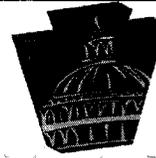


Regulatory Analysis Form

(Completed by Promulgating Agency)



IRRC

Independent Regulatory Review Commission

SECTION I: PROFILE

(1) Agency:

Pennsylvania Gaming Control Board

(2) Agency Number:

Identification Number: 125-151

IRRC Number:

2897.

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(3) Short Title:

Table Game Rules for Minibaccarat, Midibaccarat and Baccarat

(4) PA Code Cite:

58 Pa.Code §§ 541, 543, 545, 627a., 629a and 631a.

(5) Agency Contacts (List Telephone Number, Address, Fax Number and Email Address):

Primary Contact:

Susan A. Yocum
Assistant Chief Counsel
Pennsylvania Gaming Control Board
P.O. Box 69060
Harrisburg, PA 69060
Phone (717) 265-8356 / Fax: (717) 703-2988
Email: syocum@state.pa.us

Secondary Contact:

N/A

(6) Primary Contact for Public Comments (List Telephone Number, Address, Fax Number and Email Address) – Complete if different from #5:

N/A

(All Comments will appear on IRRC'S website)

Regulatory Analysis Form

(7) Type of Rulemaking (check applicable box):

- Proposed Regulation
- Final Regulation
- Final Omitted Regulation
- Emergency Certification Regulation;
 - Certification by the Governor
 - Certification by the Attorney General

(8) Briefly explain the regulation in clear and nontechnical language. (100 words or less)

With this rulemaking, the Board is proposing to replace the temporary regulation in Chapter 541 with the permanent regulation in Chapter 627a., temporary regulation in Chapter 543 with the permanent regulation in Chapter 629a. and the temporary regulation in Chapter 545 with the permanent regulation in Chapter 631a.

This rulemaking provides the definitions, inspection procedures, rules of play, payout odds and amounts and permissible wagers for the authorized table games of Minibaccarat, Midibaccarat and Baccarat.

(9) Include a schedule for review of the regulation including:

- | | |
|---|----------------------------------|
| A. The date by which the agency must receive public comments: | <u>30 days after publication</u> |
| B. The date or dates on which public meetings or hearings will be held: | <u>N/A</u> |
| C. The expected date of promulgation of the proposed regulation as a final-form regulation: | <u>4th Quarter 2011</u> |
| D. The expected effective date of the final-form regulation: | <u>Upon publication</u> |
| E. The date by which compliance with the final-form regulation will be required: | <u>Upon publication</u> |
| F. The date by which required permits, licenses or other approvals must be obtained: | <u>N/A</u> |

(10) Provide the schedule for continual review of the regulation.

No formal review schedule has been established. Instead, the Board is constantly reviewing its regulations and proposing amendments as the need arises.

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SECTION II: STATEMENT OF NEED

(11) State the statutory authority for the regulation. Include specific statutory citation.

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).

(12) Is the regulation mandated by any federal or state law or court order, or federal regulation? Are there any relevant state or federal court decisions? If yes, cite the specific law, case or regulation as well as, any deadlines for action.

There are no other applicable federal or state statutes, regulations or court decisions that mandate adoption of these changes contained in this rulemaking.

(13) State why the regulation is needed. Explain the compelling public interest that justifies the regulation. Describe who will benefit from the regulation. Quantify the benefits as completely as possible and approximate the number of people who will benefit.

Pursuant to the Act, the Board was tasked with: establishing standards and rules to govern the conduct of table games; establishing notice requirements pertaining to minimum and maximum wagers; and requiring certificate holders to provide written information or signage regarding the table game rules, payoffs, minimum and maximum wagers. These regulations are necessary to protect the integrity of gaming and ensure the accurate collection of taxes for the Commonwealth on table game revenue.

Table game patrons will benefit from these regulations as they will have notice of the rules of play, permissible wagers and the payout odds at each game offered in the licensed facility. Additionally, with this rulemaking certificate holders will have a clear understanding of layout requirements, dealing procedures and rules of play for the table games.

(14) If scientific data, studies, references are used to justify this regulation, please submit material with the regulatory package. Please provide full citation and/or links to internet source.

There are no studies or research upon which this rulemaking is based.

(15) Describe who and how many will be adversely affected by the regulation. How are they affected?

The Board does not anticipate that anyone will be adversely affected by this regulation.

Regulatory Analysis Form

(16) List the persons, groups or entities that will be required to comply with the regulation. Approximate the number of people who will be required to comply.

