

SUBCHAPTER 4. BACCARAT – CHEMIN DE FER

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19:47-4.1 Cards: number of decks; value; point count of hand

(a) Baccarat-Chemin de Fer shall be played with at least six decks of cards having backs of the same color and design and two additional cutting cards. The cutting cards shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission.

(b) The value of the cards in each deck shall be as follows:

1. Any card from 2 to 9 shall have its face value;
2. Any Ten, Jack, Queen or King shall have a value of zero;
3. Any Ace shall have a value of one.

(c) The "Point Count" of a hand shall be a single digit number from 0 to 9 inclusive and shall be determined by totalling the value of the cards in the hand. If the total of the cards in a hand is a two-digit number, the left digit of

such number shall be discarded having no value and the right digit shall constitute the Point Count of the hand. Examples of this rule are as follows:

1. A hand composed of an ace, a 2 and a 4 has a Point Count of 7;
2. A hand composed of an ace, a 2 and a 9 has a total of 12 but only a Point Count of 2 since the digit 1 in the number 12 is discarded.

As amended, effective: 09/08/98

19:47-4.2 (Reserved.)

Repealed, effective: 12/06/93

19:47-4.3 Opening of table for gaming

(a) After receiving the six or more decks of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer calling the game shall, as applicable, comply with the requirements of either N.J.A.C. 19:46-1.18(e)1 and (b) through (c) below or the requirements of N.J.A.C. 19:46-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face upwards on the table for visual inspection by the first participants to arrive at the table. The cards shall be spread out in columns by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.

(c) After the first participants are afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked.

As amended, effective: 03/31/80

As amended, effective: 04/29/80

As amended, effective: 05/20/85

As amended, effective: 03/19/07

19:47-4.4 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), and after each shoe of cards is completed, the casino licensee shall require its dealers to perform, at its option, either of the following procedures.

1. One or more of the dealers shall shuffle the cards so that they are randomly intermixed. After the cards have been shuffled, a dealer shall lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.

i. After lacing the cards, the casino licensee may, as an additional option, require the dealer calling the game to shuffle some or all of the cards again.

ii. A casino licensee shall not initiate or terminate the use of this reshuffling option unless the casino licensee provides its surveillance department and the Commission with at least 30 minutes prior written notice.

2. One or more of the dealers shall "wash" and stack the cards, after which each of the three dealers shall shuffle the stack of cards independently.

(b) Any shuffling or lacing option chosen for use by a casino licensee pursuant to (a) above shall be implemented at all tables within a pit.

(c) After shuffling or lacing the cards and, where applicable, reshuffling them, the dealer calling the game shall offer the stack of cards, with backs facing away from the dealer, to the participants to be cut. The dealer shall begin with the participant seated in the highest number position at the table or, in the case of reshuffle the last curator and working clockwise around the table, shall offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer shall cut the cards.

(d) The cards shall be cut by placing the cutting card in the stack at least 10 cards in from either end.

(e) Once the cutting card has been inserted into the stack, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then insert one cutting card in a position at least 14 cards in from the back of the stack and the second cutting card at the end of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. Prior to commencement of play, the dealer shall remove the first card from the shoe and place it, and an additional amount of cards equal to the amount on the first card drawn, in the discard bucket after all cards have been shown to the players. Face cards and tens count as ten. Aces count as one.

(f) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she 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, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by section (c) above.

As amended, effective: 03/31/80

As amended, effective: 04/29/80

As amended, effective: 06/06/94

As amended, effective: 08/07/95

As amended, effective: 05/20/96

As amended, effective: 10/07/96

As amended, effective: 03/19/07

19:47-4.5 Dealing shoe; selection of banker

(a) All cards used to game at Baccarat-Chemin de Fer shall be dealt from a dealing shoe specifically designed for such purpose.

(b) After the cards have been shuffled and placed in the shoe, the dealer calling the game shall offer the shoe to the participants to be dealt. The participant offering to wager the highest amount on the first hand shall become the "Banker" and shall be responsible for dealing the cards from the shoe in

accordance with these regulations and the instructions of the dealer calling the game. If two or more participants offer to wager an equal amount on the first hand, the participant making such wager that is closest to the dealer moving counterclockwise around the table shall become the "Banker."

19:47-4.6 Wagers placed by banker

(a) Immediately prior to dealing the cards, the Banker shall place a wager in support of the "Banker's Hand" which shall conform to the requirements of subsection (b) of this section. The wager placed by the Banker shall:

1. Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";
2. Lose if the "Banker's Hand" has a Point Count lower than that of the "Player's Hand";
3. Be void if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal.

