

# HEADS UP HOLD'EM

## 1. Definitions

The following words and terms, when used in the Rules of the Game of Heads Up Hold 'Em, shall have the following meanings unless the context clearly indicates otherwise:

“*Ante*” or “*Ante wager*”- means the predetermined wager that a player is required to make prior to any cards being dealt in order to participate in a round of play.

"*Community cards*" - means any of the five cards dealt face up in the center of the table that are used by each player and the dealer with their own two cards to form the best possible five-card poker hand.

"*Cover card*" - means a yellow or green plastic card used during the cut process and then to conceal the bottom card of the deck.

"*Burn*" means to remove the top or next card from the deck and place it face down in the discard rack without revealing it to anyone.

“*Check*” - means a player’s choice to forfeit his or her right to make a raise wager.

“*Face card*” means a jack, a queen or a king.

"*Flop*" - means the first three community cards dealt face up to the area designated for the placement of the community cards.

"*Hand*" - means the highest ranking five-card hand that can be formed from the five community cards and the two cards dealt to the dealer or a player.

“*Hole Cards*”- means the first two cards dealt face-down to each player.

“*Odds Wager*” - means the mandatory wager made at the beginning of the round of play that is equal to the ante wager.

“*Push*” - means a tie.

“*Play wager*” - means the sum of the ante and all raise wagers made by the player in the current round.

“*Pocket Bonus wager*” - is an optional wager that a player’s hole cards will be a pair or an Ace and a King, Queen, or Jack.

“*Raise wager*” - means the wager that a player makes, which has an incremental value as follows:

- (a) Immediately after the hole cards are dealt, any raise wager placed must be equal to but no more than three times the player's ante;
- (b) Immediately after the flop, any raise wager placed must be equal but no more than two times the player's ante; and
- (c) Immediately after the river card is dealt, any raise wager made must be equal to the player's ante.

“*Round of play*” or “*round*” - means one complete cycle of play during which all players at the table have been dealt a hand, have folded or wagered, and have had their wagers paid or collected in accordance with this subchapter.

“*Trips Plus wager*” - is an optional wager that a player's hole cards and the community cards, or only the community cards will form a seven-card poker hand comprised of three-of-a-kind, straight, flush, full house, four-of-a-kind, straight flush, or royal flush.

“*Turn and River*” or “*turn and river cards*” - means the fourth and fifth and final two community cards dealt face up to the designated area of the layout.

“*Stub*” - means the remaining portion of the deck after all cards in the round of play have been dealt.

“*Suit*” - means one of the four categories of cards, that is, diamond, spade, club, or heart.

## **2. Cards; number of decks**

- (a) Except as provided in (b) and (c) below, Heads Up Hold'em shall be played with one deck of cards with backs of the same color and design and one cover card to be used in accordance with the procedures set forth in Section 4. The cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards. The deck of cards shall meet the requirements of 205 CMR 146.48.
- (b) If an automated card shuffling device is used, a gaming licensee shall be permitted to use a second deck of cards to play the game, provided that:
  - (1) Each deck of cards complies with the requirements of (a) above;
  - (2) The backs of the cards in the two decks are of different color;
  - (3) One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
  - (4) Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
  - (5) The cards from only one deck shall be placed in the discard rack at any given time.

## **3. Opening of the table for gaming**

- (a) After receiving a deck of cards at the table in accordance with 205 CMR 146.49 and Section 2, the dealer shall, as applicable, comply with the requirements of (b) through (d) below and the rules of the Commission applicable to the receipt, inspection, initial shuffling, and

inspection of cards as set for in 205 CMR 146.49.

- (b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, 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 out according to suit and in sequence.
- (c) After the first player 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" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with Section 4.
- (d) If a gaming licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to 205 CMR 146.50 and Section 2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled, in accordance with the provisions of (a) through (c) above, immediately prior to the commencement of play.

#### **4. Shuffle and cut of the cards**

- (a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to 205 CMR 146.50, and after each round of play has been completed, 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; provided, however, that nothing herein shall be deemed to prohibit the use of 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, deal or deliver the cards in accordance with the procedures set forth in Sections 7-9; or
  - (2) If the cards were shuffled manually or were pre-shuffled pursuant to 205 CMR 146.50, cut the cards in accordance with the procedures set forth in (c) below.
- (c) If a cut of the cards is required, the dealer shall:
  - (1) Cut the deck, using one hand, by:
    - (i) Placing the cover card on the table in front of the deck of cards;
    - (ii) Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;
    - (iii) Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (c)(1)(ii) above; and
    - (iv) Removing the cover card and placing it in the discard rack; and
  - (2) Deal the cards in accordance with the procedures set forth in Sections 7-9.
- (d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the

cut was performed improperly or in any way that might affect the integrity or fairness of the game.