Certificate holders that elect to offer Minibaccarat, Midibaccarat or Baccarat at their licensed facilities will be required to comply with this regulation. If electing to offer these games, an operator will be required to submit for approval the table layouts, will be required to update their gaming guides and submit a rules submission form. The rules submission form is available on the PGCB website, are standardized checklists for each and are relatively simple to fill out.

Currently, all ten certificate holders offer Minibaccarat and seven facilities offer Midibaccarat.

SECTION III: COST AND IMPACT ANALYSIS

(17) Provide a specific estimate of the costs and/or savings to the **regulated community** associated with compliance, including any legal, accounting or consulting procedures which may be required. Explain how the dollar estimates were derived.

Although operators will be required to purchase equipment to conduct the table games they choose to offer, the costs vary depending on the type and quality of equipment purchased and the number of tables installed. These costs will be offset by the revenues generated from the play of table games.

(18) Provide a specific estimate of the costs and/or savings to **local governments** associated with compliance, including any legal, accounting or consulting procedures which may be required. Explain how the dollar estimates were derived.

It is not anticipated that this regulation will require expenditures or provide savings to local governments; however, local governments will receive a local share assessment of the operator's revenue.

(19) Provide a specific estimate of the costs and/or savings to **state government** associated with the implementation of the regulation, including any legal, accounting, or consulting procedures which may be required. Explain how the dollar estimates were derived.

It is not anticipated that this regulation will require expenditures or provide savings to state government; however, with the passage of table games, state government will receive 14% of a certificate holder's gross table game revenue for two years following the commencement of table game operations. After the first two years, the state will receive 12% of gross table game revenue.

Regulatory Analysis Form

(20) In the table below, provide an estimate of the fiscal savings and costs associated with implementation and compliance for the regulated community, local government, and state government for the current year and five subsequent years.

	Current FY Year	FY +1 Year	FY +2 Year	FY +3 Year	FY +4 Year	FY +5 Year
SAVINGS:	\$	\$	\$	\$	\$	\$
Regulated Community	N/A	N/A	N/A	N/A	N/A	N/A
Local Government	N/A	N/A	N/A	N/A	N/A	N/A
State Government	N/A	N/A	N/A	N/A	N/A	N/A
Total Savings	N/A	N/A	N/A	N/A	N/A	N/A
COSTS:						
Regulated Community	N/A	N/A	N/A	N/A	N/A	N/A
Local Government	N/A	N/A	N/A	N/A	N/A	N/A
State Government	N/A	N/A	N/A	N/A	N/A	N/A
Total Costs	N/A					
REVENUE LOSSES:						
Regulated Community	N/A	N/A	N/A	N/A	N/A	N/A
Local Government	N/A	N/A	N/A	N/A	N/A	N/A
State Government	N/A	N/A	N/A	N/A	N/A	N/A
Total Revenue Losses	N/A	N/A	N/A	N/A	N/A	N/A

(20a) Provide the past three year expenditure history for programs affected by the regulation.

Program	FY -3	FY -2	FY -1	Current FY
PGCB Overall Budget	\$29,984,000	\$33,310,000	\$33,744,500 (inclusive of the amount below)	\$35,800,000 (inclusive of the amount below)
PGCB Budget for Table Games			\$1,100,000	\$2,700,000

Regulatory Analysis Form

(21) Explain how the benefits of the regulation outweigh any cost and adverse effects.

The requirements within these chapters are standard throughout the gaming industry and are necessary to ensure the protection of the public and the integrity of gaming as well as the accurate recording of revenues and taxes. Standardized rules of play ensure that patrons who go to any licensed facility know that the basic rules of play at one facility are the same as the basic rules of play at another licensed facility.

(22) Describe the communications with and input from the public and any advisory council/group in the development and drafting of the regulation. List the specific persons and/or groups who were involved.

When the temporary regulations were promulgated, the Board provided for a 30 day public comment period whereby the industry was invited to provide suggestions for revision to the temporary regulations. Several of the suggestions received were incorporated into subsequent revisions to the temporary regulations while others were incorporated into this proposed rulemaking.

(23) Include a description of any alternative regulatory provisions which have been considered and rejected and a statement that the least burdensome acceptable alternative has been selected.

No other regulatory schemes were considered.

(24) Are there any provisions that are more stringent than federal standards? If yes, identify the specific provisions and the compelling Pennsylvania interest that demands stronger regulations.

There are no corresponding federal requirements.

(25) How does this regulation compare with those of other states? How will this affect Pennsylvania's ability to compete with other states?

