determine the starting position for the dealing or delivery of the cards, Pai Gow Poker may be played with:

(1) A Pai Gow Poker shaker, approved in accordance with § 601a.10(a), which shall be designed and constructed to maintain the integrity of the game. The Pai Gow Poker shaker shall be the responsibility of the dealer, may not be left unattended while at the table and must:

(i) Be capable of housing three dice that when not being shaken must be maintained within the Pai Gow Poker shaker. Dice that have been placed in a Pai Gow Poker shaker for use in gaming may not remain on a table for more than 24 hours.

(ii) Be designed to prevent the dice from being seen while being shaken.

(iii) Have the name or logo of the certificate holder imprinted or impressed thereon.

(2) A computerized random number generator which shall be submitted to the Bureau of Gaming Laboratory Operations and approved in accordance with § 461a.4 (relating to submission for testing and approval) prior to its use.

(3) A flat button which shall be approved in accordance with § 601a.10(a) prior to its use.

(d) If the certificate holder offers the optional Progressive Payout Wager in accordance with § 645a.7(e)(4), the Pai Gow Poker table must have a progressive table game system in accordance with § 605a.7 (relating to progressive table game systems) for the placement of Progressive Payout Wagers. The progressive table game system must include:

(1) A wagering device at each betting position that acknowledges or accepts the placement of the Progressive Payout Wager.

(2) A device that controls or monitors the placement of Progressive Payout Wagers at the gaming table, including a mechanism, such as a lock-out button, that prevents the placement of any Progressive Payout Wager that a player attempts to place after the dealer has announced “no more bets.”

(e) Each Pai Gow Poker table must have a drop box and a tip box attached on the same side of the gaming

table as, but on opposite sides of, the dealer, as approved by the Bureau of Casino Compliance in accordance with § 601a.10(g). The Bureau of Casino Compliance may approve an alternative location for the tip box when a card shuffling device or other table game equipment prevents the placement of the drop box and tip box on the same side of the gaming table as, but on opposite sides of, the dealer.

(f) Each Pai Gow Poker table must have a discard rack securely attached to the top of the dealer's side of the table.

**§ 645a.3. Cards; number of decks.**

(a) Except as provided in subsection (b), Pai Gow Poker shall be played with one deck of cards that are identical in appearance and two cover cards. The deck of cards used to play Pai Gow Poker must include one joker. A certificate holder may use decks that are manufactured with two jokers provided that only one joker is used for gaming.

(b) If an automated card shuffling device is utilized, Pai Gow Poker may be played with two decks of cards in accordance with the following requirements:

(1) The cards in each deck must be of the same design but the backs of the cards in one deck must be of a different color than the cards in the other deck.

(2) One deck of cards shall be shuffled and stored in the automated card shuffling device while the other deck is being used to play the game.

(3) Both decks of cards shall be continuously alternated in and out of play, with each deck being used for every other round of play.

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

(c) The decks of cards used in Pai Gow Poker shall be changed:

(1) At least every 4 hours if the cards are dealt by hand.

(2) At least every 8 hours if the cards are dealt from a manual or automated dealing shoe.

**§ 645a.4. Opening of the table for gaming.**

(a) After receiving one or more decks of cards at the table, the dealer shall inspect the cards for any defects. The floorperson assigned to the table shall verify the inspection.

(b) If the deck of cards used by the certificate holder contains two jokers, the dealer and a floorperson shall ensure that only one joker is utilized and that the other joker is torn in half and placed in the box, envelope or container that the deck came from. After the cards are inspected, 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 in horizontal fan shaped columns by deck according to suit and in sequence and include the 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 of the cards and stacked. Once the cards have been stacked, the cards shall be shuffled in accordance with § 645a.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards).

(d) If an automated card shuffling device is utilized and two decks of cards are received at the table, each

deck of cards shall be spread for inspection, mixed, stacked and shuffled in accordance with subsections (a)—(c).

(e) If the decks of cards received at the table are preinspected and reshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), subsections (a)—(d) do not apply.

**§ 645a.5. Shuffle and cut of the cards; procedures for determining the starting position for dealing cards.**

(a) Immediately prior to commencement of play, unless the cards were reshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), after each round of play has been completed or when directed by the floorperson or above, 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. The certificate holder may use an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a 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, determine the starting position in accordance with subsection (i), then deal the cards in accordance with § 645a.8, § 645a.9 or § 645a.10 (relating to procedures for dealing the cards from a manual dealing shoe; procedures for dealing the cards from the hand; and procedures for dealing the cards from an automated dealing shoe).

(2) If the cards were shuffled manually, cut the cards in accordance with the procedures in subsections (c)—(e).

(c) Upon completion of a manual shuffle, the dealer shall place the stack of cards on top of one of the cover cards. The dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player determined under subsection (d). 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 arriving at the table, if the game is just beginning.

(2) The player who accepts the bank under § 645a.12 (relating to player bank; co-banking; selection of bank; procedures for dealing), if offered by the certificate holder. If the bank refuses the cut, the cards shall be offered to the player to the right of the bank, and continuing around the table in a counterclockwise manner, until a player accepts the cut.

(3) The player at the farthest position to the right of the dealer, if there is no bank. If this player refuses, the offer to cut the cards shall rotate to each player in a counterclockwise manner.

