

**CHAPTER 631b. BACCARAT SIDE WAGERS AND VARIATIONS—
TEMPORARY REGULATIONS**

- Sec.
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Authority

The temporary provisions of this Chapter 631b added under 4 Pa.C.S. §§ 1202(b)(30) and 13A02(1) and (2) and 13A03, unless otherwise noted.

Source

The temporary provisions of this Chapter 631b added September 3, 2021, effective September 4, 2021, expire September 4, 2024, 51 Pa.B. 5607, unless otherwise noted.

Cross References

This chapter cited in 58 Pa. Code § 631b.10 (relating to Harmony Progressive).

§ 631b.1. Perfect Pairs wager.

(a) For purposes of the Perfect Pairs wager, the following words and terms have the following meanings:

(1) *Colored Pair*—The initial two cards dealt to the player or banker that are of the same rank and the same color but different suits.

(2) *Mixed Pair*—The initial two cards dealt to the player or banker that are of the same rank but different colors.

(3) *Perfect Pair*—The initial two cards dealt to the player or banker that are of the same rank, the same color and the same suit.

(b) The layout for a Baccarat table shall be submitted to the Bureau of Gaming Operations and approved in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and if the certificate holder offers the Perfect Pairs wager authorized under subsection (c), the layout shall contain separate areas designated for the placement of the Perfect Pairs wager on the Player Hand and the Banker Hand for each player.

(c) A certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to each player the option of placing a Perfect Pairs wager on the Player Hand, the Banker Hand or both. The Perfect Pairs wager shall win if the initial two cards dealt to the Player Hand or Dealer Hand or both contain a colored pair, mixed pair or perfect pair. For purposes of the Perfect Pairs wager, only cards that are identical in either number or type will be considered of the same rank. For example: two jacks, or two 4s.

(d) After the cards are positioned in accordance with § 631a.9(c) or (d)(1)—(3) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), the dealer shall announce the Point Count of the Player's Hand and

the Banker's Hand and shall settle any Perfect Pairs wagers by collecting all losing wagers and paying all winning wagers. If a player placed the Perfect Pairs wager on the Player Hand or the Banker Hand and the initial two cards dealt to the Player Hand or Banker Hand:

(1) Are a colored pair, mixed pair or perfect pair, the dealer shall pay the winning Perfect Pairs wager in accordance with subsection (e). If a player placed a Perfect Pairs wager on both the Player Hand and Banker Hand, and both the Player Hand and Banker Hand contain a colored pair, mixed pair or perfect pair, the player shall receive a payout in accordance with subsection (e) for both winning hands.

(2) Do not contain a colored pair, mixed pair or perfect pair, the dealer shall collect the Perfect Pairs wager.

(e) The certificate holder shall pay out winning Perfect Pairs wagers at the odds in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

<i>Hand</i>	<i>Paytable A</i>	<i>Paytable B</i>	<i>Paytable C</i>
Perfect Pair	25 to 1	30 to 1	25 to 1
Colored Pair	12 to 1	10 to 1	15 to 1
Mixed Pair	6 to 1	5 to 1	5 to 1

§ 631b.2. Heavenly 9 Progressive Baccarat wager.

(a) If the certificate holder offers Baccarat as described in Chapter 631a (relating to Baccarat), the certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to each player who has placed a Baccarat wager in accordance with § 631a.8(a) (relating to wagers), the option of placing a Heavenly 9 Progressive wager, a wager based on the hand total of the player, banker or both being a 3-card hand total of 9.

(b) The layout for the Baccarat table shall be submitted to the Bureau of Gaming Operations for approval in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and if the certificate holder offers the Heavenly 9 Progressive Baccarat wager, in addition to the requirements in § 631a.2 (relating to Baccarat table physical characteristics), the layout shall contain a separate area designated for the placement for each player designated for the placement of the Heavenly 9 Progressive Baccarat wager.

(c) After placing a Baccarat wager, as required in § 631a.8(a), and any other available optional wagers, a player may place a Heavenly 9 Progressive Baccarat wager of no less than \$5 at any time before the dealer calls, "No more bets."

(d) If the certificate holder is offering the Heavenly 9 Progressive Baccarat wager, the Baccarat table must have a progressive table game system, in accordance with § 605a.7 (relating to progressive table games), for the placement of

the Heavenly 9 Progressive Baccarat wager. If the certificate holder is offering a Progressive Payout Wager on multiple linked tables or games in the same licensed facility, the progressive table game system must comply with the requirements in § 605a.8 (relating to linked progressive table games). The progressive table game system must include:

(1) A wagering device at each betting position that acknowledges or accepts the placement of the Progressive Wager.

(2) A device that controls or monitors the placement of Progressive Wagers at the gaming table, including a mechanism, such as a lock-out button, that prevents the recognition of any Progressive wager that a player attempts to place after the dealer has announced “No more bets.”

(e) The dealer shall then deal the cards in accordance with § 631a.9(b)—(f) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), and the round of play shall be played and completed in accordance to the house rules and provisions of §§ 631a.10—631a.12 (relating to procedure for dealing a third card; rules for determining whether a third card shall be dealt; and announcement of result of round; payment and collection of wagers).