The regulations are consistent with the standards throughout the gaming industry and are consistent with the objectives and requirements of the Gaming Act. These regulations should therefore not affect Pennsylvania's ability to compete with other states.

(26) Will the regulation affect any other regulations of the promulgating agency or other state agencies? If yes, explain and provide specific citations.

With this rulemaking, the Board is proposing to replace the temporary regulation in Chapter 541 with the

Regulatory Analysis Form

permanent regulation in Chapter 627a., temporary regulation in Chapter 543 with the permanent regulation in Chapter 629a. and the temporary regulation in Chapter 545 with the permanent regulation in Chapter 631a.

(27) Submit a statement of legal, accounting or consulting procedures and additional reporting, recordkeeping or other paperwork, including copies of forms or reports, which will be required for implementation of the regulation and an explanation of measures which have been taken to minimize these requirements.

This rulemaking will require certificate holders to: 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, are relatively simple to fill out and are available on the Gaming Board website at <http://www.pgcb.state.pa.us/?p=187>

(28) Please list any special provisions which have been developed to meet the particular needs of affected groups or persons including, but not limited to, minorities, elderly, small businesses, and farmers.

No special provisions have been added.

FACE SHEET
FOR FILING DOCUMENTS
WITH THE LEGISLATIVE REFERENCE
BUREAU

(Pursuant to Commonwealth Documents Law)

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Copy below is hereby approved as to form and legality.
Attorney General

By: *Amy M. Elliott*
(Deputy Attorney General)

JUN 06 2011

DATE OF APPROVAL

Check if applicable
Copy not approved. Objections attached.

Copy below is hereby certified to be true and correct
copy of a document issued, prescribed or promulgated
by:

**Pennsylvania Gaming
Control Board**

FISCAL NOTE NO.: 125-151

DATE OF ADOPTION: 5/11/11

By: *[Signature]*
Secretary C. Faj, CHAIRMAN

Copy below is hereby approved as to form and legality
Executive or Independent Agencies

BY: *[Signature]*
R. Douglas Sherman, Chief Counsel

5/11/11

DATE OF APPROVAL

(Deputy General Counsel)
(Chief Counsel - Independent Agency)
(Strike inapplicable title)

Check if applicable. No Attorney General Approval or
objection within 30 days after submission.

**PROPOSED RULEMAKING
COMMONWEALTH OF PENNSYLVANIA**

58 PA. CODE

**Subpart K. Table Games
Chapters 627a, 629a, 631a**

PROPOSED RULEMAKING

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), proposes to add to Subpart K Chapters 627a., 629a. and 631a. to read as set forth in Annex A.

Purpose of the Proposed Rulemaking

Under 4 Pa.C.S. § 13A03 (relating to temporary regulations), the Board initially adopted temporary regulations in Chapter 541, 543 and 545 at 40 Pa.B. 1504 (March 20, 2010) and 40 Pa.B. 6943 (December 4, 2010).

With this rulemaking, the Board is proposing to replace the temporary regulation in Chapter 541 with the permanent regulation in Chapter 627a., temporary regulation in Chapter 543 with the permanent regulation in Chapter 629a. and the temporary regulation in Chapter 545 with the permanent regulation in Chapter 631a.

Explanation of Chapter 627a.

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

The remaining sections address: 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 or tie wagers made on the Banker's hand; and how irregularities in play are to be handled.

Based on public comments received on the temporary regulations, the amount of vigorish collected if the Banker's Hand and the Player's Hand are a tie has been updated. The certificate holders commented that the vigorish typically collected is less than 25%, as was required under the temporary regulation. Certificate holders may now charge a vigorish up to 25% as specified in the operator's rules submission.

Explanation of Chapter 629a.

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

The remaining sections address: 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 or tie wagers made on the Banker's hand; and how irregularities in play are to be handled.

Based on public comments received on the temporary regulations, the amount of vigorish collected if the Banker's Hand and the Player's Hand are a tie has been updated. The certificate holders commented that the vigorish typically collected is less than 25%, as was required under the temporary regulation. Certificate holders may now charge a vigorish up to 25% as specified in the operator's rules submission.

Explanation of Chapter 631a.

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

The remaining sections address: 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 or tie wagers made on the Banker's hand; the continuation of the player dealing the cards; and how irregularities in play are to be handled.

Based on public comments received on the temporary regulations, the amount of vigorish collected if the Banker's Hand and the Player's Hand are a tie has been updated. The certificate holders commented that the vigorish typically collected is less than 25%, as was required under the temporary regulation. Certificate holders may now charge a vigorish up to 25% as specified in the operator's rules submission.

