

# Regulatory Analysis Form

(Completed by Promulgating Agency)



# IRRC

Independent Regulatory Review Commission

## SECTION I: PROFILE

(1) Agency:

Pennsylvania Gaming Control Board

(2) Agency Number:

Identification Number: 125-155

IRRC Number: 2901

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(3) Short Title:

Table Game Rules for Blackjack and Pai Gow Poker

(4) PA Code Cite:

58 Pa.Code §§ 549, 561, 633a. and 645a.

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

Primary Contact:

Susan A. Yocum  
Assistant Chief Counsel  
Pennsylvania Gaming Control Board  
P.O. Box 69060  
Harrisburg, PA 69060  
Phone (717) 346-8300/ Fax: (717) 703-2988  
Email: [syocum@state.pa.us](mailto:syocum@state.pa.us)

Secondary Contact:

N/A

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

N/A

(All Comments will appear on IRRC'S website)

## Regulatory Analysis Form

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

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

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

With this rulemaking, the Board is proposing to replace the temporary regulation in Chapter 549 with the permanent regulation in Chapter 633a. and the temporary regulation in Chapter 561 with the permanent regulation in Chapter 645a.

This rulemaking provides the definitions, rules of play, payout odds and amounts and permissible wagers for the authorized table games of Blackjack and Pai Gow Poker.

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

- |   |                                  |
|---|----------------------------------|
| A. The date by which the agency must receive public comments:                               | <u>30 days after publication</u> |
| B. The date or dates on which public meetings or hearings will be held:                     | <u>N/A</u>                       |
| C. The expected date of promulgation of the proposed regulation as a final-form regulation: | <u>1st Quarter 2012</u>          |
| D. The expected effective date of the final-form regulation:                                | <u>Upon publication</u>          |
| E. The date by which compliance with the final-form regulation will be required:            | <u>Upon publication</u>          |
| F. The date by which required permits, licenses or other approvals must be obtained:        | <u>N/A</u>                       |

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

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

## Regulatory Analysis Form

### **SECTION II: STATEMENT OF NEED**

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

Under the general authority in 4 Pa.C.S. § 1202(b)(30)(relating to general and specific powers) and the specific authority in 4 Pa.C.S. §§ 13A02(1) – (4) (relating to regulatory authority).

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

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

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

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

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

Regarding the rules of play for Blackjack: The Board believes that the fundamental rules of play in Blackjack, including optional surrender and the requirement that dealers stand on a soft 17, achieves a fair and appropriate balance between the revenue generated for the certificate holders, and derivatively to the Commonwealth, and the fairness to patrons. At this time, the Board has maintained its current rules of play in order to ensure consistency in the rules of play at all licensed facilities during the continued full-implementation of legalized table gaming in the Commonwealth.

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

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

## Regulatory Analysis Form

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

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

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

Certificate holders that elect to offer Blackjack and Pai Gow Poker 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 certificate holders offer Blackjack and Pai Gow Poker.

## SECTION III: COST AND IMPACT ANALYSIS

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

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

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

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

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

It is not anticipated that this regulation will require expenditures or provide savings to state government; however, with the passage of table games, state government will receive 14% of a certificate holder's

## Regulatory Analysis Form

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.

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

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

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

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

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

Standardized rules of play ensure fairness to the patrons who participate in table gaming at all licensed facilities in the Commonwealth. Additionally, the Board believes that the fundamental rules of play in Blackjack, including optional surrender and the requirement that dealers stand on a soft 17, achieves a fair and appropriate balance between the revenue generated for the certificate holders, and derivatively to the Commonwealth, and the fairness to patrons. At this time, the Board has maintained its current rules of play in order to ensure consistency in the rules of play at all licensed facilities during the continued full implementation of legalized table gaming in the Commonwealth.

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

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

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

No other regulatory schemes were considered.

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

There are no corresponding federal requirements.

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

The regulations are consistent with the objectives and requirements of the Gaming Act. Having more advantageous rules of play for the patron in Blackjack should attract more patrons to gaming in the Commonwealth versus other states and should not negatively affect Pennsylvania's ability to compete with other states.

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

With this rulemaking, the Board is proposing to replace the temporary regulation in Chapter 549 with the permanent regulation in Chapter 633a. and the temporary regulation in Chapter 561 with the permanent regulation in Chapter 645a.

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

This rulemaking will require certificate holders to: post signs at gaming tables; have complete sets of rules for all the games they offer available for public inspection; produce a gaming guide summarizing the rules of the games they offer; and file Rules Submissions for each table game they elect to offer. The Rules Submissions are standardized checklists for each game, are relatively simple to fill out and are available on the Gaming Board website at <http://www.pgcb.state.pa.us/?p=187>

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

No special provisions have been added.

FACE SHEET  
FOR FILING DOCUMENTS  
WITH THE LEGISLATIVE REFERENCE  
BUREAU

(Pursuant to Commonwealth Documents Law)

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DO NOT WRITE IN THIS SPACE

# 2901

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

By: Amy M. Elliott  
(Deputy Attorney General)  
JUL 28 2011  
DATE OF APPROVAL

Check if applicable  
Copy not approved. Objections attached.

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

Pennsylvania Gaming  
Control Board

FISCAL NOTE NO.: 125-155

DATE OF ADOPTION: 6/28/11  
By: Gregory C. Fajt  
Gregory C. Fajt, CHAIRMAN

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

BY: R. Douglas Sherman  
R. Douglas Sherman, Chief Counsel  
6/28/11  
DATE OF APPROVAL  
(Deputy General Counsel)  
(Chief Counsel - Independent Agency)  
(Strike inapplicable title)

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

PROPOSED RULEMAKING  
COMMONWEALTH OF PENNSYLVANIA

58 PA. CODE

Subpart K. Table Games  
Chapters 633a and 645a

**PROPOSED RULEMAKING**

**PENNSYLVANIA GAMING CONTROL BOARD**

**58 PA.CODE CHS. 549, 561, 633a. and 645a.**

**Table Game Rules for Blackjack and Pai Gow Poker.**

The Pennsylvania Gaming Control Board (Board), under the general authority in 4 Pa.C.S. § 1202(b)(30) (relating to general and specific powers) and the specific authority in 4 Pa.C.S. §§ 13A02(1) - (4) (relating to regulatory authority), proposes to add to Subpart K Chapters 633a and 645a to read as set forth in Annex A.

*Purpose of the Proposed Rulemaking*

Under 4 Pa.C.S. § 13A03 (relating to temporary regulations), the Board initially adopted temporary regulations in Chapter 549 at 40 Pa.B. 985 (February 20, 2010) and Chapter 561 at 40 Pa.B. 1156 (March 6, 2010).

With this rulemaking, the Board is proposing to replace the temporary regulation in Chapter 549 with the permanent regulation in Chapter 633a. and the temporary regulation in Chapter 561 with the permanent regulation in Chapter 645a.

*Explanation of Chapter 633a.*

Chapter 633a (relating to Blackjack) contains the rules governing the play of Blackjack. Section 633a.1 contains the definitions of terms used throughout the chapter. In section 633a.2, the physical characteristics of the table and the card reader device, used to determine the value of the dealer's down card, are specified.

The remaining sections address: the number of decks of cards used for play of the game; the opening of the Blackjack table for play; the shuffling of cards; the value and rank of the cards; permissible wagers; dealing procedures; the payout odds for all permissible wagers; and how irregularities in play are to be handled.

Standardized rules of play ensure fairness to the patrons who participate in table gaming at all licensed facilities in the Commonwealth. Additionally, the Board

believes that the fundamental rules of play in Blackjack, including optional surrender and the requirement that dealers stand on a soft 17, achieves a fair and appropriate balance between the revenue generated for the certificate holders, and derivatively to the Commonwealth, and the fairness to patrons. At this time, the Board has maintained its current rules of play in order to ensure consistency in the rules of play at all licensed facilities during the continued full-implementation of legalized table gaming in the Commonwealth.

The Board did add two variations on Blackjack which are found in § 633a.12 (relating to Blackjack variations). In subsection (a), Blackjack Switch was added which allows patrons to switch the second card of the two hands dealt to each patron to form the best possible Blackjack hand. Subsection (b) allows the dealer to deal the cards from the hand and allows the patrons to touch the cards.

#### *Explanation of Chapter 645a.*

Chapter 645a (relating to Pai Gow Poker) contains the rules governing the play of Pai Gow Poker. Section 645a.1 contains the definitions of terms used throughout the chapter. In section 645a.2, the physical characteristics of the table are specified.

The remaining sections address: the number of decks of cards used for play of the game; the opening of the Pai Gow Poker table for play; the shuffling of cards; the value and rank of the cards; permissible wagers; dealing procedures; the payout odds for all permissible wagers; and how irregularities in play are to be handled.

Based on public comments received on the temporary rulemaking, the Board added the option of the player acting as the bank or co-bank instead of the dealer. This is a traditional way to play the game and is currently offered in the game of Pai Gow tiles.

#### *Affected Parties*

Certificate holders that elect to offer the games of Blackjack and Pai Gow Poker will be required to comply with the requirements in this chapter. The requirements for the games are consistent with the objectives of the Gaming Act

and are necessary for the protection of the gaming public and the revenues generated from table games.

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

#### *Fiscal Impact*

*Commonwealth.* The Board will have to review each certificate holder's table games Rules Submissions, table layouts, signage and gaming guides to ensure compliance with the regulatory requirements contained within this rulemaking. These reviews will be conducted by existing Bureau of Gaming Operations and Casino Compliance staff, so the Board does not project that it will incur any significant cost increases as a result of this rulemaking.

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

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

*General Public.* This proposed rulemaking will have no fiscal impact on the general public.

#### *Paperwork Requirements.*

This rulemaking will require certificate holders to: post signs at gaming tables; have complete sets of rules for all the games they offer available for public inspection; produce a gaming guide summarizing the rules of the games they offer; and file Rules Submissions for each table game they elect to offer. The Rules Submissions are

standardized checklists for each game, are relatively simple to fill out and are available on the Gaming Board website.

#### *Effective Date*

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

#### *Public Comments*

Interested persons are invited to submit written comments, suggestions or objections regarding the proposed rulemaking, within 30 days after the date of publication in the *Pennsylvania Bulletin* to Susan A. Yocum, Assistant Chief Counsel, Pennsylvania Gaming Control Board, P.O. Box 69060, Harrisburg, PA 17106-9060, Attention; Public Comment on Table Games Rules; Regulation # 125-155.

#### *Contact Person*

The contact person for questions about this proposed rulemaking is Susan Yocum, Assistant Chief Counsel, at (717) 346-8300.

#### *Regulatory Review*

Under section 5(a) of the Regulatory Review Act (71 P.S. § 745.5(a)), on August 2, 2011, the Board submitted a copy of this proposed rulemaking and a copy of the Regulatory Analysis Form to the Independent Regulatory Review Commission (IRRC) and to the Chairpersons of the House Gaming Oversight Committee and the Senate Community, Economic and Recreational Development Committee. A copy of this material is available to the public upon request and is available on the Board's website at [www.pgcb.state.pa.us](http://www.pgcb.state.pa.us).

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

Assembly and the Governor of comments, recommendations or objections raised.

GREGORY C. FAJT,  
Chairperson

## CHAPTER 633a. BLACKJACK

Sec.

633a.1. Definitions.

633a.2. Blackjack table; card reader device; physical characteristics; inspections.

633a.3. Cards; number of decks; value of cards.

633a.4. Opening of the table for gaming.

633a.5. Shuffle and cut of the cards.

633a.6. Wagers.

633a.7. Procedure for dealing the cards; completion of each round of play.

633a.8. Insurance Wager.

633a.9. Surrender.

633a.10. Double Down Wager.

633a.11. Splitting pairs.

633a.12. Blackjack variations.