(f) After the round of play is completed and the announcement of the result is made, the dealer shall settle the players’ Heavenly 9 Progressive Baccarat wagers while settling the Baccarat wagers and other optional wagers placed by each player.

(g) Any Heavenly 9 Progressive Baccarat wager placed shall win, and be paid out in accordance with one of the payable in subsection (i) if the following outcomes occur:

(1) The banker and the player tie with a 3-card hand total of 9 and all cards are the same suit.

(2) The banker and the player tie with a 3-card hand total of 9 and all cards are the same color.

(3) The banker and the player tie with a 3-card hand total of 9.

(4) The banker has a 3-card hand total of 9.

(5) The player has a 3-card hand total of 9.

(h) Each Heavenly 9 Progressive Baccarat wager placed shall lose and be collected by the dealer if one of the outcomes specified in subsection (g) does not occur.

(i) If a Heavenly 9 Progressive Baccarat wager wins, it shall be paid out based upon the following payable:

<i>Hand</i>	<i>Pays</i>
Player and Banker 3-Card Tie— All Cards Same Suit	100% Progressive

<i>Hand</i>	<i>Pays</i>
Player and Banker 3-Card Tie— All Cards Same Color	299 for 1
Player and Banker 3-Card Tie	60 for 1
Banker 3-Card 9	9 for 1
Player 3-Card 9	8 for 1
Meter Seed/ Reseed	\$10,000
Increment Rate	10%

Cross References

This section cited in 58 Pa. Code § 631b.6 (relating to Must-Hit-By Mystery Bonus).

§ 631b.3. 5 Treasures Baccarat wagers.

(a) If the certificate holder offers Baccarat as described in Chapter 631a (relating to Baccarat), the certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to each player who has placed a Baccarat wager in accordance with § 631a.8(a) (relating to wagers), the option of placing one or more 5 Treasures Baccarat wagers, which are five wagers that win if a specific outcome occurs in the game.

(b) The layout for the Baccarat table shall be submitted to the Bureau of Gaming Operations for approval in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and if the certificate holder offers the 5 Treasures Baccarat wagers, in addition to the requirements in § 631a.2 (relating to Baccarat table physical characteristics), the layout shall contain a separate area designated for the placement of each of the following 5 Treasures Baccarat wagers:

- (1) Fortune 7 Bonus wager.
- (2) Golden 8 Bonus wager.
- (3) Heavenly 9 Bonus wager.
- (4) Blazing 7's Bonus wager.
- (5) Cover All Bonus wager.

(c) After placing a Baccarat wager, as required in § 631a.8(a), and any other available optional wagers, a player may place one or more of the 5 Treasures Baccarat wagers at any time before the dealer calls, "No more bets."

(d) The dealer shall then deal the cards in accordance with § 631a.9(b)—(f) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), and the round of play shall be played and completed in accordance to the house rules and provisions of §§ 631a.10—631a.12 (relating to procedure

for dealing a third card; rules for determining whether a third card shall be dealt; and announcement of result of round; payment and collection of wagers).

(e) After the round of play is completed and the announcement of the result is made, the dealer shall settle the player's 5 Treasures Baccarat wagers while settling the Baccarat wagers and other optional wagers placed by each player.

(f) Each 5 Treasures Baccarat wager placed shall win, and be paid out in accordance with one of the paytables in subsection (h) if the following outcomes occur:

(1) The Fortune 7 Bonus wager shall win if the Banker's hand wins with a 3-card total of 7.

(2) The Golden 8 Bonus wager shall win if the player's hand wins with a 3-card total of 8.

(3) The Heavenly 9 Bonus wager shall win if the Banker's or player's hand has a 3-card total of 9, and a higher payout shall occur if both hands have a 3-card total of 9.

(4) The Blazing 7's Bonus wager shall win if the Banker's and player's hands is either a 2-card total of 7 or 3-card total of 7.

(5) The Cover All Bonus wager shall win if any of the other four 5 Treasures Baccarat wagers wins. The player need not place one of the four other 5 Treasures Baccarat wagers to place a Cover All Bonus wager.

(g) Each 5 Treasures Baccarat wager placed shall lose and be collected by the dealer if the outcomes specified in subsection (f) does not occur.

(h) If one of the 5 Treasures Baccarat wagers wins, it shall be paid out based upon one of the following paytables, which shall be specified in the certificate holder's Rules Submission, required under § 601a.2:

<i>Wager</i>	<i>Paytable A</i>	<i>Paytable B</i>
Fortune 7	40 to 1	40 to 1
Golden 8	25 to 1	25 to 1
Heavenly 9, Player and Banker	75 to 1	75 to 1
Heavenly 9, Player or Banker	10 to 1	10 to 1
3-Card Blazing 7's	400 to 1	200 to 1
2-Card Blazing 7's	N/A	50 to 1
Cover All	6 to 1	6 to 1

§ 631b.4. Lucky Nines.

(a) If the certificate holder offers Baccarat on a fully automated electronic gaming table, the certificate holder may offer players the option to place a Lucky

Nines wager which shall win if any of the player's two cards or the banker's two cards contain at least one nine.