Affected Parties

Certificate holders that elect to offer the games of Minibaccarat, Midibaccarat or Baccarat will be required to comply with the requirements in this chapter. The requirements for the games are standard throughout the industry, are consistent with the requirements of the Gaming Act and are 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 contained within this rulemaking. These reviews will be conducted by existing Bureau of Gaming Operations and Casino Compliance staff, so the Board does not project that it will incur any significant cost increases as a result of this rulemaking.

Political Subdivisions. This proposed rulemaking will have no fiscal impact on political subdivisions of the Commonwealth. Host municipalities and counties will benefit from the local share funding mandated by Act 1.

Private Sector. This 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 proposed rulemaking will have no fiscal impact on the general public.

Paperwork Requirements.

This rulemaking will require certificate holders to: 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, are relatively simple to fill out and are available on the Gaming Board website.

Effective Date

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

Public Comments.

Interested persons are invited to submit written comments, suggestions or objections regarding the proposed rulemaking, within 30 days after the date of publication in the *Pennsylvania Bulletin* to Susan A. Yocum, Assistant Chief Counsel, Pennsylvania Gaming Control Board, P.O. Box 69060, Harrisburg, PA 17106-9060, Attention; Public Comment on Table Games Rules; Regulation # 125-151.

Contact Person

The contact person for questions about this proposed rulemaking is Susan Yocum, Assistant Chief Counsel, at (717) 265-8356.

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 this proposed rulemaking and a copy of the Regulatory Analysis Form to the Independent Regulatory Review Commission (IRRC) and to the Chairpersons of the House Gaming Oversight Committee and the Senate Community, Economic and Recreational Development Committee. A copy of this material is available to the public upon request and is available on the Board's website at www.pgcb.state.pa.us.

Under section 5(g) of the Regulatory Review Act, IRRC may convey any comments, recommendations or objections to the proposed rulemaking within 30 days of the close of the public comment period. The comments, recommendations or objections must specify the regulatory review criteria which have not been met. The Regulatory Review Act specifies detailed procedures for review, prior to final publication of the rulemaking, by the Board, the General Assembly and the Governor of comments, recommendations or objections raised.

GREGORY C. FAJT,
Chairperson

CHAPTER 627a. MINIBACCARAT

Sec.

627a.1. Definitions.

627a.2. Minibaccarat table physical characteristics.

627a.3. Cards; number of decks.

627a.4. Opening of a table for gaming.

627a.5. Shuffle and cut of the cards; continuous shuffling dealing shoe or device.

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, shall 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.

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 dimensions of a Minibaccarat table shall be approved by the Bureau of Gaming Operations.

(c) The layout for a Minibaccarat table shall be approved by the Bureau of Gaming Operations and shall 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) Inscriptions that advise patrons of 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, separate areas designated for the placement of the Dragon Bonus Wager for each player.

(6) If a certificate holder offers EZ Baccarat in which no vigorish is collected:

(i) Separate areas designated for the placement of the Dragon 7 Insurance Wager 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 no vigorish is collected.

(d) If marker buttons are used for the purpose of marking vigorish, the marker buttons shall be placed in the

table inventory float 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 float container during gaming activity.

(e) 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. 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 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 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 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 a table for gaming.

(a) Except as provided in subsection (e), after receiving the 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, they 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, 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, inspections and removal from use), the requirements in subsections (a) - (d) do not apply.

§ 627a.5. Shuffle and cut of the cards; continuous shuffling dealing shoe or device.

(a) Immediately prior to the commencement of play, unless the cards were preshuffled in accordance with § 603a.16 (u) or (v) (relating to cards; receipt, storage, inspections 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, where applicable, reshuffled, the dealer shall offer the stack of cards, with 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, shall offer the stack to each player until a player accepts the cut. If no player accepts 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).

(f) Prior to commencement of play, the dealer shall remove the first card from the dealing shoe and place it, and an additional number of cards equal to the face value of the first card drawn, in the discard rack after all cards have been shown to the players. 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, the cards shall be:

(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 so requests, the batch of cards removed from the shuffler need not 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 approved by the Bureau of Gaming Operations.

(h) In lieu of the dealing and shuffling requirements in this section, a certificate holder may utilize a dealing shoe or other device designed to automatically reshuffle the cards provided that the device and the procedures for dealing and shuffling the cards through use of this device are approved by the Bureau of Gaming Laboratory Operations.

§ 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 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.

