

CHAPTER 631c. BACCARAT SIDE WAGERS AND VARIATIONS

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Authority

The provisions of this Chapter 631c added under 4 Pa.C.S. §§ 1202(b)(30) and 13A02(1) and (2), unless otherwise noted.

Source

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§ 631c.1. Perfect Pairs wager.

(a) 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 game layouts, signage and equipment) and if the certificate holder offers the Perfect Pairs wager authorized under subsection (b), the layout shall contain separate areas designated for the placement of the Perfect Pairs wager on the player's hand and the banker's hand for each player.

(b) A certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to each player the option of placing a Perfect Pairs wager on the player's hand or the banker's hand, or both. The Perfect Pairs wager shall win if the initial two cards dealt to the player's hand or dealer's hand or both contain a colored pair, mixed pair or perfect pair. For purposes of the Perfect Pairs wager, only cards that are identical in either number or type will be considered of the same rank. For example: two jacks, or two 4s.

(c) After the cards are positioned in accordance with § 631a.9(c) or (d)(1)—(3) (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 and shall settle a Perfect Pairs wager by collecting all losing wagers and paying all winning wagers. If a player placed the Perfect Pairs wager on the player's hand or the banker's hand and the initial two cards dealt to the player's hand or banker's hand:

- (1) Are a colored pair, mixed pair or perfect pair, the dealer shall pay the winning Perfect Pairs wager in accordance with subsection (d). If a player placed a Perfect Pairs wager on both the player's hand and banker's hand, and

both the player's hand and banker's hand contain a colored pair, mixed pair or perfect pair, the player shall receive a payout in accordance with subsection (d) for both winning hands.

(2) Do not contain a colored pair, mixed pair or perfect pair, the dealer shall collect the Perfect Pairs wager.

(d) The certificate holder shall pay out a winning Perfect Pairs wager 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> |
|--------------|-------------------|-------------------|-------------------|
| Perfect pair | 25 to 1 | 30 to 1 | 25 to 1 |
| Colored pair | 12 to 1 | 10 to 1 | 15 to 1 |
| Mixed pair | 6 to 1 | 5 to 1 | 5 to 1 |

(e) As used in this section, the following words and terms shall have the meanings given to them in this subsection:

Colored pair—The initial two cards dealt to the player or banker that are of the same rank and the same color but different suits.

Mixed pair—The initial two cards dealt to the player or banker that are of the same rank but different colors.

Perfect pair—The initial two cards dealt to the player or banker that are of the same rank, the same color and the same suit.

§ 631c.2. Heavenly 9 progressive Baccarat wager.

(a) If the certificate holder offers Baccarat as described in Chapter 631a (relating to Baccarat), the certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to each player who has placed a Baccarat wager in accordance with § 631a.8(a) (relating to wagers) the option of placing a Heavenly 9 progressive wager, a wager based on the hand total of the player, banker or both being a 3-card hand total of 9.

(b) The layout for the Baccarat table shall be submitted to the Bureau of Gaming Operations for approval in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and if the certificate holder offers the Heavenly 9 progressive Baccarat wager, in addition to the requirements in § 631a.2 (relating to Baccarat table physical characteristics), the layout shall contain a separate area designated for the placement of the Heavenly 9 progressive Baccarat wager for each player.

(c) After placing a Baccarat wager, as required in § 631a.8(a), and any other available optional wagers, a player may place a Heavenly 9 progressive Baccarat wager of no less than \$5 at any time before the dealer calls, "no more bets."

(d) If the certificate holder is offering the Heavenly 9 progressive Baccarat wager, the Baccarat table must have a progressive table game system, in accor-

dance with § 605a.7 (relating to progressive table games), for the placement of the Heavenly 9 progressive Baccarat wager. If the certificate holder is offering a progressive payout wager on multiple linked tables or games in the same licensed facility, the progressive table game system must comply with the requirements in § 605a.8 (relating to linked progressive table games). The progressive table game system must include:

(1) A wagering device at each betting position that acknowledges or accepts the placement of the progressive wager.

(2) A device that controls or monitors the placement of progressive wagers at the gaming table, including a mechanism, such as a lock-out button, that prevents the recognition of any progressive wager that a player attempts to place after the dealer has announced “no more bets.”

(e) The dealer shall then deal the cards in accordance with § 631a.9(b)—(f) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), and the round of play shall be played and completed in accordance to the house rules and provisions of §§ 631a.10—631a.12 (relating to procedure for dealing a third card; rules for determining whether a third card shall be dealt; and announcement of result of round; payment and collection of wagers).