633a.13. Payout odds; payout limitation.

633a.14. Irregularities.

### § 633a.1. Definitions.

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

Any 20 – Two cards of different suits with a total value of 20.

*Blackjack* – An ace and any card having a point value of 10 dealt as the initial two cards to a player or the dealer.

*Card reader device* - A device which permits the dealer to determine if the hole card will give the dealer a Blackjack.

*Crown Treasure Bonus* – Additional payout when both the player and dealer have a Royal Match.

*Determinant card* – The first card drawn for each round of play to determine from which side of a double shoe the cards for that hand shall be dealt.

*Double shoe* – A dealing shoe that has two adjacent compartments in which cards are stacked separately and from which cards may be dealt from only one compartment at any given time.

*Four-of-a-kind* - Four cards of the same rank.

*Hard total* – The total point count of a hand which contains no aces or which contains aces that are each counted as 1 in value.

*Hole card* - The second card dealt face down to the dealer.

*Matched 20* – Two identical cards with a total value of 20 except for a queen of hearts pair.

*Pair* - Two cards of the same rank.

*Royal Match* – King and queen of the same suit.

*Soft total* - The total point count of a hand containing an ace when the ace is counted as 11 in value.

*Suited Pair* - Two cards of the same rank and suit.

*Suited 20* - Two cards of the same suit with a total value of 20.

*Suited Match* - Two cards of the same suit that are not a king and queen.

*Three-of-a-kind* - Three cards of the same rank.

*Triple Match* - The player's initial two cards and the dealer's up card which are all the same rank.

**§ 633a.2. Blackjack table; card reader device; physical characteristics; inspections.**

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

(b) The layout for a Blackjack table shall be approved by the Bureau of Gaming Operations and contain, at a minimum:

- (1) The name or logo of the certificate holder.
- (2) A separate betting area designated for the placement of the Blackjack Wager for each player.
- (3) The following inscriptions:
  - (i) Blackjack pays 3 to 2
  - (ii) Insurance pays 2 to 1

(iii) Dealer shall draw to 16 and stand on all 17's or other similar language approved by the Bureau of Gaming Operations.

(4) If the certificate holder offers the Lucky Ladies Twenty Point Bonus Wager authorized under § 633a.6(e)(1) (relating to wagers), a separate area designated for the placement of the Twenty Point Bonus Wager for each player.

(5) If the certificate holder offers the Match-the-Dealer Wager authorized under § 633a.6(e)(2), a separate area designated for the placement of the Match-the-Dealer Wager for each player.

(6) If the certificate holder offers the In Between Wager authorized under § 633a.6(e)(3), a separate area designated for the placement of the In Between Wager for each player.

(7) If the certificate holder offers the Royal Match 21 Wager authorized under § 633a.6(e)(4), a separate area designated for the placement of the Royal Match 21 Wager for each player.

(8) If the certificate holder offers the Bet the Set 21 Wager authorized under § 633a.6(e)(5), a separate area designated for the placement of the Bet the Set 21 Wager for each player.

(9) If the certificate holder offers the King's Bounty Wager authorized under § 633a.6(e)(6), a separate area designated for the placement of the King's Bounty Wager for each player.

(10) If a certificate holder offers Blackjack Switch authorized under § 633a.12(a) (relating to Blackjack variations), the table shall be designated for play as a Blackjack Switch table and contain:

(i) Two separate areas designated for the placement of the two equal Blackjack Wagers for each player.

(ii) A separate area designated for the placement of the Super Match Wager for each player.

(11) Inscriptions that advise patrons of the payout odds or amounts for all permissible wagers offered by the certificate holder. If the payout odds or amounts are not inscribed on the layout, a sign identifying the payout odds or amounts for all permissible wagers shall be posted at each Blackjack table.

(12) An inscription indicating the payout limit per hand established by the certificate holder under § 633a.13(j) (relating to payout odds; payout limitation) or a generic inscription indicating the game is subject to the posted payout limit. If the payout limit is not inscribed

on the layout, a sign which sets forth the required information shall be posted at each Blackjack table.

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

(d) Each Blackjack table must have a card reader device, approved by the Bureau of Gaming Operations, attached to the top of the dealer's side of the table. The floorperson assigned to the Blackjack table shall inspect the card reader device at the beginning of each gaming day to ensure that there has been no tampering with the device and that it is in proper working order.

(e) Each Blackjack table must have a discard rack securely attached to the top of the dealer's side of the table. The height of each discard rack must either:

(1) Equal the height of the cards, stacked one on top of the other, contained in the total number of decks that are to be used in the dealing shoe at that table.

(2) Be taller than the height of the total number of decks being used if the discard rack has a distinct and

clearly visible mark on its side to show the exact height for a stack of cards equal to the total number of cards contained in the number of decks to be used in the dealing shoe at that table.

(f) When a double shoe is used at a Blackjack table, the height and marking requirements as in subsection (e) for that table's discard rack shall be determined by the number of decks used in one side of the shoe.

**§ 633a.3. Cards; number of decks; value of cards.**

(a) Except as provided in subsection (b) and (c), Blackjack shall be played with at least one deck of cards that are identical in appearance and at least one cover card.

(b) If an automated card shuffling device is utilized, other than a continuous shuffler, Blackjack shall be played with at least two decks of cards in accordance with the following requirements:

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

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

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

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

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

(c) If a double shoe is utilized, Blackjack shall be played with at least two decks of cards that shall be dealt from separate sides of the dealing shoe, with the same number of decks used in each side of the double shoe. The cards dealt from both sides of the shoe must be of the same design but the backs of the cards being dealt from one side of the shoe must be of a different color than the cards being dealt from the other side of the shoe. In addition, a separate cover card shall be used in each side of the shoe.

(d) The decks of cards opened for use at a Blackjack table shall be changed at least once every 24 hours unless the certificate holder is dealing Blackjack from the hand, in accordance with § 633a.12(b) (relating to Blackjack variations), in which the cards shall be changed at least every 4 hours.

(e) The value of the cards shall be as follows:

(1) Any card from 2 to 10 shall have its face value.

(2) Any jack, queen or king shall have a value of ten.

(3) An ace shall have a value of 11 unless that value would give a player or the dealer a score in excess of 21, in which case, the ace shall have a value of 1.

**§ 633a.4. Opening of the table for gaming.**

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

(b) After the cards are inspected, 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 arriving at the table has been afforded an opportunity to visually inspect the cards, they shall be turned face down on the table, mixed thoroughly by a washing of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with § 633a.5 (relating to shuffle and cut of the cards).

(d) If a double shoe is utilized, all decks that comprise one side of the dealing shoe shall be spread for inspection on the table separate from the decks that comprise the other side of the dealing shoe. After the player is afforded an opportunity to visually inspect the cards, the cards that comprise one side of the dealing shoe and the cards that comprise the other side of the dealing shoe shall separately be turned face downward on the table, mixed thoroughly by a washing of the cards and stacked.

(e) If an automated shuffling device is utilized, other than a continuous shuffler, all the decks in one batch of cards shall be spread for inspection, mixed, stacked and shuffled in accordance with the provisions of subsections (a) - (c) separate from the decks in the other batch of cards.

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

**§ 633a.5. Shuffle and cut of the cards.**

(a) Immediately prior to commencement of play, unless the cards were reshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspections and removal from use), after each shoe of cards is dealt or

when directed by a floorperson or above, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the decks of cards in a single stack; provided, however, that the certificate holder may use an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

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

(c) The cut of the cards shall be offered to players in the following order:

(1) The first player arriving at the table, if the game is just beginning.

(2) The player on whose box the cover card appeared during the last round of play.

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

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

(d) The player or dealer making the cut shall place the cover card in the stack at least ten cards from the top or bottom of the stack. Once the cover card has been inserted, the dealer shall take all cards on top of the cover card and place them on the bottom of the stack. The dealer shall then take the entire stack of cards and align them along the side of the dealing shoe which has a mark that will allow the dealer to insert the cover card in the stack at a position at least one-quarter of the way in from the bottom of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(e) After the cards have been cut and before any cards have been dealt, a floorperson or above may require the cards to be recut if the floorperson determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut either by the player who last cut the cards, or by the next person entitled to cut the cards, as determined under subsection (c).

(f) A reshuffle of the cards in the shoe shall take place after the cover card is reached in the shoe, as provided in § 633a.7(e) (relating to procedure for dealing cards; completion of each round of play), except that a floorperson may determine that the cards should be reshuffled after any round of play.

(g) If there is no gaming activity at a Blackjack table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table face down unless a player requests that the cards be spread face up on the table. After the first player arriving at the table is afforded an opportunity to visually inspect the cards:

(1) If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing shuffle 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 Laboratory Operations.

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

**§ 633a.6. Wagers.**

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

(b) After the cards have been shuffled as required under § 633a.5 (relating to shuffle and cut of the cards), a certificate holder may prohibit any patron, whether seated at the gaming table or not, who does not make a wager on a given round of play from placing a wager on the

next round of play and any subsequent round of play at that gaming table until either:

(1) The certificate holder chooses to permit the player to begin wagering again.

(2) A reshuffle of the cards has occurred.

(c) All wagers, except an Insurance Wager under § 633a.8 (relating to Insurance Wager), a Double Down Wager under § 633a.10 (relating to Double Down Wager) or a wager on split pairs under § 633a.11 (relating to splitting pairs), shall be placed prior to the first card being dealt for each round of play. A player may not handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.

(d) To participate in a round of play and compete against the dealer's hand, a player shall place a Blackjack Wager.

(e) A certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to each player who placed a Blackjack Wager in accordance with subsection (d) the option of placing the following additional wagers:

(1) A Lucky Ladies Twenty Point Bonus Wager that the player's initial two cards will have a total value of 20.

(2) A Match-the-Dealer Wager that either of the player's initial two cards will match the rank of dealer's up card.

(3) An In Between Wager that the dealer's up card will either fall between or will be of the same rank as the player's initial two cards.

(4) A Royal Match 21 Wager that either of the player's initial two cards will be a Suited Match or a Royal Match.

(5) A Bet the Set 21 Wager that the player's initial two cards will be a pair or a suited pair.

(6) A King's Bounty Wager that the player's initial two cards will have a total value of 20.

(7) If offering Blackjack Switch in accordance with § 633a.12(a) (relating to Blackjack variations), a Super Match Wager that the player's first four cards will be a pair, a three-of-a-kind, two pair or a four-of-a-kind.

(f) The certificate holder shall specify in its Rules Submission under § 601a.2 the number of adjacent boxes on which a player may place a Blackjack Wager in one round of play.

**§ 633a.7. Procedure for dealing the cards; completion of each round of play.**

(a) Except as provided in § 633a.12(b) (relating to Blackjack variations), all cards shall be dealt from a

dealing shoe which shall be located on the table in a location approved by the Bureau of Casino Compliance. Once the procedures under § 633a.5 (relating to shuffle and cut of cards) have been completed, the stacked cards shall be placed in the dealing shoe by the dealer or by an automated card shuffling device.

(b) Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand; provided, however, that the dealer may deal cards to the two betting positions closest to the dealing shoe with the same hand.

(c) After each full batch of cards is placed in the shoe, the dealer shall remove the first card and place it in the discard rack. Each new dealer who comes to the table shall also remove one card and place it in the discard rack before dealing any cards to the players.

(d) If a double shoe is utilized, the following procedures shall be used in lieu of the procedures in subsection (c).

(1) Prior to commencement of each round of play, the dealer shall draw a determinate card from either side of the double shoe. The suit of that card shall determine from which side of the shoe that round of play will be dealt. The certificate holder shall designate that the

suits of hearts and diamonds correspond to the color of the backs of the cards being dealt from one side of the shoe, and that the suits of spades and clubs correspond to the color of the backs of the cards being dealt from the other side of the shoe.

