

**CHAPTER 633a. BLACKJACK**

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**Authority**

The provisions of this Chapter 633a issued under 4 Pa.C.S. § 13A02(1)—(4), unless otherwise noted.

**Source**

The provisions of this Chapter 633a adopted May 18, 2012, effective May 19, 2012, 42 Pa.B. 2922, unless otherwise noted.

**Cross References**

This chapter cited in 58 Pa. Code § 633b.4 (relating to Switch Hands and Blackjack Premium); 58 Pa. Code § 633b.14 (relating to Must-Hit-By Mystery bonus); and 58 Pa. Code § 633b.16 (relating to EZ Bust Blackjack).

**§ 633a.1. Definitions.**

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

*Ace-king suited*—An ace and a king of the same suit.

*Any 20*—Two cards of different suits with a total point count of 20.

*Blackjack*—An ace and any card having a value of 10 dealt as the initial two cards to a player or the dealer.

*Card reader device*—A device which permits the dealer to determine if the hole card will give the dealer a Blackjack.

*Crown Treasure bonus*—An additional payout when both the player and dealer have a Royal Match.

*Determinant card*—The first card drawn for each round of play to determine from which side of a double shoe the cards for that hand shall be dealt.

*Double shoe*—A dealing shoe that has two adjacent compartments in which cards are stacked separately and from which cards may be dealt from only one compartment at any given time.

*Flush*—Three cards of the same suit.

*Four-of-a-kind*—Four cards of the same rank.

*Hard total*—The total point count of a hand which contains no aces or which contains aces that are each counted as 1 in value.

*Hole card*—The second card dealt face down to the dealer.

*Lucky Player bonus*—An additional payout to a player who placed a Bad Beat progressive wager if the player is seated in the player position that is randomly selected by the table game system.

*Magic Card bonus*—An additional payout to a player who placed a Bad Beat progressive wager if one of the player's first two cards matches the card randomly selected by the table game system.

*Matched 20*—Two identical cards with a total point count of 20 except for a queen of hearts pair.

*Pair*—Two cards of the same rank.

*Royal Match*—King and queen of the same suit.

*Soft total*—The total point count of a hand containing an ace when the ace is counted as 11 in value.

*Straight*—Three cards in consecutive rank.

*Straight flush*—Three cards of the same suit in consecutive rank.

*Suited Match*—Two cards of the same suit that are not a king and queen.

*Suited pair*—Two cards of the same rank and suit.

*Suited 20*—Two cards of the same suit with a total point count of 20.

*Three-of-a-kind*—Three cards of the same rank.

*Triple Match*—The player's initial two cards and the dealer's up card which are all the same rank.

*Two-card straight*—Two cards in consecutive rank regardless of suit.

*Two-card straight flush*—Two cards in consecutive rank of the same suit.

#### Authority

The provisions of this § 633a.1 amended under 4 Pa.C.S. §§ 1202(b)(30), 1207(3) and (9) and 13A02(1), (2) and (4).

#### Source

The provisions of this § 633a.1 amended January 31, 2014, effective February 1, 2014, 44 Pa.B. 619. Immediately preceding text appears at serial pages (362463) to (362464).

### § 633a.2. Blackjack table; card reader device; physical characteristics; inspections.

(a) Blackjack shall be played at a table having betting positions for no more than seven players on one side of the table and a place for the dealer on the opposite side of the table.

(b) The layout for a Blackjack 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 contain, at a minimum:

- (1) The name or logo of the certificate holder.
- (2) A separate betting area designated for the placement of the Blackjack wager for each player.

- (3) The following inscriptions:
  - (i) Blackjack pays 3 to 2.
  - (ii) Insurance pays 2 to 1.
  - (iii) Dealer shall draw to 16 and stand on all 17s or other similar language approved by the Executive Director in accordance with § 601a.10(a).
- (4) If the certificate holder offers the Lucky Ladies Twenty Point Bonus Wager authorized under § 633a.6(e)(1) (relating to wagers), a separate area designated for the placement of the Twenty Point Bonus Wager for each player.
- (5) If the certificate holder offers the Match-the-Dealer Wager authorized under § 633a.6(e)(2), a separate area designated for the placement of the Match-the-Dealer Wager for each player.
- (6) If the certificate holder offers the In Between Wager authorized under § 633a.6(e)(3), a separate area designated for the placement of the In Between Wager for each player.
- (7) If the certificate holder offers the Royal Match 21 Wager authorized under § 633a.6(e)(4), a separate area designated for the placement of the Royal Match 21 Wager for each player.
- (8) If the certificate holder offers the Bet the Set 21 Wager authorized under § 633a.6(e)(5), a separate area designated for the placement of the Bet the Set 21 Wager for each player.
- (9) If the certificate holder offers the King's Bounty Wager authorized under § 633a.6(e)(6), a separate area designated for the placement of the King's Bounty Wager for each player.
- (10) If a certificate holder offers Blackjack Switch authorized under § 633a.12(a) (relating to Blackjack variations), the table must be designated for play as a Blackjack Switch table and contain:
  - (i) Two separate areas designated for the placement of the two equal Blackjack Wagers for each player.
  - (ii) A separate area designated for the placement of the Super Match Wager authorized under § 633a.6(e)(7) for each player.
- (11) If the certificate holder offers the Three Card Poker Wager authorized under § 633a.6(e)(9), a separate area designated for the placement of the Three Card Poker Wager for each player.
- (12) If the certificate holder offers the Hit and Run Progressive Wager authorized under § 633a.6(e)(10), a separate area designated for the placement of the Hit and Run Progressive Wager.
- (13) If the certificate holder offers the Straight Jack Progressive Wager authorized under § 633a.6(e)(11), a separate area designated for the placement of the Straight Jack Progressive Wager.
- (14) If the certificate holder offers the House Money Wager authorized under § 633a.6(e)(12), a separate area designated for the placement of the House Money Wager.

(15) Inscriptions that advise patrons of the payout odds or amounts for all permissible wagers offered by the certificate holder. If the payout odds or amounts are not inscribed on the layout, a sign identifying the payout odds or amounts for all permissible wagers shall be posted at each Blackjack table.

(16) An inscription indicating the payout limit per hand established by the certificate holder under § 633a.13(m) (relating to payout odds; payout limitation) or a generic inscription indicating the game is subject to the posted payout limit. If the payout limit is not inscribed on the layout, a sign which sets forth the required information shall be posted at each Blackjack table.

(c) If the certificate holder offers the Bad Beat Progressive Wager authorized under § 633a.6(e)(8), the Blackjack table must have a progressive table game system in accordance with § 605a.7 (relating to progressive table game systems) and an electronic wagering system in accordance with §§ 605a.2 and 605a.3 (relating to electronic wagering systems; and procedures for buying in to and cashing out of a table game using an electronic wagering system). Each betting position must contain an electronic wagering system for the placement of the Bad Beat Progressive Wager. The system must include a mechanism, such as a lock-out button, that prevents the placement of any Bad Beat Progressive Wagers that a player attempts to place after the dealer has begun dealing the cards.

(d) If a certificate holder offers the Hit and Run Progressive Wager in accordance with § 633a.6(e)(10) or the Straight Jack Progressive Wager in accordance with § 633a.6(e)(11), the Blackjack table must have a progressive table game system in accordance with § 605a.7, for the placement of Hit and Run or Straight Jack Progressive Wagers. The progressive table game system must include:

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

(2) A device that controls or monitors the placement of Progressive Payout Wagers at the gaming table including a mechanism, such as a lock-out button, that prevents the placement of any Hit and Run or Straight Jack Progressive Wagers that a player attempts to place after the dealer has begun dealing the cards.

