CHAPTER 670a. SIX-CARD FORTUNE PAI GOW POKER

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Source
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§ 670a.1. Definitions.
The following words and terms, when used in this chapter, have the following meanings, unless the context clearly indicates otherwise:

**Envy Bonus**—An additional fixed sum payout made to a player who placed a Progressive Payout Wager or a Qualifying Fortune Bonus Wager when another player at the Six-Card Fortune Pai Gow Poker table is the holder of an Envy Bonus Qualifying Hand.

**Envy Bonus Qualifying Hand**—
(i) For purposes of the Fortune Bonus Wager, a player’s hand with a rank of a full house or better formed from the six cards dealt to a player.
(ii) For purposes of the Progressive Payout Wager, a player’s hand with a rank of a four-of-a-kind or better formed from the six cards dealt to a player.

**High hand**—The five-card hand that is formed from the six cards dealt so as to rank equal to or higher than the low hand.

**Low hand**—The one-card hand that is formed from the six cards dealt so as to rank equal to or lower than the high hand.

**Qualifying Fortune Bonus Wager**—A Fortune Bonus Wager of at least $5 which may entitle a player to an Envy Bonus.
Setting the hands—The process of forming a high hand and low hand from the six cards dealt.

§ 670a.2 Six-Card Fortune Pai Gow Poker table; physical characteristics; shaker.

(a) Six-Card Fortune Pai Gow Poker 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 Six-Card Fortune Pai Gow Poker 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 Six-Card Fortune Pai Gow Poker Wager for each player.

(3) Two separate areas designated for the placement of the high and low hands of each player.

(4) Two separate areas designated for the placement of the high and low hands of the dealer.

(5) If the certificate holder offers the Double Down Wager authorized under § 670a.7(e)(1) (relating to wagers), a separate area designated for the placement of the Double Down Wager for each player.

(6) If the certificate holder offers the optional Fortune Bonus Wager authorized under § 670a.7(e)(2), a separate area designated for the placement of the Fortune Bonus Wager for each player.

(7) If the certificate holder offers the optional Insurance Wager authorized under § 670a.7(e)(3), a separate area designated for the placement of the Insurance Wager for each player.

(8) If the certificate holder offers the optional Progressive Payout Wager authorized under § 670a.7(e)(4), a separate area designated for the placement of the Progressive Payout Wager for each player.

(9) 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 Six-Card Fortune Pai Gow Poker table.

(c) If the certificate holder offers the optional Progressive Payout Wager in accordance with § 670a.7(e)(4), the Six-Card Fortune Pai Gow Poker table must have a progressive table game system in accordance with § 605a.7 (relating to progressive table games) for the placement of Progressive Payout Wagers. The progressive table game system must include:

(1) A wagering device at each betting position that acknowledges or accepts the placement of the Progressive Payout Wager.
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 Progressive Payout Wager that a player attempts to place after the dealer has announced "no more bets."

To determine the starting position for the dealing or delivery of the cards, Six-Card Fortune Pai Gow Poker may be played with:

1. A Pai Gow Poker shaker, approved in accordance with § 601a.10(a), which shall be designed and constructed to maintain the integrity of the game. The Pai Gow Poker shaker shall be the responsibility of the dealer, may not be left unattended while at the table and must:
   i. Be capable of housing three dice that when not being shaken must be maintained within the Pai Gow Poker shaker. Dice that have been placed in a Pai Gow Poker shaker for use in gaming may not remain on a table for more than 24 hours.
   ii. Be designed to prevent the dice from being seen while being shaken.
   iii. Have the name or logo of the certificate holder imprinted or impressed thereon.

2. A computerized random number generator which shall be 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.

Each Six-Card Fortune Pai Gow Poker table must have a drop box and a tip box attached on the same side of the gaming 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.

Each Six-Card Fortune Pai Gow Poker table must have a discard rack securely attached to the top of the dealer’s side of the table.

§ 670a.3. Cards; number of decks.

(a) Except as provided in subsection (b), Six-Card Fortune Pai Gow Poker shall be played with one deck of cards that are identical in appearance and two cover cards. The deck of cards used to play Six-Card Fortune Pai Gow Poker must include one joker. A certificate holder may use decks that are manufactured with two jokers provided that only one joker is used for gaming.