(2) A determinant card corresponding to the side of the shoe from which it was drawn shall become the player's first card. A determinant card that does not correspond to the side of the shoe from which it was dealt shall be placed in a segregated area of the dealing shoe.

(e) If the cover card appears as the first card in the dealing shoe at the beginning of a round of play or appears during play, the cover card shall be removed and placed to the side and the hand will be completed. The dealer shall then collect and reshuffle the cards as follows:

(1) When a single dealing shoe is used, the dealer shall remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing.

(2) When a double shoe is used, the dealer shall remove the cards remaining in the side of the shoe from which the cover card was drawn and the cards, if any, that were put in a separate segregated area for the discards from that side of the double shoe, after which the dealer

shall place those cards face down in the discard rack in order to ensure that no cards are missing.

(3) Shuffle the cards so that they are randomly intermixed. If a double shoe is utilized, the shuffle of the cards shall be limited to the side of the shoe from which the cover card was drawn.

(f) At the commencement of each round of play, or immediately after the determinant card has been drawn and either removed or used as the player's first card, the dealer shall, starting with the player farthest to the dealer's left and continuing around the table in a clockwise manner, deal the cards as follows:

(1) One card face up to each box on the layout in which a Blackjack Wager is contained.

(2) One card face up to the dealer.

(3) A second card face up to each box in which a wager is contained.

(4) A second card face down to the dealer.

(g) Immediately after the second card is dealt to each player and the dealer, but prior to any additional cards being dealt or before any card reader device is utilized, the dealer shall, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction, settle the player's optional

wagers by collecting all losing wagers and paying all winning wagers as follows:

(1) If a player placed a Lucky Ladies Twenty Point Bonus Wager and the player's initial two cards have a total value of 20, the dealer shall pay the winning Twenty Point Bonus Wager in accordance with § 633a.13(c) (relating to payout odds; payout limitation); provided, however, that if the first card to the dealer is a ten, jack, queen, king or ace and the player has two queens of hearts, that player's Twenty Point Bonus Wager shall be settled after all other Twenty Point Bonus Wagers as follows:

(i) If the dealer has determined that the hole card will not give the dealer a Blackjack, the player shall be paid before any other cards are dealt.

(ii) If the dealer has determined that the hole card will give the dealer a Blackjack, the player shall be paid when the player's Blackjack Wager is collected.

(2) If a player placed a Match-the-Dealer Wager and either of the player's initial two cards match the rank of the dealer's up card, the dealer shall pay the winning Match-the-Dealer Wager in accordance with § 633a.13(d). If both of the player's initial two cards match the rank of the dealer's up card, the player shall be paid for each matching card; provided, however, that any card with a face

value of 10 or a point value of 10 (a jack, queen or king) shall only match an identical card without regard to value.

(3) If a player placed an In Between Wager and the dealer's up card:

(i) Falls between the player's initial two cards, the player shall be paid according to the respective card spread. A one card spread occurs when only one card falls between the player's initial two cards. For example, if a player is dealt a 7 and a 9, the player shall win with a one card spread if the dealer's up card is an 8. The dealer shall pay the winning In Between Wager in accordance with § 633a.13(e).

(ii) And the player's initial two cards are all the same rank, the player has a triple match. The dealer shall pay the winning In Between Wager in accordance with § 633a.13(e).

(4) If a player placed a Royal Match 21 Wager and the player's initial two cards are a Suited Match or a Royal Match, the dealer shall pay the winning Royal Match 21 Wager in accordance with § 633a.13(f); provided, however, that if the player has a Royal Match and the dealer's up card is a king or a queen, that player's Royal Match 21 Wager shall be settled after the dealer's hole card is exposed but prior to settling the player's Blackjack Wager. If after exposing the hole card, the

dealer also has a Royal Match, the player shall be paid a Crown Treasure Bonus, if offered by the certificate holder, in addition to the payout for the player's Royal Match.

(5) If a player placed a Bet the Set 21 Wager and the player's initial two cards are a pair of the same rank or a suited pair of the same rank, the dealer shall pay the winning Bet the Set 21 Wager in accordance with § 633a.13(g).

(6) If a player placed a King's Bounty Wager and the player's initial two cards have a total value of 20, the dealer shall pay the winning King's Bounty Wager in accordance with § 633a.13(h); provided, however, that if the first card to the dealer is a ten, jack, queen, king or ace and the player has two kings of spades, that player's King's Bounty Wager shall be settled after all other King's Bounty Wagers as follows:

(i) If the dealer has determined that the hole card will not give the dealer a Blackjack, the player shall be paid before any other cards are dealt.

(ii) If the dealer has determined that the hole card will give the dealer a Blackjack, the player shall be paid when the player's Blackjack Wager is collected.

(7) If a player placed a Super Match Wager at a Blackjack Switch table and the player's initial four cards

are a pair, a three-of-a-kind, two pair or a four-of-a-kind, the dealer shall pay the winning Super Match Wager in accordance with § 633a.13(i).

(h) After settling the player's optional wagers in accordance with subsection (g), if the dealer's first card is an ace, king, queen, jack or 10, the dealer shall, after offering the Insurance Wager in accordance with § 633a.8 (relating to Insurance Wagers), determine whether the hole card will give the dealer a Blackjack. The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone at the table, including the dealer. If the dealer has a Blackjack, no additional cards shall be dealt and each player's Blackjack and Insurance Wagers, if applicable, shall be settled.

(i) After the procedures in subsection (h) have been completed, if necessary, the dealer shall, starting with the player farthest to the dealer's left and continuing around the table in a clockwise direction, announce the point total of each player. Each player at the table shall be responsible for correctly computing the point count of his hand and no player shall rely on the point counts announced by the dealer.

(j) If the player:

(1) Has Blackjack and the dealer's up card:

(i) Is a 2, 3, 4, 5, 6, 7, 8 or 9, the dealer shall announce and pay the Blackjack and remove the player's cards.

(ii) Is an ace, king, queen, jack or 10 but the dealer's hole card will not give the dealer a Blackjack, the dealer shall announce the player's Blackjack but shall make no payment nor remove any cards until all other cards are dealt to the players and the dealer reveals the hole card.

(2) Does not have Blackjack, the player shall indicate whether he wishes to surrender, as permitted under § 633a.9 (relating to surrender), double down as permitted under § 633a.10 (relating to Double Down Wager), split pairs as permitted under § 633a.11 (relating to splitting pairs), stand or draw additional cards.

(k) As each player indicates his decision, the dealer shall deal face upwards whatever additional cards are necessary to effectuate the player's decision and shall announce the new point total of the player after each additional card is dealt.

(1) A player may elect to draw additional cards whenever his point count total is less than 21, except that:

(1) A player having Blackjack or a hard or soft total of 21 may not draw additional cards.

(2) A player electing to make a Double Down Wager may draw only one additional card.

(m) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall turn the hole card face up. Any additional cards required to be dealt to the hand of the dealer, in accordance with subsection (n), shall be dealt face up. The dealer shall announce the dealer's total point count after each additional card is dealt.

(n) Except as provided in subsection (o), the dealer shall draw additional cards until he has a hard or soft total of 17, 18, 19, 20 or 21.

(o) A dealer shall draw no additional cards to his hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will have no effect on the outcome of the round of play.

(p) A player shall win and be paid in accordance with the payout odd in § 633a.13(a) if:

(1) The total value of the player's hand is 21 or less and the total value of the dealer's hand is in excess of 21.

(2) The total value of the player's hand exceeds the total value of the dealer's hand without exceeding 21.

(3) The player has a Blackjack and the dealer's hand has a total value of 21 in more than two cards.

(q) A Blackjack Wager shall tie and be returned to the player if the total value of the player's hand is the same as the dealer's; provided, however, that a player's Blackjack Wager shall be lost if the dealer has a Blackjack and the player's hand has a total value of 21 in more than two cards.

(r) The dealer shall collect all losing wagers and pay off all winning wagers in accordance with one of the following procedures designated in the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions):

(1) Collect all losing wagers and then pay off all winning wagers.

(2) Pay off all winning wagers and collect all losing wagers beginning with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction. The dealer shall place any losing wagers directly into the table inventory and shall not pay off any winning wagers by using value chips collected from a losing wager.

(s) After all wagers have been settled, the dealer shall remove all remaining cards from the table and place them in the discard rack in a manner that permits the

reconstruction of each hand in the event of a question or dispute.

(t) Except as provided in § 633a.12(b) (relating to Blackjack variations), players and spectators may not handle, remove or alter any cards used to play Blackjack.

**§ 633a.8. Insurance Wager.**

(a) If the first card dealt to the dealer is an ace, each player may make an Insurance Wager which shall win if the dealer's hole card is a king, queen, jack or 10.

(b) An Insurance Wager may be made by placing a value chip on the insurance line of the layout in an amount not more than half of the player's initial Blackjack Wager. A player may wager an amount in excess of half of the initial Blackjack Wager to the next unit that can be wagered in chips, when, because of the limitation of the value of chip denominations, half the initial Blackjack Wager cannot be bet. Insurance Wagers shall be placed prior to the dealer inserting his hole card into the card reader device.

(c) Winning Insurance Wagers shall be paid in accordance with the payout odds in § 633a.13(b) (relating to payout odds; payout limitation).

(d) Losing Insurance Wagers shall be collected by the dealer immediately after the dealer inserts his hole card into the card reader device and determines that he does not have a Blackjack and before he draws any additional cards.

**§ 633a.9. Surrender.**

(a) After the first two cards are dealt to the player and the player's point total is announced, the player may elect to discontinue play on his hand for that round by surrendering one-half his wager. All decisions to surrender shall be made prior to the player indicating whether he wishes to double down as permitted under § 633a.11 (relating to Double Down Wager), split pairs as permitted under § 633a.12 (relating to splitting pairs), stand or draw. If the first card dealt to the dealer:

(1) Is not an ace or ten-value card, the dealer shall immediately collect one-half of the wager and return one-half to the player.

(2) Is an ace or ten-value card, the dealer will place the player's wager on top of the player's cards. When the dealer's second card is revealed, the hand will be settled by immediately collecting the entire wager if the dealer has Blackjack or collecting one-half of the wager and returning one-half of the wager to the player if the dealer does not have Blackjack.

(b) If the player has made an Insurance Wager and then elects to surrender, each wager will be settled separately

in accordance with subsection (a) and in accordance with § 633a.8 (relating to Insurance Wager).

**§ 633a.10. Double Down Wager.**

(a) Except when a player has a Blackjack, a player may elect to make a Double Down Wager, which may not exceed the amount of his original Blackjack Wager, on the first two cards dealt to him or the first two cards of any split pair. Only one additional card shall be dealt to the hand on which the player has elected to double down.

(b) If a dealer obtains Blackjack after a player makes a Double Down Wager, the dealer shall collect only the amount of the original Blackjack Wager of the player and shall not collect the additional Double Down Wager.

(c) Upon a player's election to make a Double Down Wager, the dealer shall deal the one additional card face up or face down and placed sideways on the layout.

**§ 633a.11. Splitting pairs.**

(a) If the initial two cards dealt to a player are identical in value, the player may elect to split the hand into two separate hands provided that he makes a wager on the second hand so formed in an amount equal to his original Blackjack Wager. For example, if a player has two 7's or a king and a 10, the player may elect to split the hand.

(b) When a player splits pairs, the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to the second hand.

(c) After a second card is dealt to each split pair hand, the dealer shall announce the point total of the hand and the player shall indicate his decision to stand, draw or double down with respect that hand. A certificate holder shall specify in its Rules Submission required under § 601a.2 (relating to table games Rules Submissions) the number of additional times a patron may split pairs, including aces.

(d) If the dealer obtains Blackjack after a player splits pairs, the dealer shall collect only the amount of the original wager of the player and may not collect the additional amount wagered in splitting pairs.