(e) The player or dealer making the cut shall place the second cover card in the stack at least ten cards from the top or the bottom of the deck. Once the second cover card has been inserted, the dealer shall take the second cover card and all the cards on top of the second cover card and place them on the bottom of the stack. The dealer shall then remove the first cover card and place it on the bottom of the stack. The dealer shall remove one of the

cover cards and either place it in the discard rack or use it as an additional cover card to be inserted four cards from the bottom of the deck. The dealer shall then determine the starting position in accordance with subsection (i) and deal the cards in accordance with § 645a.8, § 645a.9 or § 645a.10.

(f) After the cards have been cut and before the cards have been dealt, a floormen or above may require the cards to be recut if the floormen 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 either by the player who last cut the cards, or by the next person entitled to cut the cards, as determined under subsection (d).

(g) If there is no gaming activity at a Pai Gow Poker table which is open for gaming, the cards shall be removed from the dealing shoe and discard rack and spread out on the table face down unless a player requests that the cards be spread face up on the table. After the first player arriving at the table is afforded an opportunity to visually inspect the cards:

(1) If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing of the cards, stacked, then shuffled and cut in accordance with this section.

(2) If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The deck of cards already in the shuffler shall then be removed. Unless a player requests otherwise, the deck of cards removed from the shuffler does not need to be spread for inspection and reshuffled prior to being dealt, if the automated card shuffling device stores a single deck of shuffled cards inside the shuffler in a secure manner.

(h) A certificate holder may utilize a dealing shoe or other device that automatically reshuffles and counts the cards provided that the device is submitted to the Bureau of Gaming Laboratory Operations and approved in accordance with § 461a.4 (relating to submission for testing and approval) prior to its use in the licensed facility. If a certificate holder is utilizing the approved device, subsections (b)—(g) do not apply.

(i) To determine the starting position for the dealing of cards, the certificate holder shall use one of the following:

(1) A Pai Gow Poker shaker in accordance with the following procedures:

(i) The dealer shall shake the Pai Gow Poker shaker at least three times to cause a random mixture of the dice. If a player is the bank, in accordance with § 645a.12, the player shall shake the Pai Gow Poker shaker instead of the dealer. The dealer shall ensure that the bank shakes the Pai Gow Poker shaker at least three times.

(ii) The dealer shall then remove the lid covering the Pai Gow Poker shaker and place the uncovered shaker on the designated area of the table layout. The dealer shall then total the dice and announce the total. If a player is the bank and the player inadvertently removes the lid, the Pai Gow Poker shaker shall be covered and reshaken by the bank.

(iii) To determine the starting position, the dealer shall count each betting position in order, regardless of whether there is a wager at the betting position, beginning with the dealer as number one and continuing around the table in a counterclockwise manner, until the count matches the total of the three dice. If a player is the bank, when counting the betting positions to deter-

mine the starting position for dealing the cards, the bank, instead of the dealer, shall be considered number one.

(iv) After the dealing procedures required under § 645a.8, § 645a.9 or § 645a.10 have been completed, 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.

(2) A computerized random number generator to select and display a number from 1 to 7. To determine the starting position, the dealer shall count each betting position in order, regardless of whether there is a wager at the betting position, beginning with the dealer as number one and continuing around the table in a counterclockwise manner until the count matches the number displayed by the random number generator. If a player is the bank in accordance with § 645a.12, when counting the betting positions to determine the starting position for dealing the cards, the bank, instead of the dealer, shall be considered number one.

(3) If an automated card shuffling device and dealing shoe are used under § 645a.10, a flat button 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.

(j) After the starting position for a round of play has been determined, a certificate holder may mark that position with an additional cover card or similar object approved in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment).

**§ 645a.6. Pai Gow Poker rankings.**

(a) The rank of the cards used in Pai Gow Poker, in order of highest to lowest, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be used to complete a straight flush or a straight formed with a 2, 3, 4 and 5 but may not be combined with any other sequence of cards (for example: queen, king, ace, 2 and 3). The joker shall be used and ranked as an ace or may be used as any card to complete a straight, a flush, a straight flush or a royal flush.

(b) The permissible Poker hands at the game of Pai Gow Poker, in order of highest to lowest rank, shall be:

(1) Five aces, which is a high hand consisting of four aces and a joker.

(2) A royal flush, which is a high hand consisting of an ace, king, queen, jack and 10 of the same suit or a king, queen, jack and 10 of the same suit and a joker.

(3) A straight flush, which 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 2, 3, 4, 5 and 6 being the lowest ranking straight flush.

(4) A four-of-a-kind, which is a high hand consisting of four cards of the same rank, with four aces being the highest ranking four-of-a-kind and four 2s being the lowest ranking four-of-a-kind.

(5) A full house, which 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 2s and two 3s being the lowest ranking full house.

(6) A flush, which is a high hand consisting of five cards of the same suit. When comparing two flushes, the hand which contains the highest ranking card, as pro-

vided in subsection (a), which is not in the other hand, shall be considered the higher ranking hand.

(7) A straight, which 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 2, 3, 4, 5 and 6 being the lowest ranking straight.