§ 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 if the Banker's Hand and the Player's Hand have the same Point Count and either:

(A) Be returned to the player.

(B) If the licensee charges vigorish in accordance with § 627a.12(h) (relating to payout odds; vigorish), be charged a vigorish up to 25% of the wager.

(iv) Be returned to the player 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 if the selected hand is a Natural and the other hand is a Natural of equal Point Count and either:

(A) Be returned to the player.

(B) If the licensee charges a vigorish in accordance with § 627a.12(h) (relating to payout odds; vigorish), be charged a vigorish up to 25% of the wager.

(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 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) No wager shall 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 shall be 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 shall be 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 shall be 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 shall be 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 conformity with the requirements of § 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 shall 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 as follows:

Point Count of Banker's Hand After Two Cards	Value of the Third Card Drawn by Player's Hand									
	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) The first vertical column labeled "Point Count of Banker's Hand" refers to the Point Count of the Banker's Hand after the first two cards have been dealt to the Banker's Hand.

(e) 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) The letter "D" means that the Banker's Hand must draw a third card and the letter "S" means that the Banker's Hand must stay.

(g) To use the table above, 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 shall determine whether the Banker's Hand must 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 must 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 responsible for the wagers on the table 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 no vigorish is 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, if any, 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) Except as otherwise provided in subsection (h), 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 either 4% or 5% of the amount won, as specified in the certificate holder's rules submission under § 601a.2 (relating to table games rules submissions), unless the certificate holder is offering EZ Baccarat in which no vigorish is collected.

(d) If a certificate holder offers the Dragon Bonus Wager, a vigorish may not be extracted on a winning Dragon Bonus Wager. Winning Dragon Bonus Wagers shall be paid out at the odds contained in one of the following paytables selected by the certificate holder in its rules submission filed in accordance with § 601a.2:

<u>Hand</u>	<u>Paytable A</u>	<u>Paytable B</u>	<u>Paytable C</u>
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

(e) A winning Dragon 7 Insurance Wager shall be paid at odds of 40 to 1.

(f) When collecting the vigorish, the certificate holder may round off the vigorish to 25 cents or the next highest multiple of 25 cents.

(g) A dealer, in accordance with the option selected in the certificate holder's rules submission under § 601a.2, may collect the vigorish from a player at the time the winning payout is made or may defer it to a later time; provided, however, that outstanding vigorish shall be collected prior to reshuffling the cards in a dealing shoe or when the player leaves the gaming table, whichever occurs first. The amount of any vigorish not collected at the time of the winning payouts shall be tracked by placing a coin or marker button containing the amount of the vigorish owed in a rectangular space in front of the dealer on the layout imprinted with the number of the player owing the vigorish. The coin or marker button may not be removed from the layout until the vigorish owed is collected.

(h) A certificate holder may, if specified in its rules submission under § 601a.2, elect to charge every player at a Minibaccarat table a vigorish up to 25% of the

player's wager on the Banker's Hand if the Point Counts of the Banker's Hand and the Player's Hand are equal, unless the certificate holder is offering EZ Baccarat in which no vigorish is collected. The vigorish authorized by this subsection shall be collected at the end of the round of play and prior to any cards being dealt for the next round of play. If a certificate holder elects to charge the vigorish authorized by this subsection, the vigorish otherwise required by subsection (c) may not be collected.

(i) The type and percentage of vigorish charged at a Minibaccarat table applies to all players at that table. The same type and percentage of vigorish shall be used for all Minibaccarat tables located within a licensed facility.

§ 627a.13. Irregularities.

(a) 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 no third card is 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.

(c) If a card dealt in error under the circumstances described in subsection (a) or (b) is disclosed at the time it is dealt or a card is found face up in the dealing shoe, 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 an additional number of cards equal to the face value of the disclosed card from the dealing shoe in the discard rack without disclosing the additional cards.

(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 be placed in the discard rack upon completion of the dealing procedure.

(d) 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 reshuffled and placed in the dealing shoe.

CHAPTER 629a. MIDIBACCARAT

Sec.

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§ 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.

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 dimensions of a Midibaccarat table shall be approved by the Bureau of Gaming Operations.

(c) The layout for a Midibaccarat table shall be approved by the Bureau of Gaming Operations and shall 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.

(3) Inscriptions that advise patrons of 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, separate areas designated for the placement of the Dragon Bonus Wager for each player.

(6) If a certificate holder offers EZ Baccarat in which no vigorish is collected:

(i) Separate areas designated for the placement of the Dragon 7 Insurance Wager 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 no vigorish is collected.

