

Optional In-Between Wager In Blackjack

Gaming Equipment

Rules of the Games

Proposed Amendments: N.J.A.C. 19:46-1.10; 19:47-2.2, 2.18, 2.20, 2.22, 2.23, 2.24 and 2.25

Proposed New Rule: N.J.A.C. 19:47-2.26

Authority: N.J.S.A. 5:12-5, 69a, 69e, 70f and 100

Calendar Reference: See Summary below for explanation of exception to calendar requirement.

Submit written comments by February 18, 2011 to:

Lon F. Mamolen, Senior Counsel  
Casino Control Commission  
Arcade Building  
Tennessee Avenue and the Boardwalk  
Atlantic City, NJ 08401

The agency proposal follows:

### **Summary**

The proposed amendments and new rule would permit an optional supplemental wager in the game of blackjack known as the “in-between” wager. The in-between wager affords a player an opportunity to place a wager that, when “ranking” the initial two cards dealt to the player, one card will have a rank higher than and one card will have a rank lower than, the first face up card dealt to the dealer (the rank of the dealer’s card is “in-between”).

Casino licensees may offer the optional in-between wager with any multiple deck blackjack game. The minimum and maximum in-between wager limits shall be determined by the casino licensee and posted at the blackjack table pursuant to N.J.A.C. 19:47-8.3.

Players place the optional wager at the same time they place their blackjack wager, before any cards are dealt in the round of play. Once the dealer has dealt the initial two cards to each player and the dealer has been

dealt his or her initial face up card pursuant to N.J.A.C. 19:47-2.6(e), (j) or (k) and before any card reader device is used, the dealer shall collect all losing in-between wagers and pay all winning in-between wagers in counterclockwise succession.

The wager features four pay tables, one of which shall be pre-selected by the casino licensee. Each pay table recognizes four qualifying payouts based on the card spread (the number of consecutively ranked cards between the player's initial two cards). Depending upon the chosen pay table, the payouts for a winning in-between wager range from 1 to 1 for a card spread of four or more to 12 to 1 for a one card spread. A fifth payout, with odds of 30 to 1, is for made for a "triple match;" that is, when the dealer's upcard and the player's initial two cards are all of the same rank.

The proposed amendment to N.J.A.C. 19:46-1.10 at new subsection (r) contains the gaming table layout and signage requirements if a casino licensee offers the supplemental wager.

The proposed amendment at N.J.A.C. 19:47-2.2 specifies that the supplemental wager may only be offered if blackjack is played with at least two decks. The proposed amendment at N.J.A.C. 19:47-2.18 specifies that the supplemental wager shall not be offered in conjunction with multiple action blackjack. The proposed amendment at N.J.A.C. 19:47-2.20 specifies that the supplemental wager shall not be offered in conjunction with the blackjack bonus wager authorized in that section. The proposed amendment at N.J.A.C. 19:47-2.22 specifies that the supplemental wager shall not be offered in conjunction with the streak wager. The proposed amendment at N.J.A.C. 19:47-2.23 specifies that the supplemental wager shall not be offered in conjunction with the match-the-dealer wager. The proposed amendment at N.J.A.C. 19:47-2.24 specifies that the supplemental wager shall not be offered in conjunction with the twenty point bonus wager. The proposed amendment at N.J.A.C. 19:47-2.25 specifies that the supplemental wager shall not be

offered in conjunction with the optional bonus wager authorized by that section.

Proposed new rule N.J.A.C. 19:47-2.26 governs the implementation of the in-between wager.

This notice of proposal is not required to be referenced in a rulemaking calendar since a public comment period of 60 days is being provided. See N.J.A.C. 1:30-3.3(a)5.

**Full text** of the proposal follows (additions indicated in boldface **thus**; deletions indicated in boldface brackets [thus]):

19:46-1.10 Blackjack table; card reader device; physical characteristics;  
inspections

(a) – (q) (No change.)