(b) The layout for a Baccarat table shall be submitted to the Bureau of Gaming Operations for approval in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and if the certificate holder offers the Lucky Nines wager, in addition to the requirements in § 631a.2 (relating to Baccarat table physical characteristics) the layout shall contain a separate area designated for the electronic placement of the Lucky Nines wager for each player.

(c) After placing an initial wager, as required under § 631a.8(a) (relating to wagers), a player may place a Lucky Nines wager by electronically placing a value chip on the designated area of the table layout.

(d) The dealer shall then deal the cards in accordance with § 631a.9(a)—(d) (relating to hands of player and banker; procedure for dealing initial two cards to each hand). After the initial two cards of the Player's Hand and Banker's Hand have been turned face up on the layout but prior to dealing a third card, the dealer shall settle all players' Lucky Nines wagers. If any of the player's two cards or the Banker's two cards:

(1) Do not contain a nine, the losing Lucky Nines wagers shall be collected.

(2) Contain a nine, the winning Lucky Nines wagers shall be paid in accordance with subsection (e) based on the number of nines in the player and banker hands.

(e) The certificate holder shall pay out winning Lucky Nines Wagers at the odds in one of the following payout tables selected by the certificate holder in its Rules Submission form filed in accordance with § 601a.2 (relating to table games Rules Submissions):

<i>Hand</i>	<i>Paytable A</i>	<i>Paytable B</i>	<i>Paytable C</i>	<i>Paytable D</i>
4 Nines	500 to 1	500 to 1	1000 to 1	2000 to 1
3 Nines Same Suit	250 to 1	250 to 1	500 to 1	500 to 1
3 Nines	20 to 1	30 to 1	35 to 1	15 to 1
2 Nines Same Suit	8 to 1	12 to 1	16 to 1	10 to 1
2 Nines	5 to 1	5 to 1	5 to 1	4 to 1
1 Nine Diamonds	2 to 1	2 to 1	2 to 1	2 to 1
1 Nine	1 to 1	1 to 1	1 to 1	1 to 1

(f) After settling the player's Lucky Nines wager, the dealer shall complete the dealing procedures in § 631a.9(e) and (f).

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§ 631b.5. Commission-free Baccarat.

(a) If specified in its Rules Submission, a certificate holder may offer commission-free Baccarat in which no commission is collected.

(b) In addition to the requirements in § 631a.2(a) and (b)(1)—(4), (relating to Baccarat table physical characteristics), the layout for commission-free Baccarat shall contain:

(1) Separate areas designated for the placement of the Player Pair wager authorized under subsection (c)(1).

(2) Separate areas designated for the placement of the Banker Pair wager authorized under subsection (c)(2).

(3) Separate areas designated for the placement of the Lucky Six wager for each player, as authorized under subsection (c)(3).

(c) In addition to the wager on the Player Hand, Banker Hand and Tie Hand, which shall win or lose as provided in § 631a.8(a)(1)—(3) (relating to wagers), a player may place the following optional wagers if offered by the certificate holder:

(1) Player Pair wager, which shall win if the initial two cards dealt to the Player's Hand are a pair such as two 9s or two queens and shall lose if the initial two cards dealt to the Player's Hand are not a pair.

(2) Banker Pair wager, which shall win if the initial two cards dealt to the Banker's Hand are a pair and shall lose if the initial two cards dealt to the Banker's Hand are not a pair.

(3) A Lucky Six wager, which shall win if the Point Count of the Banker's Hand is a six and is higher than the Point Count of the Player's Hand and shall lose if:

(i) The Point Count of the Banker's Hand is a six but is lower than the Point Count of the Player's Hand.

(ii) The Point Count of the Banker's Hand is not a six.

(d) Commission-free Baccarat shall be dealt and played in accordance with §§ 631a.3—631a.9. If any player placed a Player or Banker Pair wager, the wager shall be settled prior to dealing a third card to the Player's or Banker's Hand. All winning Pair wagers shall be paid out in accordance with subsection (g). After settling any Pair wagers, the game shall resume by dealing any third cards that are required to be dealt in accordance with §§ 631a.10 and 631a.11 (relating to procedure for dealing a third card; and rules for determining whether a third card shall be dealt).

(e) After each hand has received all the cards to which it is entitled under §§ 631a.10 and 631a.11, the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If two hands have equal Point Counts, the dealer shall announce "tie hand." If the Point Counts of the Banker's Hand and Player's Hand results in a Lucky Six, the dealer shall announce Lucky Six.

(f) After the result of the round is announced, the dealer shall first collect each losing wager. After the losing wagers are collected, starting at the highest

numbered player position at which a winning wager is located, the dealer shall pay that player's winning wager. Winning wagers on the Player's Hand shall be paid in accordance with subsection (h). Winning wagers on the Banker's Hand shall be paid in accordance with subsection (i). Winning Tie wagers shall be paid in accordance with subsection (j). Lucky Six wagers shall be paid in accordance with subsection (k).

(g) Winning Pair wagers on either the Player's Hand or Banker's Hand shall be paid at odds of 11 to 1.

