

13:69E-1.12 Baccarat and minibaccarat tables; physical

(a) – (c) (No change.)

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

1. – 8. (No change.)

9. If a casino licensee offers [the no vigorish variation of Baccarat Punto Banco or minibaccarat] **EZ Baccarat** pursuant to N.J.A.C. [13:47-3.3(h)] **13:69F3.3(h)** or 7.3(i), respectively:

i. – iv. (No change.)

v. **If a casino licensee offers an optional progressive wager pursuant to N.J.A.C. 13:69F-3.14 or 7.14, a designated area for the placement of the progressive wager and the following equipment in addition to the requirements of N.J.A.C. 13:69F-3.1 et seq., or 7.1 et seq.**

- A. **A separate acceptor device for the placement of a progressive wager. Each acceptor device shall have a light which shall illuminate upon placing a chip upon the device;**
- B. **A method to ensure that only one progressive wager is made per person, per round of play;**
- C. **A device or method to indicate that a progressive wager has been won;**
- D. **A sign describing the winning wagers and the payouts to be awarded on winning progressive wagers at a location near the table; and**
- E. **A table controller panel which shall be equipped with a "lock-out" button which, once activated by the dealer, will prevent the acceptor device from registering any chips placed by a player on the device.**

10. (No change.)

(e) – (i) (No change.)

13:69F-3.1 Cards: number of decks; value; point count of hand

(a) Baccarat-punto banco shall be played with at least six decks of cards and two additional cutting cards. If a casino licensee offers the Royal Baccarat Bonus wager, the game shall be played with eight decks of cards and two additional cutting cards. **If a casino licensee offers EZ Baccarat authorized by N.J.A.C. 13:69F3.3(h), the game shall be played with six or eight decks of cards and two additional cutting cards.** The cutting cards shall be opaque and in a solid color readily distinguishable edges of the playing cards.

(b) – (c) (No change.)

13:69F-3.2 Wagers

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

1. – 5. (No change.)

6. If a casino licensee offers [a no vigorish variation of Baccarat Punto Banco] **EZ Baccarat** pursuant to N.J.A.C. [19:47-3.3(h)] **13:69F-3.3(h):**

i. – iv. (No change.)

v. **At the discretion of the casino licensee, an EZ Baccarat progressive wager may be offered. Additional rules for the implementation of the EZ Baccarat progressive wager are set forth at N.J.A.C. 13:69F-3.14.**

vi. **It shall be within the discretion of the casino licensee whether a player shall be required to place a regular baccarat wager on either the "Banker's Hand" or "Player's Hand" in order to be able to place an optional bonus wager pursuant to (a)6 above.**

7. (No change.)

(b) – (d) (No change.)

13:69F-3.3 Payout odds; vigorish

(a) – (g) (No change.)

(h) A casino licensee may offer a variation of Baccarat-Punto Banco in conformity with the [following:] **provisions set forth in (h)1 through (h)4 below. This wager shall be known as EZ Baccarat.**

1. – 4. (No change.)

(i) – (l) (No change.)

13:69F-3.14 EZ Baccarat progressive wager payouts; rules

(a) If an EZ Baccarat table includes the equipment that is required to offer an EZ Baccarat progressive wager, a casino licensee may give each player at that EZ Baccarat table the option to make an additional wager on whether the player and/or the dealer will be dealt any of the designated series of cards set forth in (c) below. This wager shall be known as an EZ Baccarat progressive wager.

(b) Prior to the first card being dealt for each round of play, each player may make an EZ Baccarat progressive wager by placing a gaming chip in the designated chip acceptor device at his or her betting position. The casino licensee may, in its discretion, accept EZ Baccarat progressive wagers in the amounts of either \$1 or \$5, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 13:69F-8.3. Notwithstanding the foregoing, when Paytable 3 is in use pursuant to (c) below, the minimum EZ Baccarat progressive wager shall be no less than \$5. Once such wagers have been placed, a light shall then illuminate at each betting position at which an EZ Baccarat progressive wager has been made. The dealer shall ensure that only one EZ Baccarat progressive wager has been made for each light that is illuminated and shall verify that the number of gaming chips wagered equals the number of lights illuminated. The dealer shall then announce "No more bets" and register the progressive wagers on the progressive meter and reset meter, if applicable. The dealer shall then deal the hand to all players in accordance with N.J.A.C. 13:69F 3.7, 3.8 and 3.9.