(f) After the round of play is completed and the announcement of the result is made, the dealer shall settle the players’ Heavenly 9 progressive Baccarat wagers while settling the Baccarat wagers and other optional wagers placed by each player.

(g) A Heavenly 9 progressive Baccarat wager placed shall win, and be paid out in accordance with the payable in subsection (i) if the following outcomes occur:

(1) The banker and the player tie with a 3-card hand total of 9 and all cards are the same suit.

(2) The banker and the player tie with a 3-card hand total of 9 and all cards are the same color.

(3) The banker and the player tie with a 3-card hand total of 9.

(4) The banker has a 3-card hand total of 9.

(5) The player has a 3-card hand total of 9.

(h) Each Heavenly 9 progressive Baccarat wager placed shall lose and be collected by the dealer if one of the outcomes specified in subsection (g) does not occur.

(i) If a Heavenly 9 progressive Baccarat wager wins, it shall be paid out based upon the following payable:

| <i>Hand</i> | <i>Paytable</i> |
|--|------------------|
| Player and banker 3-card tie— all cards same suit | 100% progressive |

| <i>Hand</i> | <i>Paytable</i> |
|---|-----------------|
| Player and banker 3-card tie— all cards same color | 299 for 1 |
| Player and banker 3-card tie | 60 for 1 |
| Banker 3-card 9 | 9 for 1 |
| Player 3-card 9 | 8 for 1 |
| Meter seed/reseed | \$10,000 |
| Increment rate | 10% |

Cross References

This section cited in 58 Pa. Code § 631c.6 (relating to Must-Hit-By Mystery bonus).

§ 631c.3. 5 Treasures Baccarat wagers.

(a) If the certificate holder offers Baccarat as described in Chapter 631a (relating to Baccarat), the certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to each player who has placed a Baccarat wager in accordance with § 631a.8(a) (relating to wagers) the option of placing one or more 5 Treasures Baccarat wagers, which are five wagers that win if a specific outcome occurs in the game.

(b) The layout for the Baccarat table shall be submitted to the Bureau of Gaming Operations for approval in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and if the certificate holder offers the 5 Treasures Baccarat wagers, in addition to the requirements in § 631a.2 (relating to Baccarat table physical characteristics), the layout shall contain a separate area designated for the placement of each of the following 5 Treasures Baccarat wagers:

- (1) Fortune 7 bonus wager.
- (2) Golden 8 bonus wager.
- (3) Heavenly 9 bonus wager.
- (4) Blazing 7's bonus wager.
- (5) Cover All bonus wager.

(c) After placing a Baccarat wager, as required in § 631a.8(a), and any other available optional wagers, a player may place one or more of the 5 Treasures Baccarat wagers at any time before the dealer calls, "no more bets."

(d) The dealer shall then deal the cards in accordance with § 631a.9(b)—(f) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), and the round of play shall be played and completed in accordance to the house rules and provisions of §§ 631a.10—631a.12 (relating to procedure for dealing a third card; rules for determining whether a third card shall be dealt; and announcement of result of round; payment and collection of wagers).

(e) After the round of play is completed and the announcement of the result is made, the dealer shall settle the player's 5 Treasures Baccarat wagers while settling the Baccarat wagers and other optional wagers placed by each player.

(f) Each 5 Treasures Baccarat wager placed shall win, and be paid out in accordance with one of the paytables in subsection (h), if the following outcomes occur:

(1) The Fortune 7 bonus wager shall win if the banker's hand wins with a 3-card total of 7.

(2) The Golden 8 bonus wager shall win if the player's hand wins with a 3-card total of 8.

(3) The Heavenly 9 bonus wager shall win if the banker's or player's hand has a 3-card total of 9, and a higher payout shall occur if both hands have a 3-card total of 9.

(4) The Blazing 7s bonus wager shall win if the banker's and player's hands are either a 2-card total of 7 or 3-card total of 7.

(5) The Cover All bonus wager shall win if any of the other four 5 Treasures Baccarat wagers wins. The player need not place one of the four other 5 Treasures Baccarat wagers to place a Cover All bonus wager.

(g) Each 5 Treasures Baccarat wager placed shall lose and be collected by the dealer if the outcomes specified in subsection (f) do not occur.

