CHAPTER 635c. SPANISH 21 SIDE WAGERS AND VARIATIONS

Sec.

635c.1. Match the Dealer progressive Spanish 21 wager.

635c.2. Player's Edge 21.

Authority

The provisions of this Chapter 635c added under 4 Pa.C.S. §§ 1202(b)(30) and 13A02(1) and (2), unless otherwise noted

Source

The provisions of this Chapter 635c added May 24, 2024, effective May 25, 2024, 54 Pa.B. 2923, unless otherwise noted.

§ 635c.1. Match the Dealer progressive Spanish 21 wager.

- (a) A certificate holder may offer players the option to place a Match the Dealer progressive Spanish 21 wager that one or both of the player's cards will match the dealer's upcard in one of the following combinations:
 - (1) Two suited match, aces of spades—Both of the player's cards and the dealer's upcard are matching aces of spades.
 - (2) Two suited match, all others—Both of the player's cards and the dealer's upcard are matching in suit and rank.
 - (3) One non-suited match and one suited match—One of the player's cards matches the suit and rank of the dealer's upcard and the player's other card matches the rank of the dealer's upcard.
 - (4) One suited match—One of the player's cards matches the suit and rank of the dealer's upcard.
 - (5) Two non-suited matches—Both of the player's cards match the rank of the dealer's upcard.
 - (6) *One non-suited match*—One of the player's cards matches the rank of the dealer's upcard.
- (b) The Match the Dealer progressive wager may be played on a Spanish 21 table that utilizes six decks or eight decks of cards.
- (c) The layout for a Spanish 21 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 Match the Dealer progressive wager, in addition to the requirements in § 635a.2 (relating to Spanish 21 table; card reader device; physical characteristics; inspections) the layout shall contain a separate area for the placement of the Match the Dealer progressive wager for each player.
- (d) If the certificate holder is offering the Match the Dealer progressive wager, the Spanish 21 table must have a progressive table game system, in accordance with § 605a.7 (relating to progressive table games), for the placement of the Match the Dealer progressive 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) If specified in its Rules Submission required under § 601a.2 (relating to table games Rules Submissions), a certificate holder may offer to each player who placed a Spanish 21 wager in accordance with § 635a.6(d) (relating to wagers) the option of placing a Match the Dealer progressive wager of \$1 or \$5.
- (f) After placing a Spanish 21 wager, as required in § 635a.6(d), and any optional wagers including the Match the Dealer progressive wager, the dealer shall announce "no more bets" and, if the Match the Dealer progressive wager is being offered, use the progressive table game system to prevent the placement of any additional progressive wagers. If any progressive 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 wagers accepted by the progressive table game system. The dealer shall then place the value chips into the table inventory container.
- (g) The dealer shall then deal the cards in accordance with § 635a.7(a)—(e) (relating to procedure for dealing the cards; completion of each round of play). Immediately after the second card is dealt to each player and the dealer, but prior to any additional cards being dealt, the dealer shall settle the Match the Dealer progressive wager as follows:
 - (1) If the player does not have a card that matches the dealer's upcard, the Match the Dealer progressive wager shall lose.
 - (2) If the player has one of the winning combinations provided in subsection (a), the dealer shall settle the Match the Dealer progressive wager as provided in subsection (h).
- (h) If a player has won a Match the Dealer progressive payout, the dealer shall:
 - (1) Verify that the hand is a winning hand.
 - (2) Verify that the appropriate light on the progressive table game system has been illuminated.
 - (3) Have a floorperson or above validate the progressive payout in accordance with the certificate holder's approved internal control procedures.
 - (4) Pay the winning Match the Dealer progressive wager in accordance with the payout odds in subsection (i). If a player has won a progressive payout that is a percentage 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 that player must remain on the table until the necessary documentation has been completed.