(h) A winning wager made on the Player's Hand shall be paid at odds of 1 to 1.

(i) A winning wager made on the Banker's Hand shall be paid at odds of 1 to 1, except if the Banker's Hand wins with a Point Count of 6, then the winning wager on the Banker's Hand shall be paid out at odds of 1 to 2.

(j) A winning Tie wager shall be paid at odds of 8 to 1.

(k) When the Banker's Hand wins with a total of six points:

(1) With only two cards dealt to the Banker's Hand, the winning Lucky Six wager shall be paid at odds of 12 to 1.

(2) With three cards dealt to the Banker's Hand, the winning Lucky Six wager shall be paid at odds of 20 to 1.

(l) At the conclusion of a round of play, the dealer shall remove all cards from the table and place them in the discard rack in a manner that permits the reconstruction of each hand in the event of a question or dispute. Irregularities during play shall be handled in accordance with § 631a.15 (relating to irregularities).

Cross References

This section cited in 58 Pa. Code § 631b.8 (relating to Rising Phoenix Baccarat).

§ 631b.6. Must-Hit-By Mystery Bonus.

(a) If the certificate holder offers Baccarat as described in Chapter 631a (relating to Baccarat) and the optional Heavenly 9 Progressive Baccarat wager under § 631b.2 (relating to Heavenly 9 Baccarat wager), the certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to each player who has placed a Baccarat wager in accordance with § 631a.8(a) (relating to wagers) and an optional Heavenly 9 Progressive Baccarat wager the opportunity to win the Must-Hit-By Mystery Bonus.

(b) The layout and signage for the Baccarat table shall be submitted to the Bureau of Gaming Operations for approval in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment), and the progressive table game system display shall indicate that the certificate holder offers the Must-Hit-By Mystery Bonus.

(c) If the certificate holder offers the Must-Hit-By Mystery Bonus:

(1) A player shall qualify for the Must-Hit-By Mystery Bonus by placing a Baccarat wager and a Heavenly 9 Progressive Baccarat wager, as indicated by the certificate holder in its Rules Submission filed in accordance with § 601a.2.

(2) A percentage of a player's qualifying Heavenly 9 Progressive Baccarat wager shall be allocated as an incremental contribution to the Must-Hit-By Mystery Bonus progressive meter.

(3) The certificate holder shall pay out the Must-Hit-By Mystery Bonus when a qualifying player's contribution increases the Must-Hit-By Mystery Bonus progressive meter's jackpot amount in excess of a random dollar value pre-selected by an electronic random number generator, between a set minimum and maximum dollar value.

(4) The incremental contribution of each player's qualifying Heavenly 9 Progressive Baccarat wager and the minimum and maximum dollar values for the Must-Hit-By Mystery Bonus meter shall be set in one of the following configurations, as indicated by the certificate holder in its Rules Submission form filed in accordance with § 601a.2:

Paytable A—\$1 Configuration

Configuration A

Minimum Progressive wager Amount—\$1

Minimum Dollar Value \$100

Maximum Dollar Value \$200

Incremental Contribution Rate 2%

Paytable A—\$2 Configuration

Configuration A

Minimum Progressive wager Amount—\$2

Minimum Dollar Value \$100

Maximum Dollar Value \$200

Incremental Contribution Rate 1.5%

Paytable A—\$5 Configuration

Configuration A

Minimum Progressive wager Amount—\$5

Minimum Dollar Value \$100

Maximum Dollar Value \$250

Incremental Contribution Rate 1%

Paytable B—\$1 Configuration

Configuration B

Minimum Progressive wager Amount—\$1

Minimum Dollar Value \$100

Maximum Dollar Value \$500

Incremental Contribution Rate 5%

*Paytable B—\$2 Configuration**Configuration B*

Minimum Progressive wager Amount—\$2

Minimum Dollar Value \$100

Maximum Dollar Value \$500

Incremental Contribution Rate 3.5%

*Paytable B—\$5 Configuration**Configuration B*

Minimum Progressive wager Amount—\$5

Minimum Dollar Value \$100

Maximum Dollar Value \$500

Incremental Contribution Rate 2%

*Paytable C—\$1 Configuration**Configuration C*

Minimum Progressive wager Amount—\$1

Minimum Dollar Value \$250

Maximum Dollar Value \$500

Incremental Contribution Rate 2%

*Paytable C—\$2 Configuration**Configuration C*

Minimum Progressive wager Amount—\$2

Minimum Dollar Value \$250

Maximum Dollar Value \$500

Incremental Contribution Rate 1.5%

*Paytable C—\$5 Configuration**Configuration C*

Minimum Progressive wager Amount—\$5

Minimum Dollar Value \$250

Maximum Dollar Value \$500

Incremental Contribution Rate 0.5%

*Paytable D—\$1 Configuration**Configuration D*

Minimum Progressive wager Amount—\$1

Minimum Dollar Value \$250

Maximum Dollar Value \$1,000

Incremental Contribution Rate 5%

*Paytable D—\$2 Configuration**Configuration D*

Minimum Progressive wager Amount—\$2

Minimum Dollar Value \$250

Maximum Dollar Value \$1,000

Incremental Contribution Rate 3%

*Paytable D—\$5 Configuration**Configuration D*

Minimum Progressive wager Amount—\$5

Minimum Dollar Value \$250

Maximum Dollar Value \$1,000

Incremental Contribution Rate 2%

(5) If a player has won the Must-Hit-By Mystery Bonus, the dealer shall, in accordance with the certificate holder's approved internal controls:

(i) Verify that the appropriate light on the progressive table game system has been illuminated.

