

**CHAPTER 684a. FOUR CARD FRENZY**

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**Authority**

The provisions of this Chapter 684a issued under 4 Pa.C.S. §§ 1202(b)(30) and 13A02(1) and (2), unless otherwise noted.

**Source**

The provisions of this Chapter 684a adopted August 30, 2019, effective August 31, 2019, 49 Pa.B. 4956, unless otherwise noted.

**§ 684a.1. Definitions.**

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

*All-Six Bonus Wager*—An optional wager a player shall make prior to any cards being dealt to compete against a posted payout table.

*Ante Wager*—The wager that a player is required to make prior to any cards being dealt to compete against the dealer's hand.

*Fold*—The withdrawal of a player from a round of play by not making a Raise Wager.

*Four Card Bonus Wager*—An optional wager a player shall make prior to any cards being dealt to compete against a posted payout table.

*Odds Wager*—A wager that a player is required to make prior to any cards being dealt to compete against the dealer's hand and a posted payout table.

*Prime Wager*—An optional wager a player shall make prior to any cards being dealt to compete against a posted payout table.

*Raise Wager*—An additional wager that a player shall make if the player opts to remain in competition against the dealer.

**§ 684a.2. Four Card Frenzy table physical characteristics.**

(a) Four Card Frenzy shall be played at a table having betting positions for no more than six 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 Four Card Frenzy table shall be submitted to the Bureau of Gaming Operations 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) Three separate betting areas designated for the placement of Ante, Odds and Raise Wagers for each player.

(3) If the certificate holder offers the optional Prime Wager authorized under § 684a.7(d)(2) (relating to wagers), the Four Card Bonus Wager authorized under § 684a.7(d)(3) or the All-Six Bonus Wager authorized under § 684a.7(d)(4), a separate area designated for the placement of each of the wagers for each player.

(4) Inscriptions that advise patrons of the payout odds for all permissible wagers offered by the certificate holder. If payout odds are not inscribed on the layout, a sign indicating the payout odds for all permissible wagers shall be posted at each Four Card Frenzy table.

(5) If the certificate holder establishes a payout limit per player, per round of play, as authorized under § 684a.12(g) (relating to payout odds; payout limitation), inscriptions that advise patrons of the payout limit. If the payout limit is not inscribed on the layout, a sign identifying the payout limit shall be posted at each Four Card Frenzy table.

(c) Each Four Card Frenzy 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.

(d) Each Four Card Frenzy table must have a discard rack securely attached to the top of the dealer's side of the table.

**§ 684a.3. Cards; number of decks.**

(a) Except as provided in subsection (b), Four Card Frenzy shall be played with 1 deck of 52 cards that are identical in appearance and 1 cover card.

(b) If an automated card shuffling device is utilized, Four Card Frenzy may be played with 2 decks of 52 cards in accordance with the following requirements:

- (1) The cards in each deck must be of the same design. The backs of the cards in one deck must be of a different color than the cards included in the other deck.
  - (2) One deck of cards shall be shuffled and stored in the automated card shuffling device while the other deck is being used to play the game.
  - (3) Both decks are continuously alternated in and out of play, with each deck being used for every other round of play.
  - (4) The cards from only one deck are placed in the discard rack at any given time.
- (c) The decks of cards used in Four Card Frenzy shall be changed at least every:
- (1) Four hours if the cards are dealt by hand.
  - (2) Eight hours if the cards are dealt from a manual or automated dealing shoe.

**§ 684a.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 § 684a.5 (relating to shuffle and cut of the cards).
- (d) If an automated card shuffling device is utilized and two decks of cards are received at the table, each deck of cards shall be spread for inspection, mixed, stacked and shuffled in accordance with subsections (a)—(c).
- (e) 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)—(d) do not apply.

**Cross References**

This section cited in 58 Pa. Code § 684a.5 (relating to shuffle and cut of the cards).

**§ 684a.5. Shuffle and cut of the cards.**

- (a) Immediately prior to commencement of play, unless the cards were reshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), after each round of play has been completed 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 automated shuffling device shall place the deck 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) If an automated card shuffling device is being used, which counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are present, and the device reveals that an incorrect number of cards are present, the deck shall be removed from the table.