**§ 633a.12. Blackjack variations.**

(a) A certificate holder may, if specified in its Rules Submission under 601a.2 (relating to table games Rules Submissions), offer Blackjack Switch in accordance with the following requirements:

(1) A player shall make two equal Blackjack Wagers by placing value chips on the two designated betting areas prior to the first card being dealt.

(2) In addition to the two equal Blackjack Wagers, a player may make an additional Super Match Wager in accordance with § 633a.6 (e) (7) (relating to wagers).

(3) Two hands shall then be dealt to each player in accordance with the dealing procedures in § 633a.7 (relating to procedure for dealing the cards; completion of each round of play).

(4) As each player's point total is announced, the player shall indicate whether he wishes to switch the second card of each hand dealt. A player may also double down as permitted under § 633a.10 (relating to Double Down Wager), split pairs as permitted under § 633a.11 (relating to splitting pairs), stand or draw additional cards.

(5) The round of play shall then be completed in accordance with the dealing procedures in § 633a.7; provided, however, that if the dealer's hand:

(i) Has a total value of 21 in more than two cards and the player has Blackjack, the winning Blackjack Wager shall be paid at odds of 1 to 1.

(ii) Is a Blackjack and the player's hand is a Blackjack, the Blackjack Wager shall tie and be returned to the player.

(iii) Is a Blackjack and the player has switched to a Blackjack, the player's hand shall have a total value of 21 and that Blackjack Wager shall be lost.

(iv) Has a total value of 21 or 22 and the player has switched to a Blackjack, the player's Blackjack Wager shall be returned to the player.

(v) Has a total value of 22 and a player's hand has a total value of 21 or less, the player's Blackjack Wager shall be returned to the player.

(b) A certificate holder may, if specified in its Rules Submission under 601a.2, deal Blackjack from the hand and allow the players to touch the cards in accordance with the following requirements:

(1) No more than two decks of cards shall be used in the game.

(2) An automated shuffling device shall be used to shuffle the cards.

(3) After the procedures required under § 633a.5 (relating to shuffle and cut of the cards) have been completed, the dealer shall place the deck or decks of cards in either hand. After the dealer has chosen the hand in which to hold the cards, the dealer shall continue to use that hand when holding the cards during that round of play. The cards held by the dealer shall be kept over the table inventory container and in front of the dealer at all times.

(4) The dealer shall deal each card by holding the deck of cards in the chosen hand and shall use the

other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(5) Prior to the commencement of each round of play, the dealer shall remove the first card and place it in the discard rack. The dealer shall then, starting with the player farthest to the dealer's left and continuing around the table in a clockwise direction, deal the cards as follows:

(i) One card face down to each box on the layout in which a Blackjack Wager is contained.

(ii) One card face up to the dealer.

(iii) A second card face down to each box in which a wager is contained.

(iv) A second card face down to the dealer.

(6) After two cards have been dealt face down to each player and the dealer, each player shall, with one hand, examine his cards. All players shall keep their cards in full view of the dealer at all times. Each player, starting with the player farthest to the dealer's left and continuing around the table in a clockwise direction, shall then indicate whether he wishes to surrender as permitted under § 633a.9 (relating to surrender), double down as permitted under § 633a.10 (relating to Double Down Wager), split pairs as permitted under § 633a.11 (relating to

splitting pairs), stand or draw additional cards. If a player:

(i) Indicates that he wishes to surrender, double down or split a pair, the dealer shall turn over the player's two cards and complete the dealing procedures in accordance with § 633a.7 (relating to procedure for dealing the cards; completion of each round of play).

(ii) Is dealt additional cards which cause the point total to exceed 21, the player shall immediately discard his first to cards face down.

(7) As each player indicates his decision, the dealer shall deal face upwards whatever additional cards are necessary to effectuate the player's decision.

(8) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall turn over the hole card and draw any additional cards in accordance with § 633a.7(n). The dealer shall announce the dealer's total point count after each additional card is dealt.

(9) After all additional cards have been dealt, the dealer shall turn over each player's two cards and shall settle all remaining wagers in accordance with § 633a.7.

**§ 633a.13. Payout odds; payout limitation.**

(a) The certificate holder shall pay each winning Blackjack Wager at odds of 1 to 1 with the exception of Blackjack which shall be paid at odds of 3 to 2.

(b) The certificate holder shall pay out winning Insurance Wagers at odds of 2 to 1.

(c) The certificate holder shall pay out winning Lucky Ladies Twenty Point Bonus Wagers at the odds contained in the following payable:

<u>Hand</u>	<u>Payout</u>
Queen of Hearts pair and dealer Blackjack	1,000 to 1
Queen of Hearts pair	200 to 1
Matched 20	25 to 1
Suited 20	10 to 1
Any 20	4 to 1

(d) The certificate holder shall pay out winning Match-the-Dealer Wagers at the odds contained in the following payable:

(1) If six decks of cards are being used:

<u>Hand</u>	<u>Payout</u>
Each matching card of a different suit	4 to 1
Each matching card of the same suit	11 to 1

(2) If eight decks of cards are being used:

<u>Hand</u>	<u>Payout</u>
Each matching card of a different suit	3 to 1
Each matching card of the same suit	14 to 1

(e) The certificate holder shall pay out winning In Between Wagers at the odds contained in the following payable:

<u>Hand</u>	<u>Payout</u>
Triple Match	30 to 1
One Card Spread	10 to 1
Two Card Spread	6 to 1
Three Card Spread	4 to 1
All others	1 to 1

(f) The certificate holder shall pay out winning Royal Match 21 Wagers and the Crown Treasure Bonus at the odds contained in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2 (relating to table games Rules Submissions):

(1) If a single deck of cards is being used:

<u>Hand</u>	<u>Paytable A</u>	<u>Paytable B</u>
Royal Match	10 to 1	5 to 1
Suited Match	3 to 1	3 to 1
Crown Treasure	1,000 for 1	1,000 for 1

(2) If multiple decks of cards are being used:

<u>Hand</u>	<u>Paytable C</u>	<u>Paytable D</u>	<u>Paytable E</u>
Royal Match	30 to 1	25 to 1	50 to 1
Suited Match	2.5 to 1	2.5 to 1	2 to 1
Crown Treasure	1,000 for 1	1,000 for 1	1,000 for 1

(g) The certificate holder shall pay out winning Bet the Set 21 Wagers at the odds contained in one of the following pay tables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

(1) If a single deck is being used:

<u>Hand</u>	<u>Paytable A</u>
Pairs	15 to 1

(2) If two decks are being used:

<u>Hand</u>	<u>Paytable B</u>
Pairs	10 to 1
Suited Pairs	25 to 1

(3) If four or more decks are being used:

<u>Hand</u>	<u>Paytable C</u>	<u>Paytable D</u>
Pairs	10 to 1	10 to 1
Suited Pairs	15 to 1	12 to 1

(h) The certificate holder shall pay out winning King's Bounty Wagers at the odds contained in the following paytable:

<u>Hand</u>	<u>Payout</u>
King of Spades pair	1000 to 1

and dealer Blackjack

King of Spades pair	200 to 1
Suited Kings pair	50 to 1
Suited Queens, Jacks or 10s pair	25 to 1
Suited 20	9 to 1
Pair of Kings	6 to 1
Any 20	4 to 1

(i) The certificate holder shall pay out winning Super Match Wagers at the odds contained in the following payable:

(1) If six decks are being used:

<u>Hand</u>	<u>Payout</u>
Four-of-a-kind	40 to 1
Two Pair	8 to 1
Three-of-a-kind	5 to 1
Pair	1 to 1

(2) If eight decks are being used:

<u>Hand</u>	<u>Payout</u>
Four-of-a-kind	50 to 1
Two Pair	7 to 1
Three-of-a-kind	5 to 1
Pair	1 to 1

(j) Notwithstanding the payout odds in subsections (b) and (g), a certificate holder may, in its Rules Submission

under § 601a.2, establish a maximum amount that is payable to a player with a Queen of Hearts pair and dealer Blackjack or King of Spades pair and dealer Blackjack that is payable to all winning hands in the aggregate on a single round of play. The maximum payout amount shall be at least \$25,000 or the maximum amount that one patron could win per round when betting the maximum possible wager, whichever is greater. If a certificate holder establishes a maximum payout, and more than one player at a table has a winning hand of Queen of Hearts pair and dealer Blackjack or King of Spades pair and dealer Blackjack, each player shall share the maximum payout amount proportionately to the amount of the player's respective wager. Any maximum payout limit established by the certificate holder shall apply only to payouts of Royal Match 21 Wagers and King's Bounty Wagers.

**§ 633a.14. Irregularities.**

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

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

(c) After the initial two cards have been dealt to each player and a card is drawn in error and exposed to the

players, the card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player refusing to accept the card may not have any additional cards dealt to him during the round. If the card is refused by the players and the dealer cannot use the card, the card shall be placed in the discard rack.

(d) If the dealer has 17 and accidentally draws a card for himself, the card shall be placed in the discard rack.

(e) If the dealer misses dealing his first or second card to himself, the dealer shall continue dealing the first two cards to each player, and then deal the appropriate number of cards to himself.

(f) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack or in a segregated area of the double shoe shall be shuffled and cut according to the procedures in § 633a.5 (relating to shuffle and cut of the cards). The first card shall be drawn face down and placed in the discard rack, and the dealer shall complete the round of play.

(g) If no cards are dealt to a player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to a player's hand, at the player's option, the dealer shall deal the second card to

the player after all other players have received a second card.

(h) Any round of play drawn from the incorrect side of a double shoe shall be treated as if it were drawn from the correct side of the shoe and concluded.

(i) If after receiving the first two cards, the dealer fails to deal an additional card to a player who has requested a card, then, at the player's option, the dealer shall either deal the additional card after all other players have received their additional cards but prior to the dealer revealing his hole card, or call the player's hand dead and return the player's original Blackjack Wager.

(j) If the dealer inserts his hole card into a card reader device when the value of his first card is not an ace, king, queen, jack or 10, the dealer, after notification to a floorperson or higher, shall:

(1) If the particular card reader device in use provides any player with the opportunity to determine the value of the hole card, call all hands dead, collect the cards and return each player's wager.

(2) If the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card, continue play.

(k) If a card reader device malfunctions, the dealer may not continue dealing the game of Blackjack at that table until the card reader device is repaired or replaced.

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

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

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#### CHAPTER 645a. PAI GOW POKER

##### Sec.

645a.1. Definitions.

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**§ 645a.1. Definitions.**

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

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

*Co-Banking* - When the bank and the certificate holder each cover 50% of all winning Pai Gow Poker Wagers.

*Envy Bonus* - An additional fixed sum payout made to a player who placed a Qualifying Wager when another player at the Pai Gow Poker table is the holder of an Envy Bonus Qualifying hand.

*Envy Bonus Qualifying hand* - A player's Pai Gow Poker hand with a rank of a four-of-a-kind or better formed from the seven cards dealt to a player.

*High hand* - The five-card hand that is formed from the seven cards dealt so as to rank equal to or higher than the two-card Low hand.

*Low hand* - The two-card hand that is formed from the seven cards dealt so as to rank equal to or lower than the five-card High hand.

*Qualifying Wager* - An Emperor's Treasure Wager or a Fortune Bonus Wager of at least \$5 which may entitle a player to an Envy Bonus.

*Setting the hands* - The process of forming a High hand and Low hand from the seven cards dealt.

**§ 645a.2. Pai Gow Poker table; Pai Gow Poker shaker; physical characteristics.**

(a) Pai Gow Poker shall be played at a table having betting positions for no more than six players on one side of the table and a place for the dealer on the opposite side of the table.

(b) The layout for a Pai Gow Poker table shall be approved by the Bureau of Gaming Operations and contain, at a minimum:

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

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

(3) Two separate areas designated for the placement of the High and Low hands of each player.