**(r) If a casino licensee offers the in-between wager pursuant to N.J.A.C. 19:47-2.26, the layout otherwise required by this section shall also include, at a minimum, an additional designated betting area for the in-between wager at each of the player positions at the table. If not inscribed on the layout, the blackjack table shall also contain a sign approved by the Commission setting forth the payout odds and the card rankings for the in-between wager.**

19:47-2.2 Cards; number of decks; value of cards

(a) Blackjack shall be played with at least one deck of cards. All decks of cards used to play blackjack shall comply with the requirements of N.J.A.C.

19:46-1.17 and, except as otherwise provided in this section, all decks of cards shall be identical in appearance. Blackjack shall also be played with one additional cutting card or, if the 6 to 5 blackjack variation is in use, two additional cutting cards, which shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards in

use at the table, as approved by the Commission. Notwithstanding the foregoing, the minimum number of decks used to play blackjack shall be:

1. (No change.)
2. Two, if the twenty point bonus wager authorized by N.J.A.C. 19:47-2.24 **or the in-between wager authorized by N.J.A.C. 19:47-2.26** is offered;

3. - 4. (No change.)
- (b) – (e) (No change.)

19:47-2.18 Multiple action blackjack rule

(a) A casino licensee may, in its discretion, offer to every player at a blackjack table the option to make either two or three separate wagers on the outcome of the players hand against either two or three separate hands of the dealer which shall be formed with the dealer's original face up card, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the offer of this option. This option may not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19, the blackjack bonus wager authorized by N.J.A.C. 19:47-2.20, the streak wager authorized by N.J.A.C. 19:47-2.22, the match-the-dealer wager authorized by N.J.A.C. 19:47-2.23, the twenty point bonus wager authorized by N.J.A.C. 19:47-2.24, [or] the optional bonus wager authorized by N.J.A.C. 19:47-2.25, **or the in-between wager authorized by N.J.A.C. 19:47-2.26.**

(b) – (j) (No change.)

19:47-2.20 Blackjack bonus wager

(a) – (k) (No change.)

(l) The blackjack bonus wager may not be offered at a blackjack table which offers multiple action blackjack wagers pursuant to N.J.A.C. 19:47-2.18, a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, a streak wager

pursuant to N.J.A.C. 19:47-2.22, a twenty point bonus wager pursuant to N.J.A.C. 19:47-2.24, [or] an optional bonus wager pursuant to N.J.A.C. 19:47-2.25, **or an in-between wager pursuant to N.J.A.C. 19:47-2.26.**

19:47-2.22 Streak wager

(a) – k) (No change.)

(l) The streak wager may not be offered at a blackjack table which offers multiple action blackjack wagers pursuant to N.J.A.C. 19:47-2.18, a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, a blackjack bonus wager pursuant to N.J.A.C. 19:47-2.20, a twenty point bonus wager pursuant to N.J.A.C. 19:47-2.24, [or] an optional bonus wager pursuant to N.J.A.C. 19:47-2.25, **or an in-between wager pursuant to N.J.A.C. 19:47-2.26.**

19:47-2.23 Match-the-dealer wager

(a) – (f) (No change.)

(g) The match-the-dealer wager may not be offered at a blackjack table that offers an optional bonus wager pursuant to N.J.A.C. 19:47-2.25 **or an in-between wager pursuant to N.J.A.C. 19:47-2.26.**

19:47-2.24 Twenty point bonus wager

(a) – (h) (No change.)

(i) The twenty point bonus wager may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to N.J.A.C. 19:46-2.18, a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, a blackjack bonus wager pursuant to N.J.A.C. 19:47-2.20, a streak wager pursuant to N.J.A.C. 19:47-2.22, [or] an optional bonus wager pursuant to N.J.A.C. 19:47-2.25, **or an in-between wager pursuant to N.J.A.C. 19: 47-2.26.**

19:47-2.25 Optional bonus wager

(a) – (g) (No change.)

