

BACCARAT

1. Definitions

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

Curator-- The player who accepts the dealing shoe and who is responsible for dealing the cards in accordance with this chapter and the instructions of the dealer calling the game.

Dragon 7-- A Banker's Hand which has a Point Count of 7 with a total of three cards dealt and the Player's Hand which has a Point Count of less than 7.

EZ Baccarat-- A variation of Baccarat in which vigorish is not collected.

Natural-- A hand which has a Point Count of 8 or 9 on the first two cards dealt.

Panda-- A Player's Hand which has a Point Count of 8 with a total of three cards dealt and the Banker's Hand which has a Point Count of less than 8.

2. Baccarat table physical characteristics

- (a) Baccarat shall be played on a table having numbered positions for 10 to 14 seated players.
- (b) The layout for a Baccarat table shall be submitted to the IEB and approved in accordance with CMR 205 CMR 146.18 (relating to approval of table game layouts, signage and equipment)
 - (1) If a licensee offers the Dragon Bonus Wager, authorized under Section 8(a)(4) (relating to wagers), separate areas designated for the placement of the Dragon Bonus Wager for each player.
 - (2) If a licensee offers EZ Baccarat:
 - (i) Separate areas designated for the placement of the Dragon 7 Insurance Wager, authorized under Section 8(a)(5), for each player.
 - (ii) Inscriptions that advise patrons that a wager on the Banker's Hand that results in a Dragon 7 shall push and be returned to the player. If the information is not inscribed on the layout, a sign containing the information must be posted at each Baccarat table.
 - (iii) Separate areas designated for the placement of the Panda 8 Insurance Wager, authorized under Section 8(a)(6), for each player.
 - (3) If a licensee offers the House Money Wager, authorized under Section 8(a)(7), separate areas designated for the placement of the House Money Wager for each player.
 - (4) Numbered areas that correspond to the seat numbers for the purpose of marking vigorish unless the dealer, in accordance with the option selected in the licensee's Rules Submission, collects the vigorish from a player at the time the winning payout is made or the table is designated for play as an EZ Baccarat table in which vigorish is not collected.
- (c) Each Baccarat table must have a discard bucket capable of handling 8 decks of cards.

3. Cards; number of decks

- (a) Baccarat shall be played with six to eight decks of cards that are identical in appearance and two cover cards.
- (b) The decks of cards opened for use at a Baccarat table shall be changed after the play of each dealing shoe.

4. Opening of the table for gaming

- (a) After receiving the six or more decks of cards at the table in accordance with 205 CMR 146.49, the dealer shall, as applicable, comply with the requirements of either 205 CMR 146.49 and (b) through (d), below, or the requirements of 205 CMR 146.50.
- (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 upwards on the table for visual inspection by the first participant or participants to arrive at the table. The cards shall be spread out in columns by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.
- (c) After the first participant or participants is afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked.
- (d) If the licensee uses pre-inspected and pre-shuffled cards, addressed under 205 CMR 146.50 on their baccarat games they must follow in accordance with their procedure submitted in the licensee's Rules Submission.
- (e) If the licensee uses a batch type shuffle machine, addressed under 205 CMR 146.50 on their baccarat games they must follow in accordance with their procedure submitted in the licensee's Rules Submission.

5. Shuffle and cut of the cards

- (a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to the gaming equipment regulations), and after each shoe of cards is completed, the gaming licensee shall require its dealers to perform, at its option, either of the following procedures.
 - (1) One or more of the dealers shall shuffle the cards so that they are randomly intermixed. After the cards have been shuffled, a dealer shall lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.
 - (i) After lacing the cards, the gaming licensee may, as an additional option, require the dealer calling the game to shuffle some or all of the cards again.
 - (ii) A gaming licensee shall not initiate or terminate the use of this reshuffling option unless the gaming licensee provides its surveillance department and the Commission with at least 30 minutes prior written notice.