(c) The progressive payout shall be determined by the Banker's Hand and Player's Hand. A player who placed an EZ Baccarat progressive wager shall win the specified payout if the two or three-card final Point Count is any of the following combinations of cards:

Paytable 1:

Hand	Pays
Dragon 7 of the Same Suit on the Banker's Hand and 0 on the Player's Hand	100 percent of the progressive meter amount
Dragon 7 of the Same Color on the Banker's Hand and 0 on the Player's Hand	250 for 1
Dragon 7 on the Banker's Hand and 0 on the Payer's Hand	75 for 1
2 Card 7 in the Banker's Hand and	60 for 1

0 on the Player's Hand

Paytable 2:

Hand	Pays
Dragon 7 of the Same Suit on the Banker's Hand and 0 on the Player's Hand	100 percent of the progressive meter amount
Dragon 7 of the Same Color on the Banker's Hand and 0 on the Player's Hand	230 for 1
Dragon 7 on the Banker's Hand and 0 on the Payer's Hand	75 for 1
2 Card 7 in the Banker's Hand and 0 on the Player's Hand	60 for 1

Paytable 3:

Hand	Pays
Dragon 7 of the Same Suit on the Banker's Hand and Panda 8 of the Same Suit on the Player's Hand	100 percent of the progressive meter amount
Dragon 7 of the Same Color on the Banker's Hand and Panda 8 of the Same Color on the Player's Hand	500 for 1
Dragon 7 on the Banker's Hand and Panda 8 on the Player's Hand	50 for 1
Dragon 7 of the Same Suit on the Banker's Hand or Panda 8 of the Same Suit on the Player's Hand	20 for 1

**Dragon 7 on the Banker's
Hand or Panda 8 on
the Player's Hand**

10 for 1

- 1. For purposes of the hands that qualify for payout for the EZ Baccarat progressive wager;**
 - i. A Dragon 7 shall be a Banker three-card total of seven;**
 - ii. A Panda 8 shall be a Player three-card total of eight.**

(d) An EZ Baccarat progressive wager shall have no bearing on any other wager made by a player at the game of EZ Baccarat.

(e) A winning player shall receive the payout for only the highest possible EZ Baccarat progressive wager hand.

(f) Prior to making a payout for a winning EZ Baccarat progressive wager, the dealer shall:

- 1. Verify that the player has received a winning combination of cards;**
- 2. Press the appropriate hand button on the dealer displayer that corresponds to the winning player;**
- 3. Verify that the appropriate light on the acceptor device has been illuminated; and**
- 4. Have a casino supervisor validate the EZ Baccarat progressive payout pursuant to the casino licensee's internal control procedures.**

(g) All winning EZ Baccarat progressive wagers shall be paid in accordance with the amount on the progressive meter when the player's regular EZ Baccarat wager is settled pursuant to N.J.A.C. 13:69F-3.3(h); provided, however, if more than one player has a winning hand that would result in a payment from the progressive jackpot meter, the percentage prize pay amount shown on the meter shall be split among all winning players and the dealer shall first pay the player farthest to the dealer's right and then move counter-clockwise around the table and pay other players. A casino licensee may modify this payment method in an approved internal controls submission. If a player has won a progressive payout which is not being paid from the table inventory container, the cards of that player shall not be collected until the necessary documentation has been completed pursuant to the rules of the Division.

(h) The rate of progression for the progressive meter or, if applicable, the reset meter and progressive meter combined, shall be an increase of \$ 0.15 for every \$1.00 wagered, or \$0.75 for the minimum \$5.00. Notwithstanding the foregoing, when Paytable 3 is in use pursuant to (c) above, the rate of progression shall be no less than 9 percent. The initial and reset amount for the progressive meter shall be established by each casino licensee and approved pursuant to N.J.A.C. 13:69D-1.39B.

13:69F-7.1 Cards: number of decks; value; point count of hand

- (a) Mini-baccarat shall be played with at least six decks of cards and two additional cutting cards. If a casino licensee offers the Royal Baccarat Bonus wager, the game shall be played with eight decks of cards and two additional cutting cards. **If a casino licensee offers the EZ Baccarat authorized by N.J.A.C. 13:69F-7.3(i), the game shall be played with six or eight decks of cards and two additional cutting cards.** The cutting cards shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards.
- (b) – (d) (No change.)

13:69F-7.2 Wagers

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

1. – 5. (No change.)
6. If a casino licensee offers [a no vigorish variation of minibaccarat] **EZ Baccarat** pursuant to N.J.A.C. 13:69F-7.3(i):
 - i. – iv. (No change.)
 - v. **At the discretion of the casino licensee, an EZ Baccarat progressive wager may be offered. Additional rules for the implementation of the EZ Baccarat progressive wager are set forth at N.J.A.C. 13:69F-7.14.**
 - vi. **It shall be within the discretion of the casino licensee whether a player shall be required to place a regular mini-baccarat wager on either the "Banker's Hand" or "Player's Hand" in order to be able to place an optional bonus wager pursuant to (a)6 above.**
7. (No change.)

(b) – (e) (No change.)

13:69F-7.3 Payout odds; vigorish

(a) – (h) (No change.)

(i) A casino licensee may offer a variation of mini baccarat in conformity with the [following] **provisions set forth in (i)1 through (i)4 below. This wager shall be known as EZ Baccarat.**

1. – 4. (No change.)

(j) – (l) (No change.)

