

# Regulatory Analysis Form

(Completed by Promulgating Agency)

INDEPENDENT REGULATORY  
REVIEW COMMISSION

IRRC

OCT 14 AM 11:30

(All Comments submitted on this regulation will appear on IRRC's website)

(1) Agency:

Pennsylvania Gaming Control Board

(2) Agency Number:

Identification Number: 125-151

IRRC Number:

2897

(3) PA Code Cite:

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

(4) Short Title:

Table Game Rules of Play for Minibaccarat, Midibaccarat and Baccarat

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

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None

(6) 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

(7) 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. (relating to Minibaccarat), temporary regulation in Chapter 543 with the permanent regulation in Chapter 629a. (relating to Midibaccarat) and the temporary regulation in Chapter 545 with the permanent regulation in Chapter 631a. (relating to Baccarat).

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.

(8) 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).

(9) 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.

(10) 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.

(11) If data is the basis for this regulation, please provide a description of the data, explain in detail how the data was obtained, and how it meets the acceptability standard for empirical, replicable and testable data that is supported by documentation, statistics, reports, studies or research. Please submit data or supporting materials with the regulatory package. If the material exceeds 50 pages, please provide it in a searchable electronic format or provide a list of citations and internet links that, where possible, can be accessed in a searchable format in lieu of the actual material. If other data was considered but not used, please explain why that data was determined not to be acceptable

There is no data, as defined under section (3) of the Regulatory Review Act (71 P.S. § 745.3), upon which this rulemaking is based.

(12) Describe who and how many people 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.

(13) 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 and 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, seven offer Midibaccarat and none offer Baccarat.

(14) 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.

(15) 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.

(16) 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.

(17) 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.

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

(17a) Provide the past three year expenditure history for programs affected by the regulation.

<b>Program</b>	<b>FY -3</b>	<b>FY -2</b>	<b>FY -1</b>	<b>Current FY</b>
PGCB Overall Budget	\$33,310,000	\$33,744,500	\$35,800,000	\$35,501,000

(18) 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.

(19) 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.

(20) 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.

(21) 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.

(22) 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.

(23) 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 permanent regulation in Chapter 627a. (relating to Minibaccarat), temporary regulation in Chapter 543 with the permanent regulation in Chapter 629a. (relating to Midibaccarat) and the temporary regulation in Chapter 545 with the permanent regulation in Chapter 631a. (relating to Baccarat)

(24) 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.pa.gov>. Additionally, the certificate holder may submit these forms directly to the Bureau of Gaming Operations using the link provided on the website.

(25) 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.

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

- |                                                                                             |                                    |
|---------------------------------------------------------------------------------------------|------------------------------------|
| A. The date by which the agency must receive public comments:                               | <u>Final-form – N/A</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>1<sup>st</sup> Quarter 2012</u> |
| D. The expected effective date of the final-form regulation:                                | <u>Upon final publication</u>      |
| E. The date by which compliance with the final-form regulation will be required:            | <u>Upon final publication</u>      |
| F. The date by which required permits, licenses or other approvals must be obtained:        | <u>N/A</u>                         |

(27) 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.

**FACE SHEET  
FOR FILING DOCUMENTS  
WITH THE LEGISLATIVE REFERENCE  
BUREAU**

**(Pursuant to Commonwealth Documents Law)**

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DO NOT WRITE IN THIS SPACE

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

By: \_\_\_\_\_  
(Deputy Attorney General)

\_\_\_\_\_  
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: 10/13/11

By: William H. Ryan, Jr.  
William H. Ryan, Jr., CHAIRMAN

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

BY: R. Douglas Sherman  
R. Douglas Sherman, Chief Counsel

10/13/11  
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.

**FINAL-FORM RULEMAKING  
COMMONWEALTH OF PENNSYLVANIA**

**58 PA. CODE**

**Subpart K – Table Games  
Chapters 627a, 629a and 631a**

## **FINAL-FORM RULEMAKING (125-151)**

### **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 rescind Chapters 541, 543 and 545 (relating to Minibaccarat; Midibaccarat; and Baccarat) and add Chapters 627a, 629a and 631a (relating to Minibaccarat; Midibaccarat; and Baccarat) to read as set forth in Annex A.

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

Under 4 Pa.C.S. § 13A03 (relating to temporary 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 final-form rulemaking, the Board is proposing to replace the temporary regulations in Chapter 541 with the permanent regulations in Chapter 627a, the temporary regulations in Chapter 543 with the permanent regulations in Chapter 629a and the temporary regulations in Chapter 545 with the permanent regulations in Chapter 631a.

#### *Implementation of Subpart K*

To reduce confusion to the regulated community, the Legislative Reference Bureau will hold any final-form rulemaking that contains cross references to chapters that have not yet been approved and printed as final, and publish the final-form rulemakings collectively so that all cross references are valid when printed.

#### *Explanation of Chapter 627a*

Chapter 627a contains the rules governing the play of Minibaccarat. Section 627a.1 (relating to definitions) contains the definitions of terms used throughout the



chapter. In § 627a.2 (relating to Minibaccarat table physical characteristics), the physical characteristics of the table are specified.

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

#### *Explanation of Chapter 629a*

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

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

#### *Explanation of Chapter 631a*

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

The remaining sections address the following: the number of decks of cards used for play of the game; the opening of the Baccarat table for play; the shuffling of cards; the value of the cards and the point count of each hand; permissible wagers; dealing procedures; the payout odds for all permissible wagers and the amount of vigorish collected on winning wagers made on the Banker's Hand; the continuation

of the player dealing the cards; and how irregularities in play are to be handled.

### *Comment and Response Summary*

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

### General Comments

Throughout Chapters 627a, 629a and 631a, IRRC requested that the final-form rulemaking contain the procedures the certificate holder must follow to obtain approval from the Bureau of Gaming Operations (BGO) or the Bureau of Casino Compliance (BCC) for table game layouts, signage and the location of equipment on the table. A new § 601a.10 (regarding approval of table game layouts, signage and equipment) will be added to Chapter 601a (regarding general provisions) which is contained in rulemaking 125-142.

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

Regarding the provisions that require BCC approval, a Casino Compliance Supervisor at the licensed facility may approve locations on the gaming table for drop and tip boxes, bad beat boxes in Poker and the location of other table game equipment, at the time the new table is installed on the gaming floor but prior to the opening of the table for gaming. Again, language will be added in § 601a.10 to reflect this current practice.

### Definitions

In §§ 627a.1, 629a.1 and 631a.1 (relating to definitions) IRRC suggested that the Board include the definitions of the permissible wagers Dragon Bonus Wager and Dragon 7 Insurance Wager. The Board appreciates the suggestion but believes that all permissible wagers for every authorized game are thoroughly described, including when the wager wins, loses or ties, in the section on wagers found in each chapter. Additionally, this information would be redundant and too voluminous to place in the definition section of the regulations. The Board did, however, include in the payout odds sections the cross references to the descriptions of the wagers found in §§ 627a.7, 629a.7 and 631a.8 (relating to wagers). Lastly, the Board has added a definition of EZ Baccarat, which is a variation of the game in which no vigorish is collected.

#### Table characteristics

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

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

#### Replacement of cards

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

The primary difference between the rules of play on Minibaccarat versus Midibaccarat and Baccarat is in Minibaccarat only the dealer touches the cards. The cards

are suitable for repeated reuse and are therefore allowed to remain on the gaming table for up to 24 hours.

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

#### Inspection of cards

In subsection (a) in §§ 627a.4, 629a.4 and 631a.4 (relating to opening of the table for gaming), the proposed rulemaking requires that after receiving six or more decks of cards at the table, the dealer shall inspect the cards for any defects. IIRC believes that any cards received at the table should be inspected and suggested that the Board add language to all three sections of the rulemaking.