(d) If marker buttons are used for the purpose of marking vigorish, the marker buttons shall be placed in the

table inventory float 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 float container during gaming activity.

(e) 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, in locations approved by the Bureau of Casino Compliance. 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 Midibaccarat table must have a discard bucket on the dealer's side of the table in a location approved by the Bureau of Casino Compliance.

§ 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 shoe.

§ 629a.4. Opening of a table for gaming.

(a) Except as provided in (d), after receiving the 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 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, they 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, inspections and removal from use), the requirements in subsections (a) - (c) do not apply.

§ 629a.5. Shuffle and cut of the cards.

(a) Immediately prior to the commencement of play, unless the cards were reshuffled in accordance with § 603a.16 (u) or (v) (relating to cards; receipt, storage, inspections and removal from use), the dealer shall shuffle the cards so that they are randomly intermixed. 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 by a dealer, the dealer shall offer the stack of cards, with 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, shall offer the stack to each player until a player accepts the cut. If no player accepts 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).

(f) Prior to commencement of play, the dealer shall remove the first card from the dealing shoe and place it, and an additional number of cards equal to the face value of the first card drawn, in the discard bucket after all cards have been shown to the players. 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 if the Banker's Hand and the Player's Hand have the same Point Count and either:

(A) Be returned to the player.

(B) If the licensee charges vigorish in accordance with the provisions of § 629a.12(h) (relating to payout odds; vigorish), be charged a vigorish up to 25% of the wager.

(iv) Be returned to the player 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 if the selected hand is a Natural and the other hand is a Natural of equal Point Count and either:

(A) Be returned to the player.

(B) If the licensee charges a vigorish in accordance with § 629.12(h), be charged a vigorish up to 25% of the wager.

(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. A verbal wager, accompanied by cash may be accepted provided the verbal wager is confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

(c) No wager shall 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 calling the game 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 or violates either the act or this part. 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, and, if he does not accept it or there is no player in that position, the dealer shall offer it to each of the other players in turn 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 § 629.8(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 conformity with the requirements

of § 629a.10 (relating to rules for determining whether a third card shall be dealt). Any third cards required to be dealt shall be dealt as provided in § 629.8(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 the Player's Hand or the Banker's Hand is a Natural, no more cards shall 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 as follows:

Point Count of Banker's Hand After Two Cards	Value of the Third Card Drawn by Player's Hand									
	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) The first vertical column labeled "Point Count of Banker's Hand" refers to the Point Count of the Banker's Hand after the first two cards have been dealt to the Banker's Hand.

(e) 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) The letter "D" means that the Banker's Hand must draw a third card and the letter "S" means that the Banker's Hand must stay.

(g) To use the table above, 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 shall determine whether the Banker's Hand must 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 must 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 responsible for the wagers on the table 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 no vigorish is 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, if any, by each player is either marked or collected and each winning wager is paid.

(c) At the conclusion of a round of play, all cards on the layout shall be picked up by the dealer and placed 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) Except as otherwise provided in subsection (h), 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 either 4% or 5% of the amount won, as specified in the certificate holder's rules submission under § 601a.2 (relating to table games rules submissions), unless the certificate holder is offering EZ Baccarat in which no vigorish is collected.

(d) If a certificate holder offers the Dragon Bonus Wager, a vigorish may not be extracted on a winning Dragon Bonus Wager. Winning Dragon Bonus Wagers shall be paid out

at the odds contained in one of the following paytables selected by the certificate holder in its rules submission filed in accordance with § 601a.2:

<u>Hand</u>	<u>Paytable A</u>	<u>Paytable B</u>	<u>Paytable C</u>
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

(e) A winning Dragon 7 Insurance Wager shall be paid at odds of 40 to 1.

(f) When collecting the vigorish, the certificate holder may round off the vigorish to 25 cents or the next highest multiple of 25 cents.

(g) A dealer, in accordance with the option selected in the certificate holder's rules submission under § 601a.2, may collect the vigorish from a player at the time the winning payout is made or may defer it to a later time; provided, however, that 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. The amount of any vigorish not collected at the time of the winning payouts shall be tracked by placing a coin or marker button containing the amount of the vigorish owed in a rectangular space in front of the dealer on the layout imprinted with the number of the player owing the vigorish. The coin or marker button may not be removed from the layout until the vigorish owed is collected.