(e) Each Blackjack table must have a drop box and a tip box attached on the same side of the table as, but on opposite sides of, the dealer, as approved by the Bureau of Casino Compliance in accordance with § 601a.10(g). The Bureau of Casino Compliance may approve an alternative location for the tip box when a card shuffling device or other table game equipment prevents the placement of the drop box and tip box on the same side of the gaming table as, but on opposite sides of, the dealer.

(f) Each Blackjack table must have a card reader device attached to the top of the dealer's side of the table. The floorperson assigned to the Blackjack table shall inspect the card reader device at the beginning of each gaming day to ensure that there has been no tampering with the device and that it is in proper working order.

(g) Each Blackjack table must have a discard rack securely attached to the top of the dealer's side of the table. The height of each discard rack must either:

- (1) Equal the height of the cards, stacked one on top of the other, in the total number of decks that are to be used in the dealing shoe at that table.
- (2) Be taller than the height of the total number of decks being used if the discard rack has a distinct and clearly visible mark on its side to show the exact height for a stack of cards equal to the total number of cards in the number of decks to be used in the dealing shoe at that table.

(h) When a double shoe is used at a Blackjack table, the height and marking requirements in subsection (g) for that table's discard rack shall be determined by the number of decks used in one side of the shoe.

#### Authority

The provisions of this § 633a.2 amended under 4 Pa.C.S. §§ 1202(b)(30), 1207(3) and (9) and 13A02(1), (2) and (4).

#### Source

The provisions of this § 633a.2 amended January 31, 2014, February 1, 2014, 44 Pa.B. 619. Immediately preceding text appears at serial pages (362464) to (362466).

#### Cross References

This section cited in 58 Pa. Code § 633b.2 (relating to Jackpot Party progressive wager); 58 Pa. Code § 633b.3 (relating to Match the Dealer progressive wager); 58 Pa. Code § 633b.4 (relating to Switch Hands and Blackjack Premium); 58 Pa. Code § 633b.6 (relating to Super 4 progressive Blackjack wager); 58 Pa. Code § 633b.7 (relating to Top 3 wager); 58 Pa. Code § 633b.8 (relating to Lucky Aces wager); 58 Pa. Code § 633b.10 (relating to Blackjack Match progressive); 58 Pa. Code § 633b.11 (relating to TriLux Deluxe wager); 58 Pa. Code § 633b.12 (relating to AxMan wager); 58 Pa. Code § 633b.13 (relating to Buster Blackjack wager); 58 Pa. Code § 633b.15 (relating to Upcard Luck wager); 58 Pa. Code § 633b.17 (relating to 21+3 progressive); and 58 Pa. Code § 633b.18 (relating to Royal Match progressive).

### § 633a.3. Cards; number of decks; value of cards.

(a) Except as provided in subsections (b) and (c), Blackjack shall be played with at least one deck of cards that are identical in appearance and at least one cover card.

(b) If an automated card shuffling device is utilized, other than a continuous shuffler, Blackjack shall be played with at least two decks of cards in accordance with the following requirements:

- (1) The cards shall be separated into two batches with an equal number of decks included in each batch.
- (2) The cards in each batch must be of the same design but the backs of the cards in one batch must be of a different color than the cards in the other batch.
- (3) One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being used to play the game.
- (4) Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe.
- (5) The cards from only one batch shall be placed in the discard rack at any given time.

(c) If a double shoe is utilized, Blackjack shall be played with at least two decks of cards that shall be dealt from separate sides of the dealing shoe, with the same number of decks used in each side of the double shoe. The cards dealt from both sides of the shoe must be of the same design but the backs of the cards being dealt from one side of the shoe must be of a different color than the cards being dealt from the other side of the shoe. A separate cover card shall be used in each side of the shoe.

(d) The decks of cards opened for use at a Blackjack table shall be changed at least once every 24 hours unless the certificate holder is dealing Blackjack from the hand, in accordance with § 633a.12(b) (relating to Blackjack variations), in which the cards shall be changed at least every 4 hours.

(e) The value of the cards shall be as follows:

- (1) Any card from 2 to 10 shall have its face value.
- (2) Any jack, queen or king shall have a value of 10.
- (3) An ace shall have a value of 11 unless that value would give a player or the dealer a score in excess of 21, in which case the ace shall have a value of 1.

#### **§ 633a.4. Opening of the table for gaming.**

(a) After receiving one or more decks of cards at the table, the dealer shall inspect the cards for any defects. The floorperson assigned to the table shall verify the inspection.

(b) After the cards are inspected, 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 in horizontal fan shaped columns by deck according to suit and in sequence.

(c) After the first player arriving at the table has been afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a washing of the cards and stacked. Once the cards have been stacked, the cards shall be shuffled in accordance with § 633a.5 (relating to shuffle and cut of the cards).

(d) If a double shoe is utilized, all decks that comprise one side of the dealing shoe shall be spread for inspection on the table separate from the decks that comprise the other side of the dealing shoe. After the player is afforded an opportunity to visually inspect the cards, the cards that comprise one side of the dealing shoe and the cards that comprise the other side of the dealing shoe shall be turned face downward on the table separately, mixed thoroughly by a washing of the cards and stacked.

(e) If an automated shuffling device is utilized, other than a continuous shuffler, all the decks in one batch of cards shall be spread for inspection, mixed, stacked and shuffled in accordance with subsections (a)—(c) separate from the decks in the other batch of cards.

(f) If the decks of cards received at the table are preinspected and reshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), subsections (a)—(e) do not apply.

**§ 633a.5. Shuffle and cut of the cards.**

(a) Immediately prior to commencement of play, unless the cards were pre-shuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), after each shoe of cards is dealt or when directed by a floorperson or above, 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 decks of cards in a single stack. The certificate holder may use an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player determined under subsection (c). If no player accepts the cut, the dealer shall cut the cards.

(c) The cut of the cards shall be offered to players in the following order:

(1) The first player arriving at the table, if the game is just beginning.

(2) The player on whose betting area the cover card appeared during the last round of play.

(3) If the cover card appeared on the dealer's hand during the last round of play, the player at the farthest position to the right of the dealer. If this player refuses, the offer to cut the cards shall rotate to each player in a counterclockwise manner.

(4) If the reshuffle was initiated at the direction of the floorperson or above, the player at the farthest position to the right of the dealer. If this player refuses, the offer to cut the cards shall rotate to each player in a counterclockwise manner.

(d) The player or dealer making the cut shall place the cover card in the stack at least ten cards from the top or bottom of the stack. Once the cover card has been inserted, the dealer shall take all cards on top of the cover card and place them on the bottom of the stack. The dealer shall then insert the cover card in the stack at a position at least 1/4 of the way in from the bottom of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(e) After the cards have been cut and before the cards have been placed in the dealing shoe, a floorperson or above may require the cards to be recut if the floorperson 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 either by the player who last cut the cards or by the next person entitled to cut the cards, as determined under subsection (c). The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(f) A reshuffle of the cards in the shoe shall take place after the cover card is reached in the shoe, as provided in § 633a.7(e) (relating to procedure for dealing the cards; completion of each round of play), except that a floorperson may determine that the cards should be reshuffled after any round of play.

(g) If there is no gaming activity at a Blackjack table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack and spread out on the table face down unless a player requests that the cards be spread face up on the table. After the first player arriving at the table is afforded an opportunity to visually inspect the cards shall be:

(1) Mixed thoroughly by a washing of the cards, stacked, then shuffled and cut in accordance with this section, if there is no automated shuffling device in use.

