

## **DOUBLE DOWN STUD**

### **1. Definitions**

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

*Double down wager*--means an additional wager made by a player, in an amount not to exceed the amount of the player's original wager, after all cards for the round of play have been dealt but before the dealer exposes the hole card.

*Hand*-- means the five card stud hand formed for each player by combining the single card dealt to the player and the four cards dealt in front of the dealer.

*Hole card*-- means the card which has been dealt face down to the dealer.

*Push*-- means a tie, as defined in Section 10.

*Rank*-- or "ranking" means the relative position of a card or group of cards as set forth in Section 5.

*Round of play*-- or "round" means one complete cycle of play during which all players then playing at the table have been dealt a hand, have wagered upon it, and have had their wagers paid off or collected in accordance with the rules of this section.

*Suit*-- means one of the four categories of cards: diamond, spade, club or heart.

### **2. Cards; number of decks**

- (a) Except as provided in (b) below, double down stud shall be played with one deck of cards with backs of the same color and design, one additional cut card and one additional cover card to be used in accordance with the procedures set forth in Section 4. The cut card and cover card 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. The deck of cards shall meet the requirements of 205 CMR 146.48.
- (b) If an automated card shuffling device is used, a gaming licensee shall be permitted to use a second deck of cards to play the game, provided that:
  - (1) Each deck of cards complies with the requirements of (a) above;
  - (2) The backs of the cards in the two decks are of a different color;
  - (3) One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
  - (4) Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
  - (5) The cards from only one deck shall be placed in the discard rack at any given time.

### **3. Opening of the table for gaming**

- (a) After receiving a deck of cards at the table in accordance with 205 CMR 146.49, the dealer shall, as applicable, comply with the requirements of either 205 CMR 146.49 and (b) through (d) below or the requirements of 205 CMR 146.50.
- (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 up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.
- (c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with Section 4.
- (d) If a gaming licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to 205 CMR 146.49 and Section 2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above immediately prior to the commencement of play.

### **4. Shuffle and cut of the cards**

- (a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to 205 CMR 146.50, and after each round of play has been completed, 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 nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a manual 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 which inserts them directly into a dealing shoe, deal the cards in accordance with the procedures set forth in Section 8; or
  - (2) If the cards were shuffled manually or were pre-shuffled pursuant to 205 CMR 146.50 or were shuffled using an automated card shuffling device which places the deck of cards in a single stack after the shuffle is completed, cut the cards in accordance with the procedures set forth in (c) through (e) below.
- (c) If a cut of the cards is required, the dealer shall place the stack of cards on top of the cover card. Thereafter, the dealer shall offer the stack of cards to be cut, with the backs facing up and the faces facing the layout, to the player determined pursuant to (d) below. 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 to the table, if the game is just beginning; or
  - (2) The player at the farthest position to the right of the dealer; provided however, that if there are two or more consecutive rounds of play, the offer to cut the cards shall rotate in a counterclockwise manner after the player to the far right of the dealer has been offered the cut.
- (e) The player or dealer making the cut shall place the cut card in the stack at least 10 cards from either end. Once the cut card has been inserted, the dealer shall take the cut card and all the cards on top of the cut card and place them on the bottom of the stack. Thereafter, the dealer shall remove the cover card and place it in the discard rack. The dealer shall then deal the cards in accordance with the procedures set forth in Section 8.
- (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 gaming licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by sections (c) and (d) above.
- (g) Whenever there is no gaming activity at a double down stud table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in Section 3 shall be completed.

## **5. Double down stud rankings**

- (a) The rank of the cards used in double down stud, in order of highest to lowest rank, 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 two, three, four and five.
- (b) The permissible poker hands at the game of double down stud, in order of highest to lowest rank, shall be:
  - (1) "Royal flush" is a hand consisting of an ace, king, queen, jack and ten, all of the same suit;
  - (2) "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking;
  - (3) "Four-of-a-kind" is a hand consisting of four cards of the same rank, regardless of suit;
  - (4) "Full house" is a hand consisting of a "three-of-a-kind" and a "pair";
  - (5) "Flush" is a hand consisting of five cards of the same suit;
  - (6) "Straight" is a hand consisting of five cards of consecutive rank, regardless of suit;
  - (7) "Three-of-a-kind" is a hand containing three cards of the same rank regardless of suit;
  - (8) "Two pairs" is a hand containing two "pairs"; and
  - (9) "Pair" is a hand containing two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

## **6. Wagers**

- (a) All wagers at double down stud shall be made by placing gaming chips, plaques or coupons on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.
- (b) All wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in Section 8. Except as provided in Section 8(c) and (d) below, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."
- (c) A gaming licensee may, in its discretion, permit a player to wager on no more than two betting areas at a double down stud table during a round of play, which areas must be adjacent to each other.

