

Progressive Payout Wager In Texas Hold 'Em Bonus Poker; Link To Caribbean Stud Poker

Gaming Equipment

Rules of the Games

Temporary Amendments: N.J.A.C. 19:45-1.20 and 1.39B; 19:46-1.13G and 1.13Q; and 19:47-16.12, 28.1, 28.6, 28.7, 28.8, 28.9, 28.10, 28.11 and 28.12

Authority: N.J.S.A. 5:12-5, 69a, 69e, 70f, 99a and 100

The temporary rules follow:

### **Summary**

The temporary amendments would authorize an optional progressive payout wager in the game of texas hold 'em bonus poker. The object of the game in texas hold 'em bonus poker is for a player to make a better five-card poker hand than the dealer. The best five card poker hand of each player and the dealer is formed from the two cards dealt individually to each player and the dealer and the five community cards dealt to the center of the table. In the currently offered game format, each player has an option to place a supplemental bonus wager, independent of the main game, that the two cards dealt to the player will match a two card combination on a posted pay table.

The temporary amendments would permit each player to place an additional \$1.00 progressive payout wager that would win if the five card hand comprised of the two cards dealt to the player and the first three community cards (flop) matches one of the posted payout hands. This optional wager would also be independent of the main game and a casino licensee would be permitted, in its discretion, to offer the progressive payout wager without offering the supplemental bonus wager.

A winning progressive payout wager for a royal flush would be paid 100 percent of the amount on the progressive meter. A winning progressive payout wager for a straight flush would be paid 10 percent of the amount on the progressive meter. All other winning progressive payout wagers would be paid a fixed dollar amount listed on a pre-selected posted pay table. Any winning

hand of a flush or better would decrease the progressive meter by the amount of the payout. If a casino licensee selects a pay table that includes a payout for a straight, three-of-a-kind and two pair, the payout for a straight may also decrease the amount on the progressive meter depending on the pay table selected by the casino licensee. None of the available pay tables require the progressive meter to decrease as a result of a payout for a three-of-a-kind or a two pair.

In addition to permitting a casino licensee the option to connect the progressive payout wager among two or more texas hold 'em bonus poker tables, the temporary amendments to N.J.A.C. 19:45-1.39B would expressly authorize casino licensees to link the progressive payout wager for texas hold 'em bonus poker with the progressive wager for caribbean stud poker. The house advantages, payouts and payout odds for winning hand types of a flush or better are identical for the progressive payout wagers in the games of caribbean stud poker and texas hold 'em bonus poker, as required by N.J.A.C. 19:45-1.39B(d)3. Although optional lesser payouts for a straight, three-of-a-kind and two pair in the progressive payout wager for texas hold 'em bonus poker may be elected by the casino licensee, no payouts for these hand-types may decrease the progressive meter if the progressive payout wagers for the two games are connected.

The temporary amendment to N.J.A.C. 19:46-1.13G would require a sign at a caribbean stud poker table notifying patrons when the progressive payout wager for that game is linked to the progressive payout wager offered on a texas hold 'em bonus poker table. Temporary amendments to N.J.A.C. 19:46-1.13Q increase the maximum number of player positions at a texas hold 'em bonus poker table from six to seven. Other temporary amendments to N.J.A.C. 19:46-1.13Q contain the requirements governing the physical characteristics of a texas hold'em bonus poker layout if the progressive payout wager is offered, including specific designated areas for the placement of the first three community cards (flop), the fourth community card (turn) and the fifth

community card (river). A sign would also be required at a texas hold 'em bonus poker table advising patrons if the progressive payout wager offered at that table is linked to the progressive payout wager for caribbean stud poker.

A temporary amendment to N.J.A.C. 19:47-16.12 deletes the fixed dollar payout option of \$5000 for a straight flush in the progressive payout wager for caribbean stud poker. By requiring a payout of ten percent of the amount on the progressive meter, the payout for a straight flush in both caribbean stud poker and texas hold 'em bonus poker would be identical.

The temporary amendments in subchapter 28 govern the implementation of the progressive payout wager in texas hold'em bonus poker. The temporary amendment to N.J.A.C. 19:47-28.1 includes definitions applicable to the progressive payout wager. The temporary amendment to N.J.A.C. 19:47-28.6 specifies procedures for placing the progressive payout wager at texas hold 'em bonus poker. Temporary amendments to N.J.A.C. 19:47-28.7, 28.8 and 28.9 allow for the inclusion of the progressive payout wager in the procedures for dealing the cards from a manual dealing shoe, from the hand, and from an automated dealing shoe, respectively. The temporary amendment to N.J.A.C. 19:47-28.10 adds the progressive payout wager to the procedures for the completion of each round of play, including the resolution of wagers and the collection of cards. The temporary amendment to N.J.A.C. 19:47-28.11 specifies the alternative pay tables for the progressive payout wager. The temporary amendment to N.J.A.C. 19:47-28.12 incorporates the progressive payout wager into the irregularities for texas hold 'em bonus poker.