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

#### Vigorish

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

After discussing the percentage of vigorish collected with the operators, it was determined that industry standard is a 5% vigorish collected only on winning wagers, with no vigorish collected on ties. The following sections were therefore deleted or amended to reflect that the 25% vigorish for ties and the 4% vigorish on a winning wager was deleted in the final-form rulemaking: §§ 627a.7(a)(1)(iii), 627a.7(a)(4)(iii), 629a.7(a)(1)(iii), 629a.7(a)(4)(iii), 631a.8(a)(1)(iii) and 631a.8(a)(4)(iii) (relating to wagers), 627a.12(c), (h) and (i), 629.12(c), (h) and (i), and 631a.13(c), (h) and (i) (relating to payout odds; vigorish).

The property includes the amount of vigorish collected in the gaming guide which explains all the rules of play at a particular property. None of the certificate holders that offer Minibaccarat or Midibaccarat will be affected by deleting the options of 25% vigorish when a wager on the Banker's Hand ties or the deletion of the 4% vigorish on winning wager made on a Banker's Hand since none of the certificate holders that offer the games have selected these options in their Rules Submissions.

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

#### Player handling cards

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

After reviewing the provision, the Board agrees that the language is broad and unnecessary and has therefore deleted the phrase from the two sections. This language also appears in § 631a.14(a)(2) (relating to continuation of

curator as dealer; selection of a new curator), which has also been deleted from the final-form rulemaking.

#### *Additional Revisions*

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

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

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

In § 627a.11(b) and 629a.11(b), the language stating that the dealer responsible for the wagers on the table shall collect the wagers, was deleted as unnecessary since there is only one dealer on a Minibaccarat or Midibaccarat table.

Lastly, after the close of the public comment period, the Board also received additional comments stating the proposed rulemaking was unclear on how the Banker's Hand was to be completed if a third card dealt to the Player's Hand was disclosed when no third card to the Player's Hand was authorized. Sections 627a.13, 629a.13 and 631a.14 (relating to irregularities) have been amended to include provisions, in subsection (c), on how to complete the round of play. Language was also added in a new subsection (d) to address when a card is disclosed or found face up in the dealing shoe but is not the third card dealt to the Player's Hand or Banker's Hand.

### *Affected Parties*

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

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

### *Fiscal Impact*

*Commonwealth.* The Board will have to review each certificate holder's table games Rules Submissions, table layouts, signage and gaming guides to ensure compliance with the regulatory requirements in this proposed rulemaking. These reviews will be conducted by existing Bureau of Gaming Operations and the Bureau of 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 rulemaking will not have fiscal impact on the political subdivisions of this Commonwealth. Host municipalities and counties will benefit from the local share funding mandated by the act of January 7, 2010 (P. L. 1, No. 1).

*Private sector.* This 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 rulemaking will not have fiscal impact on the general public.

#### *Paperwork Requirements*

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

#### *Effective Date*

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

#### *Regulatory Review*

Under section 5(a) of the Regulatory Review Act (71 P. S. § 745.5(a)), on **INSERT DATE**, the Board submitted a copy of this rulemaking and a copy of a 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 web site at [www.pgcb.pa.gov](http://www.pgcb.pa.gov).

Under section 5(c) of the Regulatory Review Act, IRRC and the Committees were provided with copies of comments received during the public comment period, as well as other documents when requested. IRRC provided comments regarding this rulemaking.

Under section 5.1(j.2) of the Regulatory Review Act, the final-form rulemaking was deemed approved by the Committees on **INSERT DATE**. IRRC met on **INSERT DATE** and approved the regulations in accordance with section 5.1(e) of the Regulatory Review Act.

#### *Findings*

The Board finds that:



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

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

*Order*

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

(a) The regulations of the Board, 58 Pa.Code Chapters 627a, 629a and 631a to read as set forth in Annex A.

(b) Chapters 627a, 629a and 631a will replace the temporary regulations in Chapters 541, 543 and 545 respectively.

(c) The Chairman of the Board shall certify this order, 41 Pa.B. and Annex A and deposit them with the Legislative Reference Bureau as required by law.

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

William H. Ryan, Jr.  
Chairman

**Annex A**

**TITLE 58. RECREATION**

**PART VII. GAMING CONTROL BOARD**

**Subpart K. TABLE GAMES**

**CHAPTER 541. (Reserved)**

Sec.

541.1 - 541.15. (Reserved)

**CHAPTER 543. (Reserved)**

Sec.

541.1 - 541.14 (Reserved).

**CHAPTER 545. (Reserved)**

Sec.

545.1 - 545.15. (Reserved)

**CHAPTER 627a. MINIBACCARAT**

Sec.

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627a.2. Minibaccarat table physical characteristics.

627a.3. Cards; number of decks.

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627a.5. Shuffle and cut of the cards.

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627a.10. Rules for determining whether a third card shall be dealt.

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627a.12. Payout odds; vigorish.

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**§ 627a.1. Definitions.**

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

*Dragon 7* – A Banker's Hand which has a Point Count of 7 with a total of three cards dealt and the Player's Hand which has a Point Count of less than 7.

*EZ BACCARAT* – A VARIATION OF MINIBACCARAT IN WHICH NO VIGORISH IS COLLECTED.

*Natural* – A hand which has a Point Count of 8 or 9 on the first two cards dealt.

**§ 627a.2. Minibaccarat table physical characteristics.**

(a) Minibaccarat shall be played on a table having numbered positions for no more than nine seated players on one side of the table and a place for the dealer on the opposite side of the table.

(b) ~~The dimensions of a Minibaccarat table shall be approved by the Bureau of Gaming Operations.~~

~~(e)~~ The layout for a Minibaccarat table shall be approved by the Bureau of Gaming Operations IN ACCORDANCE WITH § 601a.10 (RELATING TO APPROVAL OF TABLE GAME LAYOUTS, SIGNAGE AND EQUIPMENT) 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~~ THE payout odds for all permissible wagers offered by the certificate holder. If the payout odds are not inscribed on the layout, a sign identifying the payout odds shall be posted at each Minibaccarat table.

(4) An area designated for the placement of cards for the Player's Hand and Banker's Hand.

(5) If a certificate holder offers the Dragon Bonus Wager AUTHORIZED UNDER § 627a.7(a)(4) (RELATING TO WAGERS), separate areas designated for the placement of the Dragon Bonus Wager for each player.

(6) If a certificate holder offers EZ Baccarat in which vigorish is not collected:

(i) Separate areas designated for the placement of the Dragon 7 Insurance Wager, AUTHORIZED UNDER § 627a.7(a)(5), for each player.

(ii) Inscriptions that advise patrons that a wager on the Banker's Hand that results in a Dragon 7 shall push and be returned to the player. If the information is not inscribed on the layout, a sign containing the information shall be posted at each Minibaccarat table.

(7) Numbered areas that correspond to the seat numbers for the purpose of marking vigorish unless the dealer, in accordance with the option selected in the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions), collects the vigorish from a player at the time the winning payout is made or the table is designated for play as an EZ Baccarat table in which vigorish is not collected.

~~(d)~~ (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.

~~(e)~~ (D) Each Minibaccarat table must have a drop box and a tip box attached on the same side of the gaming table as, but on opposite sides of, the dealer, as approved by the Bureau of Casino Compliance IN ACCORDANCE WITH § 601a.10. 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)~~ (E) Each Minibaccarat table must have a discard rack securely attached to the top of the dealer's side of the table.

**§ 627a.3. Cards; number of decks.**

(a) Except as provided in subsection (b), Minibaccarat shall be played with six to eight decks of cards that are identical in appearance and two cover cards.