(8) A three-of-a-kind, which is a high hand containing three cards of the same rank, with three aces being the highest ranking three-of-a-kind and three 2s being the lowest ranking three-of-a-kind.

(9) Two pair, which is a high hand containing two pairs, with two aces and two kings being the highest ranking two pair hand and two 3s and two 2s being the lowest ranking two pair hand.

(10) A pair, which is either a high hand or a low hand consisting of two cards of the same rank, with two aces being the highest ranking pair and two 2s being the lowest ranking pair.

(c) When comparing two high hands or two low hands that are of identical hand rank under subsection (b), or contain none of the hands listed in subsection (b), the hand that contains the highest ranking card under subsection (a), which is not in the other hand, shall be considered the higher ranking hand. If the two hands are of identical rank after the application of this section, the hands shall be considered a tie.

(d) If the certificate holder offers the optional Fortune Bonus Wager under § 645a.7(e)(1) (relating to wagers), the following seven-card hands shall have a rank higher than a hand of five aces, as described in subsection (b)(1), and be used to determine the amount of the Fortune Bonus Wager payout or Envy Bonus payment to a winning player:

(1) A seven-card straight flush with no joker, which is a hand consisting of seven cards of the same suit in consecutive ranking, with no joker used to complete the straight flush.

(2) A royal flush plus Royal Match, which is a seven-card hand consisting of an ace, king, queen, jack and a 10 of the same suit, with or without a joker, with one of the following:

(i) An additional ace and king of a same suit.

(ii) An additional king and queen of a same suit.

(3) A seven-card straight flush with joker, which is a hand consisting of seven cards of the same suit in consecutive ranking with a joker being used to complete the straight flush.

(e) If the certificate holder offers the optional Emperor's Treasure Wager under § 645a.7(e)(2), the following seven-card hands shall have a rank higher than a hand of five aces, as described in subsection (b)(1), and shall be used to determine the amount of the Emperor's Treasure Wager payout or Envy Bonus payout to a winning player:

(1) A seven-card straight flush with no joker, which is a hand consisting of seven cards of the same suit in consecutive ranking, with no joker used to complete the straight flush.

(2) A royal flush plus ace and king suited, which is a seven-card hand consisting of an ace, king, queen, jack and a 10 of the same suit, with or without a joker, and an additional ace and king of the same suit without a joker.

(3) A seven-card straight flush with joker, which is a hand consisting of seven cards of the same suit in consecutive ranking with a joker being used to complete the straight flush.

(f) If a certificate holder offers the optional Progressive Payout Wager under § 645a.7(e)(4), the following seven-card hands shall be used to determine the amount of the progressive payout to a winning player:

(1) Seven-card straight flush is a hand consisting of seven cards of the same suit in consecutive ranking, with or without a joker.

(2) Five aces, which is a hand consisting of four aces and a joker.

(3) A royal flush, which is a hand consisting of an ace, king, queen, jack and 10 of the same suit or a king, queen, jack and 10 of the same suit and a joker.

(4) A straight flush, which is a hand consisting of five cards of the same suit in consecutive ranking.

(5) A four-of-a-kind, which is a hand consisting of four cards of the same rank.

(6) A full house, which is a hand consisting of a three-of-a-kind and a pair.

#### § 645a.7. Wagers.

(a) Wagers at Pai Gow Poker shall be made by placing value chips, plaques or other Board-approved wagering instruments on the appropriate areas of the Pai Gow Poker layout. Verbal wagers accompanied by cash may not be accepted.

(b) Only players who are seated at a Pai Gow Poker table may wager at the game. Once a player has placed a wager and received cards, that player shall remain seated until the completion of the round of play. If a player leaves the table during a round of play, any wagers made by the player may be considered abandoned and may be treated as losing wagers.

(c) All wagers at Pai Gow Poker shall be placed prior to the dealer announcing "no more bets" in accordance with the dealing procedures in § 645a.8, § 645a.9 or § 645a.10 (relating to procedures for dealing the cards from a manual dealing shoe; procedures for dealing the cards from the hand; and procedures for dealing the cards from an automated dealing shoe). A wager may not be made, increased or withdrawn after the dealer has announced "no more bets."

(d) To participate in a round of play and compete against the dealer's high and low hands, a player shall place a Pai Gow Poker Wager.

(e) A certificate holder may, if specified in its Rules Submission under § 601.2 (relating to table games Rules Submissions), offer to each player who placed a Pai Gow Poker Wager, in accordance with subsection (d), the option of placing the following additional wagers:

(1) A Fortune Bonus Wager that the seven cards dealt to the player will form a seven-card Poker hand with a rank of a straight or better as described in § 645a.6(d) (relating to Pai Gow Poker rankings).

(2) An Emperor's Treasure Wager that the seven cards dealt to the player will form a seven-card Poker hand with a rank of a straight or better as described in § 645a.6(e).

(3) A Pai Gow Insurance Wager that the seven cards dealt to the player will form a seven-card Poker hand

that does not contain a pair or better, as described in § 645a.6(b), but will contain a card ranked a nine-high or better.

(4) A Progressive Payout Wager that the seven cards dealt to the player will form a seven-card Poker hand with a rank of a full house or better as described in § 645a.6(f).