(ii) Have a floorperson or above validate the progressive payout.

(iii) Pay the Must-Hit-By Mystery Bonus.

(iv) Reset the progressive meter to the minimum dollar value specified in the certificate holder's Rules Submission form, filed in accordance with § 601a.2.

(6) A Must-Hit-By Mystery Bonus payout may be paid from the table inventory or through a progressive jackpot slip as indicated by the certificate holder in its Rules Submission filed in accordance with § 601a.2.

(7) A player who wins the Must-Hit-By Mystery Bonus shall be paid 100% of the bonus jackpot amount on the progressive meter.

§ 631b.7. Majestic Match wager.

(a) The layout for a Baccarat table shall be submitted to the Bureau of Gaming Operations and approved in accordance with § 601a.10(a) (relating to approval of table game layouts, signage and equipment) and if the certificate holder offers the Majestic Match wager authorized under subsection (b), the layout shall contain separate areas designated for the placement of the Majestic Match wager on the Player's Hand and the Banker's Hand for each player.

(b) A certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to each player the option of placing a Majestic Match wager on the Player Hand, the Banker Hand or both, without the necessity of placing a Baccarat wager. The Majestic Match wager shall win if the initial two cards dealt to the Player's Hand or Banker's Hand or both contain a Royal Match or Suited Match.

(c) After the cards are positioned in accordance with § 631a.9(c) or (d)(1)—
(3) (relating to hands of player and banker; procedure for dealing initial two cards

to each hand), the dealer shall announce the Point Count of the Player's Hand and the Banker's Hand and shall settle any Majestic Match wagers by collecting all losing wagers and paying all winning wagers. If a player placed the Majestic Match wager on the Player's Hand or the Banker's Hand and the initial two cards dealt to the Player's Hand or Banker's Hand:

(1) Are a Royal Match or Suited Match, the dealer shall pay the winning Majestic Match wager in accordance with subsection (d). If a player placed a Majestic Match wager on both the Player's Hand and Banker's Hand, and both the Player's Hand and Banker's Hand contain a Royal Match or Suited Match, the player shall receive a payout in accordance with subsection (d) for both winning hands.

(2) Do not contain a Royal Match or Suited Match, the dealer shall collect the Perfect Pairs wager.

(d) The certificate holder shall pay out winning Majestic Match wagers at the odds in the following payable specified by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

<i>Majestic Match</i>	
<i>Outcome</i>	<i>Payback</i>
Royal Match (Suited KQ)	25 to 1
Suited Match (Any Other Suited)	2.5 to 1

(e) For purposes of the Majestic Match wager, the following words and terms have the following meanings:

(1) *Royal Match*—The initial two cards dealt to the player or banker that are a King and Queen of the same suit.

(2) *Suited Match*—The initial two cards dealt to the player or banker that are of the same suit but are not a King and Queen.

Source

The temporary provisions of this § 631b.7 added December 3, 2021, effective December 4, 2021, expire December 4, 2024, 51 Pa.B. 7468.

§ 631b.8. Rising Phoenix Baccarat.

(a) A certificate holder may offer to players a Baccarat game variation entitled Rising Phoenix Baccarat.

(b) The certificate holder shall specify in its Rules Submission whether it will offer Rising Phoenix Baccarat as a standard commission or a commission-free baccarat offering.

(c) Unless otherwise provided in this section, Rising Phoenix Baccarat shall be played consistent with Chapter 631a (relating to Baccarat) or § 631b.5 (relating to commission-free Baccarat).

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(d) Rising Phoenix Baccarat shall be played on a table with those characteristics provided in § 631a.2(a), (b)(1)—(4), and (7) and (c)—(e) (relating to Baccarat table physical characteristics).

(e) In addition to the table characteristics provided in subsection (d), the Rising Phoenix Baccarat table shall include:

(1) If a certificate holder offers the Sun 7 wager, authorized under subsection (g)(4)(i), separate areas designated for the placement of the Sun 7 Bonus for each player.

(2) If a certificate holder offers the Moon 8 wager, authorized under subsection (g)(4)(ii), separate areas designated for the placement of the Moon 8 Bonus of each player.

(3) If a certificate holder offers any of the Bonus wagers, authorized under subsection (g)(4), separate areas designated for the placement of the Bonus wagers for each player.

(4) If a certificate holder offers the Harmony Progressive wager, authorized under § 631b.9 (relating to Golden Talons), separate areas designated for the placement of the Harmony Progressive for each player.

(f) Rising Phoenix Baccarat shall be played with six or eight decks of cards that are identical in appearance and two cover cards.