(h) If one of the 5 Treasures Baccarat wagers wins, it shall be paid out based upon one of the following paytables, which shall be specified in the certificate holder's Rules Submission, required under § 601a.2:

| <i>Wager</i> | <i>Paytable A</i> | <i>Paytable B</i> |
|-------------------------------|-------------------|-------------------|
| Fortune 7 | 40 to 1 | 40 to 1 |
| Golden 8 | 25 to 1 | 25 to 1 |
| Heavenly 9, player and banker | 75 to 1 | 75 to 1 |
| Heavenly 9, player or banker | 10 to 1 | 10 to 1 |
| 3-card Blazing 7s | 400 to 1 | 200 to 1 |
| 2-card Blazing 7s | N/A | 50 to 1 |
| Cover All | 6 to 1 | 6 to 1 |

§ 631c.4. Lucky Nines.

(a) If the certificate holder offers Baccarat on a fully automated electronic gaming table, the certificate holder may offer players the option to place a Lucky Nines wager which shall win if any of the player's two cards or the banker's two cards contain at least one nine.

(b) The layout for a Baccarat table shall be submitted to the Bureau of Gaming Operations for approval in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and if the certificate holder offers the Lucky Nines wager, in addition to the requirements in § 631a.2 (relating to Baccarat table physical characteristics) the layout shall contain a separate area designated for the electronic placement of the Lucky Nines wager for each player.

(c) After placing an initial wager, as required under § 631a.8(a) (relating to wagers), a player may place a Lucky Nines wager by electronically placing a value chip on the designated area of the table layout.

(d) The dealer shall then deal the cards in accordance with § 631a.9(a)— (relating to hands of player and banker; procedure for dealing initial two cards to each hand). After the initial two cards of the player's hand and banker's hand have been turned face up on the layout but prior to dealing a third card, the dealer shall settle all players' Lucky Nines wagers. If any of the player's two cards or the banker's two cards:

(1) Do not contain a nine, the losing Lucky Nines wagers shall be collected.

(2) Contain a nine, the winning Lucky Nines wagers shall be paid in accordance with subsection (e) based on the number of nines in the player and banker hands.

(e) The certificate holder shall pay out winning Lucky Nines wagers at the odds in one of the following payout tables 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>Paytable B</i> | <i>Paytable C</i> | <i>Paytable D</i> |
|-----------------------|-------------------|-------------------|-------------------|-------------------|
| Four nines | 500 to 1 | 500 to 1 | 1000 to 1 | 2000 to 1 |
| Three nines same suit | 250 to 1 | 250 to 1 | 500 to 1 | 500 to 1 |
| Three nines | 20 to 1 | 30 to 1 | 35 to 1 | 15 to 1 |
| Two nines same suit | 8 to 1 | 12 to 1 | 16 to 1 | 10 to 1 |
| Two nines | 5 to 1 | 5 to 1 | 5 to 1 | 4 to 1 |
| One nine diamonds | 2 to 1 | 2 to 1 | 2 to 1 | 2 to 1 |
| One nine | 1 to 1 | 1 to 1 | 1 to 1 | 1 to 1 |

(f) After settling the player's Lucky Nines wager, the dealer shall complete the dealing procedures in § 631a.9(e) and (f).

§ 631c.5. Commission-free Baccarat.

(a) If specified in its Rules Submission, a certificate holder may offer commission-free Baccarat in which no commission is collected.

(b) In addition to the requirements in § 631a.2(a) and (b)(1)—(4) (relating to Baccarat table physical characteristics), the layout for commission-free Baccarat shall contain:

(1) Separate areas designated for the placement of the Player Pair wager authorized under subsection (c)(1).

(2) Separate areas designated for the placement of the Banker Pair wager authorized under subsection (c)(2).

(3) Separate areas designated for the placement of the Lucky Six wager for each player, as authorized under subsection (c)(3).

(c) In addition to the wager on the player's hand, banker's hand and tie hand, which shall win or lose as provided in § 631a.8(a)(1)—(3) (relating to wagers), a player may place the following optional wagers if offered by the certificate holder:

(1) Player Pair wager, which shall win if the initial two cards dealt to the player's hand are a pair such as two nines or two queens and shall lose if the initial two cards dealt to the player's hand are not a pair.

(2) Banker Pair wager, which shall win if the initial two cards dealt to the banker's hand are a pair and shall lose if the initial two cards dealt to the banker's hand are not a pair.

(3) A Lucky Six wager, which shall win if the point count of the banker's hand is a six and is higher than the point count of the player's hand and shall lose if:

(i) The point count of the banker's hand is a six but is lower than the point count of the player's hand.