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

19:45-1.20 Table inventories

(a) Whenever a gaming table in a casino or casino simulcasting facility is opened for gaming, operations shall commence with an amount of gaming

chips, coins and plaques to be known as the "table inventory" and no casino licensee shall cause or permit gaming chips, coins or plaques to be added to, or removed from, such table inventory during the gaming day except:

1. - 6. (No change.)

7. In conformity with a table inventory return device utilized in the game of pai gow poker pursuant to N.J.A.C. 19:46-1.13B, [or] caribbean stud poker pursuant to N.J.A.C. 19:46-1.13G **or texas hold 'em bonus poker pursuant to N.J.A.C. 19:47-13Q**, the gaming chips wagered on the progressive payout shall always be placed in the table inventory container; and

8. (No change.)

(b) – (c) (No change.)

19:45-1.39B Table game progressive payout wagers

(a) This section shall apply to any table game with a progressive payout wager approved by the Commission. If a casino licensee offers a table game with a progressive payout wager, it may be offered individually at each gaming table or the casino licensee may connect the progressive wager among two or more tables **of the same or different table games** so that the progressive amount increments for all wagers at these two or more tables.

(b) – (d) (No change.)

(e) No table game with a progressive payout wager shall be placed in a casino or casino simulcasting facility until the casino licensee has submitted and obtained Commission approval of the following:

1. The authorized game **or games** and outcome which will award the progressive payout wager;

2. - 10. (No change.)

(f) – (n) (No change.)

19:46-1.13G Caribbean stud poker table; physical characteristics

(a) – (g) (No change.)

**(h) If a casino licensee elects to connect the progressive payout wager for caribbean stud poker to the progressive payout wager for texas hold 'em poker, a sign shall be posted at the gaming table indicating such connection.**

19:46-1.13Q Texas hold'em bonus poker table; physical characteristics

(a) Texas hold'em bonus poker shall be played on a table having positions for **no more than [six] seven** players on one side of the table and a place for the dealer on the opposite side.

(b) The layout for a texas hold 'em bonus poker table shall be approved by the Commission and shall contain, at a minimum:

1. – 3. (No change.)

4. **Unless a casino licensee elects not to offer the optional bonus wager pursuant to (f) below, [A] a separate designated area at each player position for the placement of an optional bonus wager, which area shall be located immediately above and to the right of the flop wager betting area as viewed by the player;**

5. A separate designated area for the placement of the five community cards, which area shall **have the inscriptions “flop” for the first three community cards dealt, “turn” for the fourth community card dealt, and “river” for the fifth community card dealt, and shall** be located in the center of the table between the table inventory container and the player betting areas;

6. – 7. (No change.)

(c) – (d) (No change).

**(e) If a casino licensee offers a progressive payout wager, the texas hold 'em bonus poker table shall include the following features in addition to the requirements of N.J.A.C. 19:45-1.39B:**

1. **A separate acceptor device mounted directly in front of each respective betting position for the placement of the progressive**

**payout wager, which acceptor device shall have a light that illuminates upon the insertion and acceptance of a gaming chip;**

**2. A sign describing each winning progressive payout wager and the payout to be awarded therefor in a manner and location approved by the Commission;**

**3. A table controller panel located in an area of the table as approved by the Commission and which shall be equipped with a “lock-out” button that, once activated by the dealer, shall prevent any player from depositing a gaming chip in the acceptor device; and**

**4. A mechanical, electrical or electronic table inventory return device which shall permit all gaming chips deposited into the acceptor device referenced in (f)1 above to be collected and immediately returned to a designated area within the table inventory container prior to the dealing of a hand. The table inventory return device shall be designed and constructed to contain any feature the Commission may require to maintain the security and integrity of the game. The procedures for the operation of all functions of the table inventory return device shall be submitted to and approved by the Commission.**

**(f) If a casino licensee elects to connect the progressive payout wager for texas hold ‘em bonus poker to the progressive payout wager for caribbean stud poker, a sign shall be posted at the gaming table indicating such connection.**

**(g) A casino licensee that elects to offer the progressive payout wager may elect, at its discretion, not to offer the optional bonus wager.**

19:47-16.12 Payout odds; rate of progression; payout limitation

(a) – (d) (No change.)

(e) A casino licensee shall pay out winning progressive payouts at no less than the amounts listed below:

Hand

Payout

Royal Flush	100 percent of progressive jackpot
Straight Flush	[Either] 10 percent of progressive jackpot [or \$5,000, as designated in the casino licensee's approved system of internal controls]
Four-of-a-kind	\$500.00
Full House	\$100.00
Flush	\$50.00

(f) – (g) (No change.)