(c) After the cards have been shuffled and stacked, the dealer shall:

(1) If the cards were shuffled using an automated card shuffling device, deal the cards in accordance with § 684a.8, § 684a.9 or § 684a.10 (relating to procedures for dealing the cards from a manual dealing shoe; procedures for dealing the cards from the hand; and procedures for dealing the cards from an automated dealing shoe).

(2) If the cards were shuffled manually or were preshuffled, cut the cards in accordance with subsection (d).

(d) If a cut of the cards is required, the dealer shall place a cover card in the stack at least ten cards in from the top of the stack. Once the cover card has been inserted, the dealer shall take all cards above the cover card and the cover card and place them on 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 any cards have been dealt, 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.

(f) If there is no gaming activity at a Four Card Frenzy table which is open for gaming, the cards shall be removed from the dealing shoe and discard rack and spread 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, the procedures in § 684a.4(c) (relating to opening of the table for gaming) and this section shall be completed.

(g) 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 (d)—(f) do not apply.

**Cross References**

This section cited in 58 Pa. Code § 684a.4 (relating to opening of the table for gaming); 58 Pa. Code § 684a.8 (relating to procedures for dealing the cards from a manual dealing shoe); 58 Pa. Code § 684a.9 (relating to procedures for dealing the cards from the hand); and 58 Pa. Code § 684a.10 (relating to procedures for dealing the cards from an automated dealing shoe).

**§ 684a.6. Four Card Frenzy rankings.**

(a) The rank of the cards used in Four Card Frenzy, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be used to complete a straight flush or a straight with a 2, 3 and 4 but may not be combined with any other sequence of cards (for example, queen, king, ace and 2). All suits shall be equal in rank.

(b) The permissible Poker hands in the game of Four Card Frenzy, in order of highest to lowest rank, shall be:

(1) A four-of-a-kind, which is a hand consisting of four cards of the same rank with four aces being the highest ranking four-of-a-kind and four 2s being the lowest ranking four-of-a-kind.

(2) A straight flush, which is a hand consisting of four cards of the same suit in consecutive ranking, with an ace, king, queen and jack being the highest ranking straight flush and an ace, 2, 3 and 4 being the lowest ranking straight flush.

(3) A three-of-a-kind, which is a hand consisting of three cards of the same rank, with three aces being the highest ranking three-of-a-kind and three 2s being the lowest ranking three-of-a-kind.

(4) A flush, which is a hand consisting of four cards of the same suit, regardless of rank.

(5) A straight, which is a hand consisting of four cards of more than one suit and of consecutive rank, with an ace, king, queen and jack being the highest ranking straight and an ace, 2, 3 and 4 being the lowest ranking straight.

(6) Two pairs, which is a hand consisting of two sets of two cards of the same rank, with two aces and two kings being the highest ranking two pairs and two 3s and two 2s being the lowest ranking two pair.

(7) A pair, which is a hand consisting of two cards of the same rank, with two aces being the highest ranking pair and two 2s being the lowest ranking pair.

(c) When comparing two Poker hands that are of identical rank under subsection (b), or that contain none of the hands in subsection (b), the hand that contains the highest ranking card under subsection (a), which is not contained in the other hand, shall be considered the higher ranking hand. If the hands are of equal rank after the application of this section, the hands shall be considered a tie.

(d) If a certificate holder offers the Four Card Bonus Wager authorized under § 684a.7(d)(3) (relating to wagers), the hands eligible for a payout shall be:

- (1) A four-of-a-kind, which is a hand consisting of four cards of the same rank.
  - (2) A royal flush, which is a hand consisting of an ace, king, queen and jack of the same suit.
  - (3) A straight flush, which is a hand consisting of four cards of the same suit in consecutive ranking, other than a royal flush.
  - (4) A three-of-a-kind, which is a hand consisting of three cards of the same rank.
  - (5) A flush, which is a hand consisting of four cards of the same suit, regardless of rank.
  - (6) A straight, which is a hand consisting of four cards of more than one suit and of consecutive rank.
  - (7) Two pairs, which is a hand consisting of two sets of two cards of the same rank.
- (e) If a certificate holder offers the All-Six Bonus Wager authorized under § 684a.7(d)(4), the hands eligible for a payout shall be:
- (1) A six-card royal flush, which is a hand consisting of an ace, king, queen, jack, 10 and 9 of the same suit.
  - (2) A royal flush, which is a hand consisting of an ace, king, queen, jack and 10 of the same suit.
  - (3) A straight flush, which is a hand consisting of five cards of the same suit in consecutive ranking, other than a royal flush.
  - (4) A four-of-a-kind, which is a hand consisting of four cards of the same rank, regardless of suit.
  - (5) A full house, which is a hand consisting of three-of-a-kind and a pair.
  - (6) A flush, which is a hand consisting of five cards of the same suit.
  - (7) A straight, which is a hand consisting of five cards of consecutive rank, regardless of suit.
  - (8) A three-of-a-kind, which is a hand consisting of three cards of the same rank, regardless of suit.

#### **Cross References**

This section cited in 58 Pa. Code § 684a.7 (relating to wagers); and 58 Pa. Code § 684a.11 (relating to procedures for completion of each round of play).

#### **§ 684a.7. Wagers.**

- (a) Wagers at Four Card Frenzy shall be made by placing value chips, plaques or other Board-approved table game wagering instruments on the appropriate areas of the table layout. Verbal wagers accompanied by cash may not be accepted.
- (b) Only players who are seated at a Four Card Frenzy table may wager at the game. Once a player has placed a wager and received cards, that player shall remain seated until the completion of the round of play. If a player leaves the

table during a round of play, any wagers made by the player may be considered abandoned and may be treated as losing wagers.

(c) All wagers, except the Raise Wager, shall be placed prior to the dealer announcing “no more bets” in accordance with the dealing procedures in § 684a.8, § 684a.9 or § 684a.10 (relating to procedures for dealing the cards from a manual dealing shoe; procedures for dealing the cards from the hand; and procedures for dealing the cards from an automated dealing shoe). Except as provided in § 684a.11(b) (relating to procedures for completion of each round of play), a wager may not be made, increased or withdrawn after the dealer has announced “no more bets.”

(d) The following wagers may be placed in the game of Four Card Frenzy:

(1) A player may compete solely against the dealer’s Four Card Frenzy hand by placing Ante and Odds Wagers in equal amounts, then a Raise Wager in accordance with § 684a.11(b).

(2) If specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), a certificate holder may offer to each player at a Four Card Frenzy table the option to make an additional Prime Wager which shall win if at least four of player’s five cards are of the same color.

(3) If specified in its Rules Submission under § 601a.2, a certificate holder may offer to each player at a Four Card Frenzy table the option to make an additional Four Card Bonus Wager, which shall win if the player’s four-card hand contains two pair or better as provided in § 684a.6(d) (relating to Four Card Frenzy rankings).

(4) If specified in its Rules Submission under § 601a.2, a certificate holder may offer to each player at a Four Card Frenzy table the option to make an additional All-Six Bonus Wager, which shall win if the player’s five cards and the additional All-Six Bonus card forms a three-of-a-kind or better as provided in § 684a.6(e).

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

#### Cross References

This section cited in 58 Pa. Code § 684a.2 (relating to Four Card Frenzy table physical characteristics); 58 Pa. Code § 684a.6 (relating to Four Card Frenzy rankings); 58 Pa. Code § 684a.8 (relating to procedures for dealing the cards from a manual dealing shoe); 58 Pa. Code § 684a.9 (relating to procedures for dealing the cards from the hand); and 58 Pa. Code § 684a.10 (relating to procedures for dealing the cards from an automated dealing shoe).

### § 684a.8. Procedures for dealing the cards from a manual dealing shoe.

(a) If a manual dealing shoe is used, the dealing shoe 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 required under § 684a.5 (relating to shuffle and cut

of the cards) have been completed, the stacked deck of cards shall be placed in the dealing shoe by the dealer or by an automated card shuffling device.