## **7. Supervision requirements; required training and license endorsements**

For purposes of complying with the organizational and supervision requirements of 205 CMR 138.11(4), the number of personnel required for each double down stud table shall be the same as that required for a blackjack table.

## **8. Procedure for dealing the cards**

- (a) All cards used in double down stud shall be dealt from a dealing shoe or dealt from the dealer's hand, in accordance with the following procedures:
  - (1) If a gaming licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of 205 CMR 146.51. Once the procedures required by Section 4 have been completed, the deck shall be placed in the manual dealing shoe and the dealer shall announce "No more bets." Each card shall be removed from the dealing shoe with the dealer's left hand and placed on the appropriate area of the layout with the dealer's right hand.
  - (2) If the gaming licensee chooses to have the cards dealt by hand, the following requirements shall be observed:
    - (i) The gaming licensee shall use an automated shuffling device to shuffle the cards.
    - (ii) Once the procedures required by Section 4 have been completed, the dealer shall place the deck of cards in either hand, and once the dealer has chosen the hand in which the cards will be held, the dealer shall use that hand whenever holding the cards during that round of play.
    - (iii) The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
    - (iv) The dealer shall announce "No more bets" prior to dealing any cards. 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 on the appropriate area of the layout.
- (b) The dealer shall deal the first card, face up, to the player farthest to the left of the dealer and then, moving clockwise around the table, deal each remaining player a card, face up. The dealer shall then deal one card face down in a manner as to not disclose the value of the card

and three cards face up to the designated area directly in front of the table inventory container. These last four cards, together with the single card previously dealt to each player, shall be used to form the five card stud poker hand of each player for that round of play.

- (c) After all cards for the round of play have been dealt but before the dealer exposes the hole card, a player may place a double down wager in the designated betting area.
- (d) After all double down wagers have been placed, the dealer shall again announce "No more bets," and shall then turn over and reveal the hole card.
- (e) No player shall touch any of the cards during a round of play.

### **9. Procedure for completion of each round of play; collection and payment of wagers**

- (a) After the hole card is revealed, the dealer will start from the player furthest to the right and address each hand in a counter clockwise direction. All losing wagers shall immediately be collected by the dealer and placed in the table inventory container. All losing hands shall then be immediately collected by the dealer and placed in the discard rack. A wager made by a player shall lose if the hand of the player has a poker hand rank which is lower than or equal to a pair of fives.
- (b) If the wager made by a player is a push, the dealer shall not collect or pay the wager, but shall immediately collect the cards of that player. A wager made by a player shall be a push if the hand of the player has a poker hand rank equal to or higher than a pair of sixes but lower than a pair of jacks.
- (c) Winning wagers shall be paid in accordance with the payout odds listed in Section 10. A wager by a player shall win if the hand of the player has a poker hand rank equal to or higher than a pair of jacks. After acting on all hands, the dealer shall immediately collect the cards of said hand and place them in the discard rack. On the last hand the cards of the player will be placed together with the remaining cards in the deck used for that round of play in the discard rack.
- (d) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

### **10. Payout odds; payout limitation**

- (a) The payout odds for winning wagers at double down stud printed on any layout or in any brochure or other publication distributed by a gaming licensee shall be stated through the use of the word "to" or "win," and no odds shall be stated through the use of the word "for."
- (b) A gaming licensee shall pay off winning wagers at no less than the odds listed below, subject to the payout limitation in (c) below:

Wager	Payout Odds
Royal Flush	1000 to 1
Straight Flush	100 to 1
Four-of-a-kind	25 to 1
Full House	10 to 1
Flush	8 to 1
Straight	5 to 1
Three-of-a-kind	3 to 1
Two pair	2 to 1
Pair of Jacks, Queens, Kings or Aces	1 to 1
Pair of Sixes, Sevens, Eights, Nines or Tens	Push
Pair of Fives or less	Lose

(c) Notwithstanding the payout odds in (b) above, the payout limit for any hand shall be no less than \$100,000 or the maximum amount that one patron could win per round when betting the minimum permissible wager, whichever is greater.

**11. Irregularities**

- (a) If a hole card is exposed prior to the dealer announcing "No more bets" pursuant to Section 8(d), all hands shall be void.
- (b) A card found face up in the shoe or the deck 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, all hands shall be void and the cards shall be reshuffled.
- (c) A card drawn in error without its face being exposed shall be used as though it was the next card from the shoe or the deck.
- (d) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards reshuffled.
- (e) 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 in accordance with procedures approved by the Commission.
- (f) Any automated card shuffling device shall be removed from a gaming table before any other method of shuffling may be utilized at that table.