#### 19:47-28.1 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings unless the context clearly indicated otherwise:

...

**“Progressive payout wager” means an optional, supplemental progressive wager by a player on the five-card hand comprised of the two cards dealt to the player and the first three community cards (flop).**

...

#### 19:47-28.6 Wagers

(a) All wagers at texas hold'em bonus poker shall be made by placing gaming chips or plaques, and, if applicable, a match play coupon on the appropriate betting areas of the table layout **or by placing a progressive payout wager as set forth herein.** A verbal wager accompanied by cash shall not be accepted.

(b) All wagers shall be placed prior to the dealer announcing “No more bets” **and, if applicable, pressing the lock-out button with respect to progressive payout wagers** in accordance with the dealing procedure in N.J.A.C. 19:47-28.7, 28.8 or 28.9. Except as provided in N.J.A.C. 19:47-28.10, no wager shall be made, increased, or withdrawn after the dealer has

announced “No more bets ” **and the lock-out button has been pressed with respect to progressive payout wagers.**

(c) Upon placing an ante wager, **at the casino licensee’s discretion** a player may also place a bonus wager by placing a minimum of \$1.00 gaming chip on the designated betting area of the layout **or, if the table offers the progressive payout wager, the player may place a progressive payout wager either by depositing a \$1.00 gaming chip into the acceptor device designated for that player or by redeeming a progressive wager coupon in accordance with the provisions of N.J.A.C. 19:45-1.18. Each player shall be responsible for verifying that the acceptor light for his or her betting position has been properly illuminated upon placement of the progressive payout wager.** The outcome of the bonus wager **or the progressive payout wager** shall have no bearing on any other wager made by the player at the game of texas hold ‘em bonus poker.

(d) – (e) (No change.)

19:47-28.7 Procedure for dealing the cards from a manual dealing shoe

(a) (No change.)

(b) The dealer shall announce “No more bets” **and, if the progressive payout wager is offered, press the “lock-out” button on the table controller panel,** prior to dealing any cards. **Once the “lock-out” button has been pressed, the dealer shall perform the following procedures if any progressive payout wagers have been placed:**

- 1. Remove the progressive payout wagers from the table inventory return device;**
- 2. On the layout in front of the table inventory container, verify that the number of gaming chips wagered equals the number of lights illuminated on the acceptor devices; and**
- 3. Place the gaming chips into the table inventory container in accordance with N.J.A.C. 19:45-1.20.**

(c) - (f) (No change.)

19:47-28.8 Procedure for dealing the cards from the hand

(a) (No change.)

(b) If a casino chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed:

1. - 2. (No change.)

3. The dealer shall announce "No more bets" **and, if the progressive payout wager is offered, press the "lock-out" button on the table controller panel**, prior to dealing any cards. **Once the "lock-out" button has been pressed, the dealer shall follow the procedures set forth in N.J.A.C. 19:47-28.7(b)1 through 3 if any progressive payout wagers have been placed.** The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) - (e) (No change.)

19:47-28.9 Procedures for dealing the cards from an automated dealing shoe

(a) (No change.)

(b) If a casino licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed.

1. (No change.)

2. The dealer shall then announce "No more bets" **and, if the progressive payout wager is offered, press the "lock-out" button on the table controller panel**, prior to the shoe dispensing any stacks of cards. **Once the "lock-out" button has been pressed, the dealer shall follow the procedures set forth in N.J.A.C. 19:47-28.7(b)1 through 3 if any progressive payout wagers have been placed.**

(c) - (f) (No change.)

19:47-28.10 Procedure for completion of each round of play; collection and payment of wagers

(a) After the dealing procedures required by N.J.A.C. 19:47-28.7, 28.8 or 28.9 have been completed, each player shall examine his or her cards without exposing them to any person, replace the cards face down on the layout and either place a flop wager or fold and forfeit the ante wager.

1. (No change.)

2. If a player folds, the player's ante shall be collected by the dealer and placed in the table inventory container.

i. If the player has also placed a bonus wager **or a progressive payout wager**, the player's cards shall remain on the table pending resolution of the bonus wager **or progressive payout wager** at the conclusion of the round of play.

ii. If no bonus wager **or progressive payout wager** has been made, the dealer shall immediately spread the cards of the folded hand face down, collect the cards and place them in the discard rack.

(b) – (g) (No change.)

(h) Starting with the player farthest to the dealer's right who has placed a flop wager and proceeding in a counterclockwise manner around the table, the dealer shall turn face up the two cards of each player who has placed a flop wager and announce the best possible five-card poker hand that can be formed using the two player cards and the five community cards. The wagers of each player shall be resolved one player at a time regardless of outcome. Unless a player has placed a bonus wager **or progressive payout wager**, the hand of the player shall then be immediately collected by the dealer and placed in the discard rack.