(b) If an automated card shuffling device is utilized, Six-Card Fortune Pai Gow Poker may be played with two decks of cards in accordance with the following requirements:
   1. The cards in each deck must be of the same design but the backs of the cards in one deck must be of a different color than the cards 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 of cards shall be 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 shall be placed in the discard rack at any given time.

(c) The decks of cards used in Six-Card Fortune Pai Gow Poker 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.

§ 670a.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) If the deck of cards used by the certificate holder contains two jokers, the dealer and a floorperson shall ensure that only one joker is utilized and that the other joker is torn in half and placed in the box, envelope or container that the deck came from. 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 and include the one joker.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a washing of the cards and stacked. Once the cards have been stacked, the cards shall be shuffled in accordance with § 670a.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing 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 preshuffled in accordance with § 603a.16(u) or (v) (relating to cards; receipt, storage, inspection and removal from use), subsections (a)—(d) do not apply.

§ 670a.5. Shuffle and cut of the cards; procedures for determining the starting position for dealing cards.

(a) Immediately prior to commencement of play, unless the cards were preshuffled 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 the 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 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) After the cards have been shuffled and stacked, the dealer shall:

(1) If the cards were shuffled using an automated card shuffling device, determine the starting position in accordance with subsection (i), then deal the cards in accordance with § 670a.8, § 670a.9 or § 670a.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, cut the cards in accordance with the procedures in subsections (c)—(e).

(c) Upon completion of a manual shuffle, the dealer shall place the stack of cards on top of one of the cover cards. 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 (d). If no player accepts the cut, the dealer shall cut the cards.

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

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

(2) 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.

(e) The player or dealer making the cut shall place the second cover card in the stack at least ten cards from the top or the bottom of the deck. Once the second cover card has been inserted, the dealer shall take the second cover card and all the cards on top of the second cover card and place them on the bottom of the stack. The dealer shall then remove the first cover card and place it on the bottom of the stack. The dealer shall remove one of the cover cards and either place it in the discard rack or use it as an additional cover card to be inserted four cards from the bottom of the deck. The dealer shall then determine the starting position in accordance with subsection (i) and deal the cards in accordance with § 670a.8, § 670a.9 or § 670a.10.

(f) After the cards have been cut and before the 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. 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 (d).

(g) If there is no gaming activity at a Six-Card Fortune Pai Gow Poker table which is open for gaming, the cards shall be removed from the dealing shoe and 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:
(1) If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing of the cards, stacked, then shuffled and cut in accordance with this section.

(2) If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The deck of cards already in the shuffler shall then be removed. Unless a player requests otherwise, the deck 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 deck 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.

(i) To determine the starting position for the dealing of cards, the certificate holder shall use one of the following:

(1) A Pai Gow Poker shaker in accordance with the following procedures:
   (i) The dealer shall shake the Pai Gow Poker shaker at least three times to cause a random mixture of the dice.
   (ii) The dealer shall then remove the lid covering the Pai Gow Poker shaker and place the uncovered shaker on the designated area of the table layout. The dealer shall then total the dice and announce the total.
   (iii) To determine the starting position, the dealer shall count each betting position in order, regardless of whether there is a wager at the betting position, beginning with the dealer as number one and continuing around the table in a counterclockwise manner, until the count matches the total of the three dice.
   (iv) After the dealing procedures required under § 670a.8, § 670a.9 or § 670a.10 have been completed, the dealer shall place the cover on the Pai Gow Poker shaker and shake the shaker once. The Pai Gow Poker shaker shall then be placed to the right of the dealer.

(2) A computerized random number generator to select and display a number from 1 to 7. To determine the starting position, the dealer shall count each betting position in order, regardless of whether there is a wager at the betting position, beginning with the dealer as number one and continuing around the table in a counterclockwise manner until the count matches the number displayed by the random number generator.

(j) After the starting position for a round of play has been determined, a certificate holder may mark that position with an additional cover card, flat button or similar object.