(2) Stacked and placed into the automated shuffling device to be shuffled, if an automated shuffling device is in use. The batch of cards already in the shuffler shall then be removed. Unless a player requests otherwise, the batch of cards removed from the shuffler does not need to be spread for inspection and reshuffled prior to being dealt, if the automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner.

(h) A certificate holder may utilize a dealing shoe or other device that automatically reshuffles and counts the cards provided that the device is submitted to the Bureau of Gaming Laboratory Operations and approved in accordance with § 461a.4 (relating to submission for testing and approval) prior to its use in the licensed facility. If a certificate holder is utilizing the approved device, subsections (b)—(g) do not apply.

#### Cross References

This section cited in 58 Pa. Code § 633a.4 (relating to opening of the table for gaming); 58 Pa. Code § 633a.6 (relating to wagers); 58 Pa. Code § 633a.7 (relating to procedure for dealing the cards; completion of each round of play); and 58 Pa. Code § 633a.12 (relating to Blackjack variations).

### § 633a.6. Wagers.

(a) Wagers at Blackjack shall be made by placing value chips, plaques or other Board-approved table game wagering instruments on the appropriate areas of the Blackjack layout. Verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

(b) After the cards have been shuffled as required under § 633a.5 (relating to shuffle and cut of the cards), a certificate holder may prohibit any patron, whether seated at the gaming table or not, who does not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of play at that gaming table until either:

(1) The certificate holder chooses to permit the player to begin wagering again.

(2) A reshuffle of the cards has occurred.

(c) All wagers, except an Insurance Wager under § 633a.8 (relating to Insurance Wager), a Double Down Wager under § 633a.10 (relating to Double Down Wager) or a wager on split pairs under § 633a.11 (relating to splitting pairs), shall be placed prior to the first card being dealt for each round of play. A player



may not handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.

(d) To participate in a round of play and compete against the dealer's hand, a player shall place a Blackjack wager.

(e) A certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer to each player who placed a Blackjack wager in accordance with subsection (d) the option of placing the following additional wagers:

(1) A Lucky Ladies Twenty Point Bonus wager that the player's initial two cards will have a total point count of 20.

(2) A Match-the-Dealer wager that either of the player's initial two cards will match the rank of dealer's up card.

(3) An In Between wager that the dealer's up card will either fall between or will be of the same rank as the player's initial two cards.

(4) A Royal Match 21 wager that either of the player's initial two cards will be a Suited Match or a Royal Match.

(5) A Bet the Set 21 wager that the player's initial two cards will be a pair or a suited pair.

(6) A King's Bounty wager that the player's initial two cards will have a total point count of 20.

(7) If offering Blackjack Switch in accordance with § 633a.12(a) (relating to Blackjack variations), a Super Match wager that the player's first four cards will be a pair, a three-of-a-kind, two pair or a four-of-a-kind.

(8) A Bad Beat Progressive wager that the player's hand will have a total point count of 20 and the dealer will have Blackjack or a hand with a total point count of 21.

(9) A Three Card Poker wager that the dealer's up card and the player's initial two cards will form a three-card Poker hand of a straight flush, three-of-a-kind, straight or a flush. For purposes of the Three Card Poker wager, the rank of the cards shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. An ace may be used to complete a straight flush or a straight with a 2 and 3 but may not be combined with any other sequence of cards (for example: king, ace and 2).

(10) A Hit and Run Progressive wager that the dealer will have Blackjack or a hand containing five or more cards.

(11) A Straight Jack Progressive wager that the initial two cards dealt to the player will form at least a two-card straight.

(12) A House Money wager that the initial two cards dealt to the player will form a two-card straight, a pair, a two-card straight flush or an ace-king suited.

(f) The certificate holder shall specify in its Rules Submission under § 601a.2 the number of adjacent boxes on which a player may place a Blackjack wager in one round of play.

#### Authority

The provisions of this § 633a.6 amended under 4 Pa.C.S. §§ 1202(b)(30), 1207(3) and (9) and 13A02(1), (2) and (4).

**Source**

The provisions of this § 633a.6 amended January 31, 2014, effective February 1, 2014, 44 Pa.B. 619. Immediately preceding text appears at serial pages (362470) (to (362471)).

**Cross References**

This section cited in 58 Pa. Code § 633a.2 (relating to Blackjack table; card reader device; physical characteristics; inspections); 58 Pa. Code § 633a.12 (relating to Blackjack variations); 58 Pa. Code § 633b.1 (relating to Perfect Pairs wager); 58 Pa. Code § 633b.2 (relating to Jackpot Party progressive wager); 58 Pa. Code § 633b.3 (relating to Match the Dealer progressive wager); 58 Pa. Code § 633b.4 (relating to Switch Hands and Blackjack Premium); 58 Pa. Code § 633b.5 (relating to Blackjack played on a hybrid gaming table); 58 Pa. Code § 633b.6 (relating to Super 4 progressive Blackjack wager); 58 Pa. Code § 633b.7 (relating to Top 3 wager); 58 Pa. Code § 633b.8 (relating to Lucky Aces wager); 58 Pa. Code § 633b.9 (relating to Blazing 7's progressive wager); 58 Pa. Code § 633b.10 (relating to Blackjack Match progressive); 58 Pa. Code § 633b.11 (relating to TriLux Deluxe wager); 58 Pa. Code § 633b.12 (relating to AxMan wager); 58 Pa. Code § 633b.13 (relating to Buster Blackjack wager); 58 Pa. Code § 633b.14 (relating to Must-Hit-By Mystery bonus); 58 Pa. Code § 633b.15 (relating to Upcard Luck wager); 58 Pa. Code § 633b.16 (relating to EZ Bust Blackjack); 58 Pa. Code § 633b.17 (relating to 21+3 progressive); 58 Pa. Code § 633b.18 (relating to Royal Match progressive); 58 Pa. Code § 633b.19 (relating to King's Bounty—additional payable); 58 Pa. Code § 633b.20 (relating to Blazing 7's wager); and 58 Pa. Code § 633b.21 (relating to Blazing 7's multi-progressive wager).

**§ 633a.7. Procedure for dealing the cards; completion of each round of play.**

(a) Except as provided in § 633a.12(b) (relating to Blackjack variations), all cards shall be dealt from a dealing shoe which must be located on the table in a location approved by the Bureau of Casino Compliance in accordance with § 601a.10(g) (relating to approval of table game layouts, signage and equipment). Once the procedures under § 633a.5 (relating to shuffle and cut of the cards) have been completed, the stacked cards shall be placed in the dealing shoe by the dealer or by an automated card shuffling device.

(b) Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand. The dealer may deal cards to the two betting positions closest to the dealing shoe with the same hand.

(c) After each full batch of cards is placed in the shoe, the dealer shall remove the first card and place it in the discard rack. Each new dealer who comes to the table shall also remove one card and place it in the discard rack before dealing any cards to the players.

(d) If a double shoe is utilized, the following procedures shall be used in lieu of the procedures in subsection (c).

(1) Prior to commencement of each round of play, the dealer shall draw a determinate card from either side of the double shoe. The suit of that card shall determine from which side of the shoe that round of play will be dealt. The certificate holder shall designate that the suits of hearts and diamonds correspond to the color of the backs of the cards being dealt from one side of the shoe, and that the suits of spades and clubs correspond to the color of the backs of the cards being dealt from the other side of the shoe.

(2) A determinant card corresponding to the side of the shoe from which it was drawn shall become the player's first card. A determinant card that does

not correspond to the side of the shoe from which it was dealt shall be placed in a segregated area of the dealing shoe.