(i) The certificate holder shall pay out a winning Match the Dealer wager, for the winning combination formed, 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:

Six Decks				
Result	Paytable 1	Paytable 2	Paytable 3	Paytable 4
Two suited match—aces of spades	100% progressive	100% progressive	100% progressive	100% progressive
Two suited match—all others	10% progressive	10% progressive	10% progressive	10% progressive
One non-suited and one suited match	8 to 1	11 to 1	75 to 1	50 to 1
One suited match	5 to 1	9 to 1	4 to 1	4 to 1
Two non-suited matches	6 to 1	4 to 1	25 to 1	15 to 1
One non-suited match	3 to 1	2 to 1	2 to 1	3 to 1

Six Decks				
Result	Paytable 5	Paytable 6	Paytable 7	Paytable 8
Two suited match—aces of spades	100% progressive	100% progressive	100% progressive	100% progressive
Two suited match—all others	10% progressive	10% progressive	10% progressive	10% progressive
One non-suited and one suited match	11 to 1	12 to 1	10 to 1	13 to 1
One suited match	8 to 1	9 to 1	6 to 1	10 to 1
Two non-suited matches	6 to 1	6 to 1	8 to 1	6 to 1
One non-suited match	3 to 1	3 to 1	4 to 1	3 to 1

Six Decks		
Result	Paytable 9	Paytable 10
Two suited match—aces of spades	100% progressive	100% progressive
Two other suited match—all others	10% progressive	10% progressive
One non-suited and one suited match	75 to 1	11 to 1
One suited match	5 to 1	7 to 1
Two non-suited matches	15 to 1	8 to 1
One non-suited match	3 to 1	4 to 1

Eight Decks				
Result	Paytable 1	Paytable 2	Paytable 3	Paytable 4
Two suited match—aces of spades	100% progressive	100% progressive	100% progressive	100% progressive
Two suited match—all others	10% progressive	10% progressive	10% progressive	10% progressive
One non-suited and one suited match	8 to 1	11 to 1	12 to 1	10 to 1
One suited match	5 to 1	9 to 1	10 to 1	7 to 1
Two non-suited matches	6 to 1	4 to 1	4 to 1	6 to 1
One non-suited match	3 to 1	2 to 1	2 to 1	3 to 1

Eight Decks				
Result	Paytable 5	Paytable 6	Paytable 7	Paytable 8
Two suited match—aces of spades	100% progressive	100% progressive	100% progressive	100% progressive
Two suited match—all others	10% progressive	10% progressive	10% progressive	10% progressive
One non-suited and one suited match	50 to 1	100 to 1	9 to 1	12 to 1
One suited match	4 to 1	4 to 1	5 to 1	9 to 1

Eight Decks				
Result	Paytable 5	Paytable 6	Paytable 7	Paytable 8
Two non-suited matches	15 to 1	20 to 1	8 to 1	6 to 1
One non-suited match	3 to 1	2 to 1	4 to 1	3 to 1

Eight Decks		
Result	Paytable 9	Paytable 10
Two suited match—aces of spades	100% progressive	100% progressive
Two suited match—all others	10% progressive	10% progressive
One non-suited and one suited match	10 to 1	13 to 1
One suited match	6 to 1	10 to 1
Two non-suited matches	8 to 1	6 to 1
One non-suited match	4 to 1	3 to 1

(j) The initial seed amount of the progressive wager shall be $1,000\times$ the wager amount offered by the certificate holder, and the primary incrementation rate and secondary incrementation rate shall be 15% and 6%.

§ 635c.2. Player's Edge 21.