(f) Except as provided in § 645a.12(f) (relating to player bank; co-banking; selection of bank; procedures for dealing), a certificate holder may, if specified in its Rules Submission under § 601a.2, permit a player to wager on two adjacent betting areas at a Pai Gow Poker table. If a certificate holder permits a player to wager on adjacent betting areas, the cards dealt to each betting area shall be played separately. If the two wagers are not equal, the player shall 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, set and placed face down on the layout, the hands may not be changed.

**§ 645a.8. Procedures for dealing the cards from a manual dealing shoe.**

(a) If a manual dealing shoe is used, the dealing shoe must be located on the table in a location approved by the Bureau of Casino Compliance in accordance with § 601a.10(g) (relating to approval of table game layouts, signage and equipment). Once the procedures required under § 645a.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards) have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automated card shuffling device.

(b) Prior to dealing any cards, the dealer shall announce “no more bets” and:

(1) If the Fortune Bonus Wager or Emperor’s Treasure Wager is being offered and a player makes a Qualifying Wager, the dealer shall place an Envy lammer next to that player’s wager.

(2) If the Progressive Payout Wager is being offered, the dealer shall use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers. If any Progressive Payout Wagers have been made, the dealer shall collect the wagers and, on the layout in front of the table inventory container, verify that the number of value chips wagered equals the number of Progressive Payout Wagers accepted by the progressive table game system. The dealer shall then place the value chips into the table inventory container.

(c) The dealer shall determine the starting position for dealing the cards using one of the procedures authorized under § 645a.5(i).

(d) The dealer shall then deal the first card to the starting position as determined in subsection (c) and, continuing around the table in a clockwise manner, deal one card at a time to all other positions, regardless of whether there is a wager at the position, and the dealer, until each position and the dealer has seven cards. Each card dealt shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed face down on the appropriate area of the layout with the opposite hand.

(e) After seven cards have been dealt to each position and the dealer, the dealer shall remove the stub from the

manual dealing shoe and determine whether four cards are left by spreading them face down on the layout. The four cards that remain may not be exposed to anyone and shall be placed in the discard rack.

(f) If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player position or the dealer has more or less than seven cards), all hands shall be void and all wagers shall be returned to the players. If the cards were not misdealt, all hands shall be void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

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

**§ 645a.9. Procedures for dealing the cards from the hand.**

(a) If the cards are dealt from the dealer’s hand, the following requirements shall be observed:

(1) An automated shuffling device shall be used to shuffle the cards.

(2) After the procedures required under § 645a.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards) have been completed, the dealer shall place the deck of cards in either hand. After the dealer has chosen the hand in which to hold the cards, the dealer shall continue to use that hand when holding the cards during that round of play. The cards held by the dealer shall be kept over the table inventory container and in front of the dealer at all times.

(3) Prior to dealing any cards, the dealer shall announce “no more bets” and:

(i) If the Fortune Bonus Wager or Emperor’s Treasure Wager is being offered and a player makes a Qualifying Wager, the dealer shall place an Envy lammer next to that player’s wager.

(ii) If the Progressive Payout Wager is being offered, the dealer shall use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers. If any Progressive Payout Wagers have been made, the dealer shall collect the wagers and, on the layout in front of the table inventory container, verify that the number of value chips wagered equals the number of Progressive Payout Wagers accepted by the progressive table game system. The dealer shall then place the value chips into the table inventory container.

(b) The dealer shall deal each card by holding the deck of cards in the chosen hand and use the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout. The dealer shall then determine the starting position for dealing the cards using one of the procedures authorized under § 645a.5(i).

(c) The dealer shall then deal the first card to the starting position as determined in subsection (b) and, continuing around the table in a clockwise manner, deal one card at a time to all other positions, regardless of whether there is a wager at the position, and the dealer, until each position and the dealer has seven cards.

(d) After seven cards have been dealt to each position and the dealer, the dealer shall determine whether four cards are left by spreading them face down on the layout. The four cards that remain may not be exposed to anyone and shall be placed in the discard rack.

(e) If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player position or the dealer has more or less than seven cards), all hands shall be void and all wagers shall be returned to the players. If the cards were not misdealt, all hands shall be void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table. (f) If the dealer determines the cards were dealt properly, the dealer shall collect any stacks dealt to a position where there was no wager and place them in the discard rack without exposing the cards.

**§ 645a.10. Procedures for dealing the cards from an automated dealing shoe.**

(a) If the cards are dealt from an automated dealing shoe, the following requirements shall be observed:

(1) After the procedures under § 645a.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards) have been completed, the cards shall be placed in the automated dealing shoe.

(2) Prior to the shoe dispensing any stacks of cards, the dealer shall announce “no more bets” and:

(i) If the Fortune Bonus Wager or Emperor’s Treasure Wager is being offered and a player makes a Qualifying Wager, the dealer shall place an Envy lammer next to that player’s wager.

(ii) If the Progressive Payout Wager is being offered, the dealer shall use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers. If any Progressive Payout Wagers have been made, the dealer shall collect the wagers and, on the layout in front of the table inventory container, verify that the number of value chips wagered equals the number of Progressive Payout Wagers accepted by the progressive table game system. The dealer shall then place the value chips into the table inventory container.