(b) Prior to dealing any cards, the dealer shall announce “no more bets.” To deal the cards, the dealer shall remove each card from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and place it on the appropriate area of the layout with the opposite hand.

(c) If a player has placed an All-Six Bonus Wager, the dealer shall deal the first card face down to the area of the layout designated for the All-Six Bonus card. Thereafter, starting with the player farthest to the dealer’s left and continuing around the table in a clockwise manner, the dealer shall deal one card at a time to each player who has placed Ante and Odds Wagers in accordance with § 684a.7(d)(1) (relating to wagers) and to the dealer until each player who placed Ante and Odds Wagers and the dealer have five cards. All cards shall be dealt face down.

(d) After five cards have been dealt to each player and the dealer, the dealer shall remove the stub from the manual dealing shoe and, except as provided in subsection (e), place the stub in the discard rack without exposing the cards.

(e) If an automated card shuffling device that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are present is not being used, the dealer shall count the stub at least once every 5 rounds of play to determine if the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

(f) If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

(g) If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards were misdealt but 52 cards remain in the deck, all hands shall be void and all wagers shall be returned to the players. If the cards were not misdealt, all hands shall be void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

#### **Cross References**

This section cited in 58 Pa. Code § 684a.5 (relating to shuffle and cut of the cards); 58 Pa. Code § 684a.7 (relating to wagers); and 58 Pa. Code § 684a.11 (relating to procedures for completion of each round of play).

#### **§ 684a.9. Procedures for dealing the cards from the hand.**

(a) If the cards are dealt from the dealer’s hand, the following requirements shall be observed:

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

(2) After the procedures required under § 684a.5 (relating to shuffle and cut of the cards) have been completed, the dealer shall place the stacked deck



of cards in either hand. After the dealer has chosen the hand in which to hold the cards, the dealer shall continue to use that hand whenever 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.

(3) Prior to dealing any cards, the dealer shall announce “no more bets.”

(b) To deal the cards, the dealer shall hold 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. If a player has placed an All-Six Bonus Wager, the dealer shall deal the first card face down to the area of the layout designated for the All-Six Bonus card. Thereafter, starting with the player farthest to the dealer’s left and continuing around the table in a clockwise manner, the dealer shall deal one card at a time to each player who has placed Ante and Odds Wagers in accordance with § 684a.7(d)(1) (relating to wagers) and to the dealer until each player who placed Ante and Odds Wagers and the dealer have five cards.

(c) After five cards have been dealt to each player and the dealer, except as provided in subsection (d), the dealer shall place the stub in the discard rack without exposing the cards.

(d) If an automated card shuffling device that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are present is not being used, the dealer shall count the stub at least once every 5 rounds of play to determine if the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

(e) If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

(f) If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards were misdealt but 52 cards remain in the deck, all hands shall be void and all wagers shall be returned to the players. If the cards were not misdealt, all hands shall be void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

#### Cross References

This section cited in 58 Pa. Code § 684a.5 (relating to shuffle and cut of the cards); 58 Pa. Code § 684a.7 (relating to wagers); and 58 Pa. Code § 684a.11 (relating to procedures for completion of each round of play).

### § 684a.10. Procedures for dealing the cards from an automated dealing shoe.

(a) If the cards are dealt from an automated dealing shoe, the following requirements shall be observed:

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(1) After the procedures required under § 684a.5 (relating to shuffle and cut of the cards) have been completed, the cards shall be placed in the automated dealing shoe.

(2) Prior to the shoe dispensing any stacks of cards, the dealer shall announce “no more bets.”

(b) The dealer shall deliver the first stack of five cards dispensed by the automated dealing shoe face down to the player farthest to the dealer’s left who has placed Ante and Odds Wagers in accordance with § 684a.7(d)(1) (relating to wagers). As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who have placed Ante and Odds Wagers. The dealer shall then deliver a stack of five cards face down to the area designated for the placement of the dealer’s cards. If any player placed an All-Six Bonus Wager, the dealer shall then remove the next stack of five cards dispensed by the automated dealing shoe and deal the top card of the stack face down to the area of the layout designated for the All-Six Bonus card and place the remaining cards of the stack in the discard rack without exposing the cards.