(ii) The point count of the banker's hand is not a six.

(d) Commission-free Baccarat shall be dealt and played in accordance with §§ 631a.3—631a.9. If any player placed a Player or Banker Pair wager, the wager shall be settled prior to dealing a third card to the player's hand or banker's hand. A winning pair wager shall be paid out in accordance with subsection (g). After settling any pair wagers, the game shall resume by dealing any third cards that are required to be dealt in accordance with §§ 631a.10 and 631a.11 (relating to procedure for dealing a third card; and rules for determining whether a third card shall be dealt).

(e) After each hand has received all the cards to which it is entitled under §§ 631a.10 and 631a.11, 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 point counts of the banker's hand and player's hand results in a Lucky Six, the dealer shall announce "Lucky Six."

(f) After the result of the round is announced, the dealer shall first collect each losing wager. After the losing wagers are collected, starting at the highest numbered player position at which a winning wager is located, the dealer shall pay that player's winning wager. A winning wager on the player's hand shall be

paid in accordance with subsection (h). A winning wager on the banker's hand shall be paid in accordance with subsection (i). A winning tie wager shall be paid in accordance with subsection (j). A Lucky Six wager shall be paid in accordance with subsection (k).

(g) A winning pair wager on either the player's hand or banker's hand shall be paid at odds of 11 to 1.

(h) A winning wager made on the player's hand shall be paid at odds of 1 to 1.

(i) A winning wager made on the banker's hand shall be paid at odds of 1 to 1, except if the banker's hand wins with a point count of 6, then the winning wager on the banker's hand shall be paid out at odds of 1 to 2.

(j) A winning tie wager shall be paid at odds of 8 to 1.

(k) When the banker's hand wins with a total of six points:

(1) With only two cards dealt to the banker's hand, the winning Lucky Six wager shall be paid at odds of 12 to 1.

(2) With three cards dealt to the banker's hand, the winning Lucky Six wager shall be paid at odds of 20 to 1.

(l) 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. Irregularities during play shall be handled in accordance with § 631a.15 (relating to irregularities).

§ 631c.6. Must-Hit-By Mystery bonus.

(a) If the certificate holder offers Baccarat as described in Chapter 631a (relating to Baccarat) and the optional Heavenly 9 progressive Baccarat wager under § 631c.2 (relating to Heavenly 9 progressive Baccarat wager), the certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to each player who has placed a Baccarat wager in accordance with § 631a.8(a) (relating to wagers) and an optional Heavenly 9 progressive Baccarat wager the opportunity to win the Must-Hit-By Mystery bonus.

(b) The layout and signage for the Baccarat table shall be submitted to the Bureau of Gaming Operations for approval in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment), and the progressive table game system display shall indicate that the certificate holder offers the Must-Hit-By Mystery bonus.

(c) If the certificate holder offers the Must-Hit-By Mystery bonus:

(1) A player shall qualify for the Must-Hit-By Mystery bonus by placing a Baccarat wager and a Heavenly 9 progressive Baccarat wager, as indicated by the certificate holder in its Rules Submission filed in accordance with § 601a.2.

(2) A percentage of a player's qualifying Heavenly 9 progressive Baccarat wager shall be allocated as an incremental contribution to the Must-Hit-By Mystery bonus progressive meter.

(3) The certificate holder shall pay out the Must-Hit-By Mystery bonus when a qualifying player's contribution increases the Must-Hit-By Mystery bonus progressive meter's jackpot amount in excess of a random dollar value preselected by an electronic random number generator, between a set minimum and maximum dollar value.

(4) The incremental contribution of each player's qualifying Heavenly 9 progressive Baccarat wager and the minimum and maximum dollar values for the Must-Hit-By Mystery bonus meter shall be set in one of the following configurations, as indicated by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