(b) The dealer shall determine the starting position for delivering the stacks of cards using one of the procedures authorized under § 645a.5(i).

(c) After the starting position for delivering the cards has been determined, the dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to that position. 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 positions, regardless of whether there is a wager at the position, and the dealer.

(d) After seven cards have been dispensed and delivered to each position and the dealer, the dealer shall remove the remaining cards from the shoe and determine whether four cards are left by spreading them face down on the layout. The four cards that remain may not be exposed to anyone and shall be placed in the discard rack.

(e) If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player position or the dealer has more or less than seven cards), all hands shall be void and all wagers shall be returned to the players. If the cards were not misdealt, all hands shall be void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

(f) If the dealer determines the cards were dealt properly, the dealer shall collect any stacks dealt to a position

where there was no wager and place them in the discard rack without exposing the cards.

**§ 645a.11. Procedures for completion of each round of play.**

(a) After the dealing procedures required under § 645a.8, § 645a.9 or § 645a.10 (relating to procedures for dealing the cards from a manual dealing shoe; procedures for dealing the cards from the hand; and procedures for dealing the cards from an automated dealing shoe) have been completed, each player shall examine his cards subject to the following limitations:

(1) Each player who wagers at a Pai Gow Poker table shall be responsible for setting his own hands and no person other than the dealer and the player to whom the cards were dealt may touch the cards of that player. If a player requests assistance in the setting of his hands, the dealer shall inform the player of the manner in which the certificate holder requires the hands of the dealer to be set in accordance with the certificate holder’s Rules Submission under § 601a.2 (relating to table games Rules Submissions).

(2) Each player shall keep his seven cards in full view of the dealer at all times.

(3) 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 may not touch the cards again.

(b) Each player shall set his hands by arranging the cards into a high hand and a 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.

(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 hands by arranging the cards into a high and low hand. The certificate holder shall specify in its Rules Submission under § 601a.2 the manner in which the hands of the dealer shall be set. The dealer shall then place the two hands face up on the appropriate area of the layout. If a player is acting as the bank in accordance with § 645a.12 (relating to player bank; co-banking; selection of bank; procedures for dealing), after all players have set their hands and placed the cards on the table, the bank shall turn over his seven cards and set the two hands by arranging the cards in a high and low hand on the appropriate area of the layout.

(d) Unless a player has placed an optional wager authorized under § 645a.7(e)(1)—(4) (relating to wagers), a player may surrender his wager after the hands of the dealer or the bank have been set. The player shall announce his intention to surrender prior to the dealer exposing either of the two hands of that player as provided in subsection (e). Once the player has announced his intention to surrender, the dealer shall immediately collect the Pai Gow Poker Wager from that player and collect the seven cards dealt to that player without exposing the cards to anyone at the table. If any Qualifying Wagers have been placed, the cards of the player shall remain on the table until collected in accordance with subsection (h). 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.

(e) After the dealer has set a high hand and a low hand, the dealer shall reveal both hands of each player,

beginning with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction. 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 wins, loses or is a tie.

(f) A Pai Gow Poker Wager will:

(1) Lose and will immediately be collected if:

(i) 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.

(ii) 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 and the other hand of the player is identical in rank or lower in rank than the other hand of the dealer.

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

(iv) The two hands of the player were not otherwise set correctly in accordance with this chapter.

(2) Tie and will be returned to the player if:

(i) 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 or lower in rank than the low hand of the dealer.

(ii) The high hand of the player is identical in rank to the high hand of the dealer 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.

(3) 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. The dealer shall pay the winning Pai Gow Poker Wager in accordance with the payout odds in § 645a.13(a) (relating to payout odds; Envy Bonus; rate of progression; payout limitation).

(g) Except as provided in subsection (h), after settling the player's Pai Gow Poker Wager, the dealer shall place the cards of the player in the discard rack.

(h) After settling the player's Pai Gow Poker Wager, the dealer shall rearrange the seven cards of any player who placed an optional wager, in accordance with § 645a.7(e)(1)–(4), to form the highest ranking hand and be responsible for creating the hand for purposes of all optional wagers offered by the certificate holder. If any player at the table has placed a Qualifying Wager, the dealer shall rearrange the cards of all players regardless of whether the player placed a Fortune Bonus Wager or an Emperor's Treasure Wager. After rearranging the player's seven cards, the dealer shall:

(1) Settle the player's Fortune Bonus Wager as follows:

(i) If a player:

(A) Does not have a straight or higher, as described in § 645a.6(d) (relating to Pai Gow Poker rankings), the dealer shall collect the Fortune Bonus Wager and place the cards of the player in the discard rack.

(B) Has a straight or higher, the dealer shall pay the winning Fortune Bonus Wager in accordance with § 645a.13(b) and shall place the cards of the player in the discard rack. If the player has an Envy Bonus Qualifying Hand and any player at the table placed a Qualifying

Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table.

(C) Did not place a Fortune Bonus Wager but has an Envy Bonus Qualifying Hand, and another player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table.