(e) If the cover card appears as the first card in the dealing shoe at the beginning of a round of play or appears during play, the cover card shall be removed and placed to the side and the hand will be completed. The dealer shall then collect and reshuffle the cards as follows:

(1) When a single dealing shoe is used, the dealer shall remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing.

(2) When a double shoe is used, the dealer shall remove the cards remaining in the side of the shoe from which the cover card was drawn and the cards, if any, that were put in a separate segregated area for the discards from that side of the double shoe, after which the dealer shall place those cards face down in the discard rack in order to ensure that no cards are missing.

(3) Shuffle the cards so that they are randomly intermixed. If a double shoe is utilized, the shuffle of the cards shall be limited to the side of the shoe from which the cover card was drawn.

(f) At the commencement of each round of play, or immediately after the determinant card has been drawn and either removed or used as the player's first card, the dealer shall, starting with the player farthest to the dealer's left and continuing around the table in a clockwise manner, deal the cards as follows:

(1) One card face up to each box on the layout in which a Blackjack Wager is contained.

(2) One card face up to the dealer.

(3) A second card face up to each box in which a wager is contained.

(4) A second card face down to the dealer.

(g) Immediately after the second card is dealt to each player and the dealer, but prior to any additional cards being dealt or before any card reader device is utilized, the dealer shall, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction, settle the player's optional wagers by collecting all losing wagers and paying all winning wagers as follows:

(1) If a player placed a Lucky Ladies Twenty Point Bonus Wager and the player's initial two cards have a total point count of 20, the dealer shall pay the winning Twenty Point Bonus Wager in accordance with § 633a.13(c) (relating to payout odds; payout limitation). If the first card to the dealer is a 10, jack, queen, king or ace and the player has two queens of hearts, that player's Twenty Point Bonus Wager shall be settled after all other Twenty Point Bonus Wagers as follows:

(i) If the dealer has determined that the hole card will not give the dealer a Blackjack, the player shall be paid before any other cards are dealt.

(ii) If the dealer has determined that the hole card will give the dealer a Blackjack, the player shall be paid when the player's Blackjack Wager is collected.

(2) If a player placed a Match-the-Dealer Wager and either of the player's initial two cards match the rank of the dealer's up card, the dealer shall pay the winning Match-the-Dealer Wager in accordance with § 633a.13(d). If both of the player's initial two cards match the rank of the dealer's up card, the player shall be paid for each matching card. Any card with a face value of 10 or a point value of 10 (a jack, queen or king) shall only match an identical card without regard to value.

(3) If a player placed an In Between Wager and the dealer's up card:

(i) Falls between the player's initial two cards, the player shall be paid according to the respective card spread. A one-card spread occurs when only one card falls between the player's initial two cards. For example, if a player is dealt a 7 and a 9, the player shall win with a one-card spread if the dealer's up card is an 8. The dealer shall pay the winning In Between Wager in accordance with § 633a.13(e).

(ii) And the player's initial two cards are all the same rank, the player has a Triple Match. The dealer shall pay the winning In Between Wager in accordance with § 633a.13(e).

(4) If a player placed a Royal Match 21 Wager and the player's initial two cards are a Suited Match or a Royal Match, the dealer shall pay the winning Royal Match 21 Wager in accordance with § 633a.13(f). If the player has a Royal Match and the dealer's up card is a king or a queen, that player's Royal Match 21 Wager shall be settled after the dealer's hole card is exposed but prior to settling the player's Blackjack Wager. If after exposing the hole card, the dealer also has a Royal Match, the player shall be paid a Crown Treasure Bonus, if offered by the certificate holder, in addition to the payout for the player's Royal Match.

(5) If a player placed a Bet the Set 21 Wager and the player's initial two cards are a pair of the same rank or a suited pair of the same rank, the dealer shall pay the winning Bet the Set 21 Wager in accordance with § 633a.13(g).

(6) If a player placed a King's Bounty Wager and the player's initial two cards have a total point count of 20, the dealer shall pay the winning King's Bounty Wager in accordance with § 633a.13(h). If the first card to the dealer is a 10, jack, queen, king or ace and the player has two kings of spades, that player's King's Bounty Wager shall be settled after all other King's Bounty Wagers as follows:

(i) If the dealer has determined that the hole card will not give the dealer a Blackjack, the player shall be paid before any other cards are dealt.

(ii) If the dealer has determined that the hole card will give the dealer a Blackjack, the player shall be paid when the player's Blackjack Wager is collected.

(7) If a player placed a Super Match Wager at a Blackjack Switch table and the player's initial four cards are a pair, a three-of-a-kind, two pair or a four-of-a-kind, the dealer shall pay the winning Super Match Wager in accordance with § 633a.13(i).

(8) If a player placed a Three Card Poker Wager and the dealer's up card and the player's initial two cards form a three-card Poker hand of a straight flush, three-of-a-kind, straight or a flush, the dealer shall pay the winning Three Card Poker Wager in accordance with § 633a.13(k).

(9) If a player placed a Straight Jack Progressive Wager and the player's initial two cards do not form a two-card straight, the dealer shall collect the player's Straight Jack Progressive Wager.

(10) If a player placed a House Money Wager and the player's initial two cards do not form a two-card straight, a pair, a two-card straight flush or an ace-king suited, the dealer shall collect the player's House Money Wager. If a player has a winning hand:

(i) And the dealer's up card is an ace, king, queen, jack or 10, the dealer shall determine whether the hole card will give the dealer a Blackjack in accordance with subsection (h). If the dealer:

(A) Has a Blackjack, the dealer shall pay the winning House Money Wager in accordance with § 633a.13(n).

(B) Does not have a Blackjack, the dealer shall follow the requirements in subparagraph (ii).

(ii) And the dealer's up card is not an ace, king, queen, jack or 10, the dealer shall pay all winning wagers in accordance with § 633a.13(n) provided that, at a player's discretion, the player may add the winning House Money payout to the player's Blackjack Wager in accordance with the following:

(A) All of the winning House Money payout or, if specified in the certificate holder's Rules Submission filed in accordance with § 601a.2 (relating to table games Rules Submissions), only a specified portion of the winning House Money payout shall be added to the area designated for the placement of the player's Blackjack Wager.

(B) A player may not touch the winning House Money payout. The dealer shall either hand the entire winning House Money payout to the player or place all or a portion thereof, as authorized by the certificate holder, on the area designated for the placement of the player's Blackjack Wager. If a player has a Blackjack, the player may add the House Money payout to the Blackjack Wager.

(C) If the player adds the House Money payout to his Blackjack Wager, the House Money payout and the Blackjack Wager must be considered the entire Blackjack Wager. Thus, if the player elects to split in accordance with § 633a.11 (relating to splitting pairs) or doubles down in

accordance with § 633a.10 (relating to Double Down Wager), the player shall match the entire Blackjack Wager.

(h) After settling the player's optional wagers in accordance with subsection (g), if the dealer's first card is an ace, king, queen, jack or 10, the dealer shall, after offering the Insurance Wager or even money in accordance with § 633a.8 (relating to Insurance Wager), determine whether the hole card will give the dealer a Blackjack. The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone at the table, including the dealer. If the dealer has a Blackjack, additional cards may not be dealt and each player's Blackjack Wager and the Bad Beat, Hit and Run Progressive and Insurance Wagers, if applicable, shall be settled.

(i) After the procedures in subsection (h) have been completed, if necessary, the dealer shall start with the player farthest to the dealer's left and continue around the table in a clockwise direction and if the player:

(1) Has Blackjack and the dealer's up card:

(i) Is a 2, 3, 4, 5, 6, 7, 8 or 9, the dealer shall announce and pay the Blackjack and remove the player's cards.