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

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

(2) The cards in each batch must be of the same design.—The BUT THE backs of the cards in one batch must be of a different color than the cards in the other batch.

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

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

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

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

**§ 627a.4. Opening of a THE table for gaming.**

(a) ~~Except as provided in subsection (c), after~~ AFTER receiving six or more decks of cards at the table, the dealer shall inspect the cards for any defects. The floorperson assigned to the table shall verify the inspection.

(b) After the cards are inspected, they shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread in horizontal fan shaped columns by deck according to suit and in sequence.

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

(d) ~~When~~ IF an automated card shuffling device is utilized AND TWO BATCHES OF CARDS ARE RECEIVED AT THE TABLE, all the decks in one batch of cards shall be spread for inspection on the table separate from the decks in the other batch of cards. After the first player is afforded an opportunity to visually inspect the cards, each batch of cards shall separately be turned face down on the table and stacked.

(e) If the decks of cards received at the table are preinspected and preshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection 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 commencement of play, unless the cards were preshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), after each dealing shoe of cards is dealt or when directed by a floorperson or above, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. If the cards have been manually shuffled, the dealer shall leave the entire stack of cards



intermixed but not entirely squared off (leave them feathered) so that the floorperson can verify that the shuffle did not result in any uneven distribution of cards.

(b) After the cards have been shuffled and, when applicable, reshuffled, the dealer shall offer the stack of cards, with THE backs facing away from the dealer, to the players to be cut. The dealer shall begin with the player seated in the highest number position at the table and, working clockwise around the table, offer the stack to each player until a player accepts the cut. If a player does not accept the cut, the dealer shall cut the cards.

(c) The cards shall be cut by placing a cover card in the stack at least ten cards in from the top or the bottom of the stack.

(d) Once the cover card has been inserted into the stack, the dealer shall take all cards above the cover card and the cover card and place them on the bottom of the stack. The dealer shall then insert the second cover card in a position at least 14 cards above the bottom of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(e) After the cards have been cut and before the cards have been placed in the dealing shoe, a floorperson or above may require the cards to be recut if the floorperson

or above determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut by the next person entitled to cut the cards, as determined by subsection (b). THE STACK OF CARDS SHALL THEN BE INSERTED INTO THE DEALING SHOE FOR COMMENCEMENT OF PLAY.

(f) Prior to commencement of play, the dealer shall remove AND EXPOSE the first card from the dealing shoe and place it, and an additional number of cards, DRAWN FACE DOWN, equal to the face value of the first card drawn, in the discard rack ~~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 IN ACCORDANCE WITH § 465a.2 (RELATING TO INTERNAL CONTROL SYSTEMS AND AUDIT PROTOCOLS).

~~(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 AND BE RETURNED TO THE PLAYER if the Banker's Hand and the Player's Hand have the same Point Count OR ~~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 AND BE RETURNED TO THE PLAYER 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), 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) A wager ~~many~~ MAY not be made, increased or withdrawn after the dealer has announced "no more bets."

**§ 627a.8. Hands of player and banker; procedure for dealing initial two cards to each hand.**

(a) There shall be two hands dealt in the game of Minibaccarat, one of which shall be designated the Player's Hand and the other designated the Banker's Hand.

(b) Prior to dealing any cards, the dealer shall announce "no more bets."

(c) The dealer shall then deal an initial four cards from the dealing shoe in accordance with one of the following options selected by the certificate holder in its Rules Submission under § 601a.2 (relating to table games Rules Submissions):

(1) The dealer shall remove cards from the dealing shoe with his left hand and place them face up on the appropriate area of the layout with his right hand. The first and third cards dealt shall constitute the first and second cards of the Player's Hand and 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~~ ACCORDANCE with §

627a.10 (relating to rules for determining whether a third card shall be dealt).

(c) After the dealer positions the cards in accordance with § 627a.8(c)(1) or (2), any third card required to be dealt shall first be dealt face up to the Player's Hand and then to the Banker's Hand.

(d) In no event may more than one additional card be dealt to either hand.

(e) If the cover card appears as the first card in the dealing shoe at the beginning of a round of play or appears during play, the cover card shall be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer shall announce "last hand." At the completion of one more hand, the cards shall be reshuffled.

**§ 627a.10. Rules for determining whether a third card shall be dealt.**

(a) If either the Player's Hand or the Banker's Hand is a Natural, no more cards may be dealt to either hand.

(b) If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Player's Hand shall:

(1) Draw (take a third card) if the Player's Hand has a Point Count of less than 6.

(2) Stay (not take a third card) if the Player's Hand has a Point Count of 6 or more.

(c) If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Banker's Hand shall draw or stay in accordance with the following requirements:

(1) If the Player's Hand does not receive a third card, the Banker's Hand shall be dealt a third card if the Point Count of the Banker's Hand is 5 or less.

(2) If the Player's Hand is dealt a third card and:

(i) The Banker's Hand has a Point Count of less than 3, the Banker's Hand shall be dealt a third card.

(ii) The Banker's Hand has a Point Count of 7, the Banker's Hand may not be dealt a third card.

(iii) The Banker's Hand has a Point Count of 3, 4, 5 or 6, the Banker's Hand shall be dealt or not dealt a third card in accordance with Table 1 as follows:

Table 1

Value of the Third Card Drawn by Player's Hand

Point Count of Banker's Hand After Two Cards	0	1	2	3	4	5	6	7	8	9
3	D	D	D	D	D	D	D	D	S	D
4	S	S	D	D	D	D	D	D	S	S
5	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	D	D	S	S

(d) In Table 1, the first vertical column labeled "Point Count of Banker's Hand" refers to the Point Count of the Banker's Hand after the first two cards have been dealt to the Banker's Hand.

(e) In Table 1, the first horizontal row at the top labeled "Value of the Third Card Drawn by Player's Hand" refers to the value of the third card drawn by the Player's Hand, not the Point Count of the Player's Hand.

(f) In Table 1, the letter "D" means that the Banker's Hand shall draw a third card and the letter "S" means that the Banker's Hand shall stay.

(g) To use Table 1, first find the Point Count of the Banker's Hand in the first vertical column and trace that horizontally across the table until it intersects the vertical column that corresponds to the value of the third card drawn by the Player's Hand. The symbol located where

the intersection occurs determines whether the Banker's Hand shall draw a third card or stay. For example, if the Point Count of the Banker's Hand after two cards is 5 and the value of the third card drawn by the Player's Hand is 4, the table shows that the Banker's Hand shall draw a third card.

**§ 627a.11. Announcement of result of round; payment and collection of wagers.**

(a) After each hand has received all the cards to which it is entitled under §§ 627a.8, 627a.9 and 627a.10 (relating to hands of player and banker; procedure for dealing initial two cards to each hand; procedure for dealing a third card; and rules for determining whether a third card shall be dealt), the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If two hands have equal Point Counts, the dealer shall announce "tie hand." If the table is designated for play as an EZ Baccarat table and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7, the dealer shall announce "Dragon 7."

(b) After the result of the round is announced, the dealer ~~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 vigorish is not collected. Immediately thereafter, the dealer shall pay that player's winning wager and then, proceeding in descending order to the next highest numbered player position at which a winning wager is located, repeat this procedure until the vigorish owed by each player is either marked or collected and each winning wager is paid.

(c) At the conclusion of a round of play, the dealer shall remove all cards from the table and place them in the discard rack in a manner that permits the reconstruction of each hand in the event of a question or dispute.

**§ 627a.12. Payout odds; vigorish.**

(a) A winning wager made on the Player's Hand shall be paid at odds of 1 to 1.