(ii) After all Fortune Bonus Wagers have been settled, if any player is the holder of an Envy Bonus Qualifying Hand, the dealer shall pay an Envy Bonus in accordance with § 645a.13(b) to each player who has an Envy lammer at the player's betting position. Players are entitled to multiple Envy Bonuses when another player at the same Pai Gow Poker table is the holder of an Envy Bonus Qualifying Hand. A player is not entitled to an Envy Bonus for his own hand or the hand of the dealer.

(iii) After all Envy Bonuses have been paid, the dealer shall collect all remaining cards and place them in the discard rack.

(2) Settle the player's Emperor's Treasure Wager as follows:

(i) If a player:

(A) Does not have a straight or higher as described in § 645a.6(e), the dealer shall collect the Emperor's Treasure Wager and place the cards of the player in the discard rack.

(B) Has a straight or higher, the dealer shall pay the winning Emperor's Treasure Wager in accordance with § 645a.13(c) and place the cards of the player in the discard rack. If the player has an Envy Bonus Qualifying Hand and any player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table.

(C) Did not place an Emperor's Treasure Wager but has an Envy Bonus Qualifying Hand and another player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table.

(ii) After all Emperor's Treasure Wagers have been settled, if any player is the holder of an Envy Bonus Qualifying Hand, the dealer shall pay an Envy Bonus in accordance with § 645a.13(c) to each player who has an Envy lammer at the player's betting position. Players are entitled to multiple Envy Bonuses when another player at the same Pai Gow Poker table is the holder of an Envy Bonus Qualifying Hand. A player is not entitled to an Envy Bonus for his own hand or the hand of the dealer.

(iii) After all Envy Bonuses have been paid, the dealer shall collect all remaining cards and place them in the discard rack.

(3) Settle the player's Pai Gow Insurance Wager. If a player:

(i) Has a pair or better as described in § 645a.6(b), the dealer shall collect the Pai Gow Insurance Wager and place the cards of the player in the discard rack.

(ii) Does not have a pair or better, but has a card ranked a nine-high or better, the dealer shall pay the winning Pai Gow Insurance Wager in accordance with § 645a.13(d). The dealer shall then place the cards of the player in the discard rack.

(4) Settle the player's Progressive Payout Wager. If a player:

(i) Does not have a full house or better, as described in § 645a.6(f), the dealer shall collect the Progressive Payout Wager and place the cards of the player in the discard rack.

(ii) Has a full house or better, the dealer shall:

(A) Verify that the hand is a winning hand.

(B) Verify that the appropriate light on the progressive table game system has been illuminated.

(C) Have a floorperson or above validate the progressive payout in accordance with the certificate holder's approved internal control procedures.

(D) Pay the winning Progressive Payout Wager in accordance with the payout odds in § 645a.13(e). If a player has won a progressive payout that is a percentage of the progressive meter, the progressive payout may not be paid from the table inventory container. If a player has won a progressive payout that is not being paid from the table inventory, the cards of that player shall remain on the table until the necessary documentation has been completed.

(i) Notwithstanding the requirements in subsection (h), if the certificate holder offers more than one optional wager, the dealer shall settle all of the player's optional wagers before placing the player's cards in the discard rack.

(j) All cards removed from the table shall be placed in the discard rack in a manner that permits the reconstruction of each hand in the event of a question or dispute.

**§ 645a.12. Player bank; co-banking; selection of bank; procedures for dealing.**

(a) A certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to all players at a Pai Gow Poker table the opportunity to bank the game. If the certificate holder elects this option, the provisions of this section control for any round of play in which a player is the bank. All other provisions of this chapter apply to the extent that they do not conflict with the provisions in this section.

(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 means the first round of play after the dealer is required to shuffle the cards in accordance with § 645a.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards).

(c) After the first round of play, 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 offer the bank to each player, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise manner, 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 the bank shall be offered the bank first on the next round of play. A player may not bank two consecutive rounds of play. If no player accepts the bank, the round of play shall proceed in accordance with the rules of play provided in this chapter.

(d) Before a player may bank a round of play, the dealer shall confirm that:

(1) The player placed a Pai Gow Poker Wager against the dealer during the last round of play in which there was no player banking the game.

(2) The player has sufficient value chips or plaques on the table to cover all of the Pai Gow Poker Wagers placed by other players at the table for that round of play.

(e) A certificate holder may, if specified in its Rules Submission under § 601a.2, offer the bank the option of co-banking the round of play. If the certificate holder offers this option, it shall be made available to all players at the table. If the bank wishes to use this option and co-bank 50% of the winning Pai Gow Poker Wagers, the bank must specifically request to co-bank with the dealer. The dealer shall place a marker designating the player co-banking that round of play. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner as specified in the certificate holder's Rules Submission under § 601a.2. 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 wager on only one betting area.

(g) Once the dealer has determined that a player may be the bank, as required under subsection (d), the dealer shall shuffle the cards in accordance with § 645a.5. The dealer shall then, unless co-banking is in effect, remove value chips from the table inventory container in an amount equal to the banker's last Pai Gow Poker Wager made against the dealer or in an amount as specified in the certificate holder's Rules Submission. 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) The dealer shall then determine the starting position for dealing the cards in accordance with § 645a.5(i) and deal the cards in accordance with § 645a.8, § 645a.9 or § 645a.10 (relating to procedures for dealing the cards from a manual dealing shoe; procedures for dealing the cards from the hand; and procedures for dealing the cards from an automated dealing shoe).