(ii) Is an ace, king, queen, jack or 10 but the dealer's hole card will not give the dealer a Blackjack, the dealer shall announce the player's Blackjack and either:

(A) Immediately pay the player's Blackjack and remove the player's cards.

(B) Leave the player's cards on the table and not make a payment to the player. After all other cards are dealt to the players and the dealer reveals his hole card, the dealer shall pay the player's Blackjack and remove the player's cards.

(2) Does not have Blackjack, the player shall indicate whether he wishes to surrender, as permitted under § 633a.9 (relating to surrender), double down as permitted under § 633a.10, split pairs as permitted under § 633a.11, stand or draw additional cards.

(j) As each player indicates his decision, the dealer shall deal face upwards whatever additional cards are necessary to effectuate the player's decision.

(k) A player may elect to draw additional cards whenever his point count total is less than 21, except that:

(1) A player having Blackjack or a hard or soft total of 21 may not draw additional cards.

(2) A player electing to make a Double Down Wager may draw only one additional card.

(l) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall turn the hole card face up. Any additional cards required to be dealt to the hand of the dealer, in accordance with subsection (m), shall be dealt face up. The dealer shall announce the dealer's total point count after each additional card is dealt.

(m) Except as provided in subsection (n), the dealer shall draw additional cards until he has a hard or soft total of 17, 18, 19, 20 or 21.

(n) A dealer shall draw no additional cards to his hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will not have an effect on the outcome of the round of play.

(o) After all additional cards have been dealt to the players and the dealer, the dealer shall, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction, settle the remaining optional wagers by collecting all losing wagers and paying all winning wagers as follows:

(1) If a player placed a Bad Beat Progressive Wager:

(i) A player shall win if the player's hand has a total point count of 20 and the dealer has Blackjack or the total point count of the dealer's hand is 21. If selected by the certificate holder in its Rules Submission under § 601a.2, a player may also win if the total point count of the player's hand is 20, irrespective of the total point count of the dealer's hand.

(ii) If a player has won the Bad Beat Progressive Wager or a Magic Card or Lucky Player Bonus, if offered by the certificate holder, the dealer shall:

(A) Verify that the hand is a winning hand.

(B) Have a floorperson or above verify any Bad Beat Progressive payout with odds of 100 for 1 or greater in accordance with approved internal control procedures submitted under § 465a.2 (relating to internal control systems and audit protocols).

(C) Credit the player's game account for the winning Bad Beat Progressive Wager or the Magic Card or Lucky Player Bonus in accordance with § 633a.13(j). If more than one player at the table has won a progressive payout that is 100% of the jackpot amount on the progressive meter, each player shall share the maximum amount proportionally to the amount of the player's respective Bad Beat Progressive Wager.

(2) If a player placed a Hit and Run Progressive Wager:

(i) A player shall win if the dealer has Blackjack or the dealer's hand has five or more cards inclusive of any card which would give the dealer's hand a total point count of greater than 21. For example, if the dealer's hand has a total point count of 14 with five cards drawn and the dealer draws an additional card resulting in a total point count of 23, the dealer's sixth card shall also count toward the Hit and Run Progressive payout.

(ii) If a player has won the Hit and Run Progressive Wager, the dealer shall:

(A) Verify that the hand is a winning hand.

(B) Have a floorperson or above verify any Hit and Run Progressive payout with odds of 200 for 1 or greater in accordance with approved internal control procedures submitted under § 465a.2.

(C) Pay the player the winning Hit and Run Progressive Wager in accordance with § 633a.13(l). If a player has won a progressive payout that is 100% of the jackpot amount on 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 container, the cards of the player must remain on the table until the necessary documentation has been completed. If more than one player at the table has won a progressive payout that is 100% of the jackpot amount on the progressive meter, each player shall share the maximum amount equally.

(3) If a player placed a Straight Jack Progressive Wager:

(i) A player shall win if the player's initial two cards were a two-card straight. Each additional card drawn by the player which does not break the sequence of the two-card straight shall result in a payout increase, provided that an ace, king shall be a two-card straight. For example, if the player's initial two cards are a 4 and a 5 and the player draws:

(A) A 6, the player has a three-card straight.

(B) A 3 then a 6, the player has a four-card straight.

(C) A 2 then a 3, the 2 breaks the sequence and the player has a two-card straight.

(D) A 6 then a 7, resulting in a hand with a total point count greater than 21, the last card drawn may not count toward the Straight Jack Progressive Payout. The player will receive a payout for only a three-card straight.

(ii) If a player has won the Straight Jack Progressive Wager, the dealer shall:

(A) Verify that the hand is a winning hand.

(B) Have a floorperson or above verify any Straight Jack Progressive Payout with odds of 100 for 1 or greater in accordance with approved internal control procedures submitted under § 465a.2.

(C) Pay the player the winning Straight Jack Progressive Wager in accordance with § 633a.13(m). If a player has won a progressive payout that is 10% or more of the jackpot amount on 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 container, the cards of the player must remain on the table until the necessary documentation has been completed. If more than one player at the table has won a progressive payout that is 100% of the jackpot amount on the progressive meter, each player shall share the maximum amount equally.

(p) A player shall win the Blackjack Wager and be paid in accordance with the payout odds in § 633a.13(a) if:



- (1) The total point count of the player's hand is 21 or less and the total point count of the dealer's hand is in excess of 21.
- (2) The total point count of the player's hand exceeds the total point count of the dealer's hand without exceeding 21.
- (3) The player has a Blackjack and the dealer's hand has a total point count of 21 in more than two cards.
- (q) A Blackjack wager shall tie and be returned to the player if the total point count of the player's hand is the same as the dealer's. A player's Blackjack wager shall be lost if the dealer has a Blackjack and the player's hand has a total point count of 21 in more than two cards.
- (r) The dealer shall collect all losing wagers and pay off all winning wagers in accordance with one of the following procedures designated in the certificate holder's Rules Submission under § 601a.2:
  - (1) Collect all losing wagers and then pay off all winning wagers.
  - (2) Pay off all winning wagers and collect all losing wagers beginning with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction. The dealer shall place any losing wagers directly into the table inventory and may not pay off any winning wagers by using value chips collected from a losing wager.
- (s) After all wagers have been settled, the dealer shall remove all remaining 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.
- (t) Except as provided in § 633a.12(b), players and spectators may not handle, remove or alter any cards used to play Blackjack.

#### Authority

The provisions of this § 633a.7 amended under 4 Pa.C.S. §§ 1202(b)(9)—(23) and (30), 1205, 1206(f) and (g), 1207(1)—(3), (6), (9) and (21), 1208(1)(iii), 1209(b), 1212, 1213, 13A02(1), (2) and (4), 13A11, 13A12—13A14, 13A15 and 1802 and Chapter 13.

#### Source

The provisions of this § 633a.7 amended January 31, 2014, effective February 1, 2014, 44 Pa.B. 599, 44 Pa.B. 619; amended June 12, 2015, effective June 13, 2015, 45 Pa.B. 2829. Immediately preceding text appears at serial pages (370538) to (370545).