(g) The following are permissible wagers in the game of Rising Phoenix Baccarat:

(1) A wager on the Banker's hand which shall:

(i) Win if the Banker's hand has a point count higher than that of the Player's hand.

(ii) Lose if the Banker's hand has a point count lower than that of the Player's hand.

(iii) Tie and be returned to the player if the Banker's hand and the Player's hand have an equal point count.

(iv) Tie and be returned to the player if a certificate holder offers Rising Phoenix Baccarat as commission-free and a Banker's hand consisting of three cards with a point count of seven wins the round of play.

(2) A wager on the Player's hand which shall:

(i) Win if the Player's hand has a point count higher than that of the Banker's hand.

(ii) Lose if the Player's hand has a point count lower than that of the Banker's hand.

(iii) Tie and be returned to the player if the Player's hand and the Banker's hand have an equal point count.

(3) A tie wager which shall:

(i) Win if the Player's hand and the Banker's hand have an equal point count.

(ii) Lose if the Player's hand and the Banker's hand do not have an equal point count.

(4) Any of the following Bonus wagers:

(i) A Sun 7 wager, which shall win if the Banker's hand wins with three cards with a point count equaling 7.

(ii) A Moon 8 wager, which shall win if the Player's hand wins with three cards with a point count equaling 8.

(iii) A 9 over 7 wager, which shall win if either the Player or Banker hand wins with a point count of 9 over the losing hand with a point count of 7.

(iv) A 2-card 8 over a 2-card 1 wager, which shall win if either the Player or Banker hand wins with a 2-card hand with a point count of 8 over the losing 2-card hand with a point count of 1.

(v) A Player wins with a 3-card 6 wager, which shall win if the Player's hand wins with a point count of 6 consisting of 3 cards.

(vi) A Banker wins with a 1 or 2 wager, which shall win if the Banker's hand, regardless of the number of cards, wins with a point count equal to 1 or 2.

(vii) Player and Banker have an 8 or 9 wager, which shall win if the Player's hand and Banker's hand each have a point count of 8 or 9 regardless of whether the Player's or Banker's hand win or if they tie.

(viii) A 1 over 0 wager, which shall win if either the Banker's or Player's hand wins with a point count of 1 and the losing hand has a point count of 0.

(ix) A 3-card 6 over 3-card 3 wager, which shall win if either the Banker's or Player's hand wins with a 3-card hand with point count of 6 over a losing 3-card hand with a point count of 3.

(x) A 3-card 8 over 3-card 0 wager, which shall win if either the Banker's or Player's hand wins with a 3-card hand with a point count of 8 over a losing 3-card hand with a point count of 0.

(xi) A Banker win over a 2-card 7 wager, which shall win if the Banker's hand, regardless of the number of cards, wins over a 2-card Player's hand with a point count of 7.

(xii) A 3-card 9 over 3-card 6 wager, which shall win if the Banker's or Player's hand wins with a 3-card hand with a point count of 9 over a losing 3-card hand with a point count of 6.

(xiii) A 3-card 9 over 3-card 8 wager, which shall win if either the Banker's or Player's hand wins with a 3-card hand with a point count of 9 over a losing 3-card hand with a point count of 8.

(xiv) A Player wins with 3-card 8 over 3-card 0 wager, which shall win when the Player's hand wins with a 3-card hand with a point count of 8 over a losing Banker's hand consisting of 3 cards with a point count of 0.

(xv) A tie with 0 wager, which shall win if the Banker's and Player's hands, regardless of the number of cards in either hand, tie with a point count of 0.

(xvi) A tie with 1, 2 or 3 wager, which shall win if the Banker's and Player's hands, regardless of the number of cards in either hand, tie with a point count of 1, 2 or 3.

(xvii) A tie with 4, 5, 6 or 7 wager, which shall win if the Banker's and Player's hands, regardless of the number of cards in either hand, tie with a point count of 4, 5, 6 or 7.

(xviii) A tie with 8 or 9 wager, which shall win if the Banker's and Player's hands, regardless of the number of cards in either hand, tie with a point count of 8 or 9.

(xix) A Player Pair wager, which shall win if the Player's initial two cards match (that is, two 4's or two kings).

(xx) A Banker Pair wager, which shall win if the Banker's initial two cards match (that is, two 4's or two kings).

(5) The Golden Talons wager, offered in accordance with the provisions of § 631b.9.

(6) The Harmony Progressive wager, offered in accordance with the provisions of § 631b.10 (relating to Harmony Progressive).

(h) Payout odds and vigorish shall be handled as follows:

(1) Winning wagers made on the Player's hand, the Banker's hand or on a tie wager shall be paid consistent with § 631a.13(a)—(d) (relating to payout odds; vigorish).