(i) If the dealer placed a wager against the bank, after each player has set his two hands and placed them on the table layout, the two hands of the dealer shall then be set. Once the dealer has formed a high and low hand and placed the hands face up on the appropriate area of the table layout, 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 bank did not set his hands correctly, the dealer shall reset the bank's hands in accordance with the certificate holder's Rules Submission under § 601a.2. 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's hand is a tie with the bank's hand, 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.

(j) If a player is banking the round of play, once the dealer has determined the outcome of the Pai Gow Poker Wager of the dealer against the bank, if any, the dealer shall, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise manner, expose the hands of each player. The dealer shall compare the high and low hand of the player to the high and low hand of the bank and announce if the wager

shall win, lose or tie. Losing wagers shall be immediately collected and placed in the center of the table. All winning Pai Gow Poker Wagers, including the dealer's wager, shall be paid by the dealer with the value chips located in the center of the table. If this amount becomes exhausted before all winning Pai Gow Poker 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 Pai Gow Poker Wagers, there is a surplus in the center of the table, this amount shall be charged a 5% vigorish in accordance with § 645a.13(a) (relating to payout odds; Envy Bonus; rate of progression; payout limitation). Once the vigorish has been paid, the remaining amount shall be given to the bank.

(k) Immediately after a winning Pai Gow Poker Wager of the dealer is paid, this amount and the dealer's original wager shall be returned to the table inventory container.

(l) If a player and the dealer are co-banking the round of play, once the dealer has set the co-bank's hand under subsection (e), the dealer shall, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise manner, expose the hands of each player. The dealer shall compare the high and low hand of the player to the high and low hand of the bank and announce if the wager shall win, lose or tie. Losing wagers shall be immediately collected and placed in the center of the table. All winning Pai Gow Poker Wagers shall be paid by the dealer with the value chips located in the center of the table. If this amount becomes exhausted before all winning Pai Gow Poker Wagers have been paid, the dealer shall collect from the bank an amount equal to 1/2 of the remaining winning wagers and place that amount in the center of the layout. The dealer shall remove an amount equal to 1/2 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 Pai Gow Poker Wagers, there is a surplus in the center of the table, this amount will be counted and the dealer shall place 1/2 of this amount into the table inventory container. The dealer shall collect a 5% vigorish, in accordance with § 645a.13(a), on the remaining amount. Once the vigorish has been paid, the remaining amount shall then be given to the bank.

(m) Each player who has a winning Pai Gow Poker Wager against the bank shall pay to the dealer, in accordance with § 645a.13(a), a 5% vigorish on the amount won.

(n) If the certificate holder offers an optional wager authorized under § 645a.7(e)(1)–(4) (relating to wagers), the optional wager shall be resolved in accordance with § 645a.11(g)–(j) (relating to procedures for completion of each round of play) and the dealer, not the bank, shall pay all winning optional wagers.

**§ 645a.13. Payout odds; Envy Bonus; rate of progression; payout limitation.**

(a) A certificate holder shall pay each winning Pai Gow Poker Wager at odds of 1 to 1, except that the certificate

holder shall extract a vigorish from the winning players in an amount equal to 5% of the amount won. When collecting the vigorish, the certificate holder may round off the vigorish to 25¢ or the next highest multiple of 25¢. A certificate holder shall collect the vigorish from a player at the time the winning payout is made.

(b) The certificate holder shall pay out winning Fortune Bonus Wagers and Envy Bonus payouts at the odds and amounts in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2 (relating to table games Rules Submissions):

<i>Hand</i>	<i>Paytable A</i>	<i>Envy Bonus</i>
Seven card straight flush	8,000 to 1	\$5,000
Royal flush and Royal Match	2,000 to 1	\$1,000
Seven-card straight flush with joker	1,000 to 1	\$500
Five aces	400 to 1	\$250
Royal flush	150 to 1	\$50
Straight flush	50 to 1	\$20
Four-of-a-kind	25 to 1	\$5
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

<i>Hand</i>	<i>Paytable B</i>	<i>Envy Bonus</i>
Seven-card straight flush	5,000 to 1	\$3,000
Royal flush and Royal Match	2,000 to 1	\$1,000
Seven-card straight flush with joker	1,000 to 1	\$500
Five aces	400 to 1	\$250
Royal flush	150 to 1	\$50
Straight flush	50 to 1	\$20
Four-of-a-kind	25 to 1	\$5
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

<i>Hand</i>	<i>Paytable C</i>	<i>Envy Bonus</i>
Seven-card straight flush	5,000 to 1	\$1,000
Royal flush and Royal Match	1,000 to 1	\$250
Seven-card straight flush with Joker	750 to 1	\$100
Five aces	250 to 1	\$50
Royal flush	100 to 1	\$25
Straight flush	50 to 1	\$10
Four-of-a-kind	20 to 1	\$5
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

<i>Hand</i>	<i>Paytable D</i>	<i>Envy Bonus</i>
Seven-card straight flush	2,500 to 1	\$1,000
Royal flush and Royal Match	1,000 to 1	\$750
Seven-card straight flush with joker	750 to 1	\$250
Five aces	250 to 1	\$100
Royal flush	125 to 1	\$50
Straight flush	50 to 1	\$20
Four-of-a-kind	25 to 1	\$5
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