(b) The wager placed by the Banker immediately after accepting the shoe shall not be less than the amount such participant offered in bidding to become the Banker. The amount of all subsequent wagers placed by the Banker as such shall be at least equal to, but no more than twice, the amount of his immediately preceding wager. An example of this rule is as follows: if Participant A becomes the Banker for a high bid of \$1,000, he must place a wager of at least \$1,000 on the first hand dealt. If he continues as the Banker, his wager on the second hand must be at least \$1,000 but not more than \$2,000. Assuming he wagers \$2,000 on the second hand, his wager on the third hand (if he continues as the Banker) must be at least \$2,000 but not more than \$4,000.

(c) Any wager placed by the Banker in cash shall be exchanged immediately by the dealer for gaming chips or plaques in accordance with the

regulations governing the acceptance and conversion of such instruments.

As amended, effective: 3/31/80

As amended, effective: 4/29/80

19:47-4.7 Wagers made against banker

(a) After the Banker has placed a wager in support of the "Banker's Hand", the remaining participants at the table shall be given the opportunity of wagering against all or a part of the wager made by the Banker provided, however, that such wagers shall not exceed, either individually or in the aggregate, the amount wagered by the Banker.

(b) Any participant who equaled and lost the immediately preceding wager of the Banker shall have the first option of making a wager against the Banker in an amount equal to the amount being wagered by the Banker. Said participant shall exercise this option by announcing "Banco Suivi" or "Suivi" and by placing the requisite wager on the appropriate area of the layout. A "stand off" shall not be counted for the purpose of determining the immediately preceding wager under this subsection.

(c) If no qualified participant announces "Banco Suivi" or "Suivi", the next preference shall be given to any participant placing a wager against the Banker equal in amount to that wagered by the Banker. This option shall be exercised by a participant announcing "Banco Seul" or "Banco" and by placing the requisite wager on the appropriate area of the layout. Whenever more than one participant announces "Banco Seul" or "Banco", preference shall be given to the participant making such announcement who is seated nearest to the Banker in a counterclockwise direction around the table.

(d) If the options granted by subsections (b) and (c) of this section are not exercised, each participant, beginning with one seated to the immediate right of the Banker and moving counterclockwise around the table, shall have the right to make a wager against a part of the wager made by the Banker.

Such wagers shall be accepted until the amount of the partial wagers, taken in the aggregate, equals the amount of the wager made by the Banker or until, the dealer announces "No More Bets."

(e) No wager at Baccarat-Chemin de Fer shall be made, increased or withdrawn after the dealer has announced "No More Bets" except that the Banker shall withdraw any part of his initial wager that was not covered by the wagers of the other participants.

(f) Any wager placed by the participants in cash shall be exchanged immediately by the dealer for gaming chips or plaques in accordance with the regulations governing the acceptance and conversion of such instruments.

(g) The wager(s) placed by the participants shall:

1. Win if the "Player's Hand" has a Point Count higher than that of the "Banker's Hand";

2. Lose if the "Player's Hand" has a Point Count lower than that of the "Banker's Hand";

3. Be void if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal.

As amended, effective: 3/31/80

As amended, effective: 4/29/80

19:47-4.8 Hands of player and banker; persons controlling each hand; procedure for dealing initial two cards to each hand

(a) There shall be two hands dealt in the game of Baccarat-Chemin de Fer, one of which shall be denominated the "Player's Hand" and the other denominated the "Banker's Hand."

(b) The participant selected as the Banker shall have exclusive control of the "Banker's Hand" and shall make all decisions permitted by these regulations with respect to such hand.

(c) Exclusive control of the "Player's Hand" and the right to make all

decisions permitted by these regulations with respect to such hand shall reside in the participant who made a wager in accordance with subsections 7(b) or 7(c) of this subchapter. If no such wager has been made, this right shall reside in the participant making the highest wager against the banker. If two or more equally high wagers have been made, this right shall reside in the participant making such wager that is nearest to the Banker moving counterclockwise around the table. The participant possessing exclusive control of the "Player's Hand" under this subsection shall hereinafter be referred to as the "Dominant Player".

(d) After the dealer announces "Cards," the Banker shall deal an initial four cards from the shoe. The first and third card dealt shall be placed face downwards in front of the Dominant Player and shall constitute the first and second card of the "Player's Hand". The second and fourth card dealt shall be placed face downward in front of the Banker and shall constitute the first and second card of the "Banker's Hand."