(4) Two separate areas designated for the placement of the High and Low hands of the dealer.

(5) If the certificate holder offers the optional Fortune Bonus Wager authorized under § 645a.7(e)(1) (relating to wagers), a separate area designated for the placement of the Fortune Bonus Wager for each player.

(6) If the certificate holder offers the optional Emperor's Treasure Wager authorized under § 645a.7(e)(2), a separate area designated for the placement of the Emperor's Treasure Wager for each player.

(7) If the certificate holder offers the optional Pai Gow Insurance Wager authorized under § 645a.7(e)(3), a separate area designated for the placement of the Pai Gow Insurance Wager for each player.

(8) If the certificate holder offers the optional Progressive Payout Wager authorized under § 645a.7(e)(4), a separate area designated for the placement of the Progressive Payout Wager for each player.

(9) Inscriptions that advise patrons of the payout odds or amounts for all permissible wagers offered by the certificate holder. If the payout odds or amounts

are not inscribed on the layout, a sign identifying the payout odds or amounts for all permissible wagers shall be posted at each Pai Gow Poker table.

(10) An inscription indicating the payout limit per hand established by the certificate holder under § 645a.13(f) (relating to payout odds; envy bonus; rate of progression; payout limitation) or a generic inscription indicating the game is subject to the posted payout limit. If the payout limit is not inscribed on the layout, a sign which sets forth the required information shall be posted at each Pai Gow Poker table.

(c) To determine the starting position for the dealing or delivery of the cards, Pai Gow Poker may be played with:

(1) A Pai Gow Poker shaker, approved by the Bureau of Gaming Operations, which must be designed and constructed to maintain the integrity of the game. The Pai Gow Poker shaker shall be the responsibility of the dealer, may not be left unattended while at the table and must:

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

(ii) Be designed so as to prevent the dice from being seen while being shaken.

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

(2) A computerized random number generator which must be approved by the Bureau of Gaming Laboratory Operations prior to its use.

(3) A flat button which must be approved by the Bureau of Gaming Operations prior to its use.

(d) If the certificate holder offers the optional Progressive Payout Wager in accordance with § 645a.7(e)(4), the Pai Gow Poker table must have a progressive table game system, in accordance with § 605a.7 (relating to progressive table game systems), for the placement of Progressive Payout Wagers. The progressive table game system must include:

(1) A wagering device at each betting position that acknowledges or accepts the placement of the Progressive Payout Wager.

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

(e) Each Pai Gow Poker table must have a drop box and a tip box attached on the same side of the gaming table as,

but on opposite sides of, the dealer, and in locations approved by the Bureau of Casino Compliance. The Bureau of Casino Compliance may approve an alternative location for the tip box when a card shuffling device or other table game equipment prevents the placement of the drop box and tip box on the same side of the gaming table as, but on opposite sides of, the dealer.

(f) Each Pai Gow Poker table must have a discard rack securely attached to the top of the dealer's side of the table.

**§ 645a.3. Cards; number of decks.**

(a) Except as provided in subsection (b), Pai Gow Poker shall be played with one deck of cards that are identical in appearance and two cover cards. The deck of cards used to play Pai Gow Poker must include one joker. A certificate holder may use decks that are manufactured with two jokers provided that only one joker is used for gaming.

(b) If an automated card shuffling device is utilized, Pai Gow Poker may be played with two decks of cards in accordance with the following requirements:

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

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

(3) Both decks of cards shall be continuously alternated in and out of play, with each deck being used for every other round of play.

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

(c) The decks of cards used in Pai Gow Ride Poker shall be changed:

(1) At least every 4 hours if the cards are dealt by hand.

(2) At least every 8 hours if the cards are dealt from a manual or automated dealing shoe.

**§ 645a.4. Opening of the table for gaming.**

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

(b) If the deck of cards used by the certificate holder contains two jokers, the dealer and a floorperson shall ensure that only one joker is utilized and that the other joker is torn in half and placed in the box, envelope or container that the deck came from. After the cards are inspected, 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 and shall include the one joker.

(c) After the first player is afforded an opportunity to visually inspect the cards, they shall be turned face down on the table, mixed thoroughly by a washing of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with § 645a.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards).

(d) If an automated card shuffling device is utilized and two decks of cards are received at the table, each deck of cards shall be spread for inspection, mixed, stacked and shuffled in accordance with the provisions of subsections (a), (b) and (c).

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

**§ 645a.5. Shuffle and cut of the cards; procedures for determining the starting position for dealing cards.**

(a) Immediately prior to the commencement of play, unless the cards were reshuffled in accordance with §

603a.16 (u) or (v) (relating to cards; receipt, storage, inspections and removal from use), after each round of play has been completed or when directed by the floorperson or above, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that the certificate holder may use an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall:

(1) If the cards were shuffled using an automated card shuffling device, determine the starting position in accordance with subsection (i), then deal the cards in accordance with § 645a.8, § 645a.9 or § 645a.10 (relating to procedures for dealing the cards from a manual dealing shoe; procedures for dealing the cards from the hand; and procedures for dealing the cards from an automated dealing shoe).

(2) If the cards were shuffled manually or were reshuffled, cut the cards in accordance with the procedures set forth in subsections (c) - (e).

(c) Upon completion of a manual shuffle, the dealer shall place the stack of cards on top of one of the cover cards. The dealer shall offer the stack of cards to be cut, with the backs facing up, to the player determined under subsection (d). If no player accepts the cut, the dealer shall cut the cards.

(d) The cut of the cards shall be offered to players in the following order:

(1) The first player arriving at the table, if the game is just beginning.

(2) The player who accepts the bank pursuant to § 645a.12 (relating to player bank; co-banking; selection of bank; procedures for dealing), if offered by the certificate holder; provided, however, that if the bank refuses the cut, the cards shall be offered to the player to the right of the bank, and continuing around the table in a counterclockwise manner, until a player accepts the cut.

(3) The player at the farthest position to the right of the dealer, if there is no bank. If this player refuses, the offer to cut the cards shall rotate to each player in a counterclockwise manner.

(e) The player or dealer making the cut shall place the second cover card in the stack at least ten cards from the top or the bottom of the deck. Once the second cover

card has been inserted, the dealer shall take the second cover card and all the cards on top of the second cover card and place them on the bottom of the stack. The dealer shall then remove the first cover card and place it on the bottom of the stack. The dealer shall remove one of the cover cards and either place it in the discard rack or use it as an additional cover card to be inserted four cards from the bottom of the deck. The dealer shall then determine the starting position in accordance with subsection (i), and deal the cards in accordance with § 645a.8, § 645a.9 or § 645a.10.

(f) After the cards have been cut and before any cards have been dealt, a floorperson or above may require the cards to be recut if the floorperson determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut either by the player who last cut the cards, or by the next person entitled to cut the cards, as determined under subsection (d).

(g) If there is no gaming activity at a Pai Gow Poker table which is open for gaming, the cards shall be removed from the dealing shoe and discard rack and spread out on the table face down unless a player requests that the cards be spread face up on the table. After the first player

arriving at the table is afforded an opportunity to visually inspect the cards:

(1) If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing of the cards, stacked, then shuffled and cut in accordance with this section.

(2) If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The deck of cards already in the shuffler shall then be removed. Unless a player so requests, the deck 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 deck 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 Laboratory Operations.

(h) In lieu of the dealing and shuffling requirements in this section, a certificate holder may utilize a dealing shoe or other device designed to automatically reshuffle the cards provided that the device and the procedures for

dealing and shuffling the cards through use of this device are approved by the Bureau of Gaming Laboratory Operations.

(i) To determine the starting position for the dealing of cards, the certificate holder shall use one of the following:

(1) A Pai Gow Poker shaker in accordance with the following procedures:

(i) The dealer shall shake the Pai Gow Poker shaker at least three times so as to cause a random mixture of the dice. If a player is the bank, in accordance with § 645a.12 (relating to player bank; co-banking; selection of bank; procedures for dealing), the player shall shake the Pai Gow Poker shaker instead of the dealer. The dealer shall ensure that the bank shakes the Pai Gow Poker shaker at least three times.

(ii) The dealer shall then remove the lid covering the Pai Gow Poker shaker and place the uncovered shaker on the designated area of the table layout. The dealer shall then total the dice and announce the total. If a player is the bank and the player inadvertently removes the lid, the Pai Gow Poker shaker shall be covered and reshaken.

(iii) To determine the starting position, the dealer shall count each betting position in order, regardless of whether there is a wager at the betting

position, beginning with the dealer as number one and continuing around the table in a counterclockwise manner, until the count matches the total of the three dice. If a player is the bank, when counting the betting positions to determine the starting position for dealing the cards, the bank, instead of the dealer, shall be considered number one.

(iv) After the dealing procedures required under § 645a.8, § 645a.9 or § 645a.10 have been completed, the dealer shall place the cover on the Pai Gow Poker shaker and shake the shaker once. The Pai Gow Poker shaker shall then be placed to the right of the dealer.

(2) A computerized random number generator to select and display a number from 1 - 7. To determine the starting position, the dealer shall count each betting position in order, regardless of whether there is a wager at the betting position, beginning with the dealer as number one and continuing around the table in a counterclockwise manner, until the count matches the number displayed by the random number generator. If a player is the bank in accordance with § 645a.12, when counting the betting positions to determine the starting position for dealing the cards, the bank, instead of the dealer, shall be considered number one.

(3) If an automated card shuffling device and dealing shoe are used under § 645a.10 (relating to procedures for dealing the cards from an automated dealing shoe), a flat button to indicate the starting position. At the commencement of play, the button shall be placed in front of the dealer. Thereafter, the button shall rotate around the table in a clockwise manner after each round of play.

(j) After the starting position for a round of play has been determined, a certificate holder may mark that position with an additional cover card or similar object approved by the Bureau of Gaming Operations.

**§ 645a.6. Pai Gow Poker rankings.**

(a) The rank of the cards used in Pai Gow Poker, in order of highest to lowest, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be used to complete a straight flush or a straight formed with a 2, 3, 4 and 5 but may not be combined with any other sequence of cards (for example: queen, king, ace, 2 and 3). The joker shall be used and ranked as an ace, or may be used as any card to complete a straight, a flush, a straight flush or a royal flush.

(b) The permissible poker hands at the game of Pai Gow Poker, in order of highest to lowest rank, shall be:

(1) Five aces, which is a High hand consisting of four aces and a joker.

(2) A royal flush, which is a High hand consisting of an ace, king, queen, jack and 10 of the same suit or a king, queen, jack and 10 of the same suit and a joker.

(3) A straight flush, which is a High hand consisting of five cards of the same suit in consecutive ranking, with ace, 2, 3, 4 and 5 being the highest ranking straight flush; king, queen, jack, 10, and 9 being the second highest ranking straight flush, and 2, 3, 4, 5 and 6 being the lowest ranking straight flush.

(4) A four-of-a-kind, which is a High hand consisting of four cards of the same rank, with four aces being the highest ranking four-of-a-kind and four 2's being the lowest ranking four-of-a-kind.

(5) A full house, which is a High hand consisting of a three-of-a-kind and a pair, with three aces and two kings being the highest ranking full house and three 2's and two 3's being the lowest ranking full house.

(6) A flush, which is a High hand consisting of five cards of the same suit. When comparing two flushes, the hand which contains the highest ranking card, as provided in subsection (a) which is not contained in the other hand, shall be considered the higher ranking hand.

(7) A straight, which is a High hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight; an ace, 2, 3, 4 and 5 being the second highest ranking straight, and a 2, 3, 4, 5 and 6 being the lowest ranking straight.

(8) A three-of-a-kind, which is a High hand containing three cards of the same rank, with three aces being the highest ranking three-of-a-kind and three 2's being the lowest ranking three-of-a-kind.