(2) The Bonus wagers provided in subsection (g)(4) shall be paid in accordance with the following odds:

<i>Hand</i>	<i>Odds</i>
Sun 7	40 to 1
Moon 8	25 to 1
9 over 7	25 to 1
2-card 8 over 2-card 1	50 to 1
Player win with a 3-card 6	40 to 1
Banker win with 1 or 2	60 to 1
Player and Banker have an 8 or 9	20 to 1
1 over 0	90 to 1
3-card 6 over 3-card 3	150 to 1
3-card 8 over 3-card 0	130 to 1
Banker win over a 2-card 7	30 to 1
3-card 9 over 3-card 6	200 to 1

<i>Hand</i>	<i>Odds</i>
3-card 9 over 3-card 8	200 to 1
Player win with a 3-card 8 over 3-card 0	250 to 1
Tie with 0	150 to 1
Tie with 1, 2 or 3	70 to 1
Tie with 4, 5, 6 or 7	15 to 1
Tie with 8 or 9	40 to 1
Player pair (initial two cards)	11 to 1
Banker pair (initial two cards)	11 to 1

Authority

The provisions of this § 631b.8 added under 4 Pa.C.S. §§ 1202(b)(30), 13A02(1) and (2) and 13A03.

Source

The provisions of this § 631b.8 added March 24, 2023, effective March 25, 2023, expires March 25, 2026, 53 Pa.B. 1671.

§ 631b.9. Golden Talons.

(a) The certificate holder may, if specified in its Rules Submission, offer to each player who has placed a Baccarat wager in accordance with § 631a.8(a) (relating to wagers), the operation of placing a Golden Talons wager.

(b) After placing a Baccarat wager, a player may place a Golden Talons wager prior to the dealer calling, “No more bets.”

(c) The dealer shall then deal the cards in accordance with § 631a.9(b)—(f) (relating to hands of player and banker; procedures for dealing initial two cards to each hand), and the round of play shall be played and completed in accordance to the house rules and the provisions of §§ 631a.10—631a.12 (relating to procedure for dealing a third card; rules for determining whether a third card shall be dealt; and announcement of result of round; payment and collection of wagers).

(d) After the round of play is completed and the announcement of the result is made, the dealer shall settle the Player’s Golden Talons wager while settling the Baccarat wagers and other optional wagers placed by each player.

(e) The Golden Talons wager may be placed on the Player’s hand or the Banker’s hand, or both, and shall win if:

- (1) The hand wagered upon wins by at least 4 points, or
- (2) The hand wagered upon is a natural win or a natural tie, or
- (3) The hand wagered upon wins or ties under the approved payable.

(f) The Golden Talons wager shall be paid out based upon one of the following paytables, which shall be specified in and approved as part of the certificate holder's Rules Submission:

<i>Scenario</i>	<i>Paytable A</i>	<i>Paytable B</i>	<i>Paytable C</i>	<i>Paytable D</i>	<i>Paytable E</i>
Win by 9	30 to 1	20 to 1	30 to 1	20 to 1	30 to 1
Win by 8	10 to 1	10 to 1	12 to 1	8 to 1	10 to 1
Win by 7	6 to 1	5 to 1	5 to 1	7 to 1	4 to 1
Win by 6	4 to 1	4 to 1	3 to 1	4 to 1	4 to 1
Win by 5	2 to 1	2 to 1	3 to 1	3 to 1	2 to 1
Win by 4	1 to 1	1 to 1	1 to 1	1 to 1	2 to 1
Natural win	1 to 1	1 to 1	1 to 1	1 to 1	1 to 1
Natural tie	Push	2 to 1	Push	Push	Push

(g) A Golden Talons win with a natural will only pay the Natural Win odds of 1 to 1, not the higher odds related to wins by 4 or more.

Authority

The provisions of this § 631b.9 added under 4 Pa.C.S. §§ 1202(b)(30), 13A02(1) and (2) and 13A03.

Source

The provisions of this § 631b.9 added March 24, 2023, effective March 25, 2023, expires March 25, 2026, 53 Pa.B. 1671.

Cross References

This section cited in 58 Pa. Code § 631b.8 (relating to Rising Phoenix Baccarat).

§ 631b.10. Harmony Progressive.

(a) If the certificate holder offers Baccarat or Baccarat variations as described in Chapters 631a (relating to Baccarat) or 631b (relating to Baccarat side wagers and variations), the certificate holder may, if specified in its Rules Submission, offer to each player who has placed a Baccarat wager in accordance with § 631a.8(a) (relating to wagers), the option of placing a Harmony Progressive wager, a wager based on the combination of the player and banker hands.

(b) If the certificate holder offers the Harmony Progressive Baccarat wager, in addition to the requirements in § 631a.2 (relating to Baccarat table physical characteristics), the layout shall contain a separate area designated for the placement of the Harmony Progressive Baccarat wager for each player.

(c) After placing a Baccarat wager, as required in § 631a.8(a), and any other available optional wagers, a player may place a Harmony Progressive Baccarat wager at any time before the dealer calls, “No more bets.”

(d) If the certificate holder is offering the Harmony Progressive Baccarat wager, the Baccarat table must have a progressive table game system, in accordance with § 605a.7 (relating to progressive table games), for the placement of the Harmony Progressive Baccarat wager. If the certificate holder is offering a Progressive Payout wager on multiple linked tables or games in the same licensed facility, the progressive table game system must comply with the requirements in § 605a.8 (relating to linked progressive table games). The progressive table game system must include:

(1) A wagering device at each betting position that acknowledges or accepts the placement of the Progressive wager.