(h) A certificate holder may, if specified in its rules submission under § 601a.2, elect to charge every player at a Midibaccarat table a vigorish up to 25% of the player's wager on the Banker's Hand if the Point Counts of the Banker's Hand and the Player's Hand are equal, unless the certificate holder is offering EZ Baccarat in which no vigorish is collected. The vigorish authorized by this subsection shall be collected at the end of the round of play and prior to any cards being dealt for the next round of play. If a certificate holder elects to charge the vigorish authorized by this subsection, the vigorish otherwise required by subsection (c) may not be collected.

(i) The type and percentage of vigorish charged at a Midibaccarat table shall apply to all players at that table. The same type and percentage of vigorish shall be

used for all Midibaccarat tables located within a licensed facility.

§ 629a.13. Irregularities.

(a) 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 no third card is 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.

(c) If a card dealt in error under the circumstances described in subsection (a) or (b) above is disclosed at the time it is dealt or a card is found face up in the dealing shoe, the dealer shall, in accordance with one of the following procedures designated in the certificate holder's rules submission under § 601a.2 (relating to rules submissions):

(1) Place the disclosed card and an additional number of cards equal to the face value of the disclosed

card from the dealing shoe in the discard bucket without disclosing the additional cards.

(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 be placed in the discard bucket upon completion of the dealing procedure.

(d) 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.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.

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 ten to 14 seated players.

(b) The layout for a Baccarat table shall be approved by the Bureau of Gaming Operations and shall 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, Players Hand and Tie Hand.

(3) Inscriptions that advise patrons of 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, 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 for each player.

(ii) Inscriptions that advise patrons that a wager on the Banker's hand that results in a Dragon 7 shall tie and be returned to the player.

(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 no vigorish is collected.

(c) If marker buttons are used for the purpose of marking vigorish, the marker buttons shall be placed in the table inventory float 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 float 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, in locations approved by the Bureau of Casino Compliance. 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 in a location approved by the Bureau of Casino Compliance.

§ 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 shoe.

§ 631a.4. Opening of a table for gaming.

(a) Except as provided in (d), after receiving the 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, 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 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, they 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 preshuffled in accordance with § 603a.16 (u) or (v) (relating to cards; receipt, storage, inspections and removal from use), the requirements in subsections (a) - (c) do not apply.

§ 631a.5. Shuffle and cut of the cards.

(a) Immediately prior to the commencement of play, unless the cards were preshuffled in accordance with § 603a.16 (u) or (v) (relating to cards; receipt, storage, inspections 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, where applicable, reshuffling them, the dealer calling the game shall offer the stack of cards, with 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, shall offer the stack to each player until a player accepts the cut. If no player accepts 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).

(f) Prior to commencement of play, the dealer shall remove the first card from the dealing shoe and place it, and an additional number of cards equal to the face value of the first card drawn, in the discard bucket after all cards have been shown to the players. 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 shall be 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 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 if the Banker's Hand and the Player's Hand have the same Point Count and either:

(A) Be returned to the player.

(B) If the licensee charges vigorish in accordance with the provisions of § 631a.13(h) (relating to payout odds; vigorish), be charged a vigorish up to 25% of the wager.

(iv) Be returned to the player 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 the 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 if the selected hand is a Natural and the other hand is a Natural of equal Point Count and either:

(A) Be returned to the player.

(B) If the licensee charges a vigorish in accordance with § 631a.13(h), be charged a vigorish up to 25% of the wager.

(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. A verbal wager, accompanied by cash, may be accepted provided the verbal wager is confirmed by the dealer calling the game and the cash is expeditiously converted into value chips or plaques.

(c) No wager shall be made, increased or withdrawn after the dealer calling the game 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 card dealt shall constitute the first and second cards of the Player's Hand. The second and fourth card 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, in the certificate holder's Rules Submission under § 601a.2, 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 of the layout 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 of the layout 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 of the layout 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 on the layout 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 of the layout 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 of the layout 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 or violates either the act or this part. 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, and, if he does not accept it or there is no player in that position, the dealer shall offer it to each of the other players in turn 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 conformity with § 631a.11 (relating to rules for determining whether a third card shall be dealt). Any third cards required to be dealt 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 the Player's Hand or the Banker's Hand is a Natural, no more cards shall 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 as follows:

Point Count of Banker's Hand After Two Cards	Value of the Third Card Drawn by Player's Hand									
	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) The first vertical column labeled "Point Count of Banker's Hand" refers to the Point Count of the Banker's Hand after the first two cards have been dealt to the Banker's Hand.

(e) 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) The letter "D" means that the Banker's Hand must draw a third card and the letter "S" means that the Banker's Hand must stay.