(9) Two pair, which is a High hand containing two pairs, with two aces and two kings being the highest ranking two pair hand and two 3's and two 2's being the lowest ranking two pair hand.

(10) A pair, which is either a High hand or a Low hand consisting of two cards of the same rank, with two aces being the highest ranking pair and two 2's being the lowest ranking pair.

(c) When comparing two High hands or two Low hands that are of identical hand rank under subsection (b), or contain none of the hands listed in subsection (b), the hand that contains the highest ranking card under subsection (a), which is not contained in the other hand, shall be considered the higher ranking hand. If the two

hands are of identical rank after the application of this section, the hands shall be considered a tie.

(d) If the certificate holder offers the optional Fortune Bonus Wager under § 645a.7(e)(1) (relating to wagers), the following seven card hands shall have a rank higher than a hand of five aces, as described in subsection (b)(1), and shall be used to determine the amount of the Fortune Bonus Wager payout or Envy Bonus payment to a winning player:

(1) A seven-card straight flush with no joker, which is a hand consisting of seven cards of the same suit in consecutive ranking, with no joker used to complete the straight flush.

(2) A royal flush plus royal match, which is a seven card hand consisting of an ace, king, queen, jack and a 10 of the same suit, with or without a joker, with one of the following:

(i) An additional ace and king of a same suit.

(ii) An additional king and queen of a same suit.

(3) A seven-card straight flush with joker, which is a hand consisting of seven cards of the same suit in consecutive ranking with a joker being used to complete the straight flush.

(e) If the certificate holder offers the optional Emperor's Treasure Wager under § 645a.7(e)(2), the following seven card hands shall have a rank higher than a hand of five aces, as described in subsection (b)(1), and shall be used to determine the amount of the Emperor's Treasure Wager payout or Envy Bonus payout to a winning player:

(1) A seven-card straight flush with no joker, which is a hand consisting of seven cards of the same suit in consecutive ranking, with no joker used to complete the straight flush.

(2) A royal flush plus ace and king suited, which is a seven card hand consisting of an ace, king, queen, jack and a 10 of the same suit, with or without a joker, and an additional ace and king of the same suit without a joker.

(3) A seven-card straight flush with joker, which is a hand consisting of seven cards of the same suit in consecutive ranking with a joker being used to complete the straight flush.

(f) If a certificate holder offers the optional Progressive Payout Wager under § 645a.7(e)(4), the following seven card hands shall be used to determine the amount of the progressive payout to a winning player:

(1) Seven-card straight flush is a hand consisting of seven cards of the same suit in consecutive ranking, with or without a joker.

(2) Five aces, which is a hand consisting of four aces and a joker.

(3) A royal flush, which is a hand consisting of an ace, king, queen, jack and 10 of the same suit or a king, queen, jack and 10 of the same suit and a joker.

(4) A straight flush, which is a hand consisting of five cards of the same suit in consecutive ranking.

(5) A four-of-a-kind, which is a hand consisting of four cards of the same rank.

(6) A full house, which is a hand consisting of a three-of-a-kind and a pair.

**§ 645a.7. Wagers.**

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

(b) Only players who are seated at a Pai Gow Poker table may wager at the game. Once a player has placed a wager and received cards, that player shall remain seated until the completion of the round of play. If a player leaves the table during a round of play, any wagers made

by the player may be considered abandoned and may be treated as losing wagers.

(c) All wagers at Pai Gow Poker must be placed prior to the dealer announcing "no more bets" in accordance with the dealing procedures in § 645a.8, § 645a.9 or § 645a.10 (relating to procedures for dealing the cards from a manual dealing shoe; procedures for dealing the cards from the hand; and procedures for dealing the cards from an automated dealing shoe). No wager may be made, increased or withdrawn after the dealer has announced "no more bets."

(d) To participate in a round of play and compete against the dealer's High and Low hands, a player shall place a Pai Gow Poker Wager.

(e) A certificate holder may, if specified in its Rules Submission under § 601.2 (relating to table games Rules Submissions), offer to each player who placed a Pai Gow Poker Wager, in accordance with subsection (d), the option of placing the following additional wagers:

(1) A Fortune Bonus Wager that the seven cards dealt to the player will form a seven-card poker hand with a rank of a straight or better as described in § 645a.6(d) (relating to Pai Gow Poker rankings).

(2) An Emperor's Treasure Wager that the seven cards dealt to the player will form a seven-card poker hand

with a rank of a straight or better as described in § 645a.6(e).

(3) A Pai Gow Insurance Wager that the seven cards dealt to the player will form a seven-card poker hand that does not contain a pair or better, as described in § 645a.6(b), but will contain a card ranked a nine-high or better.

(4) A Progressive Payout Wager that the seven cards dealt to the player will form a seven-card poker hand with a rank of a full house or better as described in § 645a.6(f).

(f) Except as provided in 645a.12(f) (relating to player bank; co-banking; selection of bank; procedures for dealing), a certificate holder may, if specified in its Rules Submission under § 601a.2, permit a player to wager on two adjacent betting areas at a Pai Gow Poker table. If a certificate holder permits a player to wager on adjacent betting areas, the cards dealt to each betting area shall be played separately. If the two wagers are not equal, the player shall set the hand with the larger wager before ranking and setting the other hand. If the amounts wagered are equal, each hand shall be played separately in a counterclockwise rotation with the first hand being ranked and set before the player proceeds to rank and set the

second hand. Once a hand has been ranked, set and placed face down on the layout, the hands may not be changed.

**§ 645a.8. Procedures for dealing the cards from a manual dealing shoe.**

(a) If a manual dealing shoe is used, the dealing shoe shall be located on the table in a location approved by the Bureau of Casino Compliance. Once the procedures required under § 645a.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards) have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automated card shuffling device.

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

(1) If the Fortune Bonus Wager or Emperor's Treasure Wager is being offered and a player makes a Qualifying Wager, the dealer shall place an Envy lammer next to that player's wager.

(2) If the Progressive Payout Wager is being offered, the dealer shall use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers. If any Progressive Payout Wagers have been made, the dealer shall collect the wagers and, on the layout in front of the table inventory container, verify that the number of value chips wagered equals the

number of Progressive Payout Wagers accepted by the progressive table game system. The dealer shall then place the value chips into the table inventory container.

(c) The dealer shall determine the starting position for dealing the cards, using one of the procedures authorized under § 645a.5(i).

(d) The dealer shall then deal the first card to the starting position as determined in subsection (c) and, continuing around the table in a clockwise manner, deal one card at a time to all other positions, regardless of whether there is a wager at the position, and the dealer, until each position and the dealer has seven cards. Each card dealt shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed face down on the appropriate area of the layout with the opposite hand.

(e) After seven cards have been dealt to each position and the dealer, the dealer shall remove the stub from the manual dealing shoe and determine whether four cards are left by spreading them face down on the layout. The four cards that remain may not be exposed to anyone and shall be placed in the discard rack.

(f) If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player position or the dealer has more or

less than seven cards), all hands shall be void and all wagers shall be returned to the players. If the cards were not misdealt, all hands shall be void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

(g) If the dealer determines the cards were dealt properly, the dealer shall collect any stacks dealt to a position where there was no wager and place them in the discard rack without exposing the cards.

**§ 645a.9. Procedures for dealing the cards from the hand.**

(a) If the cards are dealt from the dealer's hand, the following requirements shall be observed:

(1) An automated shuffling device shall be used to shuffle the cards.

(2) After the procedures required under § 645a.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards) have been completed, the dealer shall place the deck of cards in either hand. After the dealer has chosen the hand in which to hold the cards, the dealer shall continue to use that hand when holding the cards during that round of play. The cards held by the dealer shall be kept over the table inventory container and in front of the dealer at all times.

(3) Prior to dealing any cards, the dealer shall announce "no more bets" and:

(i) If the Fortune Bonus Wager or Emperor's Treasure Wager is being offered and a player makes a Qualifying Wager, the dealer shall place an Envy lammer next to that player's wager.

(ii) If the Progressive Payout Wager is being offered, the dealer shall use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers. If any Progressive Payout Wagers have been made, the dealer shall collect the wagers and, on the layout in front of the table inventory container, verify that the number of value chips wagered equals the number of Progressive Payout Wagers accepted by the progressive table game system. The dealer shall then place the value chips into the table inventory container.

(b) The dealer shall deal each card by holding the deck of cards in the chosen hand and shall use the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout. The dealer shall then determine the starting position for dealing the cards using one of the procedures authorized under § 645a.5(i).

(c) The dealer shall then deal the first card to the starting position as determined in subsection (b) and,

continuing around the table in a clockwise manner, deal one card at a time to all other positions, regardless of whether there is a wager at the position, and the dealer, until each position and the dealer has seven cards.

(d) After seven cards have been dealt to each position and the dealer, the dealer shall determine whether four cards are left by spreading them face down on the layout. The four cards that remain may not be exposed to anyone and shall be placed in the discard rack.

(e) If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player position or the dealer has more or less than seven cards), all hands shall be void and all wagers shall be returned to the players. If the cards were not misdealt, all hands shall be void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

(f) If the dealer determines the cards were dealt properly, the dealer shall collect any stacks dealt to a position where there was no wager and place them in the discard rack without exposing the cards.

**§ 645a.10. Procedures for dealing the cards from an automated dealing shoe.**

(a) If the cards are dealt from an automated dealing shoe, the following requirements shall be observed:

(1) After the procedures under § 645a.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards) have been completed, the cards shall be placed in the automated dealing shoe.

(2) Prior to the shoe dispensing any stacks of cards, the dealer shall announce "no more bets" and:

(i) If the Fortune Bonus Wager or Emperor's Treasure Wager is being offered and a player makes a Qualifying Wager, the dealer shall place an Envy lammer next to that player's wager.

(ii) If the Progressive Payout Wager is being offered, the dealer shall use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers. If any Progressive Payout Wagers have been made, the dealer shall collect the wagers and, on the layout in front of the table inventory container, verify that the number of value chips wagered equals the number of Progressive Payout Wagers accepted by the progressive table game system. The dealer shall then place the value chips into the table inventory container.

(b) The dealer shall determine the starting position for delivering the stacks of cards using one of the procedures authorized under § 645a.5(i).

(c) After the starting position for delivering the cards has been determined, the dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to that position. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other positions, regardless of whether there is a wager at the position, and the dealer.

(d) After seven cards have been dispensed and delivered to each position and the dealer, the dealer shall remove the remaining cards from the shoe and determine whether four cards are left by spreading them face down on the layout. The four cards that remain may not be exposed to anyone and shall be placed in the discard rack.

(e) If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player position or the dealer has more or less than seven cards), all hands shall be void and all wagers shall be returned to the players. If the cards were not misdealt, all hands shall be void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

(f) If the dealer determines the cards were dealt properly, the dealer shall collect any stacks dealt to a

position where there was no wager and place them in the discard rack without exposing the cards.

**§ 645a.11. Procedures for completion of each round of play.**

(a) After the dealing procedures required under § 645a.8, § 645a.9 or § 645a.10 (relating to procedures for dealing the cards from a manual dealing shoe; procedures for dealing the cards from the hand; and procedures for dealing the cards from an automated dealing shoe) have been completed, each player shall examine his cards subject to the following limitations:

(1) Each player who wagers at a Pai Gow Poker table shall be responsible for setting his own hands and no person other than the dealer and the player to whom the cards were dealt may touch the cards of that player. If a player requests assistance in the setting of his hands, the dealer shall inform the player of the manner in which the certificate holder requires the hands of the dealer to be set in accordance with the certificate holder's Rules Submission under § 601a.2 (relating to table games Rules Submissions).

(2) Each player shall keep his seven cards in full view of the dealer at all times.