(2) A device that controls or monitors the placement of Progressive wagers at the gaming table, including a mechanism, such as a lock-out button, that prevents the recognition of any Progressive wager that a player attempts to place after the dealer has announced “No more bets.”

(e) The dealer shall deal the cards in accordance with § 631a.9(b)—(f) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), and the round of play shall be played and completed in accordance with the house rules and provisions of §§ 631a.10—631a.12 (relating to procedure for dealing a third card; rules for determining whether a third card shall be dealt; and announcement of result of round; payment and collection of wagers).

(f) After the round of play is completed and the announcement of the result is made, the dealer shall settle the players’ Harmony Progressive Baccarat wagers while settling the Baccarat wagers and other optional wagers placed by each player.

(g) A Harmony Progressive Baccarat wager placed shall win and be paid out in accordance with one of the outcomes and odds prescribed in the paytables in subsection (i). The following outcomes, if part of the payable selected and approved as part of the Rules Submission by the certificate holder, may constitute a winning Harmony Progressive wager:

(1) The Banker and the Player tie with a six-of-a-kind.

(2) The Banker and the Player tie with four 8’s and only four cards were dealt.

(3) The Banker and the Player tie with four-of-a-kind and only four cards were dealt.

(4) The Banker and the Player tie with any combination of six 0-value cards.

(5) The Banker and the Player tie with point counts of 0.

(6) The Banker and the Player tie with a point count between 1 and 5.

(7) The Banker and the Player tie with a point count between 6 and 9.

(8) The Banker and the Player tie with hands consisting of all of the same color.

(9) The Banker and the Player tie regardless of hand composition.

(10) The Banker and the Player tie with a total of five cards between the two hands.

(11) The Banker and the Player tie with a total of six cards between the two hands.

(12) The Banker and the Player tie with a total of four cards between the two hands.

(h) Each Harmony Progressive Baccarat wager placed shall lose and be collected by the dealer if either the Banker's or Player's hand wins or one of the outcomes specified in subsection (g) does not occur.

(i) If a Harmony Progressive Baccarat wager wins, it shall be paid out based upon the following paytables:

<i>Outcome</i>	<i>Paytable A</i>	<i>Paytable B</i>	<i>Paytable C</i>
Six-of-a-kind	100% of Progressive	100% of Progressive	100% of Progressive
Four 8's (4 cards dealt)	1,000 for 1	1,000 for 1	600 for 1
Four-of-a-kind (4 cards dealt)	300 for 1	200 for 1	300 for 1
Six 0-value cards	100 for 1	100 for 1	100 for 1
Tie with 0	20 for 1	20 for 1	20 for 1
Tie with 1—5	6 for 1	5 for 1	5 for 1
Tie with 6—9	3 for 1	3 for 1	5 for 1

<i>Outcome</i>	<i>Paytable D</i>	<i>Paytable E</i>	<i>Paytable F</i>
Six-of-a-kind	100% of Progressive	100% of Progressive	100% of Progressive
Four 8's (4 cards dealt)	600 for 1	1,000 for 1	300 for 1
Four-of-a-kind (4 cards dealt)	300 for 1	300 for 1	300 for 1
Six 0-value cards	200 for 1	100 for 1	100 for 1
Tie (all cards same color)	20 for 1	20 for 1	20 for 1
Any tie	3 for 1	3 for 1	5 for 1

<i>Outcome</i>	<i>Paytable G</i>	<i>Paytable H</i>	<i>Paytable I</i>
Six-of-a-kind	100% of Progressive	100% of Progressive	100% of Progressive
Four 8's (4 cards dealt)	600 for 1	1,000 for 1	300 for 1
Four-of-a-kind (4 cards dealt)	200 for 1	200 for 1	300 for 1
Six 0-value cards	100 for 1	50 for 1	50 for 1
5 card tie	10 for 1	8 for 1	10 for 1
6 card tie	3 for 1	4 for 1	6 for 1
4 card tie	3 for 1	3 for 1	4 for 1

(j) The rate of progression (incrementation rate) and the reseed amounts (reserve incrementation rate) for the Harmony Progressive Baccarat wager must be based upon the following payable which corresponds to the selected payable from subsection (i):

	<i>Paytable A</i>	<i>Paytable B</i>	<i>Paytable C</i>
Incrementation rate	15%	19%	15%
Reserve incrementation rate	3%	5%	3%

	<i>Paytable D</i>	<i>Paytable E</i>	<i>Paytable F</i>
Incrementation rate	15%	19%	15%
Reserve incrementation rate	3%	5%	3%

	<i>Paytable G</i>	<i>Paytable H</i>	<i>Paytable I</i>
Incrementation rate	15%	19%	15%
Reserve incrementation rate	3%	5%	3%

Authority

The provisions of this § 631b.10 added under 4 Pa.C.S. §§ 1202(b)(30), 13A02(1) and (2) and 13A03.

Source

The provisions of this § 631b.10 added March 24, 2023, effective March 25, 2023, expires March 25, 2026, 53 Pa.B. 1671.

Cross References

This section cited in 58 Pa. Code § 631b.8 (relating to Rising Phoenix Baccarat).

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