- (2) One or more of the dealers shall "wash" and stack the cards, after which each of the three dealers shall shuffle the stack of cards independently.
- (b) Any shuffling or lacing option chosen for use by a gaming licensee pursuant to (a) above shall be implemented at all tables within a pit.
- (c) After shuffling or lacing the cards and, where applicable, reshuffling them, the dealer calling the game shall offer the stack of cards, with backs facing away from the dealer, to the participants to be cut. The dealer shall begin with the participant seated in the highest number position at the table or, in the case of reshuffle the last curator and working clockwise around the table, shall offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer shall cut the cards.
- (d) The cards shall be cut by placing the cutting card in the stack at least a deck in from either end.
- (e) Once the cutting card has been inserted into the stack, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then insert one cutting card in a position at least 14 cards in from the back of the stack and the second cutting card at the end of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. Prior to commencement of play, the dealer shall remove the first card from the shoe and place it, and an additional amount of cards equal to the amount on the first card drawn, in the discard bucket after all cards have been shown to the players. Face cards and tens count as tens. Aces count as one.
- (f) 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. If a recut is required, the cards shall be recut, at the gaming licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by section (c) above.
- (g) When the licensee is using a manual shuffle the following steps will be incorporated into their shuffle procedure.
- (1) The "plug" is a method for inserting unused cards from behind the cut card into the cards in the discard tray. This is usually the first step.
 - (2) The "riffle" is when the cards are divided into two piles and interlaced.
 - (3) The "turn" involves dividing the shoe into two stacks and rotating one stack 180 degrees before riffling the stacks together.
 - (4) The "strip" also known as running cuts. The strip should not occur before at least two riffles have taken place.
 - (5) The "cut" is the final step before the cards are put back into the shoe. This insures that the top card cannot be identified if it was accidentally exposed during the other steps.

6. Value of cards; Point Count of hand

- (a) The value of the cards in each deck shall be as follows:
 - (1) Any card from 2 to 9 shall have its face value.
 - (2) Any 10, jack, queen or king shall have a value of zero.
 - (3) Any ace shall have a value of one.
- (b) The Point Count of a hand shall be a single digit number from 0 to 9 and determined by totaling the value of the cards in the hand. If the total value of the cards in a hand is a two-digit number, the left digit of the number shall be discarded and the right digit shall constitute the Point Count of the hand. Examples of this rule are as follows:
 - (1) A hand composed of an ace, 2 and 4 has a Point Count of 7.
 - (2) A hand composed of an ace, 2 and 9 has a total value of 12 but a Point Count of only 2 since the left digit in the number 12 is discarded.

7. Dealing shoe; selection of the player to deal cards

- (a) Cards used to play Baccarat shall be dealt from a manual dealing shoe specifically designed for that purpose.
- (b) After the cards have been shuffled and placed in the dealing shoe, the dealer calling the game shall offer the dealing shoe to the player in seat number one at the table. If that player rejects the dealing shoe or if there is no one in seat number one, the dealer shall offer the dealing shoe to each of the other players in turn, moving counterclockwise around the table, until one of the players accepts the dealing shoe.
- (c) The player that accepts the dealing shoe shall be designated as the curator.
- (d) Notwithstanding subsections (b) and (c), above, the dealer may act as the curator if either:
 - (1) A player who accepts the dealing shoe and any other player to whom the dealing shoe is relinquished under Section 14 (relating to continuation of curator as dealer; selection of a new curator) designates the dealer calling the game as the curator.
 - (2) No player to whom the dealing shoe is offered accepts the dealing shoe.

8. Wagers

- (a) The following are permissible wagers in the game of Baccarat:
 - (1) A wager on the Banker's Hand which shall:
 - (i) Win if the Banker's Hand has a Point Count higher than that of the Player's Hand unless EZ Baccarat is being played and the Point Counts of the Banker's Hand result in a Dragon 7.
 - (ii) Lose if the Banker's Hand has a Point Count lower than that of the Player's Hand.
 - (iii) Tie and be returned to the player if the Banker's Hand and the Player's Hand have the same Point Count or if EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.
 - (2) A wager on the Player's Hand which shall:

- (i) Win if the Player's Hand has a Point Count higher than that of the Banker's Hand and if EZ Baccarat is being played and the Point Counts of the Player's Hand and the Dealer's Hand result in a Panda 8.
 - (ii) Lose if the Player's Hand has a Point Count lower than that of the Banker's Hand or if EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.
 - (iii) Tie and be returned to the player if the Point Counts of the Banker's Hand and the Player's Hand are equal.
- (3) A Tie Wager which shall:
- (i) Win if the Point Counts of the Banker's Hand and the Player's Hand are equal.
 - (ii) Lose if Point Counts of the Banker's Hand and the Player's Hand are not equal.
- (4) If offered by a licensee, a Dragon Bonus Wager on the Player's Hand or Banker's Hand, or both, which shall:
- (i) Win if the selected hand is:
 - a. A Natural and the other hand is not a Natural.
 - b. A Natural 9 and the other hand is a Natural 8.
 - c. Not a Natural and has a Point Count that exceeds the Point Count of the other hand by four or more points.
 - (ii) Lose if the selected hand is:
 - a. A Natural 8 and the other hand is a Natural 9.
 - b. Not a Natural and has a Point Count less than or equal to the Point Count of the other hand.
 - c. Not a Natural and has a Point Count that exceeds the Point Count of the other hand by less than four points.
 - (iii) Tie and be returned to the player if the selected hand is a Natural and the other hand is a Natural of equal Point Count.
- (5) A Dragon 7 Insurance Wager, if the table is designated for play as an EZ Baccarat table, which shall:
- (i) Win if the Banker's Hand has a Point Count of 7 with a total of three cards dealt and the Player's Hand which has a Point Count of less than 7.
 - (ii) Lose if the Point Counts of the Banker's Hand do not result in a Dragon 7.
- (6) A Panda 8 Insurance Wager, if the table is designated for play as an EZ Baccarat table, which shall:
- (i) Win if the Point Counts of the Player's Hand has a Point Count of 8 with a total of three cards dealt and the Banker's Hand which has a Point Count of less than 8.
 - (ii) Lose if the Point Counts of the Player's Hand do not result in a Panda 8.
- (7) If offered by a licensee, a House Money Wager which shall:
- (i) Win if the first two cards of either the Player's Hand or Banker's Hand, or both, are a pair. For purposes of the House Money Wager, a pair must be of the same rank (two queens, for example), regardless of suit.
 - (ii) Lose if in the first two cards dealt to the player's hand and the banker's hand, neither the player's hand nor the banker's hand contains a pair.
- (b) Wagers at Baccarat shall be made by placing value chips, plaques, or match play coupon on the appropriate areas of the Baccarat layout. Verbal wagers accompanied by cash may be

accepted provided that the verbal wagers are confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

- (c) A wager may not be made, increased or withdrawn after the dealer has announced “no more bets.”

9. Hands of player and banker; procedure for dealing initial two cards to each hand

- (a) There shall be two hands dealt in the game of Baccarat, one of which shall be designated the Player's Hand and the other designated the Banker's Hand.
- (b) After the dealer calling the game announces “no more bets,” the dealer calling the game shall instruct the curator to commence dealing the cards by announcing “cards.”
- (c) The curator shall deal an initial four cards from the dealing shoe face down to the areas designated for the placement of the Player's Hand and the Banker's Hand. The first and third cards dealt shall constitute the first and second cards of the Player's Hand. The second and fourth cards dealt shall constitute the first and second cards of the Banker's Hand. Except as provided in subsection (d), after the cards are dealt to each hand, the dealer calling the game shall place the cards face up in front of himself. Any third cards that are required to be dealt shall first be dealt face up to the Player's Hand and then to the Banker's Hand by the curator.
- (d) A licensee may, if specified in its Rules Submission (relating to table games Rules Submissions), elect to use the following procedures in lieu of the procedures in subsection (c), above, and Section 10(a) (relating to procedure for dealing a third card), after all four cards have been dealt:
 - (1) The curator shall place the Banker's Hand underneath the right corner of the dealing shoe.
 - (2) The dealer calling the game shall then hand the two cards of the Player's Hand, face down, to the player with the highest wager on the Player's Hand. After viewing the Player's Hand, the player shall return the two cards, face up, to the dealer calling the game, who shall place the cards face up on the area designated for the Player's Hand and announce the Point Count of the Player's Hand.
 - (3) The dealer calling the game shall then hand the two cards of the Banker's Hand, face down, to the player with the highest wager on the Banker's Hand. After viewing the Banker's Hand, the player shall return the two cards, face up, to the dealer calling the game, who shall place the cards face up on the area designated for the Banker's Hand and announce the Point Count of the Banker's Hand.
 - (4) Any third card required to be dealt to the Player's Hand shall be placed face down on the area designated for the Player's Hand. The dealer calling the game shall then hand the card, face down, to the player who was handed and returned the Player's Hand. After viewing the card, the player shall return the card, face up, to the dealer calling the game, who shall place the card face up on the area designated for the Player's Hand.
 - (5) Any third card required to be dealt to the Banker's Hand shall be placed face down on the area designated for the Banker's Hand. The dealer calling the game shall then

hand the card, face down, to the player who was handed and returned the Banker's Hand. After viewing the card, the player shall return the card, face up, to the dealer calling the game, who shall place the card face up on the area designated for the Banker's Hand.