#### Cross References

This section cited in 58 Pa. Code § 633a.5 (relating to shuffle and cut of the cards); 58 Pa. Code 633a.9 (relating to surrender); 58 Pa. Code § 633a.12 (relating to Blackjack variations); 58 Pa. Code § 633b.1 (relating to Perfect Pairs wager); 58 Pa. Code § 633b.2 (relating to Jackpot Party progressive wager); 58 Pa. Code § 633b.3 (relating to Match the Dealer progressive Blackjack wager); 58 Pa. Code § 633b.4 (relating to Switch Hands and Blackjack Premium); 58 Pa. Code § 633b.5 (relating to Blackjack played on a hybrid gaming table); 58 Pa. Code § 633b.6 (relating to Super 4 progressive Blackjack wager); 58 Pa. Code § 633b.7 (relating to Top 3 wager); 58 Pa. Code § 633b.8 (relating to Lucky Aces wager); 58 Pa. Code § 633b.9 (relating to Blazing 7's progressive wager); 58 Pa. Code § 633b.10 (relating to Blackjack Match progressive); 58 Pa. Code § 633b.11 (relating to TriLux Deluxe wager); 58 Pa. Code § 633b.12 (relating to AxMan wager); 58 Pa. Code § 633b.13 (relating to Buster Blackjack wager); 58 Pa. Code § 633b.15 (relating to Upcard Luck wager); 58 Pa. Code § 633b.16 (relating to EZ Bust Blackjack); 58 Pa. Code § 633b.18 (relating to Royal Match progressive); 58 Pa. Code § 633b.20 (relating to Blazing 7's wager); and 58 Pa. Code § 633b.21 (relating to Blazing 7's multi-progressive wager).

**§ 633a.8. Insurance wager.**

(a) If the first card dealt to the dealer is an ace, each player may make an Insurance wager which shall win if the dealer's hole card is a king, queen, jack or 10.

(b) An Insurance wager may be made by placing a value chip on the insurance line of the layout in an amount not more than 1/2 of the player's initial Blackjack wager. A player may wager an amount in excess of 1/2 of the initial Blackjack wager to the next unit that can be wagered in chips, when, because of the limitation of the value of chip denominations, half the initial Blackjack wager cannot be bet. Insurance wagers shall be placed prior to the dealer inserting his hole card into the card reader device.

(c) Winning Insurance wagers shall be paid in accordance with the payout odds in § 633a.13(b) (relating to payout odds; payout limitation).

(d) Losing Insurance wagers shall be collected by the dealer immediately after the dealer inserts his hole card into the card reader device and determines that he does not have a Blackjack and before he draws any additional cards.

(e) Notwithstanding the requirements of subsection (a)—(d), a certificate holder may, if selected in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer a player who has Blackjack the option to be paid even money on the Blackjack wager instead of making an Insurance wager. If the player elects to be paid even money, the dealer shall pay out the Blackjack wager at odds of 1 to 1 and remove the player's cards.

**Cross References**

This section cited in 58 Pa. Code § 633a.6 (relating to wagers); 58 Pa. Code § 633a.7 (relating to procedure for dealing the cards; completion of each round of play); 58 Pa. Code § 633a.9 (relating to surrender); and 58 Pa. Code § 633b.5 (relating to Blackjack played on a hybrid gaming table).

**§ 633a.9. Surrender.**

(a) After the first two cards are dealt to the player, the player may elect to discontinue play on his hand for that round by surrendering 1/2 his wager. All decisions to surrender shall be made prior to the player indicating whether he wishes to double down as permitted under § 633a.10 (relating to Double Down wager), split pairs as permitted under § 633a.11 (relating to splitting pairs), stand or draw. If the first card dealt to the dealer:

(1) Is not an ace or 10 value card, the dealer shall immediately collect 1/2 of the wager and return 1/2 to the player.

(2) Is an ace or 10 value card, the dealer will either:

(i) Place the player's wager on top of the player's cards. When the dealer's second card is revealed, the hand will be settled by immediately collecting the entire wager if the dealer has Blackjack or collecting 1/2 of the wager and returning 1/2 of the wager to the player if the dealer does not have Blackjack. The player's cards shall then be collected.

(ii) Immediately after utilizing the card reader device in accordance with § 633a.7(h) (relating to procedure for dealing the cards; completion of each round of play), the hand shall be settled by immediately collecting the entire wager if the dealer has Blackjack or collecting 1/2 of the wager and returning 1/2 of the wager to the player if the dealer does not have Blackjack. The player's cards shall then be collected.

(b) If the player has made an Insurance Wager and then elects to surrender, each wager will be settled separately in accordance with subsection (a) and § 633a.8 (relating to Insurance Wager).

#### Authority

The provisions of this § 633a.9 amended under 4 Pa.C.S. §§ 1202(b)(9)—(23), 1205, 1206(f) and (g), 1207(1) and (2), 1208(1)(iii), 1209(b), 1212, 1213, 13A11, 13A12—13A14, 13A15 and 1802 and Chapter 13.

#### Source

The provisions of this § 633a.9 amended June 12, 2015, effective June 13, 2015, 45 Pa.B. 2829. Immediately preceding text appears at serial page (370546).

#### Cross References

This section cited in 58 Pa. Code § 633a.7 (relating to procedure for dealing the cards; completion of each round of play); 58 Pa. Code § 633a.12 (relating to Blackjack variations); 58 Pa. Code § 633b.4 (relating to Switch Hands and Blackjack Premium); and 58 Pa. Code § 633b.5 (relating to Blackjack played on a hybrid gaming table).

### § 633a.10. Double Down Wager.

(a) Except when a player has a Blackjack, a player may elect to make a Double Down Wager, which may not exceed the amount of his original Blackjack Wager, on the first two cards dealt to him or the first two cards of any split pair. Only one additional card shall be dealt to the hand on which the player has elected to double down.

(b) If a dealer obtains Blackjack after a player makes a Double Down Wager, the dealer shall collect only the amount of the original Blackjack Wager of the player and may not collect the additional Double Down Wager.

(c) Upon a player's election to make a Double Down Wager, the dealer shall deal the one additional card face up or face down and place it sideways on the layout.

#### Cross References

This section cited in 58 Pa. Code § 633a.6 (relating to wagers); 58 Pa. Code § 633a.7 (relating to procedure for dealing the cards; completion of each round of play); 58 Pa. Code § 633a.9 (relating to surrender); 58 Pa. Code § 633a.12 (relating to Blackjack variations); 58 Pa. Code § 633b.4 (relating to Switch Hands and Blackjack Premium); 58 Pa. Code § 633b.5 (relating to Blackjack played on a hybrid gaming table); and 58 Pa. Code § 633b.11 (relating to TriLux Deluxe wager).

**§ 633a.11. Splitting pairs.**

(a) If the initial two cards dealt to a player are identical in value, the player may elect to split the hand into two separate hands provided that he makes a wager on the second hand formed in an amount equal to his original Blackjack Wager. For example, if a player has two 7s or a king and a 10, the player may elect to split the hand.

(b) When a player splits pairs, the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to the second hand.

(c) After a second card is dealt to each split pair hand, the player shall indicate his decision to stand, draw or double down with respect that hand. A certificate holder shall specify in its Rules Submission required under § 601a.2 (relating to table games Rules Submissions) the number of additional times a patron may split pairs, including aces.

(d) If the dealer obtains Blackjack after a player splits pairs, the dealer shall collect only the amount of the original wager of the player and may not collect the additional amount wagered in splitting pairs.

**Cross References**

This section cited in 58 Pa. Code § 633a.6 (relating to wagers); 58 Pa. Code § 633a.7 (relating to procedure for dealing the cards; completion of each round of play); 58 Pa. Code § 633a.9 (relating to surrender); 58 Pa. Code § 633a.12 (relating to Blackjack variations); 58 Pa. Code § 633b.4 (relating to Switch Hands and Blackjack Premium); 58 Pa. Code § 633b.5 (relating to Blackjack played on a hybrid gaming table); 58 Pa. Code § 633b.11 (relating to TriLux Deluxe wager); and 58 Pa. Code § 633b.16 (relating to EZ Bust Blackjack).