- (a) A certificate holder may offer to players a game variation entitled Player's Edge 21. Player's Edge 21 shall be played consistent with Chapter 635a (relating to Spanish 21), unless otherwise provided in this section.
- (b) In addition to the layout requirements of § 635a.2(b)(3) (relating to Spanish 21 table; card reader device; physical characteristics; inspections), the layout must include the following:
 - (1) Insurance pays 2 to 1 with non-suited dealer Blackjack and 5 to 1 with suited dealer Blackjack.
 - (2) Dealer shall draw to 16 and hit on a soft 17, or similar language approved by the Executive Director in accordance with § 601a.10(a) (relating to approval of table game layouts; signage and equipment).
- (c) Player's Edge 21 shall be played with five decks, six decks or eight decks of cards that are identical in appearance and at least one cover card. The decks shall consist of 48 cards, with the 10 of each suit removed from each deck during the inspection required under § 635a.4 (relating to opening of the table for gaming).
 - (d) A Player's Edge 21 wager shall be handled as follows:

- (1) A Player's Edge 21 wager shall be made in accordance with § 635a.6 (relating to wagers).
- (2) 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 Player's Edge 21 wager in accordance with paragraph (1) the option of placing:
 - (i) A Match-Up wager that shall win if either of the player's initial two cards match the rank of the dealer's face-up card.
 - (ii) A Match-Down wager that shall win if either of the player's initial two cards match the rank of the dealer's face down card.
 - (iii) A Monster Match wager.
 - (A) The Monster Match wager shall be offered as a progressive wager consistent with § 605a.7 (relating to progressive table games).
 - (B) A Monster Match wager shall win if the player's first two cards combine with the dealer's first two cards to create any of the following:
 - (I) A suited pair.
 - (II) Three-of-a-kind.
 - (III) Three-of-a-kind in which all three cards are of the same color.
 - (IV) Four-of-a-kind.
 - (V) Four-of-a-kind in which all four cards are of the same color.
 - (VI) Four-of-a-kind in which all four cards are of the same suit.
 - (C) The Monster Match progressive pool's incrementation shall adhere to one of the following tables, approved as part of the table games Rules Submission under § 601a.2:

	A	В	С	D	E
Initial seed	\$5,000	\$5,000	\$1,500	\$1,500	\$1,500
Reseed	Reserve	Reserve	\$1,500	\$1,500	\$1,500
Primary increment	22%	22%	17%	17%	17%
Reserve increment	1%	1%	N/A	N/A	N/A

- (e) The procedure for dealing the cards; completion of each round of play shall be as follows:
 - (1) Player's Edge 21 shall follow the procedures prescribed in § 635a.7 (relating to procedure for dealing the cards; completion of each round of play) except:
 - (i) The process described in § 635a.7(f) shall be used for settling a Match-Up wager made under subsection (d)(2)(i). A winning Match-Up wager shall be paid under subsection (g)(4).
 - (ii) No player's cards shall be removed under § 635a.7(h)(1)(i) if the player has an outstanding Match-Down wager or Monster Match wager.

- (iii) Upon revealing the dealer's hold card under the process described in § 635a.7(k), the Dealer shall proceed in the following order:
 - (A) Settle a Match-Down wager consistent with the process described in § 635a.7(f). A winning Match-Down wager shall be paid under subsection (g)(4).
 - (B) Settle a Monster Match wager consistent with subsection (d)(2)(iii). A winning Monster Match wager shall be paid under subsection (h).
 - (C) Deal any additionally required cards to the dealer's hand.
 - (iv) Dealer shall draw an additional card on a soft 17.
- (f) Double Down wager and Rescue procedures shall be as follows:
- (1) Except when a player has Blackjack, a player may elect to make a Double Down wager, which may not exceed the amount of their original Player's Edge 21 wager. A player may double down on two or more cards dealt to them or two or more cards of any split pair. One additional card shall be dealt to the hand for which the player has elected to double down. The additional card shall be dealt face up and placed sideways on the layout.
- (2) Immediately after a Double Down wager, a player may redouble their existing Player's Edge 21 wager and receive an additional card (a Double-Double Down wager). The additional card shall be dealt face up and placed sideways on the layout.
- (3) Immediately after a Double-Double Down wager, a player may again redouble their existing Player's Edge 21 wager with another Double-Double Down wager and receive an additional card. The additional card shall be dealt face up and placed sideways on the layout. The player may only double 3× on each hand, for up to 8× the original Player's Edge 21 wager.
- (4) If a dealer obtains Blackjack after a player makes a Double Down wager or one or more subsequent Double-Double Down wager, the dealer shall collect only the amount of the original Player's Edge 21 wager and may not collect the additional Double Down wager or the Double-Double Down wager.
- (5) A winning Double Down wager and a Double-Double Down wager shall be paid in accordance with § 635a.12(a) (relating to payout odds). The additional payouts in § 635a.12(b) and (c) are not applicable to a winning Double Down wager.
- (6) After the additional card required under paragraph (1) or paragraph (2) has been dealt to the hand, a player may "rescue" (take back) half of the hand's total wager and forfeit half of the hand's total wager as long as the additional card does not result in the hand having a total point count in excess of 21.
- (g) Winning hands shall be determined as follows:
 - (1) A player shall win the Player's Edge 21 wager if:
 - (i) 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.

