

CRISS-CROSS POKER

1. Definitions

The following words and terms, when used in the Rules of the Game of Criss-Cross Poker, shall have the following meanings, unless the context clearly indicates otherwise:

Across Hand—A five-card Poker hand formed for each player by combining the two cards dealt to the player and the three community cards on the horizontal line of the cross.

Community cards—Cards which are used by all players to form a five-card Poker hand.

Down Hand—A five-card Poker hand formed for each player by combining the two cards dealt to the player and the three community cards on the vertical line of the cross.

2. Cards; number of decks

- (a) Except as provided in subsection (b) below, Criss-Cross Poker shall be played with one deck of cards that are identical in appearance and one cover card.
- (b) If an automated card shuffling device is utilized, Criss-Cross 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. 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 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 Criss-Cross Poker shall be changed at least every:
 - (1) Four hours if the cards are dealt by hand; or
 - (2) Eight hours if the cards are dealt from a manual or automated dealing shoe.

3. 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 Section 4.

- (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) above.

4. Shuffle and cut of the cards

- (a) Immediately prior to commencement of play, 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 licensee 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 Sections 7-9; or
 - (2) If the cards were shuffled manually or were preshuffled, cut the cards in accordance with the procedures in subsection (d) below.
- (d) If a cut of the cards is required, the dealer shall place the 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 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.
- (f) If there is no gaming activity at a Criss-Cross 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, the procedures in Section 3(c) and this section shall be completed.
- (g) A licensee may utilize a dealing shoe or other device that automatically reshuffles and counts the cards provided that the device is submitted to the Massachusetts Gaming Commission and approved in accordance with 205 CMR 146.55 prior to its use in the licensed facility. If a licensee is utilizing the approved device, subsections (d)—(f) above do not apply.

5. Criss-Cross Poker rankings

- (a) The rank of the cards used in Criss-Cross Poker 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). All suits shall be equal in rank.
- (b) The permissible Poker hands in the game of Criss-Cross Poker, in order of highest to lowest rank, shall be:
 - (1) A royal flush, which is a hand consisting of an ace, king, queen, jack and 10 of the same suit.
 - (2) A straight flush, which is a hand consisting of five cards of the same suit in consecutive ranking, other than a royal flush.
 - (3) A four-of-a-kind, which is a hand consisting of four cards of the same rank.
 - (4) A full house, which is a hand consisting of a three-of-a-kind and a pair.
 - (5) A flush, which is a hand consisting of five cards of the same suit, not in consecutive order.
 - (6) A straight, which is a hand consisting of five cards of consecutive rank of different suits.
 - (7) A three-of-a-kind, which is a hand consisting of three cards of the same rank.
 - (8) Two pairs, which is a hand consisting of two pairs.
 - (9) A pair, which is a hand consisting of two cards of the same rank.

6. Wagers

- (a) Wagers at Criss-Cross Poker shall be made by placing value chips, plaques or other Commission-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 Criss-Cross 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) All Ante Across and Ante Down Wagers shall be placed prior to the dealer announcing “no more bets” in accordance with the dealing procedures in Sections 7-9. Except as provided in Section 10(b), (d) and (f), a wager may not be made after the dealer has announced “no more bets.”
- (d) To participate in a round of play, a player shall place two equal but separate Ante Wagers designated as Ante Across and Ante Down.
- (e) If specified in its Rules Submission, a licensee may offer to each player at a Criss-Cross Poker table the option to make an additional Five Card Bonus Wager that the five community cards will form a hand with a rank of a pair of 6s or better. After placing the Ante Wagers

required under subsection (d) above, a player may make an additional Five Card Bonus Wager by placing a value chip onto the designated betting area for that player. A Five Card Bonus Wager will not have a bearing on any other wagers made by the player.

- (f) Across, Down and Middle Bets shall be made in accordance with Section 10(b), (d) and (f).
- (g) A player may not wager on more than one player position at a Criss-Cross Poker table.

7. Procedure 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 Commission pursuant to 205 CMR 146. Once the procedures required under Section 4 (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.”
- (c) 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.
- (d) The dealer shall deal five community cards face down to form a cross with one card in the box furthest from the dealer, three cards in the second row and one card in the box closest to the dealer. After dealing the five community cards, 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, face down to each player who has placed the two required Ante Wagers in accordance with Section 6(d) until each player has two cards.
- (e) After five cards have been dealt to the area designated for the placement of the community cards and two cards have been dealt to each player, the dealer shall remove the stub from the manual dealing shoe and, except as provided in subsection (f) below, place the stub in the discard rack without exposing the cards.
- (f) If an automated card shuffling device, which 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.
- (g) 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.
- (h) 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 (a player has more or less than 2 cards or the area designed for the placement of the community cards has more or less than 5 cards) 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.

8. Procedure 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 Section 4 have been completed, the dealer shall place the stacked deck of cards in either hand. After the dealer has chosen the hand in which he will 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) 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. The dealer shall deal five community cards face down to form a cross with one card in the box furthest from the dealer, three cards in the second row and one card in the box closest to the dealer. After dealing the five community cards, 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, face down to each player who has placed the two required Ante Wagers in accordance with Section 6(d) until each player has two cards.
- (c) After five cards have been dealt to the area designated for the placement of the community cards and two cards have been dealt to each player, the dealer shall, except as provided in subsection (d) below, place the stub in the discard rack without exposing the cards.
- (d) If an automated card shuffling device, which 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 (a player has more or less than 2 cards or the area designed for the placement of the community cards has more or less than 5 cards) 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.

9. Procedure 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:

- (1) After the procedures required under Section 4 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 area designated for the placement of the community cards. The dealer shall spread the stack within the designated area to form a cross with one card placed in the box furthest from the dealer, three cards in the second row and one card in the box closest to the dealer. After dealing the five community cards, starting with the player farthest to the dealer's left and continuing around the table in a clockwise manner, the dealer shall deliver a stack of two cards face down to each of the players who has placed the two required Ante Wagers in accordance with Section 6(d).
- (c) After each stack of cards has 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) below, place the cards in the discard rack without exposing the cards.
- (d) If an automated card shuffling device, which 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 (a player has more or less than 2 cards or the area designed for the placement of the community cards has more or less than 5 cards) 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.

10. Procedures for completion of each round of play

- (a) After the dealing procedures required under Sections 7-9 have been completed, each player shall examine his cards subject to the following limitations:
- (1) Each player who wagers at Criss-Cross Poker 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 two cards in full view of the dealer at all times.
- (b) After each player has examined his cards, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player if he wishes to

place an Across Bet in an amount equal to one to three times the total amount of the player's Ante Across Wager. If a player does not place an Across Bet, the player's Ante Across and Ante Down Wagers shall be collected and the player's cards placed in the discard rack provided that if a player also placed a Five Card Bonus Wager, the player's Five Card Bonus Wager shall remain on the table until resolved in accordance with subsection (h)(5) below.

- (c) After each player has made a decision regarding the Across Bet and any forfeited hands have been collected, the dealer shall then turn the two outside community cards in the horizontal row face up on the layout.
- (d) After the first two community cards are exposed, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player if he wishes to place a Down Bet in an amount equal to one to three times the total amount of the player's Ante Down Wager. If a player does not place a Down Bet, the player's Ante Across Wager, Ante Down Wager and Across Bet shall be collected and the player's cards placed in the discard rack provided that if a player also placed a Five Card Bonus Wager, the player's Five Card Bonus Wager shall remain on the table until resolved in accordance with subsection (h)(5) below.
- (e) The dealer shall then turn the two outside community cards in the vertical row face up leaving only the middle community card face down on the layout.
- (f) After the third and fourth community cards are exposed, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player if he wishes to place a Middle Bet in an amount equal to one to three times the amount of the player's Ante Across or Ante Down Wager. If a player does not place a Middle Bet, the player's Ante Across Wager, Ante Down Wager, Across Bet and Down Bet shall be collected and the player's cards placed in the discard rack provided that if a player also placed a Five Card Bonus Wager, the player's Five Card Bonus Wager shall remain on the table until resolved in accordance with subsection (h)(5) below. After all remaining players have placed a Middle Bet, each player shall place his cards face down on the appropriate area of the layout.
- (g) The dealer shall then turn the middle community card face up on the layout. After all five community 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, turn the two cards of the player face up on the layout. The player's two cards and the three community cards in the horizontal line shall form the player's five-card Across Hand while the player's two cards and the three community cards in the vertical line shall form the player's five-card Down Hand.
- (h) The dealer shall settle all wagers of that player by collecting losing wagers and paying winning wagers as follows:
 - (1) If a player's Across Hand:
 - (i) Is less than a pair of 6s, the dealer shall collect the losing Ante Across and Across Bet Wagers.

- (ii) Is a pair of 6s or better, as described in Section 5(b) , the dealer shall return or pay out the winning Ante Across wager in accordance with Section 11(a) and the Across Bet in accordance with Section 11(b).
- (2) If a player's Down Hand:
 - (i) Is less than a pair of 6s, the dealer shall collect the losing Ante Down and Down Bet wagers.
 - (ii) Is a pair of 6s or better, as described in Section 5(b), the dealer shall return or pay out the winning Ante Down Wager in accordance with Section 11(a) and the Down Bet in accordance with Section 11(b).
- (3) If neither of a player's Down or Across Hands contains a pair of 6s or better, the dealer shall collect the losing Middle Bet Wager.
- (4) If either of a player's Down or Across Hands contains a pair of 6s or better, as described in Section 5(b), the dealer shall pay out the Middle Bet Wager in accordance with Section 11(b). The payout shall be based on the higher ranking Across Hand or Down Hand.
- (5) After settling the player's other wagers, the dealer shall settle the player's Five Card Bonus Wager, if applicable. If the five community cards form a five-card Poker hand of a pair of 6s or better, as described in Section 5(b), the dealer shall pay the winning Five Card Bonus Wager in accordance with Section 11(c).
 - (i) After all wagers of the player have been settled, the dealer shall remove the player's 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.

11. Payout odds

- (a) Winning Ante Across and Ante Down Wagers shall be paid at the following odds:

Hand	Payout
Pair of jacks or better	1 to 1
Pair of 6s through 10s	Push

- (b) Winning Across, Down and Middle Bet Wagers shall be paid at the following odds:

Hand	Payout
Royal flush	500 to 1
Straight flush	100 to 1
Four-of-a-kind	40 to 1
Full house	12 to 1
Flush	8 to 1
Straight	5 to 1
Three-of-a-kind	3 to 1
Two pair	2 to 1
Pair of jacks, queens, kings or aces	1 to 1
Pair of 6s through 10s	Push

(c) If a licensee offers the Five Card Bonus Wager, winning Five Card Bonus Wagers shall be paid out at the following odds:

Hand	Payout
Royal flush	250 to 1
Straight flush	100 to 1
Four-of-a-kind	40 to 1
Full house	15 to 1
Flush	10 to 1
Straight	6 to 1
Three-of-a-kind	4 to 1
Two pair	3 to 1
Pair of 6s or better	1 to 1

(d) Notwithstanding the payout odds in subsections (a)—(c) above, if specified in its Rules Submission form, the licensee 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.

12. 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 any player or the area designated for the placement of the community cards 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 any of the community cards are inadvertently exposed prior to the dealer revealing the community cards in accordance with Section 10(c), (e) and (g), all hands shall be void, all wagers shall be returned to the players and the cards shall be reshuffled.
- (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 shall 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.