19:47-4.9 Procedure for dealing of additional cards

(a) After the initial four cards have been dealt, the Dominant Player shall look at the two cards dealt to the "Player's Hand" without disclosing them to the Banker. If the Point Count of the "Player's Hand" is:

1. A zero, one, two, three or four, the Dominant Player shall request one additional card by announcing "Card";
2. A five, the Dominant Player shall exercise the option of requesting one additional card by announcing "Card" or not requesting one additional card by announcing "Stay";
3. A six or seven, the Dominant Player shall not draw an additional card and shall announce "Stay";
4. An eight or nine, the Dominant Player shall announce "Natural" and all cards in both hands shall be turned immediately face upwards with no

additional cards being dealt to either hand.

(b) If the Dominant Player has announced "Card" in accordance with subsection (a) of this section, an additional card shall not be dealt to the "Player's Hand" until the Banker first looks at the two cards dealt to the "Banker's Hand". If the Point Count of the "Banker's Hand" is 8 or 9, the Banker shall announce "Natural" and all cards in both hands shall be turned immediately face upwards with no additional cards being dealt to either hand. If the Point Count of the "Banker's Hand" is less than 8, the Banker shall announce "Under Eight" and shall deal a third card face upwards to the "Player's Hand" in accordance with the request of the Dominant Player.

(c) After the "Player's Hand" stays or receives a third card in accordance with the above subsections, the Banker shall turn the cards in the "Banker's Hand" face upwards on the table and shall deal or not deal a third card to the "Banker's Hand" in accordance with the requirements of Table 3 of this subsection.

If No 3rd Card	0	1	2	3	4	5	6	7	8	9
0(Point Count of Banker's Hand After First Two Cards)										
1	BANKER'S HAND DRAWS									
2										
3	D	D	D	D	D	D	D	D	S	Op.
4	D	S	S	D	D	D	D	D	S	S
5	D	S	S	S	S	Op.	D	D	S	S
6	S	S	S	S	S	S	D	D	S	S
7										
8	BANKER'S HAND STAYS									
9										

(d) The first vertical column in Table 3 labeled "Point Count of Banker's Hand" shall refer to the Point Count of the "Banker's Hand" after the first two cards have been dealt to it.

(e) The first horizontal column at the top of Table 3 labeled "Third Card Drawn by Player's Hand" shall refer to the value of the third card drawn by the "Player's Hand" as distinguished from the Point Count of the "Player's Hand."

(f) As used in Table 3, the letter "D" shall mean that the "Banker's Hand" must draw a third card, the letter "S" shall mean that the "Banker's Hand" shall stay (i.e. not draw a third card) and the abbreviation "Op." shall mean that the Banker may draw a third card or stay within his discretion.

(g) The method of using Table 3 shall be to find the Point Count of the "Banker's Hand" in the first vertical column and trace that horizontally across the table until it intersects the third card drawn by the "Player's Hand". The box at which such intersection takes place will show whether the "Banker's Hand" shall draw a third card or stay. For example, if the Point Count of the "Banker's Hand" after two cards is 3 and the value of the third card drawn by the "Player's Hand" is 9, Table 3 shows that the Banker has the option of drawing a third card or staying.

(h) Any announcement required to be made by the Dominant Player or Banker by this section shall be immediately repeated by the dealer at the table to assure the clarity and understanding of such statements.

19:47-4.10 Announcement of result of round; payment and collection of wagers; payout odds; vigorish

(a) After each hand has received all the cards it is entitled to by these regulations, the dealer calling the game shall announce the Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce "Stand Off" or "Tie Hand".

(b) After the result of the round is announced, the dealer or dealers responsible for the wagers at the table shall collect and payoff the wagers made. Winning wagers made against the "Banker's Hand" shall be paid off from the amount wagered by the Banker at odds of 1 to 1. A winning wager

made by the Banker shall be paid off at odds of 1 to 1 from the amount(s) wagered by the other participants.

(c) As its fee in housing the game, the casino licensee shall extract a commission known as "vigorish" from the amount won by the Banker on each round of play, in an amount equal to, in the casino licensee's discretion, either four or five percent of the amount won; provided, however, that when collecting the vigorish, the casino licensee may round off the amount of a five percent vigorish to 25 cents or the next highest multiple of 25 cents, and the amount of a four percent vigorish to 20 cents or the next highest multiple of 20 cents. Such vigorish shall be collected immediately after each round won by the Banker.

(d) Each casino licensee shall provide notice of any increase in the percentage of vigorish being charged at each Baccarat-Chemin De Fer table, in accordance with N.J.A.C. 19:47-8.3. The percentage of vigorish charged at a Baccarat-Chemin De Fer table shall apply to all players at that table.

As amended, effective: 12/16/91

19:47-4.11 Continuation of banker as such; selection of new banker

(a) It shall be the option of the Banker, after any round of play, either to pass the shoe or remain as Banker except that

1. The Banker shall pass the shoe whenever the "Banker's Hand" loses, and

2. The dealer or floorman assigned to the table may order the Banker to pass the shoe if the Banker unreasonably delays the game, repeatedly makes invalid deals or violates either the Casino Control Act or the regulations of the Commission.