**§ 633a.12. Blackjack variations.**

(a) A certificate holder may, if specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), offer Blackjack Switch in accordance with the following requirements:

(1) A player shall make two equal Blackjack Wagers by placing value chips on the two designated betting areas prior to the first card being dealt.

(2) In addition to the two equal Blackjack Wagers, a player may make an additional Super Match Wager in accordance with § 633a.6(e)(7) (relating to wagers).

(3) Two hands shall then be dealt to each player in accordance with the dealing procedures in § 633a.7 (relating to procedure for dealing the cards; completion of each round of play).

(4) As each player's point total is announced, the player shall indicate whether he wishes to switch the second card of each hand dealt. A player may also double down as permitted under § 633a.10 (relating to Double Down Wager), split pairs as permitted under § 633a.11 (relating to splitting pairs), stand or draw additional cards.

(5) The round of play shall then be completed in accordance with the dealing procedures in § 633a.7. However, if the dealer's hand:

(i) Has a total point count of 21 in more than two cards and the player has Blackjack, the winning Blackjack Wager shall be paid at odds of 1 to 1.

(ii) Is a Blackjack and the player's hand is a Blackjack, the Blackjack Wager shall tie and be returned to the player.

(iii) Is a Blackjack and the player has switched to a Blackjack, the player's hand shall have a total point count of 21 and the player's Blackjack Wager shall be lost.

(iv) Has a total point count of 21 or 22 and the player has switched to a Blackjack, the player's Blackjack Wager shall be returned to the player.

(v) Has a total point count of 22 and a player's hand has a total point count of 21 or less, the player's Blackjack Wager shall be returned to the player.

(b) A certificate holder may, if specified in its Rules Submission under § 601a.2, deal Blackjack from the hand and allow the players to touch the cards in accordance with the following requirements:

(1) No more than two decks of cards shall be used in the game.

(2) An automated shuffling device shall be used to shuffle the cards.

(3) After the procedures required under § 633a.5 (relating to shuffle and cut of the cards) have been completed, the dealer shall place the deck or decks of cards on top of a cover card and then place the deck or decks of cards and the cover card in either hand. After the dealer has chosen the hand in which to hold the cards, the dealer shall continue to use that hand when holding the cards during that round of play. The cards held by the dealer shall be kept over the table inventory container and in front of the dealer at all times.

(4) The dealer shall deal each card by holding the deck of cards in the chosen hand and use the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(5) Prior to commencement of each round of play, the dealer shall remove the first card and place it in the discard rack. The dealer shall then, starting with the player farthest to the dealer's left and continuing around the table in a clockwise direction, deal the cards as follows:

(i) One card face down to each box on the layout in which a Blackjack Wager is contained.

(ii) One card face up to the dealer.

(iii) A second card face down to each box in which a wager is contained.

(iv) A second card face down to the dealer.

(6) After two cards have been dealt face down to each player and the dealer, each player shall, with one hand, examine his cards. All players shall keep their cards in full view of the dealer at all times. Each player, starting with the player farthest to the dealer's left and continuing around the table in a clockwise direction, shall then indicate whether he wishes to surrender as permitted under § 633a.9 (relating to surrender), double down as permitted under § 633a.10, split pairs as permitted under § 633a.11, stand or draw additional cards. If a player:

(i) Indicates that he wishes to surrender, double down or split a pair, the dealer shall turn over the player's two cards and complete the dealing procedures in accordance with § 633a.7.

(ii) Is dealt additional cards which cause the total point count to exceed 21, the player shall immediately discard his cards.

(7) As each player indicates his decision, the dealer shall deal face upwards whatever additional cards are necessary to effectuate the player's decision.

(8) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall turn over the hole card and draw any additional cards in accordance with § 633a.7(m). The dealer shall announce the dealer's total point count after each additional card is dealt.

(9) After all additional cards have been dealt, the dealer shall turn over each player's two cards and shall settle all remaining wagers in accordance with § 633a.7.

#### Cross References

This section cited in 58 Pa. Code § 633a.2 (relating to Blackjack table; card reader device; physical characteristics; inspections); 58 Pa. Code § 633a.3 (relating to cards; number of decks; value of cards); 58 Pa. Code § 633a.6 (relating to wagers); and 58 Pa. Code § 633a.7 (relating to procedure for dealing the cards; completion of each round of play).

### § 633a.13. Payout odds; payout limitation.

(a) The certificate holder shall pay each winning Blackjack Wager at odds of 1 to 1 with the exception of Blackjack which shall be paid at odds of 3 to 2.

(b) The certificate holder shall pay out winning Insurance Wagers at odds of 2 to 1.

(c) The certificate holder shall pay out winning Lucky Ladies Twenty Point Bonus Wagers at the odds in the following payable:

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<i>Hand</i>	<i>Payout</i>
Queen of hearts pair and dealer Blackjack	1,000 to 1
Queen of hearts pair	200 to 1
Matched 20	25 to 1
Suited 20	10 to 1
Any 20	4 to 1

(d) The certificate holder shall pay out winning Match-the-Dealer Wagers at the odds in the following payable:

(1) If six decks of cards are being used:

<i>Hand</i>	<i>Payout</i>
Each matching card of the same suit	11 to 1
Each matching card of a different suit	4 to 1

(2) If eight decks of cards are being used:

<i>Hand</i>	<i>Payout</i>
Each matching card of the same suit	14 to 1
Each matching card of a different suit	3 to 1

(e) The certificate holder shall pay out winning In Between Wagers at the odds in the following payable:

<i>Hand</i>	<i>Payout</i>
Triple Match	30 to 1
One-card spread	10 to 1
Two-card spread	6 to 1
Three-card spread	4 to 1
All others	1 to 1

(f) The certificate holder shall pay out winning Royal Match 21 Wagers and the Crown Treasure Bonus at the odds in one of the following paytables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2 (relating to table games Rules Submissions):

(1) If a single deck of cards is being used:

<i>Hand</i>	<i>Paytable A</i>	<i>Paytable B</i>
Royal Match	10 to 1	5 to 1
Suited Match	3 to 1	3 to 1
Crown Treasure	1,000 for 1	1,000 for 1

(2) If multiple decks of cards are being used:

<i>Hand</i>	<i>Paytable C</i>	<i>Paytable D</i>	<i>Paytable E</i>
Royal Match	30 to 1	25 to 1	50 to 1
Suited Match	2.5 to 1	2.5 to 1	2 to 1
Crown Treasure	1,000 for 1	1,000 for 1	1,000 for 1

(g) The certificate holder shall pay out winning Bet the Set 21 Wagers at the odds in one of the following pay tables selected by the certificate holder in its Rules Submission filed in accordance with § 601a.2:

(1) If a single deck is being used:

<i>Hand</i>	<i>Paytable A</i>
Pairs	15 to 1

(2) If two decks are being used:

<i>Hand</i>	<i>Paytable B</i>
Suited Pairs	25 to 1
Pairs	10 to 1

(3) If four or more decks are being used:

<i>Hand</i>	<i>Paytable C</i>	<i>Paytable D</i>
Suited Pairs	15 to 1	12 to 1
Pairs	10 to 1	10 to 1

(h) The certificate holder shall pay out winning King's Bounty Wagers at the odds in the following payable:

<i>Hand</i>	<i>Payout</i>
King of spades pair and dealer Blackjack	1,000 to 1
King of spades pair	200 to 1
Suited kings pair	50 to 1
Suited queens, jacks or 10s pair	25 to 1
Suited 20	9 to 1
Pair of kings	6 to 1
Any 20	4 to 1