(b) A winning Tie Wager shall be paid at odds of at least 8 to 1.

(c) ~~Except as otherwise provided in subsection (h), a~~ 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  
vigorish is not collected. WHEN COLLECTING THE VIGORISH,  
THE CERTIFICATE HOLDER MAY ROUND OFF THE VIGORISH TO 25  
CENTS OR THE NEXT HIGHEST MULTIPLE OF 25 CENTS.

(d) A DEALER SHALL COLLECT THE VIGORISH FROM A PLAYER  
IN ACCORDANCE WITH ONE OF THE FOLLOWING PROCEDURES SELECTED  
BY THE CERTIFICATE HOLDER IN ITS RULES SUBMISSION UNDER §  
601a.2 (RELATING TO TABLE GAME RULES SUBMISSIONS):

(1) AT THE TIME THE WINNING PAYOUT IS MADE.

(2) AT A LATER TIME, PROVIDED THAT:

(i) THE OUTSTANDING VIGORISH SHALL BE  
COLLECTED PRIOR TO THE RESHUFFLING OF THE CARDS IN A  
DEALING SHOE OR WHEN THE PLAYER LEAVES THE GAMING TABLE,  
WHICHEVER OCCURS FIRST.

(ii) THE AMOUNT OF THE VIGORISH SHALL BE  
TRACKED BY PLACING A COIN OR MARKER BUTTON, WHICH CONTAINS  
THE AMOUNT OF THE VIGORISH OWED, IN THE RECTANGULAR SPACE  
ON THE LAYOUT THAT IS IMPRINTED WITH THE NUMBER OF THE  
PLAYER OWING THE VIGORISH.

(iii) THE COIN OR MARKER BUTTON MAY NOT BE  
REMOVED FROM THE LAYOUT UNTIL THE VIGORISH OWED IS  
COLLECTED.

~~(d)~~ (E) If a certificate holder offers the Dragon Bonus Wager, IN ACCORDANCE WITH § 627a.7(a)(4) (RELATING TO WAGERS), a vigorish may not be extracted on a winning Dragon Bonus Wager. Winning Dragon Bonus Wagers shall be paid out at the odds in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

Hand	Paytable A	Paytable B	Paytable C
Win by 9 Points	30 to 1	20 to 1	30 to 1
Win by 8 Points	10 to 1	8 to 1	10 to 1
Win by 7 Points	6 to 1	7 to 1	4 to 1
Win by 6 Points	4 to 1	4 to 1	4 to 1
Win by 5 Points	2 to 1	3 to 1	2 to 1
Win by 4 Points	1 to 1	1 to 1	2 to 1
Natural winner	1 to 1	1 to 1	1 to 1
Natural Tie	Push	Push	Push

~~(e)~~ (F) A winning Dragon 7 Insurance Wager, AS DESCRIBED IN § 627a.7(a)(5), 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 (relating to table games Rules Submissions), 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 vigorish is not 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) EXCEPT AS PROVIDED IN SUBSECTION (B), A card drawn in error from the dealing shoe that is not disclosed shall be used as the first card of the next hand of play.

(b) A third card dealt to the Player's Hand that is not disclosed, when ~~no~~ A third card is NOT authorized under § 627a.10 (relating to rules for determining whether a third card shall be dealt), shall become the third card of the Banker's Hand if the Banker's Hand is required to draw under § 627a.10(c). If the Banker's Hand is required to stay, the card dealt in error shall become the first card of the next hand OF PLAY.

(c) If a THIRD card dealt TO THE PLAYER'S HAND, WHEN A THIRD CARD IS NOT AUTHORIZED UNDER § 627a.10, ~~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 USE THE DISCLOSED CARD AS THE THIRD CARD OF THE BANKER'S HAND IF THE BANKER'S HAND IS REQUIRED TO DRAW UNDER § 627a.10(c). IF THE BANKER'S HAND IS REQUIRED TO STAY, the dealer shall,

in accordance with one of the following procedures designated in the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions):

(1) Place the disclosed card and an ONE ~~additional number of cards equal to the face value of the~~ disclosed card, DRAWN FACE DOWN from the dealing shoe, ~~in~~ INTO the discard rack without disclosing the additional ~~cards~~ CARD.

(2) Use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with this chapter and SHALL be placed in the discard rack upon completion of the dealing ~~procedure~~ PROCEDURES.

(d) EXCEPT AS PROVIDED IN SUBSECTION (C), IF A CARD IS DISCLOSED AT THE TIME IT IS DEALT OR A CARD IS FOUND FACE UP IN THE DEALING SHOE, THE DEALER SHALL USE THE DISCLOSED CARD AS THE FIRST CARD OF A SIMULATED ROUND OF PLAY IN WHICH WAGERS MAY NOT BE ACCEPTED. THE CARDS SHALL BE DEALT IN ACCORDANCE WITH THIS CHAPTER AND SHALL BE PLACED IN THE DISCARD RACK UPON COMPLETION OF THE DEALING PROCEDURES.

~~(d)~~ (E) If there are insufficient cards remaining in the dealing shoe to complete a round of play, that round shall be void and all wagers shall be returned. A new round

shall commence after the entire set of cards are reshuffled and placed in the dealing shoe.

## **CHAPTER 629a. MIDIBACCARAT**

### **Sec.**

629a.1. Definitions.

629a.2. Midibaccarat table physical characteristics.

629a.3. Cards; number of decks.

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

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

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### **§ 629a.1. Definitions.**

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

*Dragon 7* — A Banker's Hand which has a Point Count of 7 with a total of three cards dealt and the Player's Hand which has a Point Count of less than 7.

*EZ BACCARAT - A VARIATION OF MIDIBACCARAT IN WHICH NO VIGORISH IS COLLECTED.*

*Natural* - A hand which has a Point Count of 8 or 9 on the first two cards dealt.

**§ 629a.2. Midibaccarat table physical characteristics.**

(a) Midibaccarat shall be played on a table having numbered positions for no more than nine seated players on one side of the table and a place for the dealer on the opposite side of the table.

~~(b) The 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 IN ACCORDANCE WITH § 601a.10 (RELATING TO APPROVAL OF TABLE GAME LAYOUTS, SIGNAGE AND EQUIPMENT) 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~~ THE payout odds for all permissible wagers offered by the certificate holder. If the payout odds are not inscribed on the layout, a sign identifying the payout odds shall be posted at each Midibaccarat table.

(4) An area designated for the placement of cards for the Player's Hand and Banker's Hand.

(5) If a certificate holder offers the Dragon Bonus Wager, AUTHORIZED UNDER § 629a.7(a)(4) (RELATING TO WAGERS), separate areas designated for the placement of the Dragon Bonus Wager for each player.

(6) If a certificate holder offers EZ Baccarat in which vigorish is not collected:

(i) Separate areas designated for the placement of the Dragon 7 Insurance Wager, AUTHORIZED UNDER § 629a.7(a)(5), for each player.

(ii) Inscriptions that advise patrons that a wager on the Banker's Hand that results in a Dragon 7 shall push and be returned to the player. If the information is not inscribed on the layout, a sign containing the information shall be posted at each Midibaccarat table.

(7) Numbered areas that correspond to the seat numbers for the purpose of marking vigorish unless the dealer, in accordance with the option selected in the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions), collects the vigorish from a player at the time the winning payout is made or the table is designated for play as an EZ Baccarat table in which vigorish is not collected.

~~(d)~~ (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.

~~(e)~~ (D) Each Midibaccarat table must have a drop box and a tip box attached on the same side of the gaming table as, but on opposite sides of, the dealer, ~~in locations~~ AS approved by the Bureau of Casino Compliance IN ACCORDANCE WITH §601a.10. 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)~~ (E) 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 DEALING shoe.