(b) Whenever a mandatory relinquishment of the Bank occurs, it shall be offered to the seated participant to the right of the previous Banker and then to each other seated participant, moving counterclockwise around the table, until

a participant accepts it and becomes the new Banker.

(c) Whenever a voluntary relinquishment of the Bank occurs, each seated participant shall be offered it, beginning with the participant to the right of the previous Banker and moving counterclockwise around the table. The first participant willing to accept the Bank and to wager an amount on the next hand equal to, but not more than twice, the amount of the previous Banker's last wager, shall become the next Banker. If no participant offers to meet this condition, the participant offering to wager the highest amount on the next hand shall become the new Banker provided however that the participant who passed the Bank shall not be permitted to take part in the first round of such bidding.

(d) When a passed bank is defeated in any hand, it shall be transferred as it would have been in accordance with subsection (b) had it not been voluntarily passed.

(e) A participant by moving to another seat at the table shall miss a turn to become the Banker in the next seat where such a move would otherwise give that participant promotion in turn to become the Banker.

19:47-4.12 Irregularities

(a) If the Banker, by taking cards for his hand in the wrong order in the Initial Deal, makes an error which cannot be rectified, the hand shall be annulled and the Bank may be transferred counterclockwise to the next participant seated at a numbered place.

(b) If the Banker, during the Initial Deal, takes more than two cards for his hand and the deal cannot be rectified, the Point Count of his hand shall be regarded as zero and the play shall proceed in accordance with section 9 of this subchapter.

(c) If the Banker, during the Initial Deal, gives three cards to the Dominant Player and it is not possible to determine which card has been dealt

in excess, the Point Count of the "Player's Hand" shall be the highest that can be made with two or all three of the cards.

(d) If the Banker, subsequent to the Initial Deal, takes two cards for his hand instead of one and the deal cannot be rectified, the Point Count of his hand shall be the lowest that can be made with two or the cards.

(e) A card dealt face upwards to the Dominant Player after he or she has said "Stay" shall become the Banker's card in the event the Banker is obliged to draw or would have had the option of drawing a third card in accordance with the rules of this subchapter. If the Banker is required to stay, the card dealt in error shall be governed by the provisions of (h) below.

(f) A card dealt face upwards to the Dominant Player after he or she has said "Stay" and the dealer has mistakenly said "Card" shall become the Banker's card only in the event the Banker is obligated to draw a third card under the rules of this subchapter. If the Banker is required to stay or has the option of drawing a third card, the card dealt in error shall be governed by the provisions of (h) below.

(g) There shall be no penalty for a card drawn in error from the shoe if it remains undisclosed. A card so drawn shall be used as the first card of the next hand providing that the cutting card has not been exposed in the shoe or drawn therefrom. In the course of play, cards once drawn from the shoe shall not be replaced. If a card drawn in error is disclosed at the time it is dealt, the card shall be governed by the provisions of (h) below.

(h) If a card dealt in error is disclosed and cannot be used by the Dominant Player or the Banker pursuant to (e), (f) or (g) above, the dealer shall perform the procedure in (h)1 through 3 below that has been pre-selected by the casino licensee in its rules of the game submission.

1. The disclosed card and an additional number of cards equal to the value of the disclosed card shall be drawn face upwards from the shoe and placed in the discard bucket; provided, however, that if a ten, jack, queen or king is disclosed in error, the disclosed card and either one or ten additional

cards, as pre-selected by the casino licensee, shall be drawn face upwards from the shoe and placed in the discard bucket.

2. The disclosed card and one additional card drawn face downwards from the shoe shall be placed in the discard bucket without disclosing the additional card.

3. The disclosed card shall be used as the first card of a simulated round of play in which no wagers shall be accepted, the cards shall be dealt in accordance with the rules of this subchapter and the cards shall be discarded upon completion of the dealing procedures.

(i) If the Banker, subsequent to the initial deal, draws a card from the shoe for his hand after the Dominant Player has said "Card" and the dealer has repeated "Card," the Banker must give such card to the Dominant Player and thereafter either draw or not draw a third card for his hand as may be required by these regulations.

(j) Any card found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard bucket, along with an additional number of cards, drawn face upwards, equal to the value of the card found face upwards in the shoe. The last hand of a shoe shall be void when a card of that hand is found face upwards in the shoe.

(k) If there are found to be insufficient cards in the shoe to complete a hand when the cutting card is drawn, that hand shall be void.

As amended, effective: 03/31/80

As amended, effective: 04/29/80

As amended, effective: 09/05/06

As amended, effective: 07/21/08