(i) The certificate holder shall pay out winning Super Match Wagers at the odds in the following payable:

(1) If six decks are being used:

<i>Hand</i>	<i>Payout</i>
Four-of-a-kind	40 to 1
Two pair	8 to 1
Three-of-a-kind	5 to 1
Pair	1 to 1



(2) If eight decks are being used:

<i>Hand</i>	<i>Payout</i>
Four-of-a-kind	50 to 1
Two pair	7 to 1
Three-of-a-kind	5 to 1
Pair	1 to 1

(j) If a certificate holder offers the Bad Beat Progressive Wager:

(1) The certificate holder shall pay out winning Bad Beat Progressive Wagers at the odds in the following payable:

<i>Hand</i>	<i>Payout</i>
Player has a 20 and dealer has:	
21 with seven or more cards	100% of meter
21 with six cards	1,000 for 1
21 with five cards	100 for 1
21 with four cards	50 for 1
21 with three cards	25 for 1
Blackjack	10 for 1
Player has a 20 (optional)	1 for 1
Magic Card Bonus (optional)	20 for 1
Lucky Player Bonus (optional)	5 for 1

(2) The rate of progression for the meter used for the Bad Beat Progressive Wager must be specified in the certificate holder's Rules Submission filed in accordance with § 601a.2. The initial and reset amounts must also be in the Rules Submission and at least \$5,000.

(k) The certificate holder shall pay out winning Three Card Poker Wagers at odds in one of the following pay tables 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>
Straight Flush	9 to 1	30 to 1
Three-of-a-kind	9 to 1	20 to 1
Straight	9 to 1	10 to 1
Flush	9 to 1	5 to 1

(l) If the certificate holder offers the Hit and Run Progressive Wager:

(1) The certificate holder shall pay out winning Hit and Run Progressive Wagers at the odds in the following payable:

<i>Hand</i>	<i>Payout</i>
Dealer has:	
Eight or more cards	100% of meter
Seven cards	200 for 1
Six cards	25 for 1
Five cards	8 for 1
Blackjack	4 for 1

(2) The rate of progression for the meter used for the Hit and Run Progressive Wager must be specified in the certificate holder's Rules Submission filed in accordance with § 601a.2. The initial and reset amounts must also be in the Rules Submission and at least \$1,000.

(m) If the certificate holder offers the Straight Jack Progressive Wager:

(1) The certificate holder shall pay out winning Straight Jack Progressive Wagers at the odds in the following payable:

<i>Hand</i>	<i>Payout</i>
Player has:	
Six-card straight with an ace of spades	100% of meter and 200 to 1
Six-card straight with an ace of diamonds, clubs or hearts	10% of meter and 200 to 1
Five-card straight	200 to 1
Four-card straight	50 to 1
Three-card straight	15 to 1
Two-card straight	3 to 1

(2) The rate of progression for the meter used for the Straight Jack Progressive Wager must be specified in the certificate holder's Rules Submission filed in accordance with § 601a.2. The initial and reset amounts must also be in the Rules Submission and be at least \$5,000.

(n) If a certificate holder offers the House Money Wager and the player elects to take the payout, the player shall be paid in accordance with the following payable:

(1) If a single deck of cards is being used:

<i>Hand</i>	<i>Odds</i>
Ace-king suited	9 to 1
Two-card straight flush	5 to 1
Pair	3 to 1
Two-card straight	1 to 1

(2) If multiple decks of cards are being used:

<i>Hand</i>	<i>Odds</i>
Ace-king suited	9 to 1
Two-card straight flush	4 to 1
Pair	3 to 1
Two-card straight	1 to 1

(o) Notwithstanding the payout odds in subsections (b) and (g), a certificate holder may, in its Rules Submission under § 601a.2, establish a maximum amount that is payable to a player with a queen of hearts pair and dealer Blackjack or king of spades pair and dealer Blackjack that is payable to all winning hands in the aggregate on a single round of play. The maximum payout amount shall be at least \$25,000 or the maximum amount that one patron could win per round when betting the maximum possible wager, whichever is greater. If a certificate holder establishes a maximum payout, and more than one player at a table has a winning hand of queen of hearts pair and dealer Blackjack or king of spades pair and dealer Blackjack, each player shall share the maximum payout amount proportionately to the amount of the player's respective wager. Any maximum payout limit established by the certificate holder shall apply only to payouts of Royal Match 21 wagers and King's Bounty wagers.

#### Authority

The provisions of this § 633a.13 amended under the Pennsylvania Race Horse Development and Gaming Act, 4 Pa.C.S. §§ 1202(b)(15) and (30), 1207(2), (3), (5), (6), (8), (9) and (21), 1212, 13A02(1), (2) and (4), 13A26(c), 1509, 1516, 1518(a)(13) and 1602.

#### Source

The provisions of this § 633a.13 amended January 31, 2014, effective February 1, 2014, 44 Pa.B. 599 and 44 Pa.B. 619; amended November 7, 2014, effective November 8, 2014, 44 Pa.B. 7057. Immediately preceding text appears at serial pages (370549) to (370554).

#### Cross References

This section cited in 58 Pa. Code § 633a.2 (relating to Blackjack table; card reader device; physical characteristics; inspections); 58 Pa. Code § 633a.7 (relating to procedure for dealing the cards; completion of each round of play); 58 Pa. Code § 633a.8 (relating to Insurance wager); 58 Pa. Code § 633b.5 (relating to Blackjack played on a hybrid gaming table); and 58 Pa. Code § 633b.19 (relating to King's Bounty—additional payable).

### § 633a.14. Irregularities.

(a) A card found face up in the shoe may not be used in that round of play and shall be placed in the discard rack or in a segregated area of the double shoe.

(b) A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.

(c) After the initial two cards have been dealt to each player and a card is drawn in error and exposed to the players, the card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player refusing to accept the card may not have any additional cards dealt to him during the round.

If the card is refused by the players and the dealer cannot use the card, the card shall be placed in the discard rack.

(d) If the dealer has 17 and accidentally draws a card for himself, the card shall be placed in the discard rack.

(e) If the dealer misses dealing his first or second card to himself, the dealer shall continue dealing the first two cards to each player and then deal the appropriate number of cards to himself.

(f) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack or in a segregated area of the double shoe shall be shuffled and cut according to the procedures in § 633a.5 (relating to shuffle and cut of the cards). The first card shall be drawn face down and placed in the discard rack and the dealer shall complete the round of play.

(g) If no cards are dealt to a player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to a player's hand, at the player's option, the dealer shall deal the second card to the player after all other players have received a second card.

(h) If a double shoe is used, any round of play drawn from the incorrect side of a double shoe shall be treated as if it were drawn from the correct side of the shoe and concluded.

(i) If after receiving the first two cards, the dealer fails to deal an additional card to a player who has requested a card, then, at the player's option, the dealer shall either deal the additional card after all other players have received their additional cards but prior to the dealer revealing his hole card or call the player's hand dead and return the player's original Blackjack Wager.

(j) If the dealer inserts his hole card into a card reader device when the value of his first card is not an ace, king, queen, jack or 10, the dealer, after notification to a floorperson or above, shall:

(1) If the particular card reader device in use provides any player with the opportunity to determine the value of the hole card, call all hands dead, collect the cards and return each player's wager.

(2) If the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card, continue play.

(k) If a card reader device malfunctions, the dealer may not continue dealing the game of Blackjack at that table until the card reader device is repaired or replaced.

(l) 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.

(m) If an automated shuffling device malfunctions and cannot be used, the device must be covered or have a sign indicating that it is out of order placed on the device before any other method of shuffling may be utilized at that table.

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