1. – 3. (No change.)

4. After settling a player's ante, flop, turn and river wagers, the dealer shall settle any bonus wager **or progressive payout wager** made by the player [by determining].

**i. If the player placed a bonus wager, the dealer shall determine** whether the player's two cards qualify for a payout in accordance with N.J.A.C. 19:47-28.11(c). A winning bonus wager shall be paid without regard to the outcome of any other wager made by the player.

**ii. If the player placed a progressive payout wager, the dealer shall determine whether the two cards of the player and the three cards in the flop form a five card hand that qualifies for a payout in accordance with N.J.A.C. 19:47-28.11(f) and (g). Any winning wager shall be paid in accordance with the procedures approved pursuant to N.J.A.C. 19:45-1.52 and prior to the collection of the cards by the dealer. Prior to paying a winning progressive payout hand, the dealer shall:**

**(1) Verify that the hand is a winning hand;**

**(2) Verify that the appropriate light on the acceptor device has been illuminated; and**

**(3) Have a casino supervisor validate the progressive payout pursuant to approved internal control procedures.**

5. After the bonus wager **and any progressive payout wager** of the player is settled, the dealer shall immediately collect the cards of that player and place them in the discard rack.

(g) (No change.)

19:47-28.11 Payout odds

(a) – (e) (No change.)

**(f) A casino licensee shall pay winning progressive payout wagers at no less than the amounts listed below, based on a \$1.00 wager, which payout amounts shall be deducted from the progressive meter:**

**Hand Type**

**Jackpot Percentage Or Amount**

<b>Royal flush</b>	<b>100%</b>
<b>Straight flush</b>	<b>10%</b>
<b>Four-of-a-kind</b>	<b>\$500</b>
<b>Full house</b>	<b>\$100</b>
<b>Flush</b>	<b>\$50</b>

(g) In addition to hand types qualifying for a progressive payout in (f) above, a straight, three-of-a-kind or two pair may also be paid at the casino licensee's discretion in accordance with one of following pay tables pre-selected by the casino licensee; provided, however, that only those payout amounts identified with an (M) shall be deducted from the progressive meter and only Table A may be selected by a casino licensee that elects to connect the progressive payout wager authorized by this subchapter with the progressive payout wager authorized for caribbean stud poker pursuant to N.J.A.C. 19:47-16:

<b>Hand Type</b>	<b>Table A</b>	<b>Table B</b>	<b>Table C</b>	<b>Table D</b>
<b>Straight</b>	<b>\$10</b>	<b>\$10 (M)</b>	<b>\$10 (M)</b>	<b>\$10 (M)</b>
<b>Three-of-a-kind</b>	<b>\$3</b>	<b>\$5</b>	<b>\$3</b>	<b>\$5</b>
<b>Two pair</b>	<b>\$2</b>	<b>None</b>	<b>\$2</b>	<b>\$2</b>

(h) The rate of progression for the progressive meter used for the progressive payouts in (f) above shall be no less than 70 percent. The initial and reset amount shall be established by each casino licensee and approved pursuant to N.J.A.C. 19:45-1.39B.

(i) Winning progressive payout hands that qualify for a jackpot percentage shall be paid in accordance with the amount on the meter when it is the player's turn to be paid in accordance with N.J.A.C. 19:47-28.11; provided, however, if more than one player at a table has a royal flush progressive payout hand, each player shall share equally in the amount on the progressive meter when the first player with a royal flush is to be paid. If there are simultaneous winning progressive payout hands that qualify for a jackpot percentage on multiple gaming tables, the dealer shall notify surveillance and casino management who shall review the surveillance recordings and determine and award, in accordance with

**approved internal control procedures, the first jackpot to the player who received the first winning hand.**

19:47-28.12 Irregularities

(a) If any card dealt to the dealer in texas hold 'em bonus poker is exposed prior to each player having either folded or placed a flop, turn or river wager pursuant to N.J.A.C. 19:47-28.10, all hands shall be void.

Notwithstanding the foregoing, if a player has placed a bonus wager or a **progressive payout wager**, such wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 19:47-28.11(c), **or (f) and (g), as applicable.**

(b) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game 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 and the cards shall be reshuffled. Notwithstanding the foregoing, if the card(s) are found face up after each player and the dealer has received their initial two cards[, any]:

**1. Any** bonus wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 19:47-28.11(c); **and**

**2. Any progressive payout wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 19:47-28.11(f) and (g), as applicable, upon the dealer dealing the first three community cards (flop) without regard to whether such card(s)\_are those found face up.**

(c) – (g) (No change).