(3) Once each player has set a High and Low hand and placed the two hands face down on the appropriate area of the layout, the player may not touch the cards again.

(b) Each player shall set his hands by arranging the cards into a High hand and a Low hand. When setting the two hands, the five-card High hand must be equal to or higher in rank than the two-card Low hand. For example, if the two-card hand contains a pair of sevens, the five-card hand must contain at least a pair of sevens and the three remaining cards.

(c) After all players have set their hands and placed the cards on the table, the seven cards of the dealer shall be turned over and the dealer shall set his hands by arranging the cards into a High and Low hand. The certificate holder shall specify in its Rules Submission under § 601a.2, the manner in which the hands of the dealer shall be set. The dealer shall then place the two hands face up on the appropriate area of the layout. If a player is acting as the bank in accordance with § 645a.12 (relating to player bank; co-banking; selection of bank; procedures for dealing), after all players have set their hands and placed the cards on the table, the bank shall turn over his seven cards and shall set the two hands by arranging the cards in a high and low hand on the appropriate area of the layout.

(d) Unless a player has placed an optional wager authorized under § 645a.7(e)(1)-(4) (relating to wagers), a player may surrender his wager after the hands of the

dealer or the bank have been set. The player shall announce his intention to surrender prior to the dealer exposing either of the two hands of that player as provided in subsection (e). Once the player has announced his intention to surrender, the dealer shall immediately collect the Pai Gow Poker Wager from that player and collect the seven cards dealt to that player without exposing the cards to anyone at the table; provided, however, that if any Qualifying Wagers have been placed, the cards of the player shall remain on the table until collected in accordance with subsection (h). The dealer shall verify that seven cards were collected by counting them face down on the layout prior to placing them in the discard rack.

(e) After the dealer has set a High hand and a Low hand, the dealer shall reveal both hands of each player, beginning with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction. The dealer shall compare the High and Low hand of each player to the High and Low hand of the dealer and shall announce if the Pai Gow Poker wager of that player wins, loses or is a tie.

(f) A Pai Gow Poker Wager will:

(1) Lose and will immediately be collected if:

(i) The High hand of the player is lower in rank than the High hand of the dealer and the Low hand of

the player is lower in rank than the Low hand of the dealer.

(ii) The High hand of the player is identical in rank to the High hand of the dealer or the Low hand of the player is identical in rank to the Low hand of the dealer and the other hand of the player is identical in rank or lower in rank than the other hand of the dealer.

(iii) The High hand of the player was not set so as to rank equal to or higher than the Low hand of that player.

(iv) The two hands of the player were not otherwise set correctly in accordance with this chapter.

(2) Tie and will be returned to the player if:

(i) The High hand of the player is higher in rank than the High hand of the dealer, but the Low hand of the player is identical in rank to the Low hand of the dealer or lower in rank than the Low hand of the dealer.

(ii) The High hand of the player is identical in rank to the High hand of the dealer or lower in rank than the High hand of the dealer, but the Low hand of the player is higher in rank than the Low hand of the dealer.

(3) Win if the High hand of the player is higher in rank than the High hand of the dealer and the Low hand of the player is higher in rank than the Low hand of the

dealer. The dealer shall pay the winning Pai Gow Poker Wager in accordance with the payout odds in § 645a.13(a) (relating to payout odds; envy bonus; rate of progression; payout limitation).

(g) Except as provided in subsection (h), after settling the player's Pai Gow Poker Wager, the dealer shall place the cards of the player in the discard rack.

(h) After settling the player's Pai Gow Poker Wager, the dealer shall rearrange the seven cards of any player who placed an optional wager, in accordance with § 645a.7(e)(1)-(4) (relating to wagers), to form the highest ranking hand and shall be responsible for creating the hand for purposes of all optional wagers offered by the certificate holder. If any player at the table has placed a Qualifying Wager, the dealer shall rearrange the cards of all players regardless of whether the player placed a Fortune Bonus or Emperor's Treasure Wager. After rearranging the player's seven cards, the dealer shall:

(1) Settle the player's Fortune Bonus Wager as follows:

(i) If a player:

(A) Does not have a straight or higher, as described in § 645a.6(d) (relating to Pai Gow Poker rankings), the dealer shall collect the Fortune Bonus Wager and place the cards of the player in the discard rack.

(B) Has a straight or higher, the dealer shall pay the winning Fortune Bonus Wager in accordance with § 645a.13(b) and shall place the cards of the player in the discard rack; provided, however, that if the player has an Envy Bonus Qualifying Hand and any player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and shall leave the cards of the player face up on the table.

(C) Did not place a Fortune Bonus Wager but has an Envy Bonus Qualifying Hand, and another player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and shall leave the cards of the player face up on the table.

(ii) After all Fortune Bonus Wagers have been settled, if any player is the holder of an Envy Bonus Qualifying Hand, the dealer shall pay an Envy Bonus in accordance with § 645a.13(b) to each player who has an Envy lammer at the player's betting position. Players are entitled to multiple Envy Bonuses when another player at the same Pai Gow Poker table is the holder of an Envy Bonus Qualifying Hand; provided, however, that a player is not entitled to an Envy Bonus for his own hand or the hand of the dealer.

(iii) After all Envy Bonuses have been paid, the dealer shall collect all remaining cards and place them in the discard rack.

(2) Settle the player's Emperor's Treasure Wager as follows:

(i) If a player:

(A) Does not have a straight or higher as described in § 645a.6(e), the dealer shall collect the Emperor's Treasure Wager and place the cards of the player in the discard rack.

(B) Has a straight or higher, the dealer shall pay the winning Emperor's Treasure Wager in accordance with § 645a.13(c) and shall place the cards of the player in the discard rack; provided, however, that if the player has an Envy Bonus Qualifying Hand and any player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and shall leave the cards of the player face up on the table.

(C) Did not place an Emperor's Treasure Wager but has an Envy Bonus Qualifying Hand, and another player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and shall leave the cards of the player face up on the table.

(ii) After all Emperor's Treasure Wagers have been settled, if any player is the holder of an Envy Bonus Qualifying Hand, the dealer shall pay an Envy Bonus in accordance with § 645a.13(c) to each player who has an Envy lammer at the player's betting position. Players are entitled to multiple Envy Bonuses when another player at the same Pai Gow Poker table is the holder of an Envy Bonus Qualifying Hand; provided, however, that a player is not entitled to an Envy Bonus for his own hand or the hand of the dealer.

(iii) After all Envy Bonuses have been paid, the dealer shall collect all remaining cards and place them in the discard rack.

(3) Settle the player's Pai Gow Insurance Wager.

If a player:

(i) Has a pair or better as described in § 645a.6(b), the dealer shall collect the Pai Gow Insurance Wager and place the cards of the player in the discard rack.

(ii) Does not have a pair or better, but has a card ranked a nine-high or better, the dealer shall pay the winning Pai Gow Insurance Wager in accordance with § 645a.13(d). The dealer shall then place the cards of the player in the discard rack.

(4) Settle the player's Progressive Payout Wager.

If a player:

(i) Does not have a full house or better, as described in § 645a.6(f), the dealer shall collect the Progressive Payout Wager and place the cards of the player in the discard rack.

(ii) Has a full house or better, the dealer shall:

(A) Verify that the hand is a winning hand.

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

(C) Have a floorperson or above validate the progressive payout in accordance with the certificate holder's approved internal control procedures.

(D) Pay the winning Progressive Payout Wager in accordance with the payout odds in § 645a.13(e).

If a player has won a progressive payout that is a percentage of the progressive meter, the progressive payout may not be paid from the table inventory container. If a player has won a progressive payout that is not being paid from the table inventory, the cards of that player shall remain on the table until the necessary documentation has been completed.

(i) Notwithstanding the requirements in subsection (h), if the certificate holder offers more than one optional wager, the dealer shall settle all of the player's optional wagers before placing the player's cards in the discard rack.

(j) All cards removed from the table shall be placed in the discard rack in a manner that permits the reconstruction of each hand in the event of a question or dispute.

**§ 645a.12. Player bank; co-banking; selection of bank; procedures for dealing.**

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

(b) A player may not be the bank at the start of the game. For the purposes of this section, the start of the game shall mean the first round of play after the dealer is required to shuffle the cards in accordance with § 645a.5

(relating to shuffle and cut of cards; procedures for determining the starting position for dealing cards).

(c) After the first round of play, each player at the table shall have the option to either be the bank or pass the bank to the next player. The dealer shall offer the bank to each player, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise manner, until a player accepts the bank. The dealer shall place a marker designating the bank in front of the player who accepts the bank. If the first player offered the bank accepts, the player seated to the right of the bank shall be offered the bank first on the next round of play. No player may bank two consecutive rounds of play. If no player accepts the bank, the round of play shall proceed in accordance with the rules of play provided in this chapter.

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

(1) The player placed a Pai Gow Poker Wager against the dealer during the last round of play in which there was no player banking the game.

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

(e) A certificate holder may, if specified in its Rules Submission under § 601a.2, offer the bank the option of co-banking the round of play. If the certificate holder offers this option, it shall be made available to all players at the table. If the bank wishes to use this option and co-bank 50% of the winning Pai Gow Poker Wagers, the bank must specifically request to co-bank with the dealer. The dealer shall place a marker designating the player co-banking that round of play. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner as specified in the certificate holder's Rules Submission under § 601a.2. When co-banking is in effect, the dealer may not place a wager against the bank.

(f) If a player is the bank, the player may wager on only one betting area.

(g) Once the dealer has determined that a player may be the bank, as required under subsection (d), the dealer shall shuffle the cards in accordance with § 645a.5 (relating to shuffle and cut of cards; procedures for determining the starting position for dealing cards). The dealer shall then, unless co-banking is in effect, remove value chips from the table inventory container in an amount equal to the banker's last Pai Gow Poker Wager made against the dealer or in an amount as specified in the certificate holder's Rules Submission. This amount shall be the amount

the dealer wagers against the bank. The bank may direct that the sum wagered by the dealer be a lesser amount or that the dealer place no wager during that round of play. Any amount wagered by the dealer shall be placed in front of the table inventory container.

(h) The dealer shall then deal the cards in accordance with § 645a.8, § 645a.9 or § 645a.10 (relating to procedures for dealing the cards from a manual dealing shoe; procedures for dealing the cards from the hand; and procedures for dealing the cards from an automated dealing shoe).

(i) If the dealer placed a wager against the bank, after each player has set his two hands and placed them on the table layout, the two hands of the dealer shall then be set. Once the dealer has formed a high and low hand and placed the hands face up on the appropriate area of the table layout, the dealer shall expose the hands of the bank and determine if the hands of the dealer are higher in rank than the hands of the bank. If the bank did not set his hands correctly, the dealer shall reset the bank's hands in accordance with the certificate holder's Rules Submission under § 601a.2. If the dealer wins, the cards of the dealer shall be stacked face up to the right of the table inventory container with the amount wagered by the dealer against the bank placed on top. If the dealer ties, the

dealer shall return the amount wagered by the dealer against the bank to the table inventory container. If the dealer loses, the amount wagered by the dealer against the bank shall be moved to the center of the layout.

(j) If a player is banking the round of play, once the dealer has determined the outcome of the Pai Gow Poker Wager of the dealer against the bank, if any, the dealer shall, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise manner, expose the hands of each player. The dealer shall compare the high and low hand of the player to the high and low hand of the bank and shall announce if the wager shall win, lose or tie. Losing wagers shall be immediately collected and placed in the center of the table. All winning Pai Gow Poker Wagers, including the dealer's wager, shall be paid by the dealer with the value chips located in the center of the table. If this amount becomes exhausted before all winning Pai Gow Poker Wagers have been paid, the dealer shall collect from the bank an amount equal to the remaining winning wagers and place that amount in the center of the layout. The remaining winning wagers shall be paid from the amount in the center of the layout. If, after collecting all losing wagers and paying all winning Pai Gow Poker Wagers, there is a surplus in the center of the table, this amount shall be charged a 5% vigorish in

accordance with § 645a.13(a) (relating to payout odds; envy bonus; rate of progression; payout limitation). Once the vigorish has been paid, the remaining amount shall be given to the bank.