- (6) If two or more players wager an equally high amount on the Player's Hand, the player making the wager who is closest to the dealer calling the game, moving counterclockwise around the table, shall be handed the Player's Hand and any third card required to be dealt. If two or more players wager an equally high amount on the Banker's Hand, the player making the wager who is closest to the dealer calling the game, moving counterclockwise around the table, shall be handed the Banker's Hand and any third card required to be dealt.
 - (7) In the event there are no wagers on the Player's Hand, the dealer calling the game shall turn the Player's Hand face up and any additional card required to be dealt. In the event there are no wagers on the Banker's Hand, the dealer calling the game shall turn the Banker's Hand face up and any additional card required to be dealt.
- (e) After the initial two cards of the Player's Hand and Banker's Hand have been turned face up on the layout but prior to dealing a third card in accordance with subsections (c) and (d), above, the dealer shall settle all House Money Wagers as follows:
- (1) If a player placed a House Money Wager, beginning from the dealer's right and moving counterclockwise around the table, the dealer shall collect all losing House Money wagers and pay all winning wagers in accordance with Section 13(h) (relating to payout odds; vigorish) provided that, at a player's discretion, the player may add the winning House Money payout to the player's original wager on the Player's or Banker's Hand in accordance with the following:
 - a. All of the winning House Money payout or, if specified in the licensee's Rules Submission filed, only a specified portion of the winning House Money payout shall be added to the area designated for the placement of the player's original wager on the Player's or Banker's Hand. The player's original wager and the House Money payout which was added to the player's original wager shall then be settled based on the outcome of the player's wager on the Player's or Banker's Hand.
 - (ii) A player may not touch the winning House Money payout. The dealer shall either hand the entire winning House Money payout to the player or place all or a portion thereof, as authorized by the licensee, on the area designated for the placement of the player's wager on the Player's or Banker's Hand.
 - (2) After settling the House Money Wagers, the game shall resume by dealing any third cards that are required to be dealt in accordance with subsection (c) or (d)(4), above.
- (f) The dealer or floorperson assigned to the table may require any player to relinquish the right to turn over the cards in accordance with subsection (d), above, if the player unreasonably delays the game. If the voluntary or compulsory relinquishment of that right occurs, the dealer shall offer it to the player immediately to the right of the previous player. If the player does not accept it or there is not a player in that position, the dealer shall offer it to each of the other players in turn, moving counterclockwise around the table for the remainder of that

round of play. If no player accepts the cards, the dealer shall turn the cards over and place them on the designated areas of the layout.

10. Procedure for dealing a third card

- (a) Except as provided in Section 9(d) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), after the initial four cards have been dealt and the dealer calling the game places the cards face up in front of himself, the dealer calling the game shall announce the Point Count of the Player's Hand and the Banker's Hand.
- (b) Following the announcement of the Point Counts of each hand, the dealer calling the game shall instruct the curator whether to deal a third card to either or both hands in accordance with Section 11 (relating to rules for determining whether a third card shall be dealt). Any third cards required shall be dealt as provided in Section 9(c) or (d).
- (c) In no event may more than one additional card be dealt to either hand.
- (d) If the cover card appears as the first card in the dealing shoe at the beginning of a round of play or appears during play, the cover card shall be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game shall announce "last hand." At the completion of one more hand, the cards shall be replaced with new decks of cards.

11. Rules for determining whether a third card shall be dealt

- (a) If either the Player's Hand or the Banker's Hand is a Natural, no more cards may be dealt to either hand.
- (b) If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Player's Hand shall:
 - (1) Draw (take a third card) if the Player's Hand has a Point Count of less than 6.
 - (2) Stay (not take a third card) if the Player's Hand has a Point Count of 6 or more.
- (c) If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Banker's Hand shall draw or stay in accordance with the following requirements:
 - (1) If the Player's Hand does not receive a third card, the Banker's Hand shall be dealt a third card if the Point Count of the Banker's Hand is 5 or less.
 - (2) If the Player's Hand is dealt a third card and:
 - (i) The Banker's Hand has a Point Count of less than 3, the Banker's Hand shall be dealt a third card.
 - (ii) The Banker's Hand has a Point Count of 7, the Banker's Hand may not be dealt a third card.
 - (iii) The Banker's Hand has a Point Count of 3, 4, 5 or 6, the Banker's Hand shall be dealt or not dealt a third card in accordance with Table 1 as follows:

Table 1

When the Banker's first two cards total	Banker draws when Player's third card is
0, 1, 2	Banker hand always draws
3	Banker hand draws unless Player's third card is 8
4	2 – 7
5	4 – 7
6	6 – 7
7	Banker hand stands
8, 9	Natural – Neither hand draws

12. Announcement of result of round; payment and collection of wagers

- (a) After each hand has received all the cards to which it is entitled under Sections 9, 10 and 11 (relating to hands of player and banker; procedure for dealing initial two cards to each hand; procedure for dealing a third card; and rules for determining whether a third card shall be dealt), the dealer calling the game shall announce the final Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce “tie hand.” If the table is designated for play as an EZ Baccarat table and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7 or a Panda 8, the dealer shall announce “Dragon 7” or “Panda 8.”
- (b) After the result of the round is announced, the dealer or dealers responsible for the wagers on the table shall first collect each losing wager. After the losing wagers are collected, the dealer or dealers responsible for the wagers on the table shall, starting at the highest numbered player position at which a winning wager is located, pay that player's winning wager and immediately thereafter mark or collect the vigorish owed by that player unless the table is designated for play as an EZ Baccarat table in which vigorish is not collected. The dealer shall then proceed in descending order to the next highest numbered player position at which a winning wager is located and repeat this procedure until each winning wager is paid and the vigorish owed by each player, if any, is either marked or collected.
- (c) At the conclusion of a round of play, the dealer shall remove all cards from the table and place the cards in the discard bucket.

13. Payout odds; vigorish

- (a) A winning wager made on the Player's Hand shall be paid at odds of 1 to 1.
- (b) A winning Tie Wager shall be paid at odds of at least 8 to 1.
- (c) A winning wager made on the Banker's Hand shall be paid at odds of 1 to 1, except that the licensee shall extract a vigorish from the winning players in an amount equal to 5% of the amount won, unless the licensee is offering EZ Baccarat in which vigorish is not collected. When collecting the vigorish, the licensee may round off the vigorish to 25¢ or the next highest multiple of 25¢.

- (d) A dealer shall collect the vigorish from a player in accordance with one of the following procedures selected by the licensee in its Rules Submission:
- (1) At the time the winning payout is made.
 - (2) At a later time, provided that:
 - (i) The outstanding vigorish shall be collected prior to beginning play with a new dealing shoe of cards or when the player leaves the gaming table, whichever occurs first.
 - (ii) The amount of the vigorish shall be tracked by placing a coin or marker button, which contains the amount of the vigorish owed, in the rectangular space on the layout that is imprinted with the number of the player owing the vigorish.
 - (iii) The coin or marker button may not be removed from the layout until the vigorish owed is collected.
- (e) If a licensee offers the Dragon Bonus Wager, in accordance with Section 8(a)(4) (relating to wagers), a vigorish may not be extracted on a winning Dragon Bonus Wager. Winning Dragon Bonus Wagers shall be paid out at the odds in one of the following pay tables selected by the licensee in its Rules Submission:

Hand	Paytable A	Paytable B	Paytable C
Win by 9 points	30 to 1	20 to 1	30 to 1
Win by 8 points	10 to 1	8 to 1	10 to 1
Win by 7 points	6 to 1	7 to 1	4 to 1
Win by 6 points	4 to 1	4 to 1	4 to 1
Win by 5 points	2 to 1	3 to 1	2 to 1
Win by 4 points	1 to 1	1 to 1	2 to 1
Natural winner	1 to 1	1 to 1	1 to 1
Natural tie	Push	Push	Push

- (f) A winning Dragon 7 Insurance Wager, as described in Section 8(a)(5), shall be paid out at odds of 40 to 1.
- (g) A winning Panda 8 Insurance Wager, as described in Section 8(a)(6), shall be paid at odds of 25 to 1.
- (h) If a licensee offers the House Money Wager and the player elects to take the payout, the player shall be paid in accordance with the following pay table:

Hand	Odds
Player and Banker Pair	15 to 1
Player or Banker Pair	3 to 1

- (i) If a licensee offers the Royal 9 Baccarat Multi-Level Progressive as a side wager the game must be played with a standard 52 card, six or eight deck shoe. Each chair will have a pre-determined unique Personal King-9 combination that will trigger the progressive jackpot. The Royal 9 Progressive wager is a fixed \$5 wager that is determined by the first four cards dealt. The wagers outcome is determined by the payable below.