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

(a) ~~Except as provided in subsection (d), after~~ AFTER receiving six or more decks of cards at the table, the dealer shall inspect the cards for any defects. The floorperson assigned to the table shall verify the inspection.

(b) After the cards are inspected, ~~the cards~~ 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, ~~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, inspection 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 commencement of play, unless the cards were preshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), the dealer shall shuffle the cards so that they are randomly intermixed. IF THE CARDS HAVE BEEN MANUALLY SHUFFLED, THE 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 THE backs facing away from the dealer, to the players to be cut. The dealer shall begin with the player seated in the highest number position at the table and, working clockwise around the table, offer the stack to each player until a player accepts the cut. If a player does not accept the cut, the dealer shall cut the cards.

(c) The cards shall be cut by placing a cover card in the stack at least ten cards in from the top or the bottom of the stack.

(d) Once the cover card has been inserted into the stack, the dealer shall take all cards above the cover card and the cover card and place them on the bottom of the

stack. The dealer shall then insert the second cover card in a position at least 14 cards above the bottom of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(e) After the cards have been cut and before the cards have been placed in the dealing shoe, a floorperson or above may require the cards to be recut if the floorperson or above determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut by the next person entitled to cut the cards, as determined by subsection (b). THE STACK OF CARDS SHALL THEN BE INSERTED INTO THE DEALING SHOE FOR COMMENCEMENT OF PLAY.

(f) Prior to commencement of play, the dealer shall remove AND EXPOSE the first card from the dealing shoe and place it, and an additional number of cards, DRAWN FACE DOWN, equal to the face value of the first card drawn, in the discard bucket ~~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 AND BE RETURNED TO THE PLAYER if the Banker's Hand and the Player's Hand have the same Point Count OR ~~and either:~~

~~(A) Be returned to the player.~~

~~(B) If the licensee charges vigorish in accordance with § 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 AND BE RETURNED TO THE PLAYER 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 § 629a.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~~ VERBAL WAGERS accompanied by cash may be accepted provided ~~the verbal wager is~~ THAT THEY ARE confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

(c) A wager may not be made, increased or withdrawn after the dealer has announced "no more bets."

**§ 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. If the player does not accept it or there is not a player in that position, the dealer shall offer it to each of the other players in turn, MOVING counterclockwise around the table for the remainder of that round of play. If no player accepts the cards, the dealer shall turn the cards over and place them on the designated areas of the layout.

**§ 629a.9. Procedure for dealing a third card.**

(a) After the dealer positions the cards in accordance with § 629a.8(c) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), the dealer shall announce the Point Count of the Player's Hand and the Banker's Hand.

(b) Following the announcement of the Point Counts of each hand, the dealer shall determine whether to deal a third card to each hand in ~~conformity~~ ACCORDANCE with § 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 § 629a.8(c).

(c) In no event may more than one additional card be dealt to either hand.

(d) ~~When~~ IF the cover card appears as the first card in the dealing shoe at the beginning of a round of play or appears during play, the cover card shall be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer shall announce "last hand." At the completion of one more hand, the cards shall be replaced with new decks of cards.

**§ 629a.10. Rules for determining whether a third card shall be dealt.**

(a) If EITHER the Player's Hand or the Banker's Hand is a Natural, no more cards may be dealt to either hand.

(b) If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Player's Hand shall:

(1) Draw (take a third card) if the Player's Hand has a Point Count of less than 6.

(2) Stay (not take a third card) if the Player's Hand has a Point Count of 6 or more.

(c) If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Banker's Hand shall draw or stay in accordance with the following requirements:

(1) If the Player's Hand does not receive a third card, the Banker's Hand shall be dealt a third card if the Point Count of the Banker's Hand is 5 or less.

(2) If the Player's Hand is dealt a third card and:

(i) The Banker's Hand has a Point Count of less than 3, the Banker's Hand shall be dealt a third card.

(ii) The Banker's Hand has a Point Count of 7, the Banker's Hand may not be dealt a third card.

(iii) The Banker's Hand has a Point Count of 3, 4, 5 or 6, the Banker's Hand shall be dealt or not dealt a third card in accordance with Table 1 as follows:

**Table 1**

**Value of the Third Card Drawn by Player's Hand**

Point Count of Banker's Hand After Two Cards	0	1	2	3	4	5	6	7	8	9
3	D	D	D	D	D	D	D	D	S	D
4	S	S	D	D	D	D	D	D	S	S
5	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	D	D	S	S

(d) In Table 1, the first vertical column labeled "Point Count of Banker's Hand" refers to the Point Count of the Banker's Hand after the first two cards have been dealt to the Banker's Hand.

(e) In Table 1, the first horizontal row at the top labeled "Value of the Third Card Drawn by Player's Hand" refers to the value of the third card drawn by the Player's Hand, not the Point Count of the Player's Hand.

(f) In Table 1, the letter "D" means that the Banker's Hand shall draw a third card and the letter "S" means that the Banker's Hand shall stay.

(g) To use Table 1, first find the Point Count of the Banker's Hand in the first vertical column and trace that horizontally across the table until it intersects the vertical column that corresponds to the value of the third card drawn by the Player's Hand. The symbol located where the intersection occurs determines whether the Banker's

Hand shall draw a third card or stay. For example, if the Point Count of the Banker's Hand after two cards is 5 and the value of the third card drawn by the Player's Hand is 4, the table shows that the Banker's Hand shall draw a third card.

**§ 629a.11. Announcement of result of round; payment and collection of wagers.**

(a) After each hand has received all the cards to which it is entitled under §§ 629a.8, 629a.9 and 629a.10 (relating to hands of player and banker; procedure for dealing initial two cards to each hand; procedure for dealing a third card; and rules for determining whether a third card shall be dealt), the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If two hands have equal Point Counts, the dealer shall announce "tie hand." If the table is designated for play as an EZ Baccarat table and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7, the dealer shall announce "Dragon 7."

(b) After the result of the round is announced, the dealer ~~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 vigorish is not collected. Immediately thereafter, the dealer shall pay that player's winning wager and then, proceeding in descending order to the next highest numbered player position at which a winning wager is located, repeat this procedure until the vigorish owed by each player is either marked or collected and each winning wager is paid.

(c) At the conclusion of a round of play, ~~all THE DEALER SHALL REMOVE ALL cards on the layout shall be picked up by the dealer and placed~~ FROM THE TABLE AND PLACE THEM 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~~ 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 vigorish is not collected. WHEN COLLECTING THE VIGORISH, THE CERTIFICATE HOLDER MAY ROUND OFF THE VIGORISH TO 25 CENTS OR THE NEXT HIGHEST MULTIPLE OF 25 CENTS.

(d) A DEALER SHALL COLLECT THE VIGORISH FROM A PLAYER IN ACCORDANCE WITH ONE OF THE FOLLOWING PROCEDURES SELECTED BY THE CERTIFICATE HOLDER IN ITS RULES SUBMISSION UNDER § 601a.2 (RELATING TO TABLE GAME RULES SUBMISSIONS):

(1) AT THE TIME THE WINNING PAYOUT IS MADE.

(2) AT A LATER TIME, PROVIDED THAT:

(i) THE OUTSTANDING VIGORISH SHALL BE COLLECTED PRIOR TO BEGINNING PLAY WITH A NEW DEALING SHOE OF CARDS OR WHEN THE PLAYER LEAVES THE GAMING TABLE, WHICHEVER OCCURS FIRST.