Paytable A—\$1 Configuration

Configuration A

Minimum progressive wager amount—\$1

Minimum dollar value \$100

Maximum dollar value \$200

Incremental contribution rate 2%

Paytable A—\$2 Configuration

Configuration A

Minimum progressive wager amount—\$2

Minimum dollar value \$100

Maximum dollar value \$200

Incremental contribution rate 1.5%

Paytable A—\$5 Configuration

Configuration A

Minimum progressive wager amount—\$5

Minimum dollar value \$100

Maximum dollar value \$250

Incremental contribution rate 1%

Paytable B—\$1 Configuration

Configuration B

Minimum progressive wager amount—\$1

Minimum dollar value \$100

Maximum dollar value \$500

Incremental contribution rate 5%

Paytable B—\$2 Configuration

Configuration B

Minimum progressive wager amount—\$2

Minimum dollar value \$100

Maximum dollar value \$500

Incremental contribution rate 3.5%

*Paytable B—\$5 Configuration**Configuration B*

Minimum progressive wager amount—\$5

Minimum dollar value \$100

Maximum dollar value \$500

Incremental contribution rate 2%

*Paytable C—\$1 Configuration**Configuration C*

Minimum progressive wager amount—\$1

Minimum dollar value \$250

Maximum dollar value \$500

Incremental contribution rate 2%

*Paytable C—\$2 Configuration**Configuration C*

Minimum progressive wager amount—\$2

Minimum dollar value \$250

Maximum dollar value \$500

Incremental contribution rate 1.5%

*Paytable C—\$5 Configuration**Configuration C*

Minimum progressive wager amount—\$5

Minimum dollar value \$250

Maximum dollar value \$500

Incremental contribution rate 0.5%

*Paytable D—\$1 Configuration**Configuration D*

Minimum progressive wager amount—\$1

Minimum dollar value \$250

Maximum dollar value \$1,000

Incremental contribution rate 5%

*Paytable D—\$2 Configuration**Configuration D*

Minimum progressive wager amount—\$2

Minimum dollar value \$250

Maximum dollar value \$1,000

Incremental contribution rate 3%

*Paytable D—\$5 Configuration**Configuration D*

Minimum progressive wager amount—\$5

Minimum dollar value \$250

Maximum dollar value \$1,000

Incremental contribution rate 2%

(5) If a player has won the Must-Hit-By Mystery bonus, the dealer shall, in accordance with the certificate holder's approved internal controls:

(i) Verify that the appropriate light on the progressive table game system has been illuminated.

(ii) Have a floorperson or above validate the progressive payout.

(iii) Pay the Must-Hit-By Mystery bonus.

(iv) Reset the progressive meter to the minimum dollar value specified in the certificate holder's Rules Submission filed in accordance with § 601a.2.

(6) A Must-Hit-By Mystery bonus payout may be paid from the table inventory or through a progressive jackpot slip as indicated by the certificate holder in its Rules Submission filed in accordance with § 601a.2.

(7) A player who wins the Must-Hit-By Mystery bonus shall be paid 100% of the bonus jackpot amount on the progressive meter.

§ 631c.7. Majestic Match wager.

(a) 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 game layouts, signage and equipment) and if the certificate holder offers the Majestic Match wager authorized under subsection (b), the layout shall contain separate areas designated for the placement of the Majestic Match wager on the player's hand and the banker's hand for each player.

(b) A certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to each player the option of placing a Majestic Match wager on the player's hand or the banker's hand, or both, without the necessity of placing a Baccarat wager. The Majestic Match wager shall win if the initial two cards dealt to the player's hand or banker's hand, or both, contain a Royal Match or Suited Match.

(c) After the cards are positioned in accordance with § 631a.9(c) or (d)(1)—(3) (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 and shall settle a Majestic Match wager by collecting all losing wagers and paying all winning wagers. If a player placed the Majestic Match wager on the player's hand or the banker's hand and the initial two cards dealt to the player's hand or banker's hand:

(1) Are a Royal Match or Suited Match, the dealer shall pay the winning Majestic Match wager in accordance with subsection (d). If a player placed a Majestic Match wager on both the player's hand and banker's hand, and both the player's hand and banker's hand contain a Royal Match or Suited Match, the player shall receive a payout in accordance with subsection (d) for both winning hands.

(2) Do not contain a Royal Match or Suited Match, the dealer shall collect the Majestic Match wager.

(d) The certificate holder shall pay out a winning Majestic Match wager at the odds in the following paytable specified by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

| <i>Majestic Match</i> | |
|-------------------------------------|----------------|
| <i>Outcome</i> | <i>Payback</i> |
| Royal Match (suited king and queen) | 25 to 1 |
| Suited Match (any other suited) | 2.5 to 1 |

(e) As used in this section, the following words and terms shall have the meanings given to them in this subsection:

Royal Match—The initial two cards dealt to the player or banker that are a king and queen of the same suit.

Suited Match—The initial two cards dealt to the player or banker that are of the same suit but are not a king and queen.

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