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

(l) If a player and the dealer are co-banking the round of play, once the dealer has set the co-bank's hand pursuant to subsection (e), the dealer shall, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise manner, expose the hands of each player. The dealer shall compare the high and low hand of the player to the high and low hand of the bank and shall announce if the wager shall win, lose or tie. Losing wagers shall be immediately collected and placed in the center of the table. All winning Pai Gow Poker Wagers shall be paid by the dealer with the value chips located in the center of the table. If this amount becomes exhausted before all winning Pai Gow Poker Wagers have been paid, the dealer shall collect from the bank an amount equal to one-half of the remaining winning wagers and place that amount in the center of the layout. The dealer shall remove an amount equal to one-half of the remaining winning wagers from the table inventory container and place that amount in

the center of the layout. The remaining winning wagers shall be paid from the total amount in the center of the layout. If, after collecting all losing wagers and paying all winning Pai Gow Poker Wagers, there is a surplus in the center of the table, this amount will be counted and the dealer shall place one-half of this amount into the table inventory container. The dealer shall collect a 5% vigorish, in accordance with § 645a.13(a), on the remaining amount. Once the vigorish has been paid, the remaining amount shall then be given to the bank.

(m) Each player who has a winning Pai Gow Poker Wager against the bank shall pay to the dealer, in accordance with § 645a.13(a), a 5% vigorish on the amount won.

(n) If the certificate holder offers an optional wager authorized under § 645a.7(e)(1)-(4) (relating to wagers), the optional wager shall be resolved in accordance with § 645a.11(g)-(j) (relating to procedures for completion of each round of play) and the dealer, not the bank, shall pay all winning optional wagers.

**§ 645a.13. Payout odds; Envy Bonus; rate of progression; payout limitation.**

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

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

(b) The certificate holder shall pay out winning Fortune Bonus Wagers and Envy Bonus payouts at the odds and amounts contained in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2 (relating to table games Rules Submissions):

<u>Hand</u>	<u>Paytable A</u>	<u>Envy Bonus</u>
7 card Straight Flush	8,000 to 1	\$5,000
Royal Flush and Royal Match	2,000 to 1	\$1,000
7 card Straight Flush with Joker	1,000 to 1	\$500
5 Aces	400 to 1	\$250
Royal Flush	150 to 1	\$50
Straight Flush	50 to 1	\$20
Four-of-a-Kind	25 to 1	\$5
Full House	5 to 1	
Flush	4 to 1	
Three-of-a-Kind	3 to 1	
Straight	2 to 1	

<u>Hand</u>	<u>Paytable B</u>	<u>Envy Bonus</u>
7 card Straight Flush	5,000 to 1	\$3,000
Royal Flush and Royal Match	2,000 to 1	\$1,000
7 card Straight Flush with Joker	1,000 to 1	\$500
5 Aces	400 to 1	\$250
Royal Flush	150 to 1	\$50
Straight Flush	50 to 1	\$20
Four-of-a-Kind	25 to 1	\$5
Full House	5 to 1	
Flush	4 to 1	
Three-of-a-Kind	3 to 1	
Straight	2 to 1	

<u>Hand</u>	<u>Paytable C</u>	<u>Envy Bonus</u>
7 card Straight Flush	5,000 to 1	\$2,500
Royal Flush and Royal Match	2,000 to 1	\$500
7 card Straight Flush with Joker	1,000 to 1	\$250
5 Aces	400 to 1	\$150
Royal Flush	150 to 1	\$55
Straight Flush	50 to 1	\$25
Four-of-a-Kind	25 to 1	\$6

Full House	5 to 1
Flush	4 to 1
Three-of-a-Kind	3 to 1
Straight	2 to 1

<u>Hand</u>	<u>Paytable D</u>	<u>Envy Bonus</u>
7 card Straight Flush	2,500 to 1	\$1,000
Royal Flush and Royal Match	1,000 to 1	\$750
7 card Straight Flush with Joker	750 to 1	\$250
5 Aces	250 to 1	\$100
Royal Flush	125 to 1	\$50
Straight Flush	50 to 1	\$20
Four-of-a-Kind	25 to 1	\$5
Full House	5 to 1	
Flush	4 to 1	
Three-of-a-Kind	3 to 1	
Straight	2 to 1	

(c) The certificate holder shall pay out winning Emperor's Treasure Wagers and Envy Bonus payouts at the odds and amounts contained in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

<u>Hand</u>	<u>Paytable A</u>	<u>Envy Bonus</u>
7 card Straight Flush	8,000 to 1	\$5,000

Royal Flush and ace king suited	2,000 to 1	\$1,000
7 card Straight Flush with Joker	1,000 to 1	\$500
5 Aces	400 to 1	\$250
Royal Flush	150 to 1	\$50
Straight Flush	50 to 1	\$20
Four-of-a-Kind	25 to 1	\$5
Full House	5 to 1	
Flush	4 to 1	
Three-of-a-Kind	3 to 1	
Straight	2 to 1	

<u>Hand</u>	<u>Paytable B</u>	<u>Envy Bonus</u>
7 card Straight Flush	5,000 to 1	\$3,000
Royal Flush and ace king suited	2,000 to 1	\$1,000
7 card Straight Flush with Joker	1,000 to 1	\$500
5 Aces	400 to 1	\$250
Royal Flush	150 to 1	\$50
Straight Flush	50 to 1	\$20
Four-of-a-Kind	25 to 1	\$5
Full House	5 to 1	
Flush	4 to 1	

Three-of-a-Kind	3 to 1
Straight	2 to 1

<u>Hand</u>	<u>Paytable C</u>	<u>Envy Bonus</u>
7 card Straight Flush	5,000 to 1	\$2,500
Royal Flush and ace king suited	2,000 to 1	\$500
7 card Straight Flush with Joker	1,000 to 1	\$250
5 Aces	400 to 1	\$150
Royal Flush	150 to 1	\$55
Straight Flush	50 to 1	\$25
Four-of-a-Kind	25 to 1	\$6
Full House	5 to 1	
Flush	4 to 1	
Three-of-a-Kind	3 to 1	
Straight	2 to 1	

<u>Hand</u>	<u>Paytable D</u>	<u>Envy Bonus</u>
7 card Straight Flush	2,500 to 1	\$1,000
Royal Flush and ace king suited	1,000 to 1	\$750
7 card Straight Flush with Joker	750 to 1	\$250
5 Aces	250 to 1	\$100
Royal Flush	125 to 1	\$50
Straight Flush	50 to 1	\$20

Four-of-a-Kind	25 to 1	\$5
Full House	5 to 1	
Flush	4 to 1	
Three-of-a-Kind	3 to 1	
Straight	2 to 1	

(d) The certificate holder shall pay out winning Pai Gow Insurance Wagers at the odds contained in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

<u>Hand</u>	<u>Paytable A</u>	<u>Paytable B</u>
Nine-High	100 to 1	100 to 1
Ten-High	25 to 1	25 to 1
Jack-High	15 to 1	15 to 1
Queen-High	6 to 1	7 to 1
King-High	5 to 1	5 to 1
Ace-High	3 to 1	3 to 1

(e) If the certificate holder offers the Progressive Payout Wager:

(1) The certificate holder shall pay out winning Progressive Payout Wagers at the odds contained in the following payable:

<u>Hand</u>	<u>Payout</u>
7 card Straight Flush	100%
5 Aces	10%
Royal Flush	500 for 1

Straight Flush	100 for 1
Four-of-a-Kind	75 for 1
Full House	4 for 1

(2) The initial and reset amount must be contained in the certificate holder's Rules Submission filed in accordance with § 601a.2 and shall be at least \$2,000.

(3) Winning Progressive Payout Wagers shall be paid the amount on the meter when it is the player's turn to be paid in accordance with § 645a.11(h)(4) (relating to procedures for completion of each round of play) irrespective of the amount that was on the meter when the player placed the wager or when the dealer dealt the player's cards.

(f) Notwithstanding the payout odds in subsections (b)-(e), a certificate holder may, in its Rules Submission under § 601a.2, establish a maximum amount that is payable to a player on a single hand. The maximum payout amount shall be at least \$50,000 or the maximum amount that one player could win per round when betting the minimum permissible wager, whichever is greater. Any maximum payout limit established by a certificate holder shall not apply to Envy Bonus payouts.

**§ 645a.14. Irregularities; invalid roll of dice.**

(a) If the dealer uncovers the Pai Gow Poker shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a "no roll" and reshake the dice.

(b) If the dealer uncovers the Pai Gow Poker shaker and a die or dice fall out of the shaker, the dealer shall call a "no roll" and reshake the dice.

(c) If the dealer incorrectly totals the dice and deals the first card to the wrong position, all hands shall be void, all wagers shall be returned to the players and the cards shall be reshuffled.

(d) If the dealer exposes any of the cards dealt to a player, the player may void the hand. The player shall make the decision to either play out the hand or to void the hand without looking at the unexposed cards.

(e) If a card or cards in the dealer's hand or the bank's hand, if applicable, are exposed, all hands shall be void, all wagers shall be returned to the players and the cards shall be reshuffled.

(f) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in that round of play and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be

void, all wagers shall be returned to the players and the cards shall be reshuffled.

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

(h) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void, all wagers shall be returned to the players and the cards shall be reshuffled.

(i) If the dealer or the bank, if applicable, does not set his hands in the manner in which the certificate holder requires the hands of the dealer to be set, the hands shall be reset in accordance with the certificate holder's Rules Submission and the round of play shall be completed.

(j) If a card is exposed while the dealer is dealing the seven stacks in accordance with § 645a.9 (relating to procedures for dealing the cards from the hand), all wagers shall be returned to the players and the cards shall be reshuffled.

(k) If any player position or the dealer is dealt an incorrect number of cards, all hand shall be void, all wagers shall be returned to the players and the cards shall be reshuffled.

(l) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle,

or fails to complete a shuffle cycle, the cards shall be reshuffled.

(m) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void, all wagers shall be returned to the players and the cards shall be removed from the device and reshuffled with any cards already dealt.

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

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

**I.D. NUMBER:** 125-155

**DATE:** 8/2/11

**SUBJECT:** Subpart K. Chapters 633a & 645a

**AGENCY:** Pennsylvania Gaming Control Board (PGCB) # 2901

**TYPE OF REGULATION**

- Proposed Regulation
- Final-Form Regulation
- Final Regulation with Notice of Proposed Rulemaking Omitted
- 120-day Emergency Certification of the Attorney General
- 120-day Emergency Certification of the Governor
- Delivery of Tolled Regulation
  - a. With Revisions
  - b. Without Revisions

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**FILING OF REGULATION**

<u>DATE</u>	<u>SIGNATURE</u>	<u>DESIGNATION</u>
1. <u>8-2-11</u>	<u>Elysha Scott</u> Senator Jane Earl	Senate Community, Economic & Recreational Development
2. <u>8-2-11</u>	<u>Debra MacKenzia</u> Senator Wayne Fontana	Senate Community, Economic & Recreational Development
3. <u>8-2-11</u>	<u>Carolyn</u> Representative Curt Schroder	House Gaming Oversight
4. <u>8-2-11</u>	<u>Rosita Youngblood</u> Representative Rosita Youngblood	House Gaming Oversight
5. <u>8-2-11</u>	<u>Cheryl Yoder</u>	Independent Regulatory Review Commission
6. _____	_____	Attorney General
7. <u>8-2-11</u>	<u>[Signature]</u>	Legislative Reference Bureau