(c) After all cards have been dispensed and delivered in accordance with subsection (b), the dealer shall remove the stub from the automated dealing shoe and, except as provided in subsection (d), place the cards in the discard rack without exposing the cards.

(d) If an automated card shuffling device that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are present is not being used, the dealer shall count the stub at least once every 5 rounds of play to determine if the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

(e) If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

(f) If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards were misdealt but 52 cards remain in the deck, all hands shall be void and all wagers shall be returned to the players. If the cards were not misdealt, all hands shall be void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

#### **Cross References**

This section cited in 58 Pa. Code § 684a.5 (relating to shuffle and cut of the cards); 58 Pa. Code § 684a.7 (relating to wagers); and 58 Pa. Code § 684a.11 (relating to procedures for completion of each round of play).

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**§ 684a.11. Procedures for completion of each round of play.**

(a) After the dealing procedures required under § 684a.8, § 684a.9 or § 684a.10 (relating to procedures for dealing the cards from a manual dealing shoe; procedures for dealing the cards from the hand; and procedures for dealing the cards from an automated dealing shoe) have been completed, each player shall examine his cards subject to the following limitations:

(1) Each player who wagers at Four Card Frenzy shall be responsible for his own hand and no person other than the dealer and the player to whom the cards were dealt may touch the cards of that player.

(2) Each player shall keep his five cards in full view of the dealer at all times.

(b) After each player has examined his cards and formed the best possible four-card hand, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player who placed Ante and Odds Wagers if he wishes forfeit the Ante and Odds Wagers and end his participation in the round of play or make a Raise Wager. If the player elects to:

(1) Place a Raise Wager, the player's Raise Wager shall be equal to the player's Ante Wager if player's hand is a pair of kings or lower as provided in § 684a.6(b) (relating to Four Card Frenzy rankings). If the player's hand is a pair of aces or higher, the player's Raise Wager may be equal to one, two or three times the player's Ante Wager.

(2) Forfeit his Ante and Odds Wagers by failing to place a Raise Wager, the dealer shall collect the player's Ante and Odds Wagers and place the player's cards in the discard rack provided that if a player has placed an optional Four Card Bonus, Prime or All Six-Bonus Wager, the player does not forfeit the optional wagers and the player's cards shall remain on the layout until the optional wagers are settled in accordance with subsection (d).

(c) After each player has either placed a Raise Wager on the designated area of the layout or forfeited his Ante and Odds Wagers, the dealer shall reveal the dealer's cards and place the cards so as to form the highest possible ranking four-card hand. After the dealer's cards are turned face up, the dealer shall, beginning with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction, complete the following applicable procedures in succession for each player:

(1) The dealer shall turn the cards of each player face up on the layout and compare the player's four-card hand to the dealer's four-card hand. The dealer shall then settle the player's required wagers as provided in paragraphs (2)—(4).

(2) For purposes of the Ante Wager:

(i) If the dealer's highest ranking four-card hand is not a king high or better, as described in § 684a.6(b) and (c), the dealer shall return the player's Ante Wager.

- (ii) If the dealer's highest ranking four-card hand is a king high or better, and the player's highest ranking four-card hand:
  - (A) Is greater than or equal to the dealer's hand, the dealer shall pay the winning Ante Wager in accordance with § 684a.12(a) (relating to payout odds; payout limitation).
  - (B) Is lower than the dealer's hand, the dealer shall collect the player's losing Ante Wager.
- (3) For purposes of the Raise Wager:
  - (i) If the player's highest ranking four-card hand is greater than or equal to the dealer's hand, the dealer shall pay the winning Raise Wager in accordance with § 684a.12(a).
  - (ii) If the player's highest ranking four-card hand is lower than the dealer's hand, the dealer shall collect the player's losing Raise Wager.
- (4) For purposes of the Odds Wager:
  - (i) If a player's highest ranking four-card hand is a straight or higher, as provided in § 684a.6(b) and the player's hand is:
    - (A) Greater than or equal to the dealer's hand, the dealer shall pay the winning Odds Wager in accordance with § 684a.12(b).
    - (B) Lower than the dealer's hand, the dealer shall pay a bad beat payout on the player's Odds Wager in accordance with § 684a.12(c).
  - (ii) If a player's highest ranking four-card hand is two pair or lower, as provided in § 684a.6(b) and the player's hand is:
    - (A) Greater than or equal to the dealer's hand, the dealer shall return the player's Odds Wager.
    - (B) Lower than the dealer's hand, the dealer shall collect the player's losing Odds Wager.
- (d) After settling the player's Ante, Odds and Raise Wagers, the dealer shall settle any optional wagers as follows:
  - (1) For the Prime Wager, if four or more of the player's five cards:
    - (i) Are not the same color, the dealer shall collect the losing Prime Wager.
    - (ii) Are of the same color, the dealer shall pay the winning Prime Wager in accordance with § 684a.12(d).
  - (2) For the Four Card Bonus Wager, if the player's four-card hand:
    - (i) Does not contain two pair or better, as described in § 684a.6(d), the dealer shall collect the losing Four Card Bonus Wager.
    - (ii) Contains two pair or better, as described in § 684a.6(d), the dealer shall pay the winning Four Card Bonus Wager in accordance with § 684a.12(e).
  - (3) For the All-Six Bonus Wager, the dealer shall expose the All-Six Bonus card and combine it with the player's five cards to form the highest ranking six-card hand as provided in § 684a.6(e). If the hand:

- (i) Does not contain a three-of-a-kind or better, as described in § 684a.6(e), the dealer shall collect the losing All-Six Bonus Wager.
- (ii) Contains a three-of-a-kind or better, as described in § 684a.6(e), the dealer shall pay the winning All-Six Bonus Wager in accordance with § 684a.12(f).
- (e) After all wagers of the player have been settled, the dealer shall remove any 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.

**Cross References**

This section cited in 58 Pa. Code § 684a.7 (relating to wagers); and 58 Pa. Code § 684a.13 (relating to irregularities).

**§ 684a.12. Payout odds; payout limitation.**

- (a) A certificate holder shall pay winning Ante and Raise Wagers at odds of 1 to 1.
- (b) A certificate holder shall pay winning Odds Wagers in accordance with the following payout table:

<i>Hand</i>	<i>Payout</i>
Four aces	200 to 1
Any other four-of-a-kind	30 to 1
Straight flush	15 to 1
Three-of-a-kind	2 to 1
Flush	3 to 2
Straight	1 to 1

- (c) A certificate holder shall pay a bad beat payout on the player's Odds Wager in accordance with one of the following payout tables selected by the certificate holder in its Rules Submission 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>
Four-of-a-kind	30 to 1	100 to 1	100 to 1	500 to 1
Straight flush	15 to 1	30 to 1	50 to 1	50 to 1
Three-of-a-kind	2 to 1	4 to 1	4 to 1	5 to 1
Flush	3 to 2	3 to 1	3 to 1	4 to 1
Straight	1 to 1	2 to 1	2 to 1	2 to 1

- (d) A certificate holder shall pay out winning Prime Wagers in accordance with one of the following payout 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>
All five of the same color	6 to 1	5 to 1
Four of the same color	1 to 1	1 to 1

(e) A certificate holder shall pay out winning Four Card Bonus Wagers in accordance with one of the following payout 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>	<i>Paytable C</i>	<i>Paytable D</i>
Four aces	50 to 1	50 to 1	200 to 1	200 to 1
Any other four-of-a-kind	50 to 1	50 to 1	100 to 1	100 to 1
Royal flush	40 to 1	40 to 1	50 to 1	50 to 1
Straight flush	40 to 1	40 to 1	30 to 1	40 to 1
Three aces	8 to 1	7 to 1	20 to 1	20 to 1
Any other three-of-a-kind	8 to 1	7 to 1	8 to 1	7 to 1
Flush	4 to 1	4 to 1	4 to 1	4 to 1
Straight	3 to 1	3 to 1	3 to 1	3 to 1
Two pair—other than two aces and two queens	2 to 1	2 to 1	2 to 1	2 to 1
Two aces and two queens	1 to 1	1 to 1	1 to 1	1 to 1

<i>Hand</i>	<i>Paytable E</i>	<i>Paytable F</i>	<i>Paytable G</i>	<i>Paytable H</i>
Four aces	200 to 1	200 to 1	200 to 1	200 to 1
Any other four-of-a-kind	100 to 1	100 to 1	100 to 1	100 to 1
Royal flush	50 to 1	50 to 1	50 to 1	50 to 1
Straight flush	30 to 1	40 to 1	40 to 1	40 to 1
Three aces	20 to 1	20 to 1	20 to 1	20 to 1
Any other three-of-a-kind	6 to 1	5 to 1	6 to 1	5 to 1
Flush	4 to 1	4 to 1	4 to 1	4 to 1
Straight	3 to 1	3 to 1	3 to 1	3 to 1
Two pair—other than two aces and two queens	2 to 1	2 to 1	2 to 1	2 to 1
Two aces and two queens	1 to 1	1 to 1	1 to 1	1 to 1

(f) A certificate holder shall pay out winning All-Six Bonus Wagers as provided in one of the following payout 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>	<i>Paytable C</i>
Royal flush	1,000 to 1	1,000 to 1	1,000 to 1
Straight flush	200 to 1	200 to 1	200 to 1
Four-of-a-kind	50 to 1	50 to 1	100 to 1
Full house	25 to 1	25 to 1	20 to 1

<i>Hand</i>	<i>Paytable A</i>	<i>Paytable B</i>	<i>Paytable C</i>
Flush	20 to 1	15 to 1	15 to 1
Straight	10 to 1	10 to 1	9 to 1
Three-of-a-kind	5 to 1	5 to 1	8 to 1

  

<i>Hand</i>	<i>Paytable D</i>	<i>Paytable E</i>
Six-card royal flush—diamonds		200,000 to 1
Six-card royal flush—hearts, spades or clubs		20,000 to 1
Royal flush	1,000 to 1	1,000 to 1
Straight flush	200 to 1	200 to 1
Four-of-a-kind	100 to 1	50 to 1
Full house	20 to 1	20 to 1
Flush	15 to 1	15 to 1
Straight	10 to 1	10 to 1
Three-of-a-kind	7 to 1	5 to 1

(g) Notwithstanding the payout odds in subsections (a)—(c), if specified in its Rules Submission form filed in accordance with § 601a.2, the certificate holder may establish an aggregate payout limit per player per round of play which may not be less than \$50,000 or the maximum amount that one patron could win per round when betting the minimum wager, whichever is greater. A maximum payout limit established by the certificate holder must apply only to payouts of Ante and Raise Wagers under subsections (a)—(c) and does not apply to payouts for Prime, Four Card Bonus or All-Six Bonus Wagers under subsections (d)—(f).

#### Cross References

This section cited in 58 Pa. Code § 684a.2 (relating to Four Card Frenzy table physical characteristics); and 58 Pa. Code § 684a.11 (relating to procedures for completion of each round of play).

### § 684a.13. Irregularities.

(a) A card that is found face up in the shoe or the deck while the cards are being dealt may not be used in that round of play and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void, all wagers shall be returned to the players and the cards shall be reshuffled.

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

(c) If a player or the dealer is dealt an incorrect number of cards, all hands shall be void, all wagers shall be returned to the players and the cards shall be reshuffled.

(d) If one or more of the dealer's cards is inadvertently exposed prior to the player's placing their Raise Wagers in accordance with § 684a.11(b) (relating to procedures for completion of each round of play), all hands shall be void, all

Ante, Odds and Raise Wagers shall be returned to the players and the cards shall be reshuffled, provided that if any player placed a Prime, Four Card Bonus or All-Six Bonus Wager, those wagers shall be settled in accordance with § 684a.11(e).

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle or fails to complete a shuffle cycle, the cards shall be reshuffled.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards or fails to deal all cards during a round of play, the round of play shall be void, all wagers shall be returned to the players and the cards shall be removed from the device and reshuffled with any cards already dealt.

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

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