(g) To use the table above, 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 shall determine whether the Banker's Hand must 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 must 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 no vigorish is 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, all cards on the layout shall be picked up by the dealer and placed 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) Except as provided in subsection (h), 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 either 4% or 5% of the amount won, as specified in the certificate holder's rules submission under § 601a.2 (relating to table games rules submissions), unless the certificate holder is offering EZ Baccarat in which no vigorish is collected.

(d) If a certificate holder offers the Dragon Bonus Wager, a vigorish may not be extracted on a winning Dragon Bonus Wager. Winning Dragon Bonus Wagers shall be paid out at the odds contained in one of the following paytables selected by the certificate holder in its rules submission filed in accordance with § 601a.2:

<u>Hand</u>	<u>Paytable A</u>	<u>Paytable B</u>	<u>Paytable C</u>
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

(e) A winning Dragon 7 Insurance Wager shall be paid out at odds of 40 to 1.

(f) When collecting the vigorish, the certificate holder may round off the vigorish to 25 cents or the next highest multiple of 25 cents.

(g) A dealer, in accordance with the option selected in the certificate holder's rules submission under § 601a.2, may collect the vigorish from a player at the time the winning payout is made or may defer the collection of the vigorish to a later time; provided, however, that 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. The amount of any vigorish not collected at the time of the winning payout shall be tracked by placing a coin or marker button containing the amount of the vigorish owed in a rectangular space in front of the dealer on the layout imprinted with the number of the player owing the vigorish. The coin or marker button shall not be removed from the layout until the vigorish owed is collected.

(h) A certificate holder may, if specified in its rules submission under § 601a.2, elect to charge every

player at a Baccarat table a vigorish up to 25% of the player's wager on the Banker's Hand if the Point Counts of the Banker's Hand and the Player's Hand are equal, unless the certificate holder is offering EZ Baccarat in which no vigorish is collected. The vigorish authorized by this subsection shall be collected at the end of the round of play and prior to any cards being dealt for the next round of play. If a certificate holder elects to charge the vigorish authorized by this subsection, the vigorish otherwise required by subsection (c) may not be collected.

(i) The type and percentage of vigorish charged at a Baccarat table shall apply to all players at that table. The same type and percentage of vigorish shall be used for all Baccarat tables located within a licensed facility.

§ 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 floorperson or above may order the curator to pass the dealing shoe if the curator unreasonably delays the game, repeatedly makes invalid deals or violates either the act or this part.

(b) If 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 counterclockwise around the table. The first player to accept the dealing shoe when offered shall become the new curator.

§ 631a.15. Irregularities.

(a) 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 no third card is 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.

(c) If a card dealt in error under the circumstances described in subsection (a) or (b) is disclosed at the time it is dealt or a card is found face up in the dealing shoe,

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 an additional number of cards equal to the face value of the disclosed card from the dealing shoe in the discard bucket without disclosing the additional cards.

(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 be placed in the discard bucket upon completion of the dealing procedures.

(d) 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.

**TRANSMITTAL SHEET FOR REGULATIONS SUBJECT TO THE
REGULATORY REVIEW ACT**

I.D. NUMBER: 125-151

DATE: 6/9/11

SUBJECT: Subpart K. Table Games; Chapters 627a, 629a, 631a

AGENCY: Pennsylvania Gaming Control Board (PGCB)

TYPE OF REGULATION

- Proposed Regulation
- Final-Form Regulation
- Final Regulation with Notice of Proposed Rulemaking Omitted
- 120-day Emergency Certification of the Attorney General
- 120-day Emergency Certification of the Governor
- Delivery of Tolled Regulation

a. With Revisions

b. Without Revisions

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FILING OF REGULATION

<u>DATE</u>	<u>SIGNATURE</u>	<u>DESIGNATION</u>
1. <u>6-9-11</u>	<u>Jane Earll</u> Senator Jane Earll	Senate Community, Economic & Recreational Development
2. <u>6-09-11</u>	<u>Wayne Fontana</u> Senator Wayne Fontana	Senate Community, Economic & Recreational Development
3. <u>6-9-11</u>	<u>Curt Schroder</u> Representative Curt Schroder	House Gaming Oversight
4. <u>6-9-11</u>	<u>Rosita Youngblood</u> Representative Rosita Youngblood	House Gaming Oversight
5. <u>6/9/11</u>	<u>K. Cooper</u>	Independent Regulatory Review Commission
6. _____	_____	Attorney General
7. <u>6/9/11</u>	<u>Legislative Reference Bureau</u>	Legislative Reference Bureau