

Optional Pair Wagers In Baccarat And Minibaccarat
Gaming Equipment

Rules of the Games

Temporary Amendments: N.J.A.C. N.J.A.C. 19:46-1.12; and 19:47-3.2, 3.3,
3.10, 7.2, 7.3 and 7.10

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

The temporary rules follow:

Summary

The temporary amendments permit a player to make one or two separate optional wagers in the authorized games of baccarat-punto banco (baccarat) and minibaccarat on whether the initial two cards dealt to either the “Player’s Hand” or the “Banker’s Hand” are of matching rank, or a pair. Each casino licensee shall determine, in its discretion, whether a player shall be required to make a standard baccarat or minibaccarat wager prior to making a “pair wager.”

A player shall make a pair wager by placing his or her wager in one or both of two designated betting areas on the table layout. These betting areas shall be identified as “Player Pair” and “Banker Pair” and shall be located on either side of the betting area for the “Tie Hand.”

Once all wagers have been placed, the dealer shall deal the game in accordance with standard dealing procedures. When the dealer has completed dealing cards to both the Player’s Hand and the Banker’s Hand, the dealer shall settle, one player at a time, all regular game wagers and pair wagers in accordance with prescribed procedures. A winning pair wager shall be paid at odds of 11 to 1.

A temporary amendment to N.J.A.C. 19:46-1.12 requires the designated pair wager betting areas on the baccarat or minibaccarat layout for any table on which a casino licensee offers the additional wagers. Another temporary amendment to N.J.A.C. 19:46-1.12 requires that the payout odds for the pair wagers be displayed on all baccarat and minibaccarat table layouts where the

wagers are offered. The temporary amendments to N.J.A.C. 19:47-3.10 and 7.10 require the dealer to announce if the initial two cards dealt to the Player's Hand and the Banker's Hand are a pair when the pair wagers are offered.

The temporary amendments to N.J.A.C. 19:47-3.2 and 7.2 permit pair wagers for baccarat and minibaccarat, respectively. The amendments would further specify that pairs are determined according to the rank of cards. An additional amendment to N.J.A.C. 19:47-3.2 and 7.2 prohibits a casino license from offering more than one of the three supplemental wagers authorized by those sections at a particular gaming table. The temporary amendments to N.J.A.C. 19:47-3.3 and 7.3 specify the payout odds for winning pair wagers in baccarat and minibaccarat, respectively.

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

19:46-1.12 Baccarat and minibaccarat tables; physical characteristics

(a) – (c) (No change.)

(d) The layout for a baccarat or minibaccarat table shall be approved by the Commission and shall contain, at a minimum:

1. - 6. (No change.)

7. If a casino licensee offers the optional total card wagers in the games of baccarat-punto banco and minibaccarat;

i. (No change.)

ii. An inscription on the layout indicating the payout odds for all total card wagers; [and]

8. If a casino licensee offers the optional bonus wager authorized by N.J.A.C. 19:47-3.2(a)5 or N.J.A.C. 19:47-7.2(a)5:

i. (No change.)

ii. An inscription identifying the payout odds for the optional bonus wager unless the casino licensee chooses to comply with (g) below[.]; **and**

9. If a casino licensee offers the optional pair wagers in the games of baccarat-punto banco and minibaccarat set forth in N.J.A.C. 19:47-3.2(a)6 and 19:47-7.2(a)6, respectively, two specific areas at each player position designated for the placement of pair wagers and identified as “Player Pair” and “Banker Pair”, respectively, which areas shall be located on either side of the area designated for the placement of a “Tie Hand” wager and shall be inscribed with the payout odds for a pair wager.

(e) – (g) (No change.)

19:47-3.2 Wagers

(a) The following wagers shall be permitted to be made by a participant at the game of Baccarat-Punto Banco:

1. - 5. (No change.)

6. At the discretion of the casino licensee, two separate wagers on whether the initial two cards dealt to the “Banker’s Hand” or to the “Player’s Hand” form a pair. For the purposes of these “pair wagers,” a pair shall be two cards of identical rank. The ranks of cards are: ace, 2, 3, 4, 5, 6, 7, 8, 9, 10, jack, queen and king.

(b) Unless otherwise approved by the Commission, no casino licensee shall accept any wager at the game of Baccarat-Punto Banco other than those specified in (a) above. It shall be within the discretion of the casino licensee whether a player shall be required to place a regular baccarat wager on either the Banker’s Hand or Player’s Hand in order to be able to place [an optional bonus] **a supplemental** wager pursuant to [(a)5] **(a)4 through 6** above.

(c) – (d) (No change.)

(e) Notwithstanding any other provision of this subchapter, a casino licensee shall not offer more than one of the three supplemental wagers authorized by (a)4 through 6 above at any particular baccarat punto-banco table.

19:47-3.3 Payout odds; vigorish

(a) – (g) (No change.)

(h) If a casino licensee offers the pair wagers authorized by N.J.A.C. 19:47-3.2(a)6, winning wagers shall be paid by a casino licensee at the following odds:

Banker Pair	11 to 1
Player Pair	11 to 1

19:47-3.10 Announcement of result of round; payment and collection of wagers

(a) After each hand has received all the cards to which it is entitled pursuant to N.J.A.C. 19:47-3.7, 3.8 and 3.9, the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce "Tie Hand." If the total card wagers authorized by N.J.A.C. 19:47-3.2(a)4 are offered, the dealer shall also announce the total number of cards dealt during the round of play. **If the pair wagers authorized by N.J.A.C. 19:47-3.2(a)6 are offered, the dealer shall also announce if the initial two cards dealt to either or both hands formed a pair.**

(b) - (c) No change.)

19:47-7.2 Wagers

(a) The following wagers shall be permitted to be made by a participant at the game of minibaccarat:

1. - 5. (No change.)

6. At the discretion of the casino licensee, two separate wagers on whether the initial two cards dealt to the "Banker's Hand" or to the "Player's Hand" form a pair. For the purposes of these "pair wagers," a pair shall be two cards of identical rank. The ranks of cards are: ace, 2, 3, 4, 5, 6, 7, 8, 9, 10, jack, queen and king.

(b) Unless otherwise approved by the Commission, no casino licensee shall accept any wager at the game of minibaccarat other than those specified in (a) above. It shall be within the discretion of the casino licensee whether a player shall be required to place a regular minibaccarat wager on either the Banker's Hand or Player's Hand in order to be able to place [an optional bonus] **a supplemental** wager pursuant to [(a)5] **(a)4 through 6** above.

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

(f) Notwithstanding any other provision of this subchapter, a casino licensee shall not offer more than one of the three supplemental wagers authorized by (a)4 through 6 above at any particular minibaccarat table.

19:47-7.3 Payout odds; vigorish

(a) - (h) (No change.)

(i) If a casino licensee offers the pair wagers authorized by N.J.A.C. 19:47-7.2(a)6, winning wagers shall be paid by a casino licensee at the following odds:

Banker Pair	11 to 1
Player Pair	11 to 1

19:47-7.10 Announcement of result of round; payment and collection of wagers

(a) After each hand has received all the cards to which it is entitled pursuant to N.J.A.C. 19:47-7.7, 7.8 and 7.9, the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If two hands have equal Point Counts, the dealer shall announce "Tie Hand". If the total card wagers authorized by N.J.A.C. 19:47-7.2(a)4 are offered, the dealer shall also announce the total number of cards dealt during the round of play. **If the pair wagers authorized by N.J.A.C. 19:47-7.2(a)6 are offered, the dealer shall also announce if the initial two cards dealt to either or both hands formed a pair.**

(b) - (e) (No change.)