13:69F-7.14 EZ Baccarat progressive wager payouts; rules

(a) If an EZ Baccarat table includes the equipment that is required to offer an EZ Baccarat progressive wager, a casino licensee may give each player at that EZ Baccarat table the option to make an additional wager on whether the player and/or the dealer will be dealt any of the designated series of cards set forth in (c) below. This wager shall be known as an EZ Baccarat progressive wager.

(b) Prior to the first card being dealt for each round of play, each player may make an EZ Baccarat progressive wager by placing a gaming chip in the designated chip acceptor device at his or her betting position. The casino licensee may, in its discretion, accept EZ Baccarat progressive wagers in the amounts of either \$1 or \$5, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 13:69F-8.3. Notwithstanding the foregoing, when Paytable 3 is in use pursuant to (c) below, the minimum EZ Baccarat progressive wager shall be no less than \$5.00. Once such wagers have been placed, a light shall then illuminate at each betting position at which an EZ Baccarat progressive wager has been made. The dealer shall ensure that only one EZ Baccarat progressive wager has been made for each light that is illuminated and shall verify that the number of gaming chips wagered equals the number of lights illuminated. The dealer shall then announce "No more bets" and register the progressive wagers on the progressive meter and reset meter, if applicable. The dealer shall then deal the hand to all players in accordance with N.J.A.C. 13:69F 7.7, 7.8 and 7.9.

(c) The progressive payout shall be determined by the Banker's Hand and Player's Hand. A player who placed an EZ Baccarat progressive wager shall win the specified payout if the two or three-card final Point Count is any of the following combinations of cards:

Paytable 1:

Hand	Pays
Dragon 7 of the Same Suit on the Banker's Hand and 0 on the Player's Hand	100 percent of the progressive meter amount
Dragon 7 of the Same Color on the Banker's Hand and 0 on the Player's Hand	\$1,250.00
Dragon 7 on the Banker's Hand and 0 on the Payer's Hand	\$375.00
2 Card 7 in the Banker's Hand and 0 on the Player's Hand	\$300.00

Paytable 2:

Hand	Pays
Dragon 7 of the Same Suit on the Banker's Hand and 0 on the Player's Hand	100 percent of the progressive meter amount
Dragon 7 of the Same Color on the Banker's Hand and 0 on the Player's Hand	\$1,150.00
Dragon 7 on the Banker's Hand and 0 on the Payer's Hand	\$375.00
2 Card 7 in the Banker's Hand and 0 on the Player's Hand	\$300.00

Paytable 3:

Hand	Pays
Dragon 7 of the Same Suit on the Banker's Hand and Panda 8 of the Same Suit on the Player's Hand	100 percent of the progressive meter amount
Dragon 7 of the Same Color on the Banker's Hand and Panda 8 of the Same Color on the Player's Hand	500 for 1
Dragon 7 on the Banker's Hand and Panda 8 on the Player's Hand	50 for 1
Dragon 7 of the Same Suit on the Banker's Hand or Panda 8 of the Same Suit on the Player's Hand	20 for 1
Dragon 7 on the Banker's Hand or Panda 8 on the Player's Hand	10 for 1

1. For purposes of the hands that qualify for payout for the EZ Baccarat progressive wager;
 - i. A Dragon 7 shall be a Banker three-card total of seven;
 - ii. A Panda 8 shall be a Player three-card total of eight.

(d) An EZ Baccarat progressive wager shall have no bearing on any other wager made by a player at the game of EZ Baccarat.

(e) A winning player shall receive the payout for only the highest possible EZ Baccarat progressive wager hand.

(f) Prior to making a payout for a winning EZ Baccarat progressive wager, the dealer shall:

1. Verify that the player has received a winning combination of cards;
2. Press the appropriate hand button on the dealer display that corresponds to the winning player;
3. Verify that the appropriate light on the acceptor device has been illuminated; and
4. Have a casino supervisor validate the EZ Baccarat progressive payout pursuant to the casino licensee's internal control procedures.

(g) All winning EZ Baccarat progressive wagers shall be paid in accordance with the amount on the progressive meter when the player's regular EZ Baccarat wager is settled pursuant to N.J.A.C. 13:69F-7.3(i); provided, however, if more than one player has a winning hand that would result in a payment from the progressive jackpot meter, the percentage prize pay amount shown on the meter shall be split among all winning players and the dealer shall first pay the player farthest to the dealer's right and then move counter-clockwise around the table and pay other players. A casino licensee may modify this payment method in an approved internal controls submission. If a player has won a progressive payout which is not being paid from the table inventory container, the cards of that player shall not be collected until the necessary documentation has been completed pursuant to the rules of the Division.

(h) The rate of progression for the progressive meter or, if applicable, the reset meter and progressive meter combined, shall be an increase of \$ 0.15 for every \$1.00 wagered, or \$0.75 for the minimum \$5.00. Notwithstanding the foregoing, when Paytable 3 is in use pursuant to (c) above, the rate of progression shall be no less than percent. The initial and reset amount for the progressive meter shall be established by each casino licensee and approved pursuant to N.J.A.C. 13:69D-1.39B.