(ii) THE AMOUNT OF THE VIGORISH SHALL BE TRACKED BY PLACING A COIN OR MARKER BUTTON, WHICH CONTAINS THE AMOUNT OF THE VIGORISH OWED, IN THE RECTANGULAR SPACE ON THE LAYOUT THAT IS IMPRINTED WITH THE NUMBER OF THE PLAYER OWING THE VIGORISH.

(iii) THE COIN OR MARKER BUTTON MAY NOT BE REMOVED FROM THE LAYOUT UNTIL THE VIGORISH OWED IS COLLECTED.

~~(d)~~ (E) If a certificate holder offers the Dragon Bonus Wager, IN ACCORDANCE WITH § 629a.7(a)(4) (RELATING TO WAGERS), a vigorish may not be extracted on a winning Dragon Bonus Wager. Winning Dragon Bonus Wagers shall be paid out at the odds in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

Hand	Paytable A	Paytable B	Paytable C
Win by 9 Points	30 to 1	20 to 1	30 to 1
Win by 8 Points	10 to 1	8 to 1	10 to 1
Win by 7 Points	6 to 1	7 to 1	4 to 1
Win by 6 Points	4 to 1	4 to 1	4 to 1
Win by 5 Points	2 to 1	3 to 1	2 to 1
Win by 4 Points	1 to 1	1 to 1	2 to 1
Natural winner	1 to 1	1 to 1	1 to 1
Natural Tie	Push	Push	Push

~~(e)~~ (F) A winning Dragon 7 Insurance Wager, AS DESCRIBED IN § 629a.7(a)(5), 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 vigorish is not 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 under 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) EXCEPT AS PROVIDED IN SUBSECTION (B), A card drawn in error from the dealing shoe that is not disclosed shall be used as the first card of the next hand of play.

(b) A third card dealt to the Player's Hand that is not disclosed, when a third card is not authorized under § 629a.10 (relating to rules for determining whether a third card shall be dealt), shall become the third card of the Banker's Hand if the Banker's Hand is required to draw under § 629a.10(c). If the Banker's Hand is required to stay, the card dealt in error shall become the first card of the next hand OF PLAY.

(c) If a THIRD card dealt TO THE PLAYER'S HAND, WHEN A THIRD CARD IS NOT AUTHORIZED UNDER § 629a.10, ~~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 USE THE DISCLOSED CARD AS THE THIRD CARD OF THE BANKER'S HAND IF THE BANKER'S HAND IS REQUIRED TO DRAW UNDER § 629a.10(c).

IF THE BANKER'S HAND IS REQUIRED TO STAY, the dealer shall, in accordance with one of the following procedures designated in the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions):

(1) Place the disclosed card and ~~an~~ ONE additional ~~number of cards equal to the face value of the disclosed~~ card, DRAWN FACE DOWN from the dealing shoe, ~~in~~ INTO the discard bucket without disclosing the additional ~~cards~~ CARD.

(2) Use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with this chapter and SHALL be placed in the discard bucket upon completion of the dealing ~~procedure~~ PROCEDURES.

(d) EXCEPT AS PROVIDED IN SUBSECTION (C), IF A CARD IS DISCLOSED AT THE TIME IT IS DEALT OR A CARD IS FOUND FACE UP IN THE DEALING SHOE, THE DEALER SHALL USE THE DISCLOSED CARD AS THE FIRST CARD OF A SIMULATED ROUND OF PLAY IN WHICH WAGERS MAY NOT BE ACCEPTED. THE CARDS SHALL BE DEALT IN ACCORDANCE WITH THIS CHAPTER AND SHALL BE PLACED IN THE DISCARD BUCKET UPON COMPLETION OF THE DEALING PROCEDURES.

~~(d)~~ (E) If there are insufficient cards remaining in the dealing shoe to complete a round of play, that round shall be void and all wagers shall be returned. A new round

shall commence after the entire set of cards has been replaced and the new set of cards have been placed in the dealing shoe.

## **CHAPTER 631a. BACCARAT**

### **Sec.**

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- 631a.14. Continuation of curator as dealer; selection of a new curator.
- 631a.15. Irregularities.

### **§ 631a.1. Definitions.**

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

*Curator* – The player who accepts the dealing shoe and who is responsible for dealing the cards in accordance with this chapter and the instructions of the dealer calling the game.

*Dragon 7* – A Banker's Hand which has a Point Count of 7 with a total of three cards dealt and the Player's Hand which has a Point Count of less than 7.

*EZ BACCARAT* – A VARIATION OF BACCARAT IN WHICH NO VIGORISH IS COLLECTED.

*Natural* – A hand which has a Point Count of 8 or 9 on the first two cards dealt.

**§ 631a.2. Baccarat table physical characteristics.**

(a) Baccarat shall be played on a table having numbered positions for 10 to 14 seated players.

(b) The layout for a Baccarat table shall be approved by the Bureau of Gaming Operations IN ACCORDANCE WITH § 601a.10 (RELATING TO APPROVAL OF TABLE LAYOUTS, SIGNAGE AND EQUIPMENT) 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~~ THE payout odds for all permissible wagers offered by the certificate holder. If the payout odds are not inscribed on the layout, a sign identifying the payout odds shall be posted at each Baccarat table.

(4) An area designated for the placement of cards for the Player's Hand and Banker's Hand.

(5) If a certificate holder offers the Dragon Bonus Wager, AUTHORIZED UNDER § 631a.8(a)(4) (RELATING TO WAGERS), separate areas designated for the placement of the Dragon Bonus Wager for each player.

(6) If a certificate holder offers EZ Baccarat:

(i) Separate areas designated for the placement of the Dragon 7 Insurance Wager, AUTHORIZED UNDER § 631a.8(a)(5), for each player.

(ii) Inscriptions that advise patrons that a wager on the Banker's Hand that results in a Dragon 7 shall ~~tie~~ 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 BACCARAT TABLE.

(7) Numbered areas that correspond to the seat numbers for the purpose of marking vigorish unless the dealer, in accordance with the option selected in the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions), collects the vigorish from a player at the time the winning payout is made or the table is designated for play as an EZ Baccarat table in which vigorish is not collected.

(c) If marker buttons are used for the purpose of marking vigorish, the marker buttons shall be placed in the table inventory ~~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~~ AS approved by the Bureau of Casino Compliance IN ACCORDANCE WITH § 601a.10. 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 DEALING shoe.

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

(a) ~~Except as provided in subsection (d), after~~ AFTER receiving six or more decks of cards at the table, the dealer calling the game shall inspect the cards for any defects. The floorperson assigned to the table shall verify the inspection.

(b) After the cards are inspected, ~~the cards~~ 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, ~~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, inspection 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 commencement of play, unless the cards were reshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), one or more of the dealers shall wash and stack the cards, after which each of the dealers shall shuffle the stack of cards independently.

(b) After shuffling the cards and, when applicable, reshuffling them, the dealer calling the game shall offer the stack of cards, with THE backs facing away from the dealer, to the players to be cut. The dealer shall begin with the player seated in the highest number position at the table or, in the case of a reshuffle, the last curator and working clockwise around the table, offer the stack to each player until a player accepts the cut. If a player does not accept the cut, the dealer shall cut the cards.

(c) The cards shall be cut by placing a cover card in the stack at least ten cards in from the top or the bottom of the stack.

(d) Once the cover card has been inserted into the stack, the dealer shall take all cards above the cover card and the cover card and place them on the bottom of the stack. The dealer shall then insert the second cover card in a position at least 14 cards above the bottom of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(e) After the cards have been cut and before the cards have been placed in the dealing shoe, a floorperson or above may require the cards to be recut if the floorperson or above determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut by the next person entitled to cut the cards, as determined by subsection (b). THE STACK OF CARDS SHALL THEN BE INSERTED INTO THE DEALING SHOE FOR COMMENCEMENT OF PLAY.