Paytable 1 - Multi-Level Progressive		Reseed	Contribution
Personal King-9 vs. Personal King-9	100% Star Progressive	<i>*Options</i>	<i>*Options</i>
	100% Spade		
Banker Personal King-9	Progressive	\$450	5%
	100% Heart		
Player Personal King-9	Progressive	\$450	5%
Other Personal King-9 vs. Identical King-9	\$5,000		
Suited Royal 9 vs. Suited Royal 9	\$1,500		
Royal 9 vs. Royal 9	\$250		
Any Suited Royal 9	\$50		
Any Royal 9	\$25		

Note: Each player chair assigned ONE pre-printed unique Personal Royal-9 non-suited combination

Star Progressive (top prize) Options*		
	Reseed	Contribution
Option 1	\$25,000	6%
Option 2*	\$50,000	6%

*recommended option

The “Personal King-9 vs Personal King-9” combination is awarded when both the banker and player hands have the exact same combination which matches the combination posted at the chair that the player is in. A Royal 9 hand is a hand that consists of a 9 and any face card (Jack, Queen, or King).

Hand Definitions	
Personal King-9 vs. Personal King-9	Player and Banker hand have exact "King-9" matching preprinted combination player is seated at
Banker Personal King-9	Banker hand matches preprinted combination player is seated at
Player Personal King-9	Player hand matches preprinted combination player is seated at
Other Personal King-9 vs. Identical King-9	Both Player and Banker hands match a "King-9" combination preprinted on any other seat
Suited Royal 9 vs. Suited Royal 9	Player hand and Banker hand both have a suited Royal 9, does not have to be same combination
Royal 9 vs. Royal 9	Player hand and Banker hand both have a Royal 9, does not have to be same combination

Any Suited Royal 9	A suited nine and any face card (J thru K) in the initial two cards dealt to Player or Banker hand
Any Royal 9	A nine and any face card (J thru K) in the initial two cards dealt to Player or Banker hand

- (j) If Must Hit Progressive for Stax is available, the dealer hitting end-round will determine if there is a random winner from those that participated in the Royal 9 Baccarat Progressive optional side bet. This will be indicated with the light-up bet sensor at that player spot as well as being indicated to the dealer on the dealer touch interface and the double sided progressive display at the table. Table 1 below describes the optional Must Hit Progressive configurations:

Table 1. Must Hit Progressive Configurations

Configuration #	Reset Value	Max Value	Increment Rate
1	\$250	\$1,000	5.00%
2	\$100	\$500	5.00%
3	\$100	\$200	2.00%

14. Continuation of curator as dealer; selection of a new curator

- (a) The curator, after any round of play, may either pass the dealing shoe or remain as curator except that:
- (1) The curator shall pass the dealing shoe whenever the Banker's Hand loses.
 - (2) The dealer calling the game or a floorperson or above may order the curator to pass the dealing shoe if the curator unreasonably delays the game or repeatedly makes invalid deals.
- (b) When a voluntary or compulsory relinquishment of the dealing shoe occurs, the dealer shall offer the dealing shoe to the player immediately to the right of the previous curator and, if that player does not accept the dealing shoe or there is no player in that position, the dealer shall offer the dealing shoe to each of the other players in turn, moving counterclockwise around the table. The first player to accept the dealing shoe when offered shall become the new curator.

15. Irregularities

- (a) Except as provided in subsection (b), below, a card drawn in error from the dealing shoe that is not disclosed shall be used as the first card of the next hand of play.
- (b) A third card dealt to the Player's Hand that is not disclosed, when a third card is not authorized under Section 11 (relating to rules for determining whether a third card shall be dealt), shall become the third card of the Banker's Hand if the Banker's Hand is required to draw under Section 11(c). If the Banker's Hand is required to stay, the card dealt in error shall become the first card of the next hand of play.

- (c) If a third card dealt to the Player's Hand, when a third card is not authorized under Section 11, is disclosed at the time it is dealt or is found face up in the dealing shoe, the dealer calling the game shall use the disclosed card as the third card of the Banker's Hand if the Banker's Hand is required to draw under Section 11(c). If the Banker's Hand is required to stay, the dealer calling the game shall, in accordance with one of the following procedures designated in the licensee's Rules Submission (relating to table games Rules Submissions):
- (1) Place the disclosed card and one additional card, drawn face down from the dealing shoe, into the discard bucket without disclosing the additional card.
 - (2) Use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with the rules of this chapter and placed in the discard bucket upon completion of the dealing procedures.
- (d) Except as provided in subsection (c), above, if a card is disclosed at the time it is dealt or a card is found face up in the dealing shoe, