

PAI GOW POKER

1. Definitions

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

Bank-- shall mean the player who elects to have the other players and dealer play against him or her and accepts the responsibility to pay all winning wagers.

Bonus wager-- shall mean an optional wager that the player's seven cards will form a qualifying poker hand, regardless of the manner in which the player set the high hand and the low hand. All bonus wagers shall be banked by the house.

Co-banking-- is defined in Section 10.

Copy hand-- shall mean either a two card hand or a five card hand of a player which is identical in rank to the corresponding two card hand or five card hand of the dealer or bank.

EZ Pai Gow Poker—A variation of Pai Gow Poker in which vigorish is not collected.

Envy bonus-- shall mean an additional fixed sum payoff made to a player who placed a bonus wager of at least \$5.00 when another player at the pai gow poker table is the holder of a premium qualifying poker hand. A player is entitled to multiple envy bonuses if more than one other player is the holder of a premium qualifying poker hand; provided, however, that a player is not entitled to an envy bonus for his or her own cards or the cards of the dealer.

Envy Bonus Qualifying Hand—A player's Pai Gow Poker hand with a rank of a four-of-a-kind or better formed from the seven cards dealt to a player.

High hand-- shall mean the five card hand which is formed from the seven cards dealt at the game of pai gow poker so as to rank equal to or higher than the two card low hand.

Low hand—The two-card hand that is formed from the seven cards dealt so as to rank equal to or lower than the five-card high hand.

Marker-- shall mean an object or objects used to designate the bank and the co-bank, as approved by the Commission.

Pai gow insurance wager-- shall mean an optional wager as authorized by Section 15, that the player's seven cards will form a seven card hand with a rank of ace or lower (a "pai gow"), for which a payout will be awarded pursuant to Section 16(c), regardless of the manner in which the player sets the high hand and the low hand and regardless of the outcome of the player's pai gow poker wager.

Premium qualifying poker hand-- shall mean a five-card or seven-card poker hand with a rank of four-of-a-kind or higher formed from the seven cards dealt to a player.

Push--is a tie as defined in Section 9(h).

Qualifying poker hand-- shall mean a five-card or seven-card poker hand with a rank of straight or higher formed from the seven cards dealt to a player.

Qualifying Wager—An Emperor's Treasure Wager, Fortune Bonus Wager or a Dynasty Bonus Wager of at least \$5 which may entitle a player to an Envy Bonus.

Queen's Dragon—The dealer's seven cards of different ranks which do not form a straight, a flush, a straight flush or a royal flush but contain a queen high card.

Rank or ranking " -- shall mean the relative position of a card or group of cards as set forth in Section 3.

Second highest or low hand-- shall mean the two card hand which is formed from the seven cards dealt at the game of pai gow poker so as to rank equal to or lower than the five card high hand.

Set or setting the hands-- shall mean the process of forming a high hand and low hand from the seven cards dealt.

Seven-card bonus wager--shall mean an optional wager, as authorized by Section 17, that the player's seven card hand will form a five-card poker hand (best five cards out of seven cards) for which a payout is awarded pursuant to Section 18, regardless of the manner in which the player sets the high hand and the low hand and regardless of the outcome of the player's pai gow poker wager.

Suit-- shall mean one of the four categories of cards, i.e., diamond, spade, club or heart.

Three-card bonus wager-- shall mean an optional wager, as authorized by Section 17, that the player's first three cards will form a three-card poker hand that contains a straight flush with no joker, three-of-a-kind, a straight flush, a straight, a flush or one pair.

2. Cards; number of decks

- (a) Except as provided in (b) below, pai gow poker shall be played with one deck of cards with backs of the same color and design, on additional cutting card and one additional cover card to be used in accordance with the procedures set forth in Section 6. 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 used to play pai gow poker shall meet the requirements of 205 CMR 146.48 and shall include one joker. Nothing in this section shall prohibit a gaming licensee from using decks which are manufactured with two jokers provided that only one joker is used for gaming at pai gow poker.

- (b) If an automated card shuffling device is used for pai gow poker, 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 one deck only shall be placed in the discard rack at any given time.

3. Pai gow poker rankings; cards; poker hands

- (a) The rank of the cards used in pai gow poker, in order of highest to lowest rank, shall be: ace, king, queen, jack, ten, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a 2, 3, 4 and 5. Except as otherwise provided in (c) below, the joker shall be used and ranked as an ace.
- (b) The permissible poker hands at the game of pai gow poker, in order of highest to lowest rank, shall be:
- (1) "Five aces" is a high hand consisting of four aces and a joker;
 - (2) "Royal flush" is a high hand consisting of an ace, king, queen, jack and ten of the same suit; however, for purposes of the progressive payout wager, a "natural royal flush" is a royal flush which does not use a joker;
 - (3) "Straight flush" is a high hand consisting of five cards of the same suit in consecutive ranking, with ace, 2, 3, 4 and 5 being the highest ranking straight flush; king, queen, jack, 10, and 9 being the second highest ranking straight flush, and 6, 5, 4, 3 and 2 being the lowest ranking straight flush;
 - (4) "Four-of-a-kind" is a high hand consisting of four cards of the same rank regardless of suit, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;
 - (5) "Full house" is a high hand consisting of a "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;
 - (6) "Flush" is a high hand consisting of five cards of the same suit. When comparing two flushes the provisions of (e) below shall be applied;
 - (7) "Straight" is a high hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight; an ace, 2, 3, 4 and 5 being the second highest ranking straight, and a 6, 5, 4, 3 and 2 being the lowest ranking straight;
 - (8) "Three-of-a-kind" is a high hand containing three cards of the same rank regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
 - (9) "Two pairs" is a high hand containing two "pairs," with two aces and two kings being the highest ranking two pair hand and two threes and two twos being the lowest ranking two pair hand; and

- (10) "Pair" is either a high hand or a low hand consisting of 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.
- (c) For purposes of setting the hands, a joker may be used as any card to complete a "straight," a "flush," a "straight flush" or a "royal flush."
- (d) Notwithstanding the provisions of (b) above, a gaming licensee may, in its discretion, determine that a straight flush formed with an ace, 2, 3, 4 and 5 of the same suit shall be the lowest ranking straight flush and that a straight formed with an ace, 2, 3, 4 and 5, regardless of suit, shall be the lowest ranking straight. If a gaming licensee chooses to exercise this option, it shall so indicate in its Rules of the Games Submission.
- (e) When comparing two high hands or two low hands which are of identical poker hand rank pursuant to the provisions of this section, or which contain none of the poker hands authorized herein, the hand which contains the highest ranking card as provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the two hands are of identical rank after the application of this subsection, the hands shall be considered a copy hand.
- (f) If a gaming licensee offers the optional bonus wager authorized by Section 15, the following seven card hands, each of which shall have a rank higher than a five-card poker hand of five aces, shall be used to determine the amount of the bonus wager payout or envy bonus payment to which a winning patron is entitled pursuant to Section 16:
- (1) "Seven-card straight flush with no joker" is a seven card hand consisting of seven cards of the same suit in consecutive ranking, with no joker being used to complete the straight flush;
 - (2) "Royal flush plus royal match" is a seven card hand consisting of an ace, a king, a queen, a jack and a ten of the same suit, with or without a joker, with one of the following pre-selected by the gaming licensee:
 - (i) An additional king and queen of a same suit; or
 - (ii) An additional ace and king of the same suit, without a joker (natural); and
 - (3) "Seven-card straight flush with joker" is a seven card hand consisting of seven cards of the same suit in consecutive ranking with a joker being used to complete the straight flush.
- (g) For purposes of pay table "B" for the seven-card bonus wager at Section 18(c), a "straight flush with joker" is a hand consisting of five cards of the same suit in consecutive ranking, one of which is the joker, and a "straight flush without joker" is a hand consisting of five cards of the same suit in consecutive ranking, none of which is the joker.
- (h) If a gaming licensee offers the insurance wager authorized by Section 15, a joker is ranked as an ace for purposes of determining this wager.
- (i) If the licensee offers the optional Emperor's Treasure Wager under Section 7(e)(2), the following seven-card hands shall have a rank higher than a hand of five aces, as described in

(b)(1) above, and shall be used to determine the amount of the Emperor's Treasure Wager payout or Envy Bonus payout to a winning player:

- (1) A seven-card straight flush with no joker, which is a hand consisting of seven cards of the same suit in consecutive ranking, with no joker used to complete the straight flush.
- (2) A royal flush plus ace and king suited, which is a seven-card hand consisting of an ace, king, queen, jack and a 10 of the same suit, with or without a joker, and an additional ace and king of the same suit without a joker.
- (3) A seven-card straight flush with joker, which is a hand consisting of seven cards of the same suit in consecutive ranking with a joker being used to complete the straight flush.

(j) If a licensee offers the optional Progressive Payout Wager under Section 7(e)(4), the following seven-card hands shall be used to determine the amount of the progressive payout to a winning player:

- (1) Seven-card straight flush is a hand consisting of seven cards of the same suit in consecutive ranking, with or without a joker.
- (2) Five aces, which is a hand consisting of four aces and a joker.
- (3) A royal flush, which is a hand consisting of an ace, king, queen, jack and 10 of the same suit or a king, queen, jack and 10 of the same suit and a joker.
- (4) A straight flush, which is a hand consisting of five cards of the same suit in consecutive ranking.
- (5) A four-of-a-kind, which is a hand consisting of four cards of the same rank.
- (6) A full house, which is a hand consisting of a three-of-a-kind and a pair.

(k) If the licensee offers the optional Dynasty Bonus Wager under Section 7(e)(5)(ii), in addition to the hands described in (b) above, the following hands shall also be used to determine the amount of the Dynasty Bonus or Envy Bonus payout to a winning player:

- (1) An ace/five natural straight flush and a natural ace/queen suited, which is a hand consisting of an ace, 2, 3, 4 and 5, without a joker, and an additional ace and queen of the same suit without a joker.
- (2) A seven-card natural straight flush, which is a hand consisting of seven cards of the same suit in consecutive ranking, without a joker used to complete the straight flush.
- (3) A natural royal flush and a natural ace/king suited, which is a hand consisting of an ace, king, queen, jack and a 10 of the same suit, without a joker, and an additional ace and queen of the same suit without a joker.
- (4) A seven-card straight flush, which is a hand consisting of seven cards of the same suit in consecutive ranking, with a joker used to complete the straight flush.
- (5) An ace/five natural straight flush, which is a hand consisting of an ace, 2, 3, 4 and 5, without a joker.

(l) The licensee has the option to allow for the Fortune Pai Gow wager on their Pai Gow Poker tables.

- (1) A Fortune Pai Gow Poker wager may be an amount no less than \$5 to no more than \$200. The Player determines the amount he wishes to wager.
- (2) A Fortune Pai Gow Poker wager of \$5.00 automatically qualifies as an ENVY BONUS wager. When a Player qualifies for the Envy Bonus they will be entitled to receive an additional bonus on any Player's hand of four-of-a kind or higher.
- (3) The BANKER'S HAND NEVER qualifies for an ENVY BONUS PAYOUT.

- (4) A Fortune Pal Gow Poker wager must be placed prior to commencement of that round of play. The Player will place his/her BONUS wager in the designed area of the layout for BONUS wager.
- (5) The Dealer will place a specially designed ENVY BUTTON on top of any bonus wager of \$5.00 or more.
- (6) All (7) seven cards qualify for all bonuses.
- (7) Due to the ENVY BONUS FEATURE of this game, ALLHANDS MUST BE EXPOSED.

Pay table:

Hand	FORTUNE BONUS PAYOUTS	
	FORTUNE BONUS	ENVY BONUS
7 - Card Straight Flush (NO JOKER)	8000 to 1	\$5,000
Royal Flush Plus Royal Match*	2000 to 1	\$1,000
7 -Card Straight Flush (WITH JOKER)	1000 to 1	\$500
Five Aces	400 to 1	\$250
Royal Flush	150 to 1	\$50
Straight Flush	50 to 1	\$20
Four of a Kind	25 to 1	\$5
Full House	5 to 1	
Flush	4 to 1	
Three of a Kind	3 to 1	
Straight	2 to 1	

* Royal Flush (with or without Joker) with an additional two cards of a suited King and Queen

4. Pai gow poker shaker and dice; computerized random number generator; button

- (a) Unless a gaming licensee offers the optional bonus wagers authorized by Section 17 and follows the dealing procedures set forth therein, the starting position for the deal or delivery of cards in pai gow poker shall be determined by using one of the following methods:
 - (1) Three dice and a pai gow poker shaker, which shall meet the requirements of 205 CMR 146.45 and 205 CMR 146.21, respectively, and be used in accordance with 205 CMR 146.21 and Section 8b(b).
 - (i) The three dice shall be maintained at all times within the pai gow poker shaker.
 - (ii) The pai gow poker shaker and the dice contained therein shall be the responsibility of the dealer and shall never be left unattended while at the table.
 - (iii) No dice that have been placed in a pai gow poker shaker for use in gaming shall remain on a table for more than 24 hours.
 - (2) A computerized random number generator that, in accordance with 205 CMR 146.21 and Section 8c(c), shall automatically select and display a number from 1 through 7 inclusive.
 - (3) If an automated card shuffling device and dealing shoe is used pursuant to Sections 8b and 8c(d), a button that is moved by the dealer clockwise around the table as each round of play is completed.

5. 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 146.49.
- (b) If the deck of cards used by the gaming licensee contains two jokers, the dealer and a casino supervisor shall ensure that only one joker is utilized and that the other joker is torn in half and discarded. 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 and shall include one joker.
- (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 6.
- (d) If a gaming licensee uses an automated card shuffling device to play the game of pai gow poker 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.

6. 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 an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the cards directly into an automated or 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, deal or deliver the cards in accordance with the procedures set forth in Sections 8, 8a or 8b; or
 - (2) If the cards were shuffled manually or were pre-shuffled pursuant to 205 CMR 146.50, cut the cards in accordance with the procedures set forth in (c) through (e) below.
- (c) Upon completion of a manual shuffle, 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 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;
 - (2) The player who accepts the bank pursuant to Section 10; provided, however, if the bank refuses the cut, the cards shall be offered to each player moving counterclockwise around the table from the bank until a player accepts the cut; or
 - (3) The player at the farthest position to the right of the dealer, if there is no bank during a round of play; provided, however, if there are two or more consecutive rounds of play where there is no bank, 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 cutting card in the stack at least 10 cards in from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards on top of the cutting card and place them on the bottom of the stack. The dealer shall then remove the cover card and place it on the bottom of the stack. Thereafter, the dealer shall remove the cutting card and, at the discretion of the gaming licensee, either place it in the discard rack or use it as an additional cutting card to be inserted four cards from the bottom of the deck. The dealer shall then deal or deliver the cards in accordance with the procedures set forth in Sections 8, 8a, or 8b.
- (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 pai gow poker 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 5(c) shall be completed.

7. Wagers

- (a) All wagers at pai gow poker shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting area of the pai gow poker layout. A verbal wager accompanied by cash shall not be accepted at the game of pai gow poker.
- (b) Only players who are seated at the pai gow poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.
- (c) All wagers at pai gow poker shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in Sections 8, 8a or 8b. No wager at pai gow poker shall be made, increased or withdrawn after the dealer has announced "No more bets."
- (d) Upon placing a pai gow poker wager, a player may, if a progressive payout wager is offered

by the gaming licensee pursuant to the provisions of Section 14, place a progressive payout wager by depositing a gaming chip into the acceptor device designated for that player or by redeeming a progressive payout wager coupon in accordance with the provisions of 205 CMR 146.09. 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.

- (e) A licensee may, if specified in its Rules Submission, offer to each player who placed a Pai Gow Poker Wager, in accordance with (d) above, the option of placing the following additional wagers:
 - (1) A Fortune Bonus Wager that the seven cards dealt to the player will form a seven-card Poker hand with a rank of a straight or better as described in Section 3(f) (relating to Pai Gow Poker rankings).
 - (2) An Emperor's Treasure Wager that the seven cards dealt to the player will form a seven-card Poker hand with a rank of a straight or better as described in Section 3(e).
 - (3) A Pai Gow Insurance Wager that the seven cards dealt to the player will form a seven-card Poker hand that does not contain a pair or better, as described in Section 3(b), but will contain a card ranked a nine-high or better.
 - (4) A Progressive Payout Wager that the seven cards dealt to the player will form a seven-card Poker hand with a rank of a full house or better as described in Section 3(f).
 - (5) If EZ Pai Gow Poker is being played, a licensee may offer the following additional wagers:
 - (i) The Queen's Dragon Wager that the dealer's hand will create a Queen's Dragon.
 - (ii) The Dynasty Bonus Wager that the seven cards dealt to the player will form a hand with a rank of a three-of-a-kind or better as described in Section 3(b) and (g).
 - (iii) The Protection Wager that the seven cards dealt to the player will form a hand that does not contain a pair or better, as described in Section 3(b), but contain a high card of a 9, 10, jack, queen, king or ace.
 - (iv) The Red/Black Wager that four or more of the cards in the player's hand will be of the player's chosen color.
- (f) If a gaming licensee offers the optional bonus wagers authorized by Section 17, upon placing a pai gow poker wager and prior to any cards being dealt for the round of play, a player may place a three-card bonus wager and/or a seven-card bonus wager.

8. Procedures for dealing the cards from a manual dealing shoe

- (a) 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 6 have been completed, the cards shall be placed in the manual dealing shoe and the dealer shall announce "No more bets."
- (b) The dealer shall then, using one of the procedures authorized by Section 8c, determine the starting position for dealing the cards. If the gaming licensee offers the additional wager

authorized by Section 13, all such additional wagers shall be determined and paid and the procedures in Section 13 shall be completed, before any card is dealt to any player at the table.

- (c) After the starting position for dealing the cards has been determined, each card shall be removed from the dealing shoe with the left hand of the dealer and placed face down on the appropriate area of the layout with the right hand of the dealer. The dealer shall deal the first card to the starting position as determined in (b) above and, moving clockwise around the table, deal a card to all other positions, including the dealer, regardless of whether there is a wager at the position. The dealer shall then return to the starting position and deal a second card in a clockwise rotation and shall continue dealing until each position, including the dealer, has seven cards.
- (d) After seven cards have been dealt to each position, including the dealer, the dealer shall remove the remaining cards from the shoe and determine whether exactly four cards are left.
 - (1) If four cards remain, the four cards shall not be exposed to anyone and shall be placed in the discard rack. The dealer shall then collect any cards dealt to a position where there is no wager and place them in the discard rack without exposing the cards.
 - (2) If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a player or the dealer has more or less than seven cards, all hands shall be void pursuant to Section 11. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to 205 CMR 146.49.

8a. Procedures for dealing the cards from the hand

- (a) Notwithstanding any other provision of 205 CMR 146 or this section, a gaming licensee may, in its discretion, permit a dealer to deal the cards used to play pai gow poker from his or her hand.
- (b) If a gaming licensee chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed.
 - (1) Once the procedures required by Section 6 have been completed, the dealer shall place the deck of cards in either hand.
 - (i) Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
 - (ii) The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
 - (2) The dealer shall then announce "No more bets" prior to dealing seven stacks of seven cards each to the area in front of the table inventory container. 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) The dealer shall deal the first seven cards moving from left to right and the second seven cards moving from right to left and shall continue alternating in this manner until there are

seven stacks of seven cards.

- (d) After seven stacks of seven cards have been dealt, the dealer shall determine whether exactly four cards are left by spreading them face down on the layout.
 - (1) If four cards remain, the cards shall not be exposed to anyone at the table and shall be placed in the discard rack.
 - (2) If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a stack has more or less than seven cards, the round of play shall be void and the cards reshuffled. If the cards have not been misdealt, the round of play shall be considered void and the entire deck of cards shall be removed from the table pursuant to 205 CMR 146.49.
- (e) Once the dealer has completed dealing the seven stacks and placed the four remaining cards in the discard rack, the dealer shall then, using one of the procedures authorized by Section 8c, determine the starting position for delivering the stacks of cards. If the gaming licensee offers the additional wager authorized by Section 13, all such additional wagers shall be determined and paid and the procedures in Section 13 shall be completed, before any stack of cards is dealt to any player at the table.
- (f) After the starting position for delivering the stacks of cards has been determined, the dealer shall deliver the first stack to the starting position as determined in (e) above and, moving clockwise around the table, deliver the remaining stacks in order to all other positions, including the dealer, regardless of whether there is a wager at the position. In delivering the stacks, the stack farthest to the left of the dealer shall be considered the first stack, and the stack farthest to the right of the dealer shall be considered the seventh stack. The dealer shall deliver each stack face down.
- (g) After the seven stacks have been delivered to each position, including the dealer, the dealer shall collect any stacks dealt to a player position where there is no wager and place them in the discard rack without exposing the cards.

8b. Procedures for dealing the cards from an automated dealing shoe

- (a) Notwithstanding any other provision of 205 CMR 146 or this section, a gaming licensee may, in its discretion, choose to have the cards used to play pai gow poker dealt from an automated dealing shoe which dispenses cards in stacks of seven cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.
- (b) If a gaming licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed.
 - (1) Once the procedures required by Section 6 have been completed, the cards shall be placed in the automated dealing shoe.
 - (2) The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.
- (c) The dealer shall then, using one of the procedures authorized by Section 8c, determine the

starting position for delivering the stacks of cards. If the gaming licensee offers the additional wager authorized by Section 13, all such additional wagers shall be determined and paid and the procedures in Section 13 shall be completed, before any stack of cards is dealt to any player at the table.

- (d) Once the starting position has been determined in accordance with (c) above, the dealer shall deliver the first stack of cards dispensed by the automated dealing shoe to that position. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall deliver a stack in turn to each of the other positions, including the dealer, moving clockwise around the table, whether or not there is a wager at the position. The dealer shall deliver each stack face down.
- (e) After the seven stacks of seven cards have been dispensed and delivered to each position, including the dealer, the dealer shall remove the remaining cards from the shoe and determine whether exactly four cards are left by spreading them face down on the layout.
 - (1) If four cards remain, the cards shall not be exposed to anyone at the table and shall be placed in the discard rack.
 - (2) If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a stack has more or less than seven cards, the round of play shall be void and the cards reshuffled. If the cards have not been misdealt, the round of play shall be considered void and the entire deck of cards shall be removed from the table pursuant to 205 CMR 146.49.
- (f) If the dealer determines the cards were dealt properly, the dealer shall then collect any stacks dealt to a position where there is no wager and place them in the discard rack without exposing the cards.

8c. Procedure for determining the starting position for dealing cards or delivering stacks of cards

- (a) In order to determine the starting position for the dealing of cards or the delivery of stacks of cards for the game of pai gow poker, a gaming licensee may, in its discretion, use the procedure authorized in (b), (c) or (d) below.
- (b) The dealer shall shake the pai gow poker shaker and dice described in Section 4 at least three times so as to cause a random mixture of the dice.
 - (1) The dealer shall then remove the lid covering the pai gow poker shaker, total the dice and announce the total.
 - (2) To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the total of the three dice.
 - (3) Examples are as follows:
 - (i) If the dice total 8, the dealer would receive the first card or stack of cards; or
 - (ii) If the dice total 14, the sixth betting position would receive the first card or stack of cards.

- (4) After the dealing or delivery of the cards has been completed in accordance with the procedures set forth in Section 8, 8a or 8b, the dealer shall place the cover on the pai gow poker shaker and shake the shaker once. The pai gow poker shaker shall then be placed to the right of the dealer.
- (c) The dealer may use a computerized random number generator approved by the Commission to select and display a number from 1 through 7 inclusive, and verbally announce the number. To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the number displayed by the random number generator.
- (d) If an automated card shuffling device and dealing shoe is used pursuant to Section 8B, the dealer may use a flat disk button approved by the Commission to indicate the starting position. At the commencement of play, the button shall be placed in front of the dealer. Thereafter, the button shall rotate around the table in a clockwise manner after each round of play.
- (e) After the starting position for a round of play has been determined, a gaming licensee may, in its discretion, mark that position by the use of an additional cut card or similar object.

9. Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish

- (a) After the dealing of the cards has been completed, each player shall set his or her hands by arranging the cards into a high hand and low hand. When setting the two hands, the five card high hand must be equal to or higher in rank than the two card low hand. For example, if the two card hand contains a pair of sevens, the five card hand must contain at least a pair of sevens and the three remaining cards.
- (b) Each player at the table shall be responsible for setting his or her own hands and no other person except the dealer may touch the cards of that player. Notwithstanding the foregoing, if a player requests assistance in the setting of his or her hands, the dealer may inform the requesting player of the manner in which the gaming licensee requires the hands of the dealer to be set in its Rules of the Games Submission. Each player shall be required to keep the seven cards in full view of the dealer at all times. Once each player has set a high and low hand and placed the two hands face down on the appropriate area of the layout, the player shall not touch the cards again.
- (c) After all players have set their hands and placed the cards on the table, the seven cards of the dealer shall be turned over and the dealer shall set his or her hands by arranging the cards into a high and low hand. The dealer shall then place the two hands face up on the appropriate area of the layout. If banking or co-banking is in effect pursuant to Section 10, after all players have set their hands and placed the cards on the table, the player banking the game shall turn over his or her seven cards and shall set the two hands by arranging the cards

in a high and low hand on the appropriate area of the layout.

- (d) Each gaming licensee shall submit to the Commission in its Rules of the Games Submission the manner in which it will require the hands of the dealer to be set.
- (e) Unless a player has placed a progressive payout wager pursuant to Section (1)(4) or a seven-card bonus wager pursuant to Section 17, a player may announce that he or she wishes to surrender his or her wager prior to the dealer exposing either of the two hands of that player pursuant to (f) below. Once the player has announced his or her intention to surrender, the dealer shall:
 - (1) Immediately collect the wager from that player; and
 - (2) Collect the seven cards dealt to that player without exposing the cards to anyone at the table. The dealer shall verify that seven cards were collected by counting them face down on the layout prior to placing them in the discard rack.
- (f) Once the dealer has set a high hand and a low hand, the dealer shall expose both hands of each player, starting from the right and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the dealer and shall announce if the pai gow poker wager of that player shall win, lose or be considered a tie (“push”). If the player has placed a progressive payout wager pursuant to Section 14, the dealer shall also examine the seven cards of the player and announce if the progressive payout wager of that player shall win or lose. If the player has placed a seven-card bonus wager pursuant to Section 17, the dealer shall also examine the seven cards of the player and announce if the seven-card bonus wager of that player shall win or lose.
- (g) All losing pai gow poker wagers, seven-card bonus wagers and progressive payout wagers shall be immediately collected by the dealer and put in the table inventory container. Unless the player has a winning progressive payout wager or winning seven-card bonus wager, all losing pai gow poker hands shall also be collected. A Pai Gow Poker Wager will:
 - (1) Lose and will immediately be collected if:
 - (i) The high hand of the player is lower in rank than the high hand of the dealer and the low hand of the player is lower in rank than the low hand of the dealer.
 - (ii) The high hand of the player is identical in rank to the high hand of the dealer or the low hand of the player is identical in rank to the low hand of the dealer and the other hand of the player is identical in rank or lower in rank than the other hand of the dealer.
 - (iii) The high hand of the player was not set so as to rank equal to or higher than the low hand of that player.
 - (iv) The two hands of the player were not otherwise set correctly in accordance with this chapter.
 - (v) Notwithstanding subparagraphs (i)—(iv) above, if the table is designated for play as an EZ Pai Gow Poker table in which vigorish is not collected and if the dealer has a Queen's Dragon, the player's Pai Gow Poker Wager shall push and be returned to the player.
 - (2) Tie and will be returned to the player if:
 - (i) The high hand of the player is higher in rank than the high hand of the dealer, but the

- low hand of the player is identical in rank to the low hand of the dealer or lower in rank than the low hand of the dealer.
- (ii) The high hand of the player is identical in rank to the high hand of the dealer or lower in rank than the high hand of the dealer, but the low hand of the player is higher in rank than the low hand of the dealer.
 - (iii) The dealer has a Queen's Dragon and the table is designated for play as an EZ Pai Gow Poker table in which vigorish is not collected.
- (3) Win if the high hand of the player is higher in rank than the high hand of the dealer and the low hand of the player is higher in rank than the low hand of the dealer provided that if the table is designated for play as an EZ Pai Gow Poker table and the dealer has a Queen's Dragon, the player's Pai Gow Poker Wager shall push and be returned to the player. The dealer shall pay the winning Pai Gow Poker Wager in accordance with the payout odds in Section 16(a) (relating to payout odds; Envy Bonus; rate of progression; payout limitation).
- (k) 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 case of a question or dispute.
- (l) If a player has won a progressive payout wager that is not being paid from the table inventory container, the cards of that player shall remain on the table until the necessary documentation has been completed pursuant to 205 CMR 138.62. If any player at the table has placed a Qualifying Wager, the dealer shall rearrange the cards of all players regardless of whether the player placed a Fortune Bonus, Emperor's Treasure or Dynasty Bonus Wager. After rearranging the player's seven cards, the dealer shall:
- (1) Settle the player's Fortune Bonus Wager as follows:
 - (i) If a player:
 - a. Does not have a straight or higher, as described in Section 3(d) (relating to Pai Gow Poker rankings), the dealer shall collect the Fortune Bonus Wager and place the cards of the player in the discard rack.
 - b. Has a straight or higher, the dealer shall pay the winning Fortune Bonus Wager in accordance with Section 16(b) and shall place the cards of the player in the discard rack. If the player has an Envy Bonus Qualifying Hand and any player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table.
 - c. Did not place a Fortune Bonus Wager but has an Envy Bonus Qualifying Hand, and another player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table.
 - (ii) After all Fortune Bonus Wagers have been settled, if any player is the holder of an Envy Bonus Qualifying Hand, the dealer shall pay an Envy Bonus in accordance with Section 16(b) to each player who has an Envy lammer at the player's betting position. Players are entitled to multiple Envy Bonuses when another player at the same Pai Gow Poker table is the holder of an Envy Bonus Qualifying Hand. A player is not entitled to an Envy Bonus for his own hand or the hand of the dealer.

- (iii) After all Envy Bonuses have been paid, the dealer shall collect all remaining cards and place them in the discard rack.
- (2) Settle the player's Emperor's Treasure Wager as follows:
 - (i) If a player:
 - a. Does not have a straight or higher as described in Section 3(e), the dealer shall collect the Emperor's Treasure Wager and place the cards of the player in the discard rack.
 - b. Has a straight or higher, the dealer shall pay the winning Emperor's Treasure Wager in accordance with Section 16(c) and place the cards of the player in the discard rack. If the player has an Envy Bonus Qualifying Hand and any player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table.
 - c. Did not place an Emperor's Treasure Wager but has an Envy Bonus Qualifying Hand and another player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table.
 - (ii) After all Emperor's Treasure Wagers have been settled, if any player is the holder of an Envy Bonus Qualifying Hand, the dealer shall pay an Envy Bonus in accordance with Section 16(c) to each player who has an Envy lammer at the player's betting position. Players are entitled to multiple Envy Bonuses when another player at the same Pai Gow Poker table is the holder of an Envy Bonus Qualifying Hand. A player is not entitled to an Envy Bonus for his own hand or the hand of the dealer.
 - (iii) After all Envy Bonuses have been paid, the dealer shall collect all remaining cards and place them in the discard rack.
- (3) Settle the player's Pai Gow Insurance Wager. If a player:
 - (i) Has a pair or better as described in Secetion 3(ii), the dealer shall collect the Pai Gow Insurance Wager and place the cards of the player in the discard rack.
 - (ii) Does not have a pair or better, but has a card ranked a nine-high or better, the dealer shall pay the winning Pai Gow Insurance Wager in accordance with Section 16(d). The dealer shall then place the cards of the player in the discard rack.
- (4) Settle the player's Progressive Payout Wager. If a player:
 - (i) Does not have a full house or better, as described in Section 3(f), the dealer shall collect the Progressive Payout Wager and place the cards of the player in the discard rack.
 - (ii) Has a full house or better, the dealer shall:
 - a. Verify that the hand is a winning hand.
 - b. Verify that the appropriate light on the progressive table game system has been illuminated.
 - c. Have a floorperson or above validate the progressive payout in accordance with the licensee's approved internal control procedures.
 - d. Pay the winning Progressive Payout Wager in accordance with the payout odds in Section 16(e). If a player has won a progressive payout that is a percentage of the progressive meter, the progressive payout may not be paid from the table inventory container. If a player has won a progressive payout that is not being paid from the table inventory, the cards of that player shall remain on the table

until the necessary documentation has been completed.

- (5) Settle the player's Queen's Dragon Wager. If the dealer does not have Queen's Dragon, the dealer shall collect the Queen's Dragon Wager and place the cards of the player in the discard rack. If the dealer has a Queen's Dragon, the dealer shall pay the winning wager in accordance with Section 16(f).
- (6) Settle the player's Dynasty Bonus Wager as follows:
 - (i) If a player:
 - a. Does not have a three-of-a-kind or better as described in Section 3(b) and (g), the dealer shall collect the Dynasty Wager and place the cards of the player in the discard rack.
 - b. Has a three-of-a-kind or better, the dealer shall pay the winning Dynasty Wager in accordance with Section 16(g). If the player has an Envy Bonus Qualifying Hand and any player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table.
 - c. Did not place a Dynasty Wager but has an Envy Bonus Qualifying Hand and another player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table.
 - (ii) After all Dynasty Bonus Wagers have been settled, if any player is the holder of an Envy Bonus Qualifying Hand, the dealer shall pay an Envy Bonus in accordance with Section 16(g) to each player who has an Envy lammer at the player's betting position. Players are entitled to multiple Envy Bonuses when another player at the same Pai Gow Poker table is the holder of an Envy Bonus Qualifying Hand. A player is not entitled to an Envy Bonus for his own hand or the hand of the dealer.
- (7) Settle the player's Protection Wager. If the player's hand does not contain a high card of a 9, 10, jack, queen, king or ace, or the hand contains a pair or better, as described in Section 3(b), the dealer shall collect the Protection Wager and place the cards of the player in the discard rack. If the player's hand does not contain a pair or better but contains a high card of a 9, 10, jack, queen, king or ace, the dealer shall pay the winning wager in accordance with Section 16(h).
- (8) Settle the player's Red/Black Wager. If the player wagered on red and the player's hand does not contain four or more red cards, or if the player wagered on black and the player's hand does not contain four or more black cards, the dealer shall collect the Red/Black Wager and place the cards of the player in the discard rack. If a player's hand does contain four or more of the cards of the player's chosen color, the dealer shall pay the winning Red/Black Wager in accordance with Section 16(i).
 - (i) Notwithstanding the requirements in subsection (h) above, if the licensee offers more than one optional wager, the dealer shall settle all of the player's optional wagers before placing the player's cards in the discard rack.

10. Player bank; co-banking; selection of bank; procedures for dealing

- (a) A gaming licensee may, in its discretion, offer to all players at a pai gow poker table the opportunity to bank the game. If the gaming licensee elects this option, all the other

provisions of this section shall apply except to the extent that they conflict with the provisions of this section, in which case the provisions of this section shall control for any round of play in which a player is the bank.

- (b) A player may not be the bank at the start of the game. For the purposes of this section, the start of the game shall mean the first round of play after the dealer is required to shuffle the cards in accordance with the procedures set forth in Section 5(c).
- (c) After the first round of play pursuant to (b) above, each player at the table shall have the option to either be the bank or pass the bank to the next player. The dealer shall, starting with the player farthest to the right of the dealer, offer the bank to each player in a counterclockwise rotation around the table until a player accepts the bank. The dealer shall place a marker designating the bank in front of the player who accepts the bank. If the first player offered the bank accepts, the player seated to the right of that player shall first be offered the bank on the next round of play. The initial offer to be the bank shall rotate counterclockwise around the table until it returns to the dealer. In no event may any player bank two consecutive rounds of play. If no player wishes to be the bank, the round of play shall proceed in accordance with the rules of play provided in this section.
- (d) Before a player may be permitted to bank a round of play, the dealer shall determine that:
 - (1) The player placed a wager against the dealer during the last round of play in which there was no player banking the game; and
 - (2) The player has sufficient gaming chips on the table to cover all of the wagers placed by other players at the table for that round of play.
- (e) A gaming licensee may, in its discretion, offer the bank the option of having the casino cover 50 percent of the wagers made during a round of play. If the gaming licensee offers this option, it shall make it available to all players at the table. If the bank wishes to use this option, the bank must specifically request the dealer to accept responsibility for the payment of one-half of all winning wagers. When the bank covers 50 percent and the casino covers 50 percent of the winning wagers, it shall be known as "co-banking" and the dealer shall place a marker designating the co-bank in front of that player. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner submitted to the Commission pursuant to Section 9. When co-banking is in effect, the dealer may not place a wager against the bank.
- (f) If a player is the bank, the player may only wager on one betting area.
- (g) Once the dealer has determined that a player may be the bank pursuant to (d) above and after the cards have been shuffled, the dealer shall remove gaming chips from the table inventory container in an amount equal to the last wager made by that player against the dealer or in an amount, the calculation of which has been approved by the Commission. This amount shall be the amount the dealer wagers against the bank. The bank may direct that the sum wagered by the dealer be a lesser amount or that the dealer place no wager during that round of play. Any amount wagered by the dealer shall be placed in front of the table inventory container.

- (h) If the cards are to be dealt from a manual dealing shoe, the procedures set forth in Sections 8 and 8c shall apply, except as follows:
- (1) If a pai gow poker shaker and dice are being used to determine the starting position for the dealing of the cards, the bank shall shake the pai gow poker shaker three times pursuant to Section 8c(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.
 - (2) If a computerized random number generator is used to determine the starting position for the dealing of the cards, the device shall be operated in accordance with procedures approved by the Commission.
 - (3) When counting the betting positions, including the dealer, to determine the starting position for dealing the cards, the position of the banker, instead of the dealer, shall be considered number one.
- (a) If the cards are to be dealt from the hand, the procedures set forth in Section 8a and 8c shall apply, except as follows:
- (1) Once the dealer has completed dealing the seven stacks and placed the four remaining cards in the discard rack pursuant to Section 8a, the bank shall select the first stack to be delivered by the dealer. This stack shall be designated as the first stack by the dealer moving it toward the players.
 - (2) If a pai gow poker shaker and dice are being used to determine the starting position for the delivery of the first stack, the bank shall shake the pai gow poker shaker three times pursuant to Section 8c(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.
 - (3) If a computerized random number generator is used to determine the starting position for the delivery of the first stack, the device shall be operated in accordance with procedures approved by the Commission.
 - (4) When counting the betting positions, including the dealer, to determine the starting position for delivering the seven stacks of cards, the position of the bank, instead of the dealer, shall be considered number one.
 - (5) The dealer shall deliver the first stack as determined in (i)(1) above to the starting position as determined in Section 8c and (i)(2) through (4) above. Thereafter, the dealer shall deliver the remaining stacks in a clockwise rotation beginning with the stack closest to the right of the first stack and proceeding until all stacks to the right of the first stack have been dealt and then moving to the stack farthest to the left of the dealer and proceeding left to right. If there are no stacks to the right of the first stack, the dealer will begin with the stack farthest to the left and proceed to the right. The dealer shall deliver

each stack face down to each position, including the dealer, regardless of whether there is a wager at the position.

- (b) If the cards are to be dealt from an automated dealing shoe, the procedures set forth in Sections 8b and 8c shall apply, except as follows:
 - (1) If a pai gow poker shaker and dice are being used to determine the starting position for the delivery of the first stack of cards dispensed by the automated dealing shoe, the bank shall shake the pai gow poker shaker three times pursuant to Section 8c(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.
 - (2) If a computerized random number generator is used to determine the starting position, the device shall be operated in accordance with procedures approved by the Commission.
 - (3) When counting the betting positions, including the dealer, to determine the starting position for delivering the stacks of cards as they are dispensed by the shoe, the position of the bank, instead of the dealer shall be considered number one.

- (c) If the cards dealt to the dealer have not been previously collected, after each player has set his or her two hands and placed them on the appropriate area of the layout, the two hands of the dealer shall then be set. Once the dealer has formed a high and low hand, the dealer shall expose the hands of the bank and determine if the hands of the dealer are higher in rank than the hands of the bank. If the dealer wins, the cards of the dealer shall be stacked face up to the right of the table inventory container with the amount wagered by the dealer against the bank placed on top. If the dealer pushes, the dealer shall return the amount wagered by the dealer against the bank to the table inventory container. If the dealer loses, the amount wagered by the dealer against the bank shall be moved to the center of the layout.

- (d) If banking is in effect, once the dealer has determined the outcome of the wager of the dealer against the bank, if any, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers, including the dealer's wager, shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the bank, an amount equal to the remaining winning wagers and place that amount in the center of the layout. The remaining winning wagers shall be paid from the amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount shall be charged a 5 percent vigorish in accordance with Section 9. Once the vigorish has been paid, the remaining amount shall be given to the bank.

- (e) If co-banking is in effect, once the dealer has set the co-bank hand pursuant to paragraph (e) above, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the co-bank, an amount equal to one-half of the remaining winning wagers and place that amount in the center of the layout. The dealer shall remove an amount equal to one-half of the remaining winning wagers from the table inventory container and place that amount in the center of the layout. The remaining winning wagers shall be paid from the total amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount will be counted and the dealer shall place half of this amount into the table inventory container. The dealer shall collect a 5 percent vigorish in accordance with Section 9 on the remaining amount and place the vigorish amount in the table inventory container. The remaining amount shall then be given to the co-bank.
- (f) Immediately after a winning wager of the dealer is paid, this amount and the original wager shall be returned to the table inventory container.
- (g) Each player who has a winning wager against the bank shall pay a five percent vigorish on the amount won to the dealer, in accordance with Section 9.
- (h) If a gaming licensee offers the progressive payout wager pursuant to Section 14 or the optional bonus wagers pursuant to Section 17, the processing and resolution of such wagers shall be governed by the rules applicable to such wagers throughout this section.

11. Irregularities; invalid roll of dice

- (a) If the dealer uncovers the pai gow poker shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a "No roll" and reshake the dice.
- (b) If the dealer uncovers the pai gow poker shaker and a die or dice fall out of the shaker, the dealer shall call a "No roll" and reshake the dice.
- (c) If the dealer incorrectly totals the dice and deals the first card or delivers the first stack to the wrong position, all hands shall be called dead and the dealer shall reshuffle the cards.
- (d) If the dealer exposes any of the cards dealt to a player, the player has the option of voiding the hand. Without looking at the unexposed cards, the player shall make the decision either to play out the hand or to void the hand.
- (e) If a card or cards in the hand of the dealer or bank is exposed, all hands shall be void and the

cards shall be reshuffled.

- (f) A card found turned face up in the shoe shall not be used in the game and shall be placed in the discard rack. If more than one card is found turned face up in the shoe, all hands shall be void and the cards shall be reshuffled.
- (g) A card drawn in error without its face being exposed shall be used as though it was the next card from the shoe.
- (h) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards reshuffled.
- (i) If the dealer does not set his or her hands in the manner submitted to the Commission pursuant to Section 9, the hands must be reset in accordance with this submission and the round of play completed.
- (j) If the bank does not set his or her own hands correctly, the wager shall not be lost pursuant to Section 9, and the dealer shall be required to reset the bank's hands in the manner submitted to the Commission pursuant to Section 9 so that the round of play may be completed.
- (k) If a card is exposed while the dealer is dealing the seven stacks in accordance with Section 8a, the cards shall be reshuffled.
- (l) If cards are being dealt from the hand and the dealer fails to deal the seven stacks in accordance with Section 8a(c), the cards shall be reshuffled.
- (m) 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.
- (n) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void, and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.
- (o) Any automated card shuffling device or automated dealing shoe shall be removed from a gaming table before any other method of shuffling or dealing may be utilized at that table.

12. A player wagering on more than one betting area

- (a) Except as provided in Section 10(f), a gaming licensee may, in its discretion, permit a player to wager on no more than two betting areas at a pai gow poker table, which areas must be adjacent to each other.
- (b) If a gaming licensee permits a player to wager on two adjacent betting areas, the cards dealt to each betting area shall be played separately. If the two wagers are not equal, the player

shall be required to rank and set the hand with the larger wager before ranking and setting the other hand. If the amounts wagered are equal, each hand shall be played separately in a counterclockwise rotation with the first hand being ranked and set before the player proceeds to rank and set the second hand. Once a hand has been ranked and set and placed face down on the appropriate area of the layout, the hand may not be changed.

13. Permissible additional wager

- (a) If a gaming licensee, pursuant to Section 8c, uses a random number generator to determine the starting position for the dealing of cards or the delivery of stacks of cards, the gaming licensee may in its discretion offer to every player at the pai gow poker table the option to make an additional wager as to which one of the numbers 1 through 7 will be selected and displayed by the random number generator at the beginning of a round of play.
- (b) The following procedures shall be observed by any gaming licensee offering the additional wager authorized by this section:
 - (1) Prior to the activation of the random number generator at the beginning of a round of play, any player who has made a pai gow poker wager pursuant to Section 7 may, at the same time, make the additional wager authorized by this section. A player may make an additional wager on more than one number during each round of play.
 - (2) A player shall make an additional wager by placing gaming chips, and if permitted by the gaming licensee, a match play coupon, on the number selected by the player in the area designated for additional wagers on the pai gow poker table layout. No verbal additional wagers or cash additional wagers shall be permitted.
 - (3) An additional wager shall win if the number selected by the player in (b)(2) above is the same number selected and displayed by the random number generator as the first player position to receive cards during that round of pai gow poker. All other additional wagers shall lose.
 - (4) After the dealer announces "No more bets" and the random number generator selects and displays the position number for that round of play, any losing additional wagers shall be immediately collected by the dealer.
 - (5) Any winning additional wagers shall be paid immediately after collection of any losing additional wagers, and prior to any card being dealt to any player at the table.
 - (6) A gaming licensee shall pay off winning additional wagers at odds of no less than 5 1/2 to 1 and no more than 6 to 1, and in accordance with the payout odds imprinted on the pai gow poker table layout; provided however, that payouts for any additional winning wagers shall be rounded down to the nearest whole dollar.
- (c) Any additional wager made pursuant to this section shall have no bearing upon any other wager made by a player at the game of pai gow poker.

14. Progressive payout wager

- (a) A gaming licensee may, in its discretion, offer to every player at a pai gow poker table who has placed a pai gow poker wager the option to make a progressive payout wager on whether the player will be dealt a hand type as set forth in (d) below. The progressive payout wager

shall, in the discretion of the gaming licensee, be either a \$1.00 or \$5.00 wager.

- (b) Prior to the first card or stack of cards of a round being dealt and once all wagers including progressive payout wagers have been placed, the dealer shall announce “No more bets” and press the lock-out button on the table controller panel. The dealer shall then remove any wagers placed on the progressive payout from the table inventory return device, verify, on the layout in front of the table inventory container, that the number of gaming chips wagered equals the number of lights illuminated on the acceptor devices and place the gaming chips into the table inventory container.
- (c) A winning progressive payout wager shall be paid in accordance with the payout table listed in (d) below and the provisions of Section 9. A winning progressive payout wager shall be paid irrespective of the outcome of the player’s pai gow poker wager. Prior to paying a winning progressive payout wager, the dealer shall:
 - (1) Verify that the light on the correct acceptor device has been illuminated;
 - (2) Verify that the hand is a winning hand; and
 - (3) Require a casino supervisor to validate any payouts to be deducted from the progressive meter pursuant to (e) below and the gaming licensee’s approved internal controls.
- (d) A gaming licensee shall pay winning \$1.00 and \$5.00 progressive payout wagers at no less than the amounts listed below:

Hand Type	Payout
Natural Royal Flush and Pair	100 percent of meter
Five Aces and Pair	100 percent of meter
Natural Royal Flush	10 percent of meter
Five Aces	10 percent of meter
Royal Flush and Pair	\$200.00
Royal Flush	\$100.00
Straight Flush and Pair	\$50.00
Straight Flush	\$25.00
Four-of-a-Kind and Pair	\$40.00
Four-of-a-Kind	\$20.00
Full House and Pair	\$10.00
Full House	\$5.00
Flush and Pair	\$6.00
Flush	\$3.00
Straight and Pair	\$4.00
Straight	\$2.00
Three-of-a-Kind	\$2.00

Hand Type	Payout
Natural Royal Flush and Pair	100 percent of meter
Five Aces and Pair	100 percent of meter
Natural Royal Flush	10 percent of meter
Five Aces	10 percent of meter
Royal Flush and Pair	\$1,000.00
Royal Flush	\$500.00
Straight Flush and Pair	\$250.00
Straight Flush	\$125.00
Four-of-a-Kind and Pair	\$200.00
Four-of-a-Kind	\$1,000.00
Full House and Pair	\$50.00
Full House	\$25.00
Flush and Pair	\$30.00
Flush	\$15.00
Straight and Pair	\$20.00
Straight	\$10.00
Three-of-a-Kind	\$10.00

- (e) The rate of progression of the progressive meter used to determine the progressive payouts required by (d) above shall be no less than 21 percent of the amount wagered for the \$1.00 progressive wager and 27 percent of the amount wagered for the \$5.00 progressive wager. Any progressive wager payout of \$50.00 or more or for a straight flush for a \$1.00 progressive wager, and any progressive wager payout of \$250.00 or more or for a straight flush for a \$5.00 progressive wager, shall be deducted from the progressive meter.
- (f) The initial and reset amounts for the progressive meter shall be established by each gaming licensee and approved pursuant to 205 CMR 138.62. In no instance shall the initial or reset amount on the progressive meter that is funded by the gaming licensee be less than \$10,000.
- (g) Any payout determined by 205 CMR 138.62 the amount on the progressive meter shall be based upon the amount that is on the meter at the time the player's progressive payout wager is paid, irrespective of the amount that was on the meter when the player placed the wager or when the dealer dealt the player's cards.

14.A Fortune Pai Gow Poker Progressive wager

- (a) A gaming licensee may, in its discretion, offer to every player at a pai gow poker table who has placed a pai gow poker wager the option to make a Fortune Pai Gow progressive wager on whether the player will be dealt a hand type as set forth in (d) below. The progressive payout wager shall, in the discretion of the gaming licensee, be at a minimum of \$5.00 up to \$200.00.

- (b) Prior to the first card or stack of cards of a round being dealt and once all wagers including the Fortune Pai Gow progressive wagers have been placed, the dealer shall announce "No more bets" and press the lock-out button on the table controller panel. The Dealer will place a specially designed ENVY BUTTON on top of any bonus wager of \$5.00 or more.
- (c) A winning progressive payout wager shall be paid in accordance with the payout table listed in (d) below and the provisions of Section 9. A winning Fortune Pai Gow progressive wager shall be paid irrespective of the outcome of the player's pai gow poker wager. If a Fortune Bonus wager has been placed, the Dealer will act on the bonus wager first after exposing the Player's hand. Prior to paying a Fortune Pai Gow progressive wager, the dealer shall determine:
 - (1) If the Fortune Bonus wager loses, the Dealer will place the wager in the rack immediately. Leaving the Envy button in the circle. Proceed with the Pai Gow wager. If the Pai Gow hand loses. The wager will be collected and the cards will be gathered and placed in the discard rack. If the Pai Gow hand pushes, leave the wager, and the cards will be gathered and placed in the discard rack. If the Pai Gow hand wins leave the cards spread and leave the Envy button in the circle.
 - (2) If the Fortune Bonus wager wins, the Dealer will cut out the payout in front of the rack, stack up the payout, and slide the payoff to the Player. Leaving the Envy button in the circle. Proceed to the Pai Gow wager. If the Pai Gow hand loses the wager will be collected and the cards will be gathered and placed in the discard rack. If the Pai Gow hand pushes leave the wager, and the cards will be gathered and placed in the discard rack. If the Pai Gow hand wins leave the cards spread and leave the Envy button in the circle.
 - (3) Envy Bonuses will be paid as they are hit in order. If more than one Player has at least Four-of-a kind, then all Players with a "Envy" button will win multiple payouts.
 - (4) After all hands have been acted on the Dealer will collect all Envy buttons.
 - (5) Players cannot win an Envy bonus on their own hand.
 - (6) The Joker may be used to replace any card in a straight or flush or as an Ace for the Bonus hand. The value for the Bonus hand of the Joker may be different than in the regular hand.
- (d) A gaming licensee shall pay winning Fortune Pai Gow progressive wagers at no less than the amounts listed in section 16(b) payable.
- (e) Each betting position will also have a sensor for players to make a progressive wager.
 - (1) Players must make wager prior to cards being delivered to the first player.
 - (2) Wagers are \$5.00

(f) Prior to delivering the first hand the dealer will press the start game icon on the keypad and then collect any wagers that have been made.

(g) All winning progressive wagers will pay at odds from the payable below:

Hand	Odds	Payout
Seven Card Straight Flush		100% Mega
Five Aces		100% Major
Royal Flush		100% Minor
Straight Flush	100 For 1	
Four of a Kind	75 For 1	
Full House	4 For 1	

14B. Commission Free Fortune Pai Gow Poker version

(a) This is a variation of Fortune Pai Gow Poker game that it is Commission Free and offers two optional bonus bets: Fortune Bonus and Tiger 9. Commission Free Fortune Pai Gow Poker features head-to-head play against the dealer where the winning bets do not pay 5% commission. Instead, all players push when the dealer plays 9-high in his two-card hand (low).

(b) If the player wishes to play the optional Tiger 9 bet, the Tiger 9 bet wins if the dealer plays 9-high in his two-card hand (low).

(c) If the dealer has a Tiger 9 hand, or a hand with a 9-high two-card front hand, then all main wagers push, and all Tiger 9 optional side bets are paid 30 to 1.

(d) If the dealer does not have a Tiger 9 hand, any optional Tiger 9 wagers are collected, and the player versus dealer hands are resolved following standard Pai Gow Poker procedures. All winning player's hands are paid 1 to 1 with no commission paid.

(e) While reconciling the main wager and the Tiger 9 wager, the Fortune bonus wager is also resolved. The Fortune bonus wager is paid according to a payable based on the highest five-card hand available from the player's seven cards, regardless of how the hands are set. There are seven non-progressive paytables for Fortune Pai Gow, and two progressive paytables for Fortune Pai Gow Progressive. These are given in Table 1 through Table 3 below. All paytables are available at a minimum of \$1 per wager, but only wagers of \$5 or more are eligible for Envy bonus pays, if applicable.

Table 1. Fortune Pai Gow Bonus Paytables

Hand	Paytable 1	Paytable 2	Paytable 3	Paytable 4	Paytable 6	Paytable 7	Paytable 9
7 Card Straight Flush	5000 to 1	8000 to 1	5000 to 1	2500 to 1	5000 to 1	5000 to 1	1000 to 1
Royal Flush + Royal Match*	1000 to 1	2000 to 1	2000 to 1	1000 to 1	1000 to 1	2000 to 1	750 to 1
7 Card Straight Flush with Joker	750 to 1	1000 to 1	1000 to 1	750 to 1	500 to 1	1000 to 1	500 to 1
5 Aces	250 to 1	400 to 1	400 to 1	250 to 1	300 to 1	400 to 1	250 to 1
Royal Flush	100 to 1	150 to 1	150 to 1	125 to 1	110 to 1	150 to 1	150 to 1
Straight Flush	50 to 1	50 to 1	50 to 1	50 to 1	45 to 1	50 to 1	50 to 1
4 of a Kind	20 to 1	25 to 1	25 to 1	25 to 1	25 to 1	25 to 1	25 to 1
Full House	5 to 1	5 to 1	5 to 1	5 to 1	5 to 1	5 to 1	5 to 1
Flush	4 to 1	4 to 1	4 to 1	4 to 1	4 to 1	4 to 1	4 to 1
3 of a Kind	3 to 1	3 to 1	3 to 1	3 to 1	3 to 1	3 to 1	3 to 1
Straight	2 to 1	2 to 1	2 to 1	2 to 1	2 to 1	2 to 1	2 to 1
Three Pair	Push	-1 to 1	-1 to 1	-1 to 1	-1 to 1	-1 to 1	Push
Others	-1 to 1	-1 to 1	-1 to 1	-1 to 1	-1 to 1	-1 to 1	-1 to 1

Table 2. Fortune Pai Gow Bonus Envy Paytables

Hand	Paytable 1	Paytable 2	Paytable 3	Paytable 4	Paytable 6	Paytable 7	Paytable 9
7 Card Straight Flush	\$1,000	\$5,000	\$3,000	\$1,000	\$2,500	\$2,500	\$500
Royal Flush + Royal Match*	\$250	\$1,000	\$1,000	\$750	\$500	\$500	\$250
7 Card Straight Flush with Joker	\$100	\$500	\$500	\$250	\$250	\$250	\$150
5 Aces	\$50	\$250	\$250	\$100	\$150	\$150	\$100
Royal Flush	\$25	\$50	\$50	\$50	\$55	\$55	\$50
Straight Flush	\$10	\$20	\$20	\$20	\$25	\$25	\$20
4 of a Kind	\$5	\$5	\$5	\$5	\$6	\$6	\$5

Table 3. Fortune Pai Gow Progressive Bonus Paytables

Hand	Paytable 1	Paytable 3
7 Card Straight Flush	100%	100%
5 Aces	10%	10%
Royal Flush	500 for 1	500 for 1
Straight Flush	100 for 1	100 for 1
Four of a Kind	75 for 1	75 for 1
Full House	4 for 1	4 for 1
Seed amount	\$10,000	\$2,000

15. Pai gow insurance wager; optional bonus wager; payment of envy bonus

- (a) A gaming licensee may, in its discretion, offer to each player at a pai gow poker table the opportunity to make a pai gow insurance wager and/or a bonus wager and receive an envy bonus payment in accordance with the provisions of this section. The optional bonus wager authorized by this section may not be offered by a gaming licensee on any pai gow poker table which offers the optional three-card bonus wager and the seven-card bonus wager authorized by Section 17.
- (b) Any player who has made a pai gow poker wager pursuant to Section 7 may, at the same time, make a pai gow insurance wager and/or a bonus wager by placing gaming chips in the area designated for a bonus wager at his or her betting position. A bonus wager shall be no less than \$1.00.
- (c) Any player who makes a bonus wager of at least \$5.00 shall qualify to receive an envy bonus payment. The dealer shall place an envy bonus marker immediately in front any bonus wager of \$5.00 or more.
- (d) If a pai gow insurance wager and/or a bonus wager has been made by one or more players, the dealer shall observe the procedures set forth in Section 9 but with the following modifications.
 - (1) The dealer shall, starting from the dealer's right and moving counterclockwise around the table, settle the pai gow poker wager of each player and collect any vigorish that is due; provided, however, that:
 - (i) The cards of any player who has placed a bonus wager shall remain on the layout regardless of the outcome of his or her pai gow poker wager until removed in accordance with the provisions of (d)(2) or (3) below; and
 - (ii) If any player has placed a pai gow insurance wager or a bonus wager of at least \$5.00, the cards of each player shall remain on the layout regardless of the outcome of his or her pai gow poker wager until removed in accordance with the provisions of (d)(2) or (3) below.
 - (2) After settling the pai gow poker wager of a player who has placed a pai gow insurance wager or a bonus wager, the dealer shall rearrange the seven cards of the player to form the best possible hand and shall be ultimately responsible for creating such hand for purposes of the pai gow insurance wager and the bonus wager. Except for the pai gow insurance wager, a joker may be used as any card to complete any straight, flush, straight flush or royal flush other than a seven-card straight flush with no joker. If any player at the table has placed a bonus wager of at least \$5.00, the dealer shall rearrange the cards of each player at the table regardless whether that player has placed a bonus wager.
 - (i) If the player does not have a qualifying poker hand or a pai gow, the dealer shall collect the bonus wager and/or pai gow insurance wager, if applicable, and place the cards of the player in the discard rack.
 - (ii) If the player has a qualifying poker hand or a pai gow, the dealer shall, if and as applicable, pay the winning bonus wager in accordance with Section 16(a) and/or the winning pai gow insurance wager in accordance with Section 16(c) and place the cards of the player in the discard rack.

- (iii) If the player has a premium qualifying poker hand, the dealer shall verbally acknowledge the premium qualifying poker hand and leave the bonus wager, if applicable, and the cards of the player face up on the table.
- (3) After all other bonus wagers and pai gow insurance wagers have been settled, the dealer shall, starting from the dealer's right and moving counterclockwise around the table, settle with each player who has an envy bonus marker at his or her betting position or who has a bonus wager and a premium qualifying poker hand.
 - (i) If the player has an envy bonus marker, the dealer shall pay the player the appropriate envy bonus payment set forth at Section 16(b) and collect the envy bonus marker.
 - (ii) If the player has a bonus wager and a premium qualifying poker hand, the dealer shall pay the winning bonus wager in accordance with Section 16(a) and place the cards of the player in the discard rack.
 - (iii) After all envy bonuses and premium qualifying poker hands are paid, the dealer shall collect the cards of any player who had a premium qualifying poker hand but did not place a bonus wager and place the cards of the player in the discard rack.

16. Payout odds for bonus wagers; envy bonus payments; pai gow insurance wagers

- (a) A licensee shall pay each winning Pai Gow Poker Wager at odds of 1 to 1, except that the licensee shall extract a vigorish from the winning players in an amount equal to 5% of the amount won. When collecting the vigorish, the licensee may round off the vigorish to 25¢ or the next highest multiple of 25¢. A licensee shall collect the vigorish from a player at the time the winning payout is made.
- (b) The licensee shall pay out winning Fortune Bonus Wagers and Envy Bonus payouts at the odds and amounts in one of the following paytables selected by the licensee in its Rules Submission filed:

Hand	Paytable A	Envy Bonus
Seven card straight flush	8000 to 1	\$5,000.00
Royal flush and Royal Match	2000 to 1	\$1,000.00
Seven-card straight flush with joker	1000 to 1	\$500.00
Five aces	400 to 1	\$250.00
Royal flush	150 to 1	\$50.00
Straight flush	50 to 1	\$20.00
Four-of-a-kind	25 to 1	\$5.00
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

Hand	Paytable B	Envy Bonus
Seven card straight flush	5000 to 1	\$3,000.00
Royal flush and Royal Match	2000 to 1	\$1,000.00
Seven-card straight flush with joker	1000 to 1	\$500.00
Five aces	400 to 1	\$250.00
Royal flush	150 to 1	\$50.00
Straight flush	50 to 1	\$20.00
Four-of-a-kind	25 to 1	\$5.00
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

Hand	Paytable C	Envy Bonus
Seven card straight flush	5000 to 1	\$1,000.00
Royal flush and Royal Match	1000 to 1	\$250.00
Seven-card straight flush with joker	750 to 1	\$100.00
Five aces	250 to 1	\$50.00
Royal flush	100 to 1	\$25.00
Straight flush	50 to 1	\$10.00
Four-of-a-kind	20 to 1	\$5.00
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	
Three pair	Push	

Hand	Paytable D	Envy Bonus
Seven card straight flush	2500 to 1	\$1,000.00
Royal flush and Royal Match	1000 to 1	\$750.00
Seven-card straight flush with joker	750 to 1	\$250.00
Five aces	250 to 1	\$100.00
Royal flush	125 to 1	\$50.00
Straight flush	50 to 1	\$20.00
Four-of-a-kind	25 to 1	\$5.00
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

(c) The licensee shall pay out winning Emperor's Treasure Wagers and Envy Bonus payouts at the odds and amounts in one of the following paytables selected by the licensee in its Rules Submission:

Hand	Paytable A	Envy Bonus
Seven card straight flush	8000 to 1	\$5,000.00
Royal flush and ace king suited	2000 to 1	\$1,000.00
Seven-card straight flush with joker	1000 to 1	\$500.00
Five aces	400 to 1	\$250.00
Royal flush	150 to 1	\$50.00
Straight flush	50 to 1	\$20.00
Four-of-a-kind	25 to 1	\$5.00
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

Hand	Paytable B	Envy Bonus
Seven card straight flush	5000 to 1	\$3,000.00
Royal flush and ace king suited	2000 to 1	\$1,000.00
Seven-card straight flush with joker	1000 to 1	\$500.00
Five aces	400 to 1	\$250.00
Royal flush	150 to 1	\$50.00
Straight flush	50 to 1	\$20.00
Four-of-a-kind	25 to 1	\$5.00
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

Hand	Paytable C	Envy Bonus
Seven card straight flush	5000 to 1	\$1,000.00
Royal flush and ace king suited	1000 to 1	\$250.00
Seven-card straight flush with joker	750 to 1	\$100.00
Five aces	250 to 1	\$50.00
Royal flush	100 to 1	\$25.00
Straight flush	50 to 1	\$10.00
Four-of-a-kind	20 to 1	\$5.00
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

Hand	Paytable D	Envy Bonus
Seven card straight flush	2500 to 1	\$1,000.00
Royal flush and ace king suited	1000 to 1	\$750.00
Seven-card straight flush with joker	750 to 1	\$250.00
Five aces	250 to 1	\$100.00
Royal flush	125 to 1	\$50.00
Straight flush	50 to 1	\$20.00
Four-of-a-kind	25 to 1	\$5.00
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

- (d) The licensee shall pay out winning Pai Gow Insurance Wagers at the odds in one of the following paytables selected by the licensee in its Rules Submission provided that if the licensee is offering Emperor's Challenge Pai Gow Poker, the licensee may select from paytables a or b or if the licensee is offering Fortune Pai Gow Poker, the licensee may select from paytables C, D or E:

Hand	Paytable A	Paytable B	Paytable C	Paytable D	Paytable E
Nine-high	100 to 1	100 to 1	100 to 1	100 to 1	100 to 1
Ten-high	25 to 1	25 to 1	40 to 1	50 to 1	40 to 1
Jack-high	15 to 1	15 to 1	10 to 1	10 to 1	10 to 1
Queen-high	6 to 1	7 to 1	7 to 1	7 to 1	7 to 1
King-high	5 to 1	5 to 1	6 to 1	5 to 1	5 to 1
Ace-high	3 to 1	3 to 1	3 to 1	3 to 1	3 to 1

- (e) If the licensee offers the Progressive Payout Wager:
- (1) The licensee shall pay out winning Progressive Payout Wagers at the odds in the following payable:

Hand	Payout
Seven-card straight flush	100%
Five aces	10%
Royal flush	500 for 1
Straight flush	100 for 1
Four-of-a-kind	75 for 1
Full house	4 for 1

- (2) The initial and reset amount must be in the licensee's Rules Submission and be at least \$2,000.
- (3) Winning Progressive Payout Wagers shall be paid the amount on the meter when it is the player's turn to be paid in accordance with Section 9(1)(4) irrespective of the amount that was on the meter when the player placed the wager or when the dealer dealt the player's cards.
- (f) The licensee shall pay out winning Queen's Dragon Wagers at odds of 50 to 1.
- (g) The licensee shall pay out winning Dynasty Bonus Wagers and Envy Bonus payouts at the odds and amounts in the following payable:

Hand	Payout	Envy Bonus
Ace/five natural straight flush and a natural ace/queen suited	2000 to 1	\$500.00
Seven-card natural straight flush	2000 to 1	\$400.00
Natural royal flush and natural ace/queen suited	1000 to 1	\$300.00
Seven-card straight flush	1000 to 1	\$200.00
Five aces	500 to 1	\$100.00
Ace/five natural straight flush	120 to 1	\$75.00
Royal flush	120 to 1	\$50.00
Straight flush	50 to 1	\$20.00
Four-of-a-kind	25 to 1	\$5.00
Full house	5 to 1	
Flush	4 to 1	
Three-of-a-kind	3 to 1	
Straight	2 to 1	

(h) The licensee shall pay out winning Protection Wagers at the odds in the following payable:

Hand	Payout
Ace/five natural straight flush	120 to 1
Nine-high	100 to 1
Ten-high	25 to 1
Jack-high	15 to 1
Queen-high	7 to 1
King-high	5 to 1
Ace-high	3 to 1

(i) The licensee shall pay out winning Red/Black Wagers at the odds in the following payable:

Hand	Payout
Seven cards of the chosen color	5 to 1
Six cards of the chosen color	1 to 1
Five cards of the chosen color	1 to 1
Four cards of the chosen color	1 to 1

- (j) Notwithstanding the payout odds in (b) - (i) above, a licensee may, in its Rules Submission, establish a maximum amount that is payable to a player on a single hand. The maximum payout amount shall be at least \$50,000 or the maximum amount that one player could win per round when betting the minimum permissible wager, whichever is greater. Any maximum payout limit established by a licensee may not apply to Envy Bonus payouts.

17. Dealing procedures for three-card bonus wager and seven-card bonus wager

- (a) A gaming licensee may, in its discretion, offer to each player at a pai gow poker table the opportunity to place an optional three-card bonus wager and/or a seven-card bonus wager and to receive payouts on such winning wagers as set forth in Section 18. The bonus wagers authorized by this section may not be offered by a gaming licensee on any pai gow poker table which offers the optional bonus wager authorized by Section 15. The three-card bonus wager and the seven-card bonus wager shall have no bearing on any other wager made by a player at the game of pai gow poker.
- (b) Notwithstanding any other provision of 205 CMR 146 or this section, the dealing procedures set forth in this section shall apply to any pai gow poker game that offers the optional bonus wagers authorized by this section. The first three cards dealt to each player shall be dealt from an automated dealing shoe which dispenses cards in stacks of three cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.
- (c) Once the procedures required by Sections 5 and 6 have been completed, the cards shall be placed in the automated dealing shoe. The dealer shall then announce “No more bets.”
- (d) The dealer shall deliver the first stack of three cards dispensed by the automated dealing shoe face down to the player at the starting position. The starting position shall be the player position farthest to the left of the dealer at which a pai gow poker wager has been placed in accordance with Section 7
- (e) As the remaining stacks of three cards are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a pai gow poker wager. The dealer shall then deliver a stack of three cards face down to the area designated for the dealer’s hand.
- (f) Each player who has placed a three-card bonus wager shall, after examining his or her cards,

determine whether the three-card hand qualifies for a three-card bonus wager payout as defined in Section 18 and as displayed on the sign required by 205 CMR 146.21. Each player who has placed a three-card bonus wager and who has a winning hand shall place his or her cards face up on the layout. The dealer shall collect all three-card bonus wagers from players with losing three-card hands and then pay all winning three-card bonus wagers in accordance with the payouts set forth at Section 18.

- (g) After each stack of three cards has been dispensed and delivered and each three-card bonus wager has been resolved in accordance with this section, the dealer shall complete the dealing of the cards by observing one of the following procedures.
 - (1) The dealer shall remove the stub from the automated dealing shoe, place the stub on top of a cover card and, following the relevant dealing procedures in Section 8a(b), deal from his or hand four additional cards face down to each player and the dealer. The dealer shall deal the first four consecutive cards to the player farthest to his or her left who has placed a pai gow poker wager in accordance with Section 7 and, moving clockwise around the table, continue to deal four consecutive cards to each player who has placed a pai gow poker wager. The dealer shall then deal four consecutive cards to the area designated for the dealer's hand. After each player who has placed a pai gow poker wager and the dealer have been dealt a total of seven cards, the dealer shall place the stub in the discard rack without exposing the cards and the round of play shall proceed in accordance with the procedures set forth in Sections 9 and 18.
 - (2) The dealer shall deliver the first stack of four additional cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a pai gow poker wager in accordance with Section 7. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack of four cards face down to each player who has placed a pai gow poker wager. The dealer shall then deliver a stack of four additional cards face down to the area designated for the dealer's hand. The round of play shall then proceed in accordance with the procedures set forth in Sections 9 and 18.
- (h) The dealer shall be required to count the stub at least once every five rounds of play in order to determine whether the correct number of cards are still in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.
 - (1) If the count of the stub indicates that 53 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
 - (2) If the count of the stub indicates that the number of the cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the dealer has more or less than seven cards) but 53 cards remain in the deck, all hands shall be void pursuant to Section 11(h). If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to 205 CMR 146.49.
- (i) Notwithstanding the provisions of (h) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards, plus the joker, are still present. If the automated card shuffling device reveals that an incorrect number of cards are

present, the deck shall be removed from the table in accordance with the provisions of 205 CMR 146.49.

18. Payout odds for optional three-card bonus wager and seven-card bonus wager

(a) The payout odds for winning the optional bonus wagers authorized by Section 17 when printed on any sign 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 three-card bonus wagers at no less than the following odds:

Hand Type	Payout Odds
Three-card straight flush, with no joker	40 to 1
Three-of-a-kind	25 to 1
Three-card straight flush	5 to 1
Three-card straight	4 to 1
Three-card flush	3 to 1
One pair	1 to 1

(c) A gaming licensee shall pay winning seven-card bonus wagers at no less than the odds in accordance with one of the following payout tables:

Hand Type	Table A
Five aces	500 to 1
Royal flush	250 to 1
Straight flush	50 to 1
Four-of-a-kind	25 to 1
Full house	5 to 1
Flush	4 to 1
Three-of-a-kind	3 to 1
Straight	2 to 1
Hand Type	Table B
Five aces	500 to 1
Royal flush	200 to 1
Straight flush without joker	50 to 1
Straight flush with joker	30 to 1
Four-of-a-kind	25 to 1
Full house	5 to 1
Flush	4 to 1
Three-of-a-kind	3 to 1
Straight	2 to 1

(d) Notwithstanding the minimum payout odds required in (c) above, a gaming licensee may establish a maximum payout amount as approved by the Commission that is payable to a player for one round of play, which amount shall be at least \$50,000 or the maximum amount that one player could win per round when betting the minimum permissible wager, whichever is greater. If the established payout limit is not included on the layout, each gaming licensee shall provide notice of any decrease in the payout limit in accordance with 205 CMR 147.03. Any maximum payout limit established by a gaming licensee shall apply only to payouts of the seven-card bonus wager placed pursuant to Section 17.

19. Face up Fortune Pai Gow Poker Variation; Progressive

(a) Game play begins with players placing the Main Hand wager, as well as the Ace-High wager which may be optional or mandatory at the sole discretion of the operator. Any other optional wagers are also placed at this time. After all wagers have been placed, each player and the dealer receive seven cards. After all cards are dealt, the dealer will turn over their cards and set their hand according to a predefined house-way. Players then set two hands – a two-card low/front hand and a five-card high/back hand. The only restriction on the player hand setting is that the five card back hand must be of a higher Poker ranking than the two-card front hand.

(b) If the dealer has an Ace High Pai Gow hand (a 7-card hand with Ace High, no pairs, straights, or flushes), then all Main wagers push.

(c) If the dealer does not have an Ace High Pai Gow hand, the players versus dealer hands are resolved following standard Pai Gow Poker procedures. All winning players’ hands are paid 1 to 1 with no commission paid.

(d) If the dealer has an Ace High Pai Gow hand (a 7-card hand with Ace High, no pairs, straights, or flushes), all side wagers are paid according to one of the paytables below in Table 1.

Table 1. Ace-High Paytables

Result	Paytable 1	Paytable 2	Paytable 3	Paytable 4	Paytable 5
Both dealer and player have Ace High	20 to 1	40 to 1	30 to 1	25 to 1	40 to 1
Only dealer has Ace High, with Joker	10 to 1	15 to 1	15 to 1	10 to 1	12 to 1
Only dealer has Ace High, no Joker	8 to 1	5 to 1	6 to 1	7 to 1	5 to 1
All others	Loss	Loss	Loss	Loss	Loss

(e) The licensee may offer the optional Fortune Bonus as well as the Ace-High Bonus wager. Table 2 has the optional paytables for this wager.

Table 2 Fortune Bonus Paytables

1			2		
Hand	Pays	Envy	Hand	Pays	Envy
7 Card Straight Flush	5,000 to 1	\$1,000	7 Card Straight Flush	8,000 to 1	\$5,000
Royal Flush + Royal Match*	1,000 to 1	\$250	Royal Flush + Royal Match*	2,000 to 1	\$1,000
7 Card Straight Flush w/Joker	750 to 1	\$100	7 Card Straight Flush w/Joker	1,000 to 1	\$500
5 Aces	250 to 1	\$50	5 Aces	400 to 1	\$250
Royal Flush	100 to 1	\$25	Royal Flush	150 to 1	\$50
Straight Flush	50 to 1	\$10	Straight Flush	50 to 1	\$20
4 of a Kind	20 to 1	\$5	4 of a Kind	25 to 1	\$5
Full House	5 to 1		Full House	5 to 1	
Flush	4 to 1		Flush	4 to 1	
3 of a Kind	3 to 1		3 of a Kind	3 to 1	
Straight	2 to 1		Straight	2 to 1	
Three Pair	Push				

3			4		
Hand	Pays	Envy	Hand	Pays	Envy
7 Card Straight Flush	5,000 to 1	\$3,000	7 Card Straight Flush	2,500 to 1	\$1,000
Royal Flush + Royal Match*	2,000 to 1	\$1,000	Royal Flush + Royal Match*	1,000 to 1	\$750
7 Card Straight Flush w/Joker	1,000 to 1	\$500	7 Card Straight Flush w/Joker	750 to 1	\$250
5 Aces	400 to 1	\$250	5 Aces	250 to 1	\$100
Royal Flush	150 to 1	\$50	Royal Flush	125 to 1	\$50
Straight Flush	50 to 1	\$20	Straight Flush	50 to 1	\$20
4 of a Kind	25 to 1	\$5	4 of a Kind	25 to 1	\$5
Full House	5 to 1		Full House	5 to 1	
Flush	4 to 1		Flush	4 to 1	
3 of a Kind	3 to 1		3 of a Kind	3 to 1	
Straight	2 to 1		Straight	2 to 1	

5			6		
Hand	Pays	Envy	Hand	Pays	Envy
7 Card Straight Flush	5,000 to 1	\$2,500	7 Card Straight Flush	5,000 to 1	\$2,500
Royal Flush + Royal Match*	1,000 to 1	\$500	Royal Flush + Royal Match*	2,000 to 1	\$500
7 Card Straight Flush w/Joker	500 to 1	\$250	7 Card Straight Flush w/Joker	1,000 to 1	\$250
5 Aces	300 to 1	\$150	5 Aces	400 to 1	\$150
Royal Flush	110 to 1	\$55	Royal Flush	150 to 1	\$55
Straight Flush	45 to 1	\$25	Straight Flush	50 to 1	\$25
4 of a Kind	25 to 1	\$6	4 of a Kind	25 to 1	\$6
Full House	5 to 1		Full House	5 to 1	
Flush	4 to 1		Flush	4 to 1	
3 of a Kind	3 to 1		3 of a Kind	3 to 1	
Straight	2 to 1		Straight	2 to 1	

(f) If the dealer does not have an Ace High Pai Gow hand, any optional Ace-High wagers are collected.

(g) Each player that placed a progressive wager is paid according to a paytable based on the best hand possible among all the player's cards. The Joker is considered Semi Wild. If a Joker is present in the player's hand, it can only be used as an Ace or to complete a Straight, Flush or Straight Flush.

(h) The available paytables for *Face Up Pai Gow Poker Progressive* are in Table 1 below. A wager size of \$1 is used for the seed amount for Paytable 1 and \$5 for Paytable 3.

Table 1. Face Up Pai Gow Poker Progressive Paytables

Hand	Paytable 1	Paytable 3
7 Card Straight Flush	100% of Progressive	100% of Progressive
5 Aces	10% of Progressive	10% of Progressive
Royal Flush	500 for 1	500 for 1
Straight Flush	100 for 1	100 for 1
Four of a Kind	75 for 1	75 for 1
Full House	4 for 1	4 for 1
Contribution Percent	28%	29%
Seed Amount	\$10,000	\$10,000