(f) Prior to commencement of play, the dealer shall remove AND EXPOSE the first card from the dealing shoe and place it, and an additional number of cards, DRAWN FACE DOWN, equal to the face value of the first card drawn, in the discard bucket ~~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, MOVING counterclockwise around the table, until one of the players accepts the dealing shoe.

(c) The player that accepts the dealing shoe shall be designated as the curator.

(d) Notwithstanding subsections (b) and (c), the dealer may act as the curator if either:

(1) A player who accepts the dealing shoe and any other player to whom the dealing shoe is relinquished under § 631a.14 (relating to continuation of curator as dealer; selection of a new curator) designates the dealer calling the game as the curator.

(2) No player to whom the dealing shoe is offered accepts the dealing shoe.

**§ 631a.8. Wagers.**

(a) The following are permissible wagers in the game of Baccarat:

(1) A wager on the Banker's Hand which shall:

(i) Win if the Banker's Hand has a Point Count higher than that of the Player's Hand unless EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(ii) Lose if the Banker's Hand has a Point Count lower than that of the Player's Hand.

(iii) Tie AND BE RETURNED TO THE PLAYER if the Banker's Hand and the Player's Hand have the same Point Count OR ~~and either:~~

~~(A) Be returned to the player.~~

~~(B) If the licensee charges vigorish in accordance with § 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 Point Counts of the Banker's Hand and the Player's Hand are not equal.

(4) If offered by a certificate holder, a Dragon Bonus Wager on the Player's Hand or Banker's Hand, or both, which shall:

(i) Win if the selected hand is:

(A) A Natural and the other hand is not a Natural.

(B) A Natural 9 and the other hand is a Natural 8.

(C) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by four or more points.

(ii) Lose if the selected hand is:

(A) A Natural 8 and the other hand is a Natural 9.

(B) Not a Natural and has a Point Count less than or equal to the Point Count of the other hand.

(C) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by less than four points.

(iii) Tie AND BE RETURNED TO THE PLAYER if the selected hand is a Natural and the other hand is a Natural of equal Point Count ~~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 Midibaccarat shall be made by placing value chips or plaques on the appropriate areas of the Midibaccarat layout. ~~A verbal wager~~ VERBAL WAGERS accompanied by cash may be accepted provided ~~the verbal wager is~~ THAT THEY ARE confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

(c) A wager may not be made, increased or withdrawn after the dealer has announced "no more bets."

**§ 631a.9. Hands of player and banker; procedure for dealing initial two cards to each hand.**

(a) There shall be two hands dealt in the game of Baccarat, one of which shall be designated the Player's Hand and the other designated the Banker's Hand.

(b) After the dealer calling the game announces "no more bets," the dealer calling the game shall instruct the curator to commence dealing the cards by announcing "cards."

(c) The curator shall deal an initial four cards from the dealing shoe face down to the areas designated for the placement of the Player's Hand and the Dealer's Hand. The first and third cards dealt shall constitute the first and second cards of the Player's Hand. The second and fourth 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, IF SPECIFIED in the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions), elect to use the following procedures in lieu of the procedures in subsection (c) and § 631a.10(a) (relating to procedure for dealing a third card), after all four cards have been dealt:

(1) The curator shall place the Banker's Hand underneath the right corner of the dealing shoe.

(2) The dealer calling the game shall then hand the two cards of the Player's Hand, face down, to the player with the highest wager on the Player's Hand. After viewing the Player's Hand, the player shall return the two cards, face up, to the dealer calling the game, who shall place the cards face up on the area ~~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~~ IF THE PLAYER does not accept it or there is ~~no~~ NOT A player in that position, the dealer shall offer it to each of the other players in turn, MOVING counterclockwise around the table for the remainder of that round of play. If no player accepts the cards, the dealer shall turn the

cards over and place them on the designated areas of the layout.

**§ 631a.10. Procedure for dealing a third card.**

(a) Except as provided in § 631a.9(d) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), after the initial four cards have been dealt and the dealer calling the game places the cards face up in front of himself, the dealer calling the game shall announce the Point Count of the Player's Hand and the Banker's Hand.

(b) Following the announcement of the Point Counts of each hand, the dealer calling the game shall instruct the curator whether to deal a third card to either or both hands in ~~conformity~~ ACCORDANCE 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) ~~When~~ IF the cover card appears as the first card in the dealing shoe at the beginning of a round of play or appears during play, the cover card shall be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game shall

announce "last hand." At the completion of one more hand, the cards shall be replaced with new decks of cards.

**§ 631a.11. Rules for determining whether a third card shall be dealt.**

(a) If EITHER the Player's Hand or the Banker's Hand is a Natural, no more cards may be dealt to either hand.

(b) If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Player's Hand shall:

(1) Draw (take a third card) if the Player's Hand has a Point Count of less than 6.

(2) Stay (not take a third card) if the Player's Hand has a Point Count of 6 or more.

(c) If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Banker's Hand shall draw or stay in accordance with the following requirements:

(1) If the Player's Hand does not receive a third card, the Banker's Hand shall be dealt a third card if the Point Count of the Banker's Hand is 5 or less.

(2) If the Player's Hand is dealt a third card and:

(i) The Banker's Hand has a Point Count of less than 3, the Banker's Hand shall be dealt a third card.

(ii) The Banker's Hand has a Point Count of 7, the Banker's Hand may not be dealt a third card.

(iii) The Banker's Hand has a Point Count of 3, 4, 5 or 6, the Banker's Hand shall be dealt or not dealt a third card in accordance with Table 1 as follows:

**Table 1**

**Value of the Third Card Drawn by Player's Hand**

Point Count of Banker's Hand After Two Cards	0	1	2	3	4	5	6	7	8	9
3	D	D	D	D	D	D	D	D	S	D
4	S	S	D	D	D	D	D	D	S	S
5	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	D	D	S	S

(d) In Table 1, the first vertical column labeled "Point Count of Banker's Hand" refers to the Point Count of the Banker's Hand after the first two cards have been dealt to the Banker's Hand.

(e) In Table 1, the first horizontal row at the top labeled "Value of the Third Card Drawn by Player's Hand" refers to the value of the third card drawn by the Player's Hand, not the Point Count of the Player's Hand.

(f) In Table 1, the letter "D" means that the Banker's Hand shall draw a third card and the letter "S" means that the Banker's Hand shall stay.

(g) To use Table 1, first find the Point Count of the Banker's Hand in the first vertical column and trace that horizontally across the table until it intersects the vertical column that corresponds to the value of the third card drawn by the Player's Hand. The symbol located where the intersection occurs determines whether the Banker's Hand shall draw a third card or stay. For example, if the Point Count of the Banker's Hand after two cards is 5 and the value of the third card drawn by the Player's Hand is 4, the table shows that the Banker's Hand shall draw a third card.

**§ 631a.12. Announcement of result of round; payment and collection of wagers.**

(a) After each hand has received all the cards to which it is entitled under §§ 631a.9, 631a.10 and 631a.11 (relating to hands of player and banker; procedure for dealing initial two cards to each hand; procedure for dealing a third card; and rules for determining whether a third card shall be dealt), the dealer calling the game shall announce the final Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce "tie hand." If the table is designated for play as an EZ Baccarat table and the Point Counts of the Banker's Hand

and the Player's Hand result in a Dragon 7, the dealer shall announce "Dragon 7."