- (e) Whenever there is no gaming activity at a Heads Up Hold'em table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in Section 3(c) shall be completed.

## **5. Heads Up Hold'em hand rankings**

- (a) The rank of the cards used in Heads Up Hold'em, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or "straight" formed with a two, three, four, and five.
- (b) The permissible five-card poker hands at the game of Heads Up Hold'em, in order of highest to lowest rank, shall be:
  - (1) "Royal" or "Royal flush" is a hand consisting of an ace, king, queen, jack, and 10 of the same suit;
  - (2) "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with ace, king, queen, jack, and 10 being the highest ranking straight flush and ace, two, three, four, and five being the lowest straight flush;
  - (3) "Four of a kind" is a hand consisting of four cards of the same rank, with four aces being the highest ranking four of a kind and four twos being the lowest ranking four of a kind;
  - (4) "Full house" is a hand consisting of a "three of a kind" and a "pair" with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;
  - (5) "Flush" is a hand consisting of five cards of the same suit, not in consecutive order, with ace, king, queen, jack and nine being the highest ranking flush and two, three, four, five, and seven being the lowest ranking flush;
  - (6) "Straight" is a hand consisting of five unsuited cards of consecutive rank, with an ace, king, queen, jack, and 10 being the highest ranking straight and an ace, two, three, four, and five being the lowest ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (for example, queen, king, ace, two, and three);
  - (7) "Three-of-a-kind" is a hand consisting of three cards of the same rank, with three aces being the highest ranking three of a kind and three twos being the lowest ranking three of a kind;
  - (8) "Two pairs" is a hand consisting of two "pairs," with two aces and two kings being the highest ranking two pair and two threes and two twos being the lowest ranking two pair; and
  - (9) "One pair" is a hand consisting of two cards of the same rank, with two aces being the highest ranking pair and two twos being the lowest ranking pair.
- (c) When comparing two hands which are of identical poker rank pursuant to the provisions of

this section, or which contain none of the hands authorized in this section, the hand which contains the highest ranking card as provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered a push.

## **6. Wagers**

- (a) All wagers at Heads Up hold'em poker shall be made by placing gaming chips or plaques, and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.
- (b) All wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in Sections 7-9. Except as provided in Section 10, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."
- (c) Upon placing an ante wager, a player must also place an odds wager by placing an amount equal to the ante wager on the designated betting area of the layout. The outcome of the odds wager shall have no bearing on any other wager made by the player at the game of Heads Up hold'em poker.
- (d) Raise, trips plus, and pocket bonus wagers shall be made in accordance with the provisions of Section 10.
- (e) Only players who are seated at the Heads up hold 'em bonus poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

## **7. Procedures for dealing the cards from a manual dealing shoe**

- (a) If a gaming licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of 205 CMR 146.51. Once the procedures required by Section 4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by the automated card shuffling device.
- (b) The dealer shall announce "No more bets" prior to dealing any cards.
- (c) Each card shall be removed from the dealing shoe with the hand of the dealer that is the closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.
- (d) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:
  - (1) One card face down to each player;
  - (2) One card face down to the area designated for the dealer's hand under a cover card;
  - (3) A second card face down to each player; and

- (4) A second card face down to the area designated for the dealer's hand under a cover card.
- (e) After two cards have been dealt to each player and to the area designated for the hand of the dealer, and after all community cards have been dealt in accordance with the provisions of Section 10, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (f) below, place the stub in the discard rack without exposing the cards.
- (f) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.
  - (1) 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.
  - (2) 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 or the area designated for the placement of the dealer's cards has more or less than two cards) but 52 cards remain in the deck, all hands are void pursuant to Section 12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to 205 CMR 146.49.
- (g) Notwithstanding the provisions of (f) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of 205 CMR 146.49.

## **8. Procedures for dealing the cards from the hand**

- (a) Notwithstanding any other provisions of 205 CMR 146, a gaming licensee may, in its discretion, permit a dealer to deal the cards used to play Heads Up Hold'em from his or her hand.
- (b) If a casino chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed:
  - (1) The gaming licensee shall use an automated shuffling device to shuffle the cards.
  - (2) Once the procedures required by Section 4 have been completed, the dealer shall place the stacked deck of cards in either hand.
    - (i) Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.
    - (ii) The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
  - (3) The dealer shall announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.
- (c) The dealer shall, starting with the player farthest to his or her left and continuing around the

table in a clockwise manner, deal the cards as follows:

- (1) One card face down to each player;
  - (2) One card face down to the area designated for the dealer's hand under a cover card;
  - (3) A second card face down to each player; and
  - (4) A second card face down to the area designated for the dealer's hand under a cover card.
- (d) After two cards have been dealt to each player and to the area designated for the hand of the dealer and after all community cards have been dealt in accordance with the provisions of Section 10, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.
- (e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The dealer shall count the stub in accordance with the provisions of Section 7(f).
- (f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of 205 CMR 146.49.

## **9. Procedures for dealing the cards from an automated dealing shoe**

- (a) Notwithstanding any other provision of 205 CMR 146, a gaming licensee may, in its discretion, choose to have the cards used to play Heads Up Hold'em dealt from an automated dealing shoe which dispenses cards in stacks of two cards, provided that the shoe, its location and the procedures for its use are in accordance with the gaming licensee's internal control procedures.
- (b) If a gaming licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed:
- (1) Once the procedures required by Section 4 have been completed, the cards shall be placed in the automated dealing shoe.
  - (2) The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.
- (c) The dealer shall first deliver the first stack of five community cards to the community card area and spread them out. After the community cards have been delivered, the dealer shall deliver the first stack of two cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with Section 6. 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 has placed a wager in accordance with Section 6. The dealer shall then place a cover card on top of the dealer's stack of two cards in the automated dealing shoe and deliver the stack face down with the cover card on top to the area designated for the dealer's hand.

- (d) After each stack of two cards has been dispensed and delivered in accordance with this subsection, the dealer shall remove the remaining cards from the automated dealing shoe. The dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.
- (e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards is still in the deck. The dealer shall count the stub in accordance with the provisions of Section 7(f).
- (f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of 205 CMR 146.49.

#### **10. Procedures for completion of each round of play; collection of payment and wagers**

- (a) After the dealing procedures required by Sections 7-9 have been completed, each player shall examine his or her cards without exposing them to any person, replace the cards face down on the layout and either place a raise wager or check.
- (b) To begin each round of play, each player must place an ante and an odds wager in a designated betting position on the table layout. The ante wager and odds wager must be in equal amounts and must be made in accordance with the table limits set by the casino.
- (c) After the mandatory ante and odds wager are placed, the dealer begins by dealing the five community cards, then beginning with the player on the dealer's left moving clockwise and ending with the dealer. Each player and the dealer receive two hole cards face-down ("Hole Cards"). This is the player's two-card hand. Additionally, the five community board cards that have been dealt face down at this point are revealed for the flop, and the turn, and river cards as they are needed for each stage of the round. Alternatively, if the game is hand dealt, the dealer may deal and expose the flop, turn, and river cards as they are needed for each stage of the round. Players are not permitted to exchange information on their hands.
- (d) Each player then has the option to either make a raise wager equal to their ante wager, make a raise wager twice their ante wager, make a raise wager three (3) times their ante wager, or check.
- (e) The dealer will then reveal three community cards ("Flop Cards"), either by turning over the first three face-down cards (if machine dealt), or by dealing and displaying the three card flop (if manually dealt).
- (f) Each player who has not yet made a raise wager may make a raise wager equal to their ante wager, twice their ante wager, or check.
- (g) The dealer then deals the final two (2) community cards in the deck ("Turn and River



Cards”), either by turning over the last two face-down community cards (if machine dealt), or by dealing and displaying the turn and river cards (if manually dealt).

- (h) Players who have not yet made a raise wager must make a raise wager equal to their ante wager or fold, forfeiting both their ante and odds wagers. A player who folds is still eligible to win the pocket bonus wager if their two card hand contains a ranking hand posted on the corresponding payable.
- (i) After each player has either folded or placed a raise wager, the dealer’s two Hole Cards are revealed. The dealer and players then make the best five-card hand possible using any combination of their two Hole Cards and the five community cards.

### **11. Payout odds**

- (a) The payout odds for winning wagers at Heads Up Hold’em will be printed on either the layout, a sign at the table, or in any brochure or other publication distributed by a gaming licensee shall be stated through the use of the word “to” or “win,” and no odds shall be stated through the use of the word “for,” unless specifically stated otherwise within Section 11.
- (b) The dealer compares the player’s hand with the dealer’s hands as follows:
  - (1) If the dealer’s hand is not a pair or better, then the dealer does not qualify and the ante wager is pushed. To indicate this, the dealer may push the player’s ante wager back to the player’s position, or the dealer may tap the felt next to the player’s ante wager to show this push result. All other wagers will remain in action.
  - (2) If the dealer qualifies with a pair or better, the ante wager is paid even money if the player’s hand beats the dealer’s hand.
  - (3) If the dealer’s hand beats the player’s hand, the ante wager loses and is collected.
  - (4) If the dealer’s hand and the player’s hand are equal copies, the ante wager is pushed.
  - (5) If the player wins with a straight or better, the raise wager is paid even money, and the odds wager is paid according to the following payable:

<b>Hand</b>	<b>Paytable A</b>
<b>Royal flush</b>	500 to 1
<b>Straight flush</b>	50 to 1
<b>Four-of-a-kind</b>	10 to 1
<b>Full house</b>	3 to 1
<b>Flush</b>	3 to 2
<b>Straight</b>	1 to 1

- (c) If the player wins with a three-of-a-kind or less, the raise wager wins and is paid even money, and the odds bet pushes.

- (d) If the player ties or “copies” the dealer, then both the raise and odds wagers push.
- (e) If the player loses to the dealer and his final hand is three of-a-kind or worse, then both the raise and odds wagers lose and are collected.
- (f) If the player loses to the dealer and his final hand is at least a straight, the raise and ante wager loses and is collected. The odds bet remains and is paid according to the Bad Beat Bonus payable. The following is an example of a Bad Beat payable:

Hand	Paytable A
Royal flush	N/A
Straight flush	500 to 1
Four-of-a-kind	25 to 1
Full house	6 to 1
Flush	5 to 1
Straight	4 to 1

- (g) The Trips Plus Wager is an optional wager that pays if the player’s seven-card poker hand, comprised of the player’s two (2) Hole Cards and certain of the five community cards, contains a three-of-a-kind or better, regardless of the outcome of the primary game wagers. Winning wagers are paid according to one of the following payable examples:

Hand	Paytable A	Paytable B	Paytable C	Paytable D
Royal flush	100 to 1	100 to 1	100 to 1	100 to 1
Straight flush	40 to 1	40 to 1	40 to 1	40 to 1
Four-of-a-kind	30 to 1	30 to 1	30 to 1	30 to 1
Full house	9 to 1	8 to 1	8 to 1	7 to 1
Flush	7 to 1	6 to 1	7 to 1	6 to 1
Straight	4 to 1	5 to 1	4 to 1	5 to 1
Three of a kind	3 to 1	3 to 1	3 to 1	3 to 1

- (h) The dealer may take or pay the Trips Plus bet before processing the players’ main bets, or after the dealer has processed the players’ main bets.

- (i) The Pocket Bonus Wager is an optional wager that pays if the player's two (2) Hole Cards contain a pair or are composed of an Ace with a King, Queen, or Jack ("Face Card"), regardless of the outcome of the primary game. If the player placed a Pocket Bonus Wager and his or her Hole Cards are not an Ace paired with a Face Card, the Pocket Bonus Wager will lose and be collected by the dealer. However, if the player wins, the Pocket Bonus Wager pays according to the following paytables:

<b>Hand</b>	<b>Paytable A</b>	<b>Paytable B</b>	<b>Paytable C</b>
<b>Pair of Aces</b>	30 to 1	25 to 1	30 to 1
<b>Ace – Face Card Suited</b>	20 to 1	20 to 1	20 to 1
<b>Ace – Face Card Unsuited</b>	10 to 1	10 to 1	10 to 1
<b>Pair (2's –K's)</b>	5 to 1	5 to 1	4 to 1

## **12. Irregularities**

- (a) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game 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 and the cards shall be reshuffled.
- (b) A card drawn in error without its face being exposed shall be used as though it was the next card from the shoe or the deck.
- (c) If any player is dealt an incorrect number of cards, all hands shall be void and the cards shall be reshuffled.
- (d) If one or more of the dealer's cards are inadvertently exposed prior to the dealer revealing his or her hand as prescribed in Section 10(f), all hands shall be void 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 in accordance with the gaming licensee's internal control procedures.
- (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 and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with the gaming licensee's internal control procedures.

Any automated card shuffling device or automated dealing shoe shall be removed from a gaming table before any other method of shuffling or dealing may be utilized at that table.