(h) The optional bonus wager authorized by this section may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to N.J.A.C. 19:46-2.18, a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, a blackjack bonus wager pursuant to N.J.A.C. 19:47-2.20, a streak wager pursuant to N.J.A.C. 19:47-2.22, a match-the-dealer wager pursuant to N.J.A.C. 19:47-2.23, [or] a twenty point bonus wager pursuant to N.J.A.C. 19:47-2.24, **or an in-between wager pursuant to N.J.A.C. 19:47-2.26.**

**19:47-2.26 In-between wager; rank of cards**

(a) **A casino licensee may, in its discretion, offer each player at a blackjack table the option to make an additional wager that, when “ranking” the initial two cards dealt to the player, one card will have a rank higher than and one card will have a rank lower than the first face up card dealt to the dealer (the rank of the dealer’s card is “in-between”).**

(b) **Notwithstanding the value assigned to each card in N.J.A.C. 19:47-2.2(b), the rank of each card for purposes of determining a winning in-between wager, in order of lowest to highest rank, shall be: 2, 3, 4, 5, 6, 7, 8, 9, 10, jack, queen, king and ace.**

(c) **An in-between wager shall have no bearing on any other wager made by a player at the game of blackjack.**

(d) **Prior to the first card being dealt for each round of play, each player who has placed a blackjack wager in compliance with N.J.A.C. 19:47-2.3(a) may make an in-between wager by placing gaming chips, plaques or, if applicable, a match play coupon on the appropriate area of the blackjack layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt to any player and such cash is expeditiously converted into gaming chips or plaques in**

accordance with N.J.A.C. 19:45-1.18(a). The minimum and maximum in-between wagers permitted by a casino licensee shall be posted in accordance with N.J.A.C. 19:47-8.3.

(e) The dealer shall then announce “No more bets” and deal the initial two cards to all players and the dealer in accordance with N.J.A.C. 19:47-2.6(e), (j) or (k). Prior to any additional cards being dealt to any player at the table and before any card reader device is utilized, the dealer shall, starting with the player farthest to his or her right and continuing counterclockwise around the table, settle in succession all in-between wagers by collecting all losing wagers and paying all winning wagers in accordance with (f) below.

(f) All winning in-between wagers shall be paid at no less than the odds in one of the following pay tables pre-selected by the casino licensee and posted at the table pursuant to N.J.A.C. 19:47-8.3.

	<u>Table A</u>	<u>Table B</u>	<u>Table C</u>	<u>Table D</u>
Triple match	30 to 1	30 to 1	30 to 1	40 to 1
One card spread	12 to 1	10 to 1	10 to 1	10 to 1
Two card spread	6 to 1	6 to 1	5 to 1	5 to 1
Three card spread	4 to 1	4 to 1	3 to 1	3 to 1
All other spreads	1 to 1	1 to 1	1 to 1	1 to 1

(g) For purposes of (f) above, the following definitions shall apply:

1. “Triple match” – The dealer’s face up card has the same rank as each of the player’s initial two cards (for example, three jacks).
2. “One card spread” – The dealer’s face up card is one rank higher than one of the player’s initial two cards and one rank lower than the other of the player’s initial two cards (for example, dealer’s card is a 5 and the player’s cards are a 4 and a 6).
3. “Two card spread” – The dealer’s face up card is one of two consecutively ranked cards, each of which is ranked higher than one of the player’s initial two cards and lower than the other of the player’s

**initial two cards (for example, dealer's card is a 5 or 6 and the player's cards are a 4 and a 7).**

**4. "Three card spread" – The dealer's face up card is one of three consecutively ranked cards, each of which is ranked higher than one of the player's initial two cards and lower than the other of the player's initial two cards (for example, dealer's card is a 5, 6 or 7 and the player's cards are a 4 and an 8).**

**5. "All other spreads" – The dealer's face up card is one of four or more consecutively ranked cards, each of which is ranked higher than one of the player's initial two cards and lower than the other of the player's initial two cards (for example, the dealer's card is a jack and the player's cards are a 4 and an ace ).**

**(h) The in-between wager may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to N.J.A.C. 19:46-2.18, a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, a blackjack bonus wager pursuant to N.J.A.C. 19:47-2.20, a streak wager pursuant to N.J.A.C. 19:47-2.22, a match-the-dealer wager pursuant to N.J.A.C. 19:47-2.23, a twenty point bonus wager pursuant to N.J.A.C. 19:47-2.24, or an optional bonus wager pursuant to N.J.A.C. 19:47-2.25.**