(b) After the result of the round is announced, the dealer or dealers responsible for the wagers on the table shall first collect each losing wager. After the losing wagers are collected, the dealer or dealers responsible for the wagers on the table shall, starting at the highest numbered player position at which a winning wager is located, pay that player's winning wager and immediately thereafter mark or collect the vigorish owed by that player unless the table is designated for play as an EZ Baccarat table in which vigorish is not collected. The dealer shall then proceed in descending order to the next highest numbered player position at which a winning wager is located and repeat this procedure until each winning wager is paid and the vigorish owed by each player, if any, is either marked or collected.

(c) At the conclusion of a round of play, THE DEALER SHALL REMOVE all cards ~~on the layout shall be picked up by the dealer and placed~~ FROM THE TABLE AND PLACE THEM 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 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 vigorish is not collected. WHEN COLLECTING THE VIGORISH, THE CERTIFICATE HOLDER MAY ROUND OFF THE VIGORISH TO 25 CENTS OR THE NEXT HIGHEST MULTIPLE OF 25 CENTS.

(d) A DEALER SHALL COLLECT THE VIGORISH FROM A PLAYER IN ACCORDANCE WITH ONE OF THE FOLLOWING PROCEDURES SELECTED BY THE CERTIFICATE HOLDER IN ITS RULES SUBMISSION UNDER § 601a.2 (RELATING TO TABLE GAME RULES SUBMISSIONS):

(1) AT THE TIME THE WINNING PAYOUT IS MADE.

(2) AT A LATER TIME, PROVIDED THAT:

(i) THE OUTSTANDING VIGORISH SHALL BE COLLECTED PRIOR TO BEGINNING PLAY WITH A NEW DEALING SHOE OF CARDS OR WHEN THE PLAYER LEAVES THE GAMING TABLE, WHICHEVER OCCURS FIRST.

(ii) THE AMOUNT OF THE VIGORISH SHALL BE TRACKED BY PLACING A COIN OR MARKER BUTTON, WHICH CONTAINS THE AMOUNT OF THE VIGORISH OWED, IN THE RECTANGULAR SPACE ON THE LAYOUT THAT IS IMPRINTED WITH THE NUMBER OF THE PLAYER OWING THE VIGORISH.

(iii) THE COIN OR MARKER BUTTON MAY NOT BE REMOVED FROM THE LAYOUT UNTIL THE VIGORISH OWED IS COLLECTED.

~~(d)~~ (E) If a certificate holder offers the Dragon Bonus Wager, IN ACCORDANCE WITH § 631a.8(a)(4) (RELATING TO WAGERS), a vigorish may not be extracted on a winning Dragon Bonus Wager. Winning Dragon Bonus Wagers shall be paid out at the odds in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

Hand	Paytable A	Paytable B	Paytable C
Win by 9 Points	30 to 1	20 to 1	30 to 1
Win by 8 Points	10 to 1	8 to 1	10 to 1
Win by 7 Points	6 to 1	7 to 1	4 to 1
Win by 6 Points	4 to 1	4 to 1	4 to 1
Win by 5 Points	2 to 1	3 to 1	2 to 1
Win by 4 Points	1 to 1	1 to 1	2 to 1
Natural winner	1 to 1	1 to 1	1 to 1
Natural Tie	Push	Push	Push

~~(e)~~ (F) A winning Dragon 7 Insurance Wager, AS DESCRIBED IN § 631a.8(a)(5), 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 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 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 vigorish is not 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, OR repeatedly makes invalid deals ~~or violates either the act or this part.~~

(b) When a voluntary or compulsory relinquishment of the dealing shoe occurs, the dealer shall offer the dealing shoe to the player immediately to the right of the previous curator and, if that player does not accept the dealing shoe or there is no player in that position, the dealer shall offer the dealing shoe to each of the other players in turn, MOVING counterclockwise around the table. The first player to accept the dealing shoe when offered shall become the new curator.

**§ 631a.15. Irregularities.**

(a) EXCEPT AS PROVIDED IN SUBSECTION (B), A card drawn in error from the dealing shoe that is not disclosed shall be used as the first card of the next hand of play.

(b) A third card dealt to the Player's Hand that is not disclosed, when ~~no~~ A third card is NOT authorized under § 631a.11 (relating to rules for determining whether a third card shall be dealt), shall become the third card of the Banker's Hand if the Banker's Hand is required to draw under § 631a.11(c). If the Banker's Hand is required to stay, the card dealt in error shall become the first card of the next hand OF PLAY.

(c) If a THIRD card dealt TO THE PLAYER'S HAND, WHEN A THIRD CARD IS NOT AUTHORIZED UNDER § 631a.11, ~~in error~~  
~~under the circumstances 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 USE THE DISCLOSED CARD AS THE THIRD CARD OF THE BANKER'S HAND IF THE BANKER'S HAND IS REQUIRED TO DRAW UNDER § 631a.11(c). IF THE BANKER'S HAND IS REQUIRED TO STAY, the dealer calling the game shall, in accordance with one of the following procedures designated in the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions):

(1) Place the disclosed card and ~~an~~ ONE additional ~~number of cards equal to the face value of the disclosed~~ card, DRAWN FACE DOWN from the dealing shoe, ~~in~~ INTO the discard bucket without disclosing the additional ~~cards~~ CARD.

(2) Use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with the rules of this chapter and SHALL be placed in the discard bucket upon completion of the dealing procedures.

(d) EXCEPT AS PROVIDED IN SUBSECTION (C), IF A CARD IS DISCLOSED AT THE TIME IT IS DEALT OR A CARD IS FOUND FACE UP IN THE DEALING SHOE, THE DEALER SHALL USE THE DISCLOSED CARD AS THE FIRST CARD OF A SIMULATED ROUND OF PLAY IN WHICH WAGERS MAY NOT BE ACCEPTED. THE CARDS SHALL BE DEALT

IN ACCORDANCE WITH THIS CHAPTER AND SHALL BE PLACED IN THE DISCARD BUCKET UPON COMPLETION OF THE DEALING PROCEDURES.

~~(d)~~ (E) If there are insufficient cards remaining in the dealing shoe to complete a round of play, that round shall be void and all wagers shall be returned. A new round shall commence after the entire set of cards has been replaced and the new set of cards have been placed in the dealing shoe.

**COMMENTATORS WHO REQUESTED NOTICE  
OF THE FINAL-FORM REGULATION**

**FISCAL NOTE: 125-151**

**While § 5.1(a) of the Regulatory Review Act only requires the Board to provide a list of the commentators who have requested additional information and a copy of the final-form regulation, the PGCB sends a copy of the preamble, Regulatory Analysis Form and the final-form regulation to all commentators. These copies are sent by mail or emailed to the commentator if they request electronic delivery. For this rulemaking, copies of these materials have been sent to the following:**

**THERE WERE NO COMMENTS SUBMITTED FOR THIS RULEMAKING**



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

**I.D. NUMBER:** 125-151

**DATE:** 10/14/11

**SUBJECT:** Subpart K. Chapters 627a, 629a, 631a

**AGENCY:** Pennsylvania Gaming Control Board (PGCB)

**TYPE OF REGULATION**

- Proposed Regulation
- X   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>10-14-11</u>	<u>Elyse Earl</u> Senator Jane Earl	Senate Community, Economic & Recreational Development
2. <u>10-14-11</u>	<u>deborah Macken</u> Senator Wayne Fontana	Senate Community, Economic & Recreational Development
3. <u>10/14/11</u>	<u>Curt Schroder</u> Representative Curt Schroder	House Gaming Oversight
4. <u>10/14/11</u>	<u>Rosita Youngblood</u> Representative Rosita Youngblood	House Gaming Oversight
5. <u>10/14/11</u>	<u>K Cooper</u>	Independent Regulatory Review Commission
6. <u>      </u>	<u>      </u>	Attorney General
7. <u>      </u>	<u>      </u>	Legislative Reference Bureau