(c) The certificate holder shall pay out winning Emperor's Treasure Wagers and Envy Bonus payouts at the odds and amounts in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

<i>Hand</i>	<i>Paytable A</i>	<i>Envy Bonus</i>
Seven-card straight flush	8,000 to 1	\$5,000
Royal flush and ace king suited	2,000 to 1	\$1,000
Seven-card straight flush with joker	1,000 to 1	\$500
Five aces	400 to 1	\$250
Royal flush	150 to 1	\$50
Straight flush	50 to 1	\$20
Four-of-a-kind	25 to 1	\$5
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

<i>Hand</i>	<i>Paytable B</i>	<i>Envy Bonus</i>
Seven-card straight flush	5,000 to 1	\$3,000
Royal flush and ace king suited	2,000 to 1	\$1,000
Seven-card straight flush with joker	1,000 to 1	\$500
Five aces	400 to 1	\$250
Royal flush	150 to 1	\$50
Straight flush	50 to 1	\$20
Four-of-a-kind	25 to 1	\$5
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

<i>Hand</i>	<i>Paytable C</i>	<i>Envy Bonus</i>
Seven-card straight flush	5,000 to 1	\$1,000
Royal flush and ace king suited	1,000 to 1	\$250
Seven-card straight flush with joker	750 to 1	\$100
Five aces	250 to 1	\$50
Royal flush	100 to 1	\$25
Straight flush	50 to 1	\$10
Four-of-a-kind	20 to 1	\$5
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

<i>Hand</i>	<i>Paytable D</i>	<i>Envy Bonus</i>
Seven-card straight flush	2,500 to 1	\$1,000
Royal flush and ace king suited	1,000 to 1	\$750
Seven-card straight flush with joker	750 to 1	\$250
Five aces	250 to 1	\$100
Royal flush	125 to 1	\$50
Straight flush	50 to 1	\$20
Four-of-a-kind	25 to 1	\$5
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

(d) The certificate holder shall pay out winning Pai Gow Insurance Wagers at the odds in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

<i>Hand</i>	<i>Paytable A</i>	<i>Paytable B</i>
Nine-high	100 to 1	100 to 1
Ten-high	25 to 1	25 to 1
Jack-high	15 to 1	15 to 1
Queen-high	6 to 1	7 to 1
King-high	5 to 1	5 to 1
Ace-high	3 to 1	3 to 1

(e) If the certificate holder offers the Progressive Payout Wager:

(1) The certificate holder shall pay out winning Progressive Payout Wagers at the odds in the following payable:

<i>Hand</i>	<i>Payout</i>
Seven-card straight flush	100%
Five aces	10%
Royal flush	500 for 1
Straight flush	100 for 1
Four-of-a-kind	75 for 1
Full house	4 for 1

(2) The initial and reset amount must be in the certificate holder's Rules Submission filed in accordance with § 601a.2 and be at least \$2,000.

(3) Winning Progressive Payout Wagers shall be paid the amount on the meter when it is the player's turn to be paid in accordance with § 645a.11(h)(4) (relating to procedures for completion of each round of play) irrespective of the amount that was on the meter when the player placed the wager or when the dealer dealt the player's cards.

(f) Notwithstanding the payout odds in subsections (b)—(e), a certificate holder may, in its Rules Submission under § 601a.2, establish a maximum amount that is payable to a player on a single hand. The maximum payout 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. Any maximum payout limit established by a certificate holder may not apply to Envy Bonus payouts.

#### § 645.14. 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 to the wrong position, all hands shall be void, all wagers shall be returned to the players and the cards shall be reshuffled.

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

(e) If a card or cards in the dealer's hand or the bank's hand, if applicable, are exposed, all hands shall be void, all wagers shall be returned to the players and the cards shall be reshuffled.

(f) A card that is found face up in the shoe or the deck while the cards are being dealt may not be used in that round of play 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, all wagers shall be returned to the players and the cards shall be reshuffled.

(g) A card drawn in error without its face being exposed shall be used as though it were 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, all wagers shall be returned to the players and the cards shall be reshuffled.

(i) If the dealer or the bank, if applicable, does not set his hands in the manner in which the certificate holder requires the hands of the dealer to be set, the hands shall be reset in accordance with the certificate holder's Rules Submission and the round of play shall be completed.

(j) If a card is exposed while the dealer is dealing the seven stacks in accordance with § 645a.9 (relating to procedures for dealing the cards from the hand), all wagers shall be returned to the players and the cards shall be reshuffled.

(k) If any player position or the dealer is dealt an incorrect number of cards, all hand shall be void, all

wagers shall be returned to the players and the cards shall be reshuffled.

(l) 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.

(m) 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, all wagers shall be returned to the players and the cards shall be removed from the device and reshuffled with any cards already dealt.

(n) If an automated shuffling device or automated dealing shoe malfunctions and cannot be used, the automated card shuffling device or automated dealing shoe must be covered or have a sign indicating that the automated shuffling device or automated dealing shoe is out of order placed on the device before any other method of shuffling or dealing may be utilized at that table.

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