- (ii) The total point count of the player's hand exceeds the total point count of the dealer's hand without exceeding 21.
- (iii) The player has Blackjack, or the point count of the player's hand equals 21, regardless of the dealer's hand.
- (2) A winning Player's Edge 21 wager shall be paid according to § 635a.12(a), (b) and (d) except:
 - (i) A winning hand with the six, seven and eight of diamonds, not spades, shall be paid at odds of 3 to 1 under § 635a.12(b)(2).
 - (ii) A winning hand with the three cards consisting of three 7s of diamonds, not spades, shall be paid at odds of 3 to 1 under § 635a.12(b)(4).
- (3) A 7-7-7-7 Super bonus shall be awarded under \S 635a.12(c)(1), (2) and (4).
 - (i) All other players at the table who placed a wager during that round of play when a 7-7-7-7 Super bonus is awarded to another player shall also be paid either:
 - (A) An additional fixed payout of \$50.
 - (B) An additional fixed payout of \$100 if the player has a seven in their first two cards.
- (4) A winning Match-Up wager and Match-Down wager shall be paid under one of the following paytables, which the certificate holder has identified and had approved as part of its Rules Submission:
 - (i) A certificate holder may select one of the following paytables if five decks or six decks of cards are being used:

Hand	Paytable A	Paytable B	Paytable C
Two suited matches	18 to 1	24 to 1	26 to 1
One suited match and one unsuited match	13 to 1	15 to 1	16 to 1
One suited match	9 to 1	12 to 1	13 to 1
Two unsuited matches	8 to 1	6 to 1	6 to 1
One unsuited match	4 to 1	3 to 1	3 to 1

(ii) A certificate holder may select one of the following paytables if eight decks of cards are being used:

Hand	Paytable A	Paytable B
Two suited matches	18 to 1	24 to 1
One suited match and one unsuited match	13 to 1	15 to 1
One suited match	9 to 1	12 to 1

Hand	Paytable A	Paytable B
Two unsuited matches	8 to 1	6 to 1
One unsuited match	4 to 1	3 to 1

(h) A winning Monster Match wager shall be paid under one of the following paytables, which the certificate holder has identified and had approved as part of the Rules Submission:

Triggering Event	Paytable A	Paytable B	Paytable C
Four-of-a-kind (suited)	100% of progressive	100% of progressive	100% of progressive
Four-of-a-kind (same color)	10% of progressive	10% of progressive	100% of progressive
Four-of-a-kind	200 for 1	200 for 1	200 for 1
Three-of-a-kind (same color)	20 for 1	25 for 1	20 for 1
Three-of-a-kind	12 for 1	10 for 1	12 for 1
Suited pair	3 for 1	2 for 1	3 for 1

Triggering Event	Paytable D	Paytable E
Four-of-a-kind (suited)	100% of progressive	100% of progressive
Four-of-a-kind (same color)	100% of progressive	100% of progressive
Four-of-a-kind	200 for 1	200 for 1
Three-of-a-kind (same color)	20 for 1	25 for 1
Three-of-a-kind	10 for 1	10 for 1
Suited pair	2 for 1	2 for 1

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