(a) The rank of the cards used in Six-Card Fortune Pai Gow Poker, in order of highest to lowest, 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 formed with a 2, 3, 4 and 5 but may not be combined with any other sequence of cards (for example: queen, king, ace, 2 and 3). The joker shall be used and ranked as an ace or may be used as any card to complete a straight or a flush.

(b) The permissible five-card high hands at the game of Six-Card Fortune Pai Gow Poker, in order of highest to lowest rank, shall be:

1. Five aces consisting of four aces and a joker.
2. A royal flush consisting of an ace, king, queen, jack and 10 of the same suit or a king, queen, jack and 10 of the same suit and a joker.
3. A straight flush consisting of five cards of the same suit in consecutive ranking, with ace, 2, 3, 4 and 5 being the highest ranking straight flush; king, queen, jack, 10 and 9 being the second highest ranking straight flush; and 2, 3, 4, 5 and 6 being the lowest ranking straight flush.
4. A four-of-a-kind 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.
5. A full house consisting of a three-of-a-kind and a pair, with three aces and two kings being the highest ranking full house and three 2s and two 3s being the lowest ranking full house.
6. A flush consisting of five cards of the same suit. When comparing two flushes, the hand which contains the highest ranking card, as provided in subsection (a), which is not in the other hand, shall be considered the higher ranking hand.
7. A straight consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight; an ace, 2, 3, 4 and 5 being the second highest ranking straight; and 2, 3, 4, 5 and 6 being the lowest ranking straight.
8. A three-of-a-kind containing 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.
9. Two pair containing two pairs, with two aces and two kings being the highest ranking two pair hand and two 3s and two 2s being the lowest ranking two pair hand.
(10) A pair 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 high hands or two low hands that are of identical hand rank under subsection (b), or contain none of the hands listed in subsection (b), the hand that contains the highest ranking card under subsection (a), which is not in the other hand, shall be considered the higher ranking hand. If a player uses a joker as the low hand, the player’s hand shall be considered the higher ranking hand. If the two hands are of identical rank after the application of this section, the dealer’s hand shall be considered the higher ranking hand.

Cross References
This section cited in 58 Pa. Code § 670a.7 (relating to wagers); and 58 Pa. Code § 670a.11 (relating to procedures for completion of each round of play).

§ 670a.7. Wagers.
(a) Wagers at Six-Card Fortune Pai Gow Poker shall be made by placing value chips, plaques or other Board-approved wagering instruments on the appropriate areas of the Six-Card Fortune Pai Gow Poker layout. Verbal wagers accompanied by cash may not be accepted.

(b) Only players who are seated at a Six-Card Fortune Pai Gow Poker 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) Except the Double Down Wager, all wagers at Six-Card Fortune Pai Gow Poker shall be placed prior to the dealer announcing “no more bets” in accordance with the dealing procedures in § 670a.8, § 670a.9 or § 670a.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 the Double Down Wager, a wager may not be made, increased or withdrawn after the dealer has announced “no more bets.”

(d) To participate in a round of play and compete against the dealer’s high and low hands, a player shall place a Six-Card Fortune Pai Gow Poker Wager.

(e) If specified in its Rules Submission under § 601a.2 (relating to table games Rules Submissions), a certificate holder may offer to each player who placed a Six-Card Fortune Pai Gow Poker Wager, in accordance with subsection (d), the option of placing the following additional wagers:

(1) A Double Down Wager equal to the Six-Card Fortune Pai Gow Poker Wager that both the player’s high and low hands will beat the dealer’s high and low hands.

(2) A Fortune Bonus Wager that the six cards dealt to the player will form a five-card Poker hand with a rank of a three-of-a-kind or better as described in § 670a.6(b) (relating to Six-Card Fortune Pai Gow Poker rankings).
(3) An Insurance Wager that the six cards dealt to the player will form a five-card Poker hand with a rank of a king-high or less.

(4) A Progressive Payout Wager that the six cards dealt to the player will form a five-card Poker hand with a rank of a straight or better as described in § 670a.6(b).

(f) If specified in its Rules Submission under § 601a.2, a certificate holder may permit a player to wager on two adjacent betting areas at a Six-Card Fortune Pai Gow Poker table. If a certificate holder permits a player to wager on adjacent betting areas, the cards dealt to each betting area shall be played separately. If the two wagers are not equal, the player shall rank and set the hand with the larger wager before ranking and setting the other hand. If the amounts wagered are equal, each hand shall be played separately in a counterclockwise rotation with the first hand being ranked and set before the player proceeds to rank and set the second hand. Once a hand has been ranked, set and placed face down on the layout, the hands may not be changed.

Cross References
This section cited in 58 Pa. Code § 670a.2 (relating to Six-Card Fortune Pai Gow Poker table; physical characteristics; shaker).

§ 670a.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 § 670a.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards) have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automated card shuffling device.

(b) Prior to dealing any cards, the dealer shall announce “no more bets” and:

(1) If the Fortune Bonus Wager is being offered and a player makes a Qualifying Fortune Bonus Wager, the dealer shall place an Envy lammer next to that player’s wager.

(2) If the Progressive Payout Wager is being offered, the dealer shall use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers. If any Progressive Payout Wagers have been made, the dealer shall collect the wagers and, on the layout in front of the table inventory container, verify that the number of value chips wagered equals the number of Progressive Payout Wagers accepted by the progressive table game system. The dealer shall then place the value chips into the table inventory container.

(c) The dealer shall determine the starting position for dealing the cards using one of the procedures authorized under § 670a.5(i).
(d) The dealer shall then deal the first card to the starting position as determined in subsection (c) and, continuing around the table in a clockwise manner, deal one card at a time to all other positions, regardless of whether there is a wager at the position, and the dealer, until each position and the dealer has six cards. Each card dealt shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed face down on the appropriate area of the layout with the opposite hand.

(e) After 6 cards have been dealt to each position and the dealer, the dealer shall remove the stub from the manual dealing shoe and determine whether 11 cards are left by spreading them face down on the layout. The cards that remain may not be exposed to anyone and shall be placed in the discard rack.

(f) If more or less than 11 cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player position or the dealer has more or less than six cards), 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.

(g) If the dealer determines the cards were dealt properly, the dealer shall collect any stacks dealt to a position where there was no wager and place them in the discard rack without exposing the cards.

Cross References
This section cited in 58 Pa. Code § 670.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards); 58 Pa. Code § 670a.7 (relating to wagers); and 58 Pa. Code § 670a.11 (relating to procedures for completion of each round of play).

§ 670a.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 § 670a.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards) have been completed, the dealer shall place the 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 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.

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

(i) If the Fortune Bonus Wager is being offered and a player makes a Qualifying Fortune Bonus Wager, the dealer shall place an Envy lammer next to that player’s wager.
(ii) If the Progressive Payout Wager is being offered, the dealer shall use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers. If any Progressive Payout Wagers have been made, the dealer shall collect the wagers and, on the layout in front of the table inventory container, verify that the number of value chips wagered equals the number of Progressive Payout Wagers accepted by the progressive table game system. The dealer shall then place the value chips into the table inventory container.

(b) 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. The dealer shall then determine the starting position for dealing the cards using one of the procedures authorized under § 670a.5(i).

(c) The dealer shall then deal the first card to the starting position as determined in subsection (b) and, continuing around the table in a clockwise manner, deal one card at a time to all other positions, regardless of whether there is a wager at the position, and the dealer, until each position and the dealer has six cards.

(d) After 6 cards have been dealt to each position and the dealer, the dealer shall determine whether 11 cards are left by spreading them face down on the layout. The 11 cards that remain may not be exposed to anyone and shall be placed in the discard rack.

(e) If more or less than 11 cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player position or the dealer has more or less than six cards), all hands shall be void and all wagers shall be returned to the players. If the cards were not misdealt, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

(f) If the dealer determines the cards were dealt properly, the dealer shall collect any stacks dealt to a position where there was no wager and place them in the discard rack without exposing the cards.

Cross References
This section cited in 58 Pa. Code § 670a.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards); 58 Pa. Code § 670a.7 (relating to wagers); and 58 Pa. Code § 670a.11 (relating to procedures for completion of each round of play).

§ 670a.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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After the procedures under § 670a.5 (relating to shuffle and cut of the cards; procedures for determining the starting position for dealing cards) have been completed, the cards shall be placed in the automated dealing shoe.

Prior to the shoe dispensing any stacks of cards, the dealer shall announce “no more bets” and:

(i) If the Fortune Bonus Wager is being offered and a player makes a Qualifying Fortune Bonus Wager, the dealer shall place an Envy lammer next to that player’s wager.

(ii) If the Progressive Payout Wager is being offered, the dealer shall use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers. If any Progressive Payout Wagers have been made, the dealer shall collect the wagers and, on the layout in front of the table inventory container, verify that the number of value chips wagered equals the number of Progressive Payout Wagers accepted by the progressive table game system. The dealer shall then place the value chips into the table inventory container.

The dealer shall determine the starting position for delivering the stacks of cards using one of the procedures authorized under § 670a.5(i).

(b) The dealer shall determine the starting position for delivering the stacks of cards using one of the procedures authorized under § 670a.5.

(c) After the starting position for delivering the cards has been determined, the dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to that position. 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 positions, regardless of whether there is a wager at the position, and the dealer.

(d) After 6 cards have been dispensed and delivered to each position and the dealer, the dealer shall remove the remaining cards from the shoe and determine whether 11 cards are left by spreading them face down on the layout. The 11 cards that remain may not be exposed to anyone and shall be placed in the discard rack.

(e) If more or less than 11 cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player position or the dealer has more or less than six cards), 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.

(f) If the dealer determines the cards were dealt properly, the dealer shall collect any stacks dealt to a position where there was no wager and place them in the discard rack without exposing the cards.
§ 670a.11. Procedures for completion of each round of play.

(a) After the dealing procedures required under § 670a.8, § 670a.9 or § 670a.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 a Six-Card Fortune Pai Gow Poker table shall be responsible for setting his own hands and no person other than the dealer and the player to whom the cards were dealt may touch the cards of that player. If a player requests assistance in the setting of his hands, the dealer shall inform the player of the manner in which the certificate holder requires the hands to be set.

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

3. Once each player has set a high and low hand and placed the two hands face down on the appropriate area of the layout, the player may not touch the cards again.

(b) Each player shall set his hands by arranging the cards into a high hand and a low hand. When setting the two hands, the five-card high hand must be equal to or higher in rank than the one-card low hand.

(c) After all players have examined their cards, the dealer shall offer each player the option to place an additional Double Down Wager equal to the player’s Six-Card Fortune Pai Gow Poker Wager.

(d) After all players have set their hands and placed the cards on the table, the six cards of the dealer shall be turned over and the dealer shall arrange his cards into a high and low hand in accordance with the following requirements:

1. The dealer may not break any sets as described in § 670a.6(b) (relating to Six-Card Fortune Pai Gow Poker rankings) to play a higher card in the dealer’s low hand. Once the dealer has played the set, the dealer shall use the highest-ranking card in his low hand. Notwithstanding the following requirements:

   i. If the dealer has two three-of-a-kinds in his hand, the dealer shall play the lower ranking set as the three-of-a-kind and the higher one as a pair to play the higher card in the low hand.

   ii. If the dealer has three pairs, the dealer shall play the two lower ranking pairs as the high hand and the highest ranking card of the third pair as the low hand.
(2) If the dealer has a Six-Card Fortune straight, Six-Card Fortune flush or a Six-Card Fortune straight flush, the dealer shall play the lowest possible straight, flush or straight flush and place the highest ranking card in the low hand.

(3) If the dealer has both a straight and a flush, the dealer shall set the flush as the dealer’s high hand.

(4) If the dealer has both a straight and a straight flush, the dealer shall set the straight flush as the dealer’s high hand.

(5) If the dealer has both a Six-Card Fortune flush and a straight flush, the dealer shall play the straight flush as the high hand and the remaining card as the dealer’s low hand.

(6) If the dealer does not have pairs, straights or flushes, the dealer shall play the highest ranking card, in accordance with § 670a.6(a), in the dealer’s high hand, the second highest ranking card as the dealer’s low hand and the remaining four cards in the dealer’s high hand.

(e) After the dealer has set a high hand and a low hand, the dealer shall reveal both hands of each player, beginning with the player farthest to the dealer’s right and continuing around the table in a counterclockwise direction. The dealer shall compare the high and low hand of each player to the high and low hand of the dealer and shall announce if the Six-Card Fortune Pai Gow Poker Wager of that player wins, loses or is a tie.

(f) A Six-Card Fortune Pai Gow Poker Wager shall:

(1) Lose and will immediately be collected if:

  (i) The high hand of the player is lower in rank than the high hand of the dealer and the low hand of the player is lower in rank than the low hand of the dealer.

  (ii) The high hand of the player is lower in rank than the high hand of the dealer and the low hand of the player is identical in rank to the low hand of the dealer.

  (iii) The high hand of the player is identical in rank to the high hand of the dealer and the low hand of the player is lower in rank than the low hand of the dealer.

  (iv) The high and low hands of the player are identical in rank to the high and low hands of the dealer.

  (v) The high hand of the player was not set so as to rank equal to or higher than the low hand of that player.

(2) Tie and will be returned to the player if:

  (i) The high hand of the player is higher in rank than the high hand of the dealer, but the low hand of the player is lower in rank than the low hand of the dealer.

  (ii) The high hand of the player is lower in rank than the high hand of the dealer, but the low hand of the player is a joker or is higher in rank than the low hand of the dealer.
(3) Win if the high hand of the player is higher in rank than the high hand of the dealer and the low hand of the player is a joker or is higher in rank than the low hand of the dealer. The dealer shall pay the winning Six-Card Fortune Pai Gow Poker Wager in accordance with the payout odds in § 670a.12(a) (relating to payout odds; Envy Bonus; rate of progression).

(g) After settling the player’s Six-Card Fortune Pai Gow Poker Wager, the dealer shall settle the player’s optional Double Down Wager as follows:

1. If the dealer’s hand contains a pair of eights or better, as described in § 670a.6(b), the Double Down Wager shall win, lose or tie in accordance with subsection (f).

2. If the dealer’s hand does not contain a pair of eights or better, the Double Down Wager shall be returned to the player.

(h) If a player has placed a Fortune Bonus, Insurance or Progressive Payout Wager, the dealer shall rearrange the six cards of any player who placed an optional wager to form the highest ranking hand. If any player at the table has placed a Fortune Bonus or Progressive Payout Wager, the dealer shall rearrange the cards of all players regardless of whether the player placed a Fortune Bonus or Progressive Payout Wager. After rearranging the player’s six cards, the dealer shall:

1. Settle the player’s Fortune Bonus Wager as follows:

   i. If a player:

      A. Placed a Six-Card Fortune Pai Gow Poker Wager but does not have a three-of-a-kind or higher, as described in § 670a.6(b), the dealer shall collect the Fortune Bonus Wager.

      B. Placed a Six-Card Fortune Pai Gow Poker Wager and has a three-of-a-kind or higher, the dealer shall pay the winning Fortune Bonus Wager in accordance with § 670a.12(b). If the player has an Envy Bonus Qualifying Hand, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table.

      C. Did not place a Fortune Bonus Wager but has an Envy Bonus Qualifying Hand, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table.

   ii. After all Fortune Bonus Wagers have been settled, if any player is the holder of an Envy Bonus Qualifying Hand, the dealer shall pay an Envy Bonus in accordance with § 670a.12(b) to each player who has an Envy lammers at the player’s betting position. Players are entitled to multiple Envy Bonuses when another player at the same Six-Card Fortune Pai Gow Poker table is the holder of an Envy Bonus Qualifying Hand. A player is not entitled to an Envy Bonus for his own hand or the hand of the dealer.

2. Settle the player’s Insurance Wager. If a player has a hand ranked:

   i. Better than a king-high, the dealer shall collect the Insurance Wager.

   ii. A king-high or less, the dealer shall pay the winning Insurance Wager in accordance with § 670a.12(c).
Settle the player’s Progressive Payout Wager as follows:

(i) If a player:

(A) Placed a Progressive Payout Wager but does not have a straight or better, as described in § 670a.6(b), the dealer shall collect the cards of the player and place them in the discard rack.

(B) Placed a Progressive Payout Wager and has a straight or better, the dealer shall:

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

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

(III) Have a floorperson or above validate the progressive payout in accordance with the certificate holder’s approved internal control procedures.

(IV) Pay the winning Progressive Payout Wager in accordance with the payout odds in § 670a.12(d)(1). If a player has won a progressive payout that is a percentage of the progressive meter, the progressive payout may not be paid from the table inventory container. If a player has won a progressive payout that is not being paid from the table inventory, the cards of that player shall remain on the table until the necessary documentation has been completed.

(C) Has an Envy Bonus Qualifying Hand and any player at the table placed a Progressive Payout Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table.

(ii) After all Progressive Payout Wagers have been settled, if any player is the holder of an Envy Bonus Qualifying Hand, the dealer shall pay an Envy Bonus in accordance with § 670a.12(d)(4) to each player who placed a progressive payout wager. Players are entitled to multiple Envy Bonuses when another player at the same Six-Card Fortune Pai Gow Poker table is the holder of an Envy Bonus Qualifying Hand. A player is not entitled to an Envy Bonus for his own hand or the hand of the dealer.

(i) The dealer shall settle all of the player’s optional wagers before placing the player’s cards in the discard rack.

(j) All cards removed from the table shall be placed 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 § 670a.12 (relating to payout odds; Envy Bonus; rate of progression); and 58 Pa. Code § 670a.13 (relating to irregularities; invalid roll of dice).
§ 670a.12. Payout odds; Envy Bonus; rate of progression.

(a) A certificate holder shall pay each winning Six-Card Fortune Pai Gow Poker and Double Down Wager at odds of 1 to 1.

(b) The certificate holder shall pay out winning Fortune Bonus Wagers and Envy Bonus payouts at the odds and amounts in the following paytables:

(1) *Fortune Bonus Payout.*

<table>
<thead>
<tr>
<th>Hand</th>
<th>Payout</th>
</tr>
</thead>
<tbody>
<tr>
<td>Five aces</td>
<td>1,000 to 1</td>
</tr>
<tr>
<td>Royal flush</td>
<td>250 to 1</td>
</tr>
<tr>
<td>Straight flush</td>
<td>100 to 1</td>
</tr>
<tr>
<td>Four-of-a-kind</td>
<td>50 to 1</td>
</tr>
<tr>
<td>Full house</td>
<td>15 to 1</td>
</tr>
<tr>
<td>Flush</td>
<td>10 to 1</td>
</tr>
<tr>
<td>Straight</td>
<td>8 to 1</td>
</tr>
<tr>
<td>Three-of-a-kind</td>
<td>5 to 1</td>
</tr>
</tbody>
</table>

(2) *Envy Bonus Payouts.* Envy Bonus Payouts shall be made according to the following payouts for Envy Bonus Qualifying Hands based upon the amount of the Fortune Bonus Wager placed by the player receiving the Envy Bonus:

$1 Fortune Bonus Wager

<table>
<thead>
<tr>
<th>Hand</th>
<th>Envy Bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Five aces</td>
<td>$1,000</td>
</tr>
<tr>
<td>Royal flush</td>
<td>$200</td>
</tr>
<tr>
<td>Straight flush</td>
<td>$50</td>
</tr>
<tr>
<td>Four-of-a-kind</td>
<td>$15</td>
</tr>
<tr>
<td>Full house</td>
<td>$5</td>
</tr>
</tbody>
</table>

$5 Fortune Bonus Wager

<table>
<thead>
<tr>
<th>Hand</th>
<th>Envy Bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Five aces</td>
<td>$5,000</td>
</tr>
<tr>
<td>Royal flush</td>
<td>$1,000</td>
</tr>
<tr>
<td>Straight flush</td>
<td>$250</td>
</tr>
<tr>
<td>Four-of-a-kind</td>
<td>$75</td>
</tr>
<tr>
<td>Full house</td>
<td>$25</td>
</tr>
</tbody>
</table>

(c) The certificate holder shall pay out winning Insurance Wagers at the odds and amounts in the following paytable:

<table>
<thead>
<tr>
<th>Hand</th>
<th>Payout</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eight-high</td>
<td>100 to 1</td>
</tr>
<tr>
<td>Nine-high</td>
<td>30 to 1</td>
</tr>
</tbody>
</table>

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Hand | Payout
--- | ---
Ten-high | 10 to 1
Jack-high | 7 to 1
Queen-high | 4 to 1
King-high | 3 to 1

(d) The certificate holder shall pay out winning Progressive Payout Wagers and Envy Bonus Payouts in accordance with the following:

(1) The certificate holder shall pay out winning Progressive Payout Wagers at the odds in the following paytable:

<table>
<thead>
<tr>
<th>Hand</th>
<th>Payout</th>
</tr>
</thead>
<tbody>
<tr>
<td>Five aces</td>
<td>100% of meter</td>
</tr>
<tr>
<td>Royal flush</td>
<td>10% of meter</td>
</tr>
<tr>
<td>Straight flush</td>
<td>300 for 1</td>
</tr>
<tr>
<td>Four-of-a-kind</td>
<td>150 for 1</td>
</tr>
<tr>
<td>Full house</td>
<td>15 for 1</td>
</tr>
<tr>
<td>Flush</td>
<td>6 for 1</td>
</tr>
<tr>
<td>Straight</td>
<td>3 for 1</td>
</tr>
<tr>
<td>Seed amount</td>
<td>5,000 for 1</td>
</tr>
<tr>
<td>Increment rate</td>
<td>21%</td>
</tr>
</tbody>
</table>

(2) The initial and reset amount must be in the certificate holder’s Rules Submission filed in accordance with § 601a.2 (relating to table games Rules Submissions) and be at least $5,000.

(3) Winning Progressive Payout Wagers shall be paid the amount on the meter when it is the player’s turn to be paid in accordance with § 670a.11(h)(3) (relating to procedures for completion of each round of play) irrespective of the amount that was on the meter when the player placed the wager or when the dealer dealt the player’s cards.

(4) Envy Bonus Payouts shall be made according to the following payouts for Envy Bonus Qualifying Hands based upon the amount of the Progressive Payout Wager placed by the player receiving the Envy Bonus:

<table>
<thead>
<tr>
<th>$1 Progressive Payout Wager</th>
<th>Envy Bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Five aces</td>
<td>$100</td>
</tr>
<tr>
<td>Royal flush</td>
<td>$50</td>
</tr>
<tr>
<td>Straight flush</td>
<td>$10</td>
</tr>
<tr>
<td>Four-of-a-kind</td>
<td>$5</td>
</tr>
</tbody>
</table>

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§ 670a.13. Irregularities; invalid roll of dice.

(a) If the dealer uncovers the Pai Gow Poker shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a “no roll” and reshake the dice.

(b) If the dealer uncovers the Pai Gow Poker shaker and a die or dice fall out of the shaker, the dealer shall call a “no roll” and reshake the dice.

(c) If the dealer incorrectly totals the dice and deals the first card to the wrong position, all hands shall be void, all wagers shall be returned to the players and the cards shall be reshuffled.

(d) If the dealer exposes any of the cards dealt to a player, the player may void the hand. The player shall make the decision to either play out the hand or to void the hand without looking at the unexposed cards.

(e) If a card or cards in the dealer’s hand are exposed, all hands shall be void, all wagers shall be returned to the players and the cards shall be reshuffled.

(f) 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.

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

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

(i) If the dealer does not set his hands in accordance with § 670a.11(d) (relating to procedures for completion of each round of play), the hands shall be reset in accordance with § 670a.11(d) and the round of play shall be completed.

(j) If a card is exposed while the dealer is dealing the seven stacks in accordance with § 670a.10 (relating to procedures for dealing the cards from an automated dealing shoe), all wagers shall be returned to the players and the cards shall be reshuffled.

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(k) If any player position or the dealer is dealt an incorrect number of cards, all hand shall be void, all wagers shall be returned to the players and the cards shall be reshuffled.

(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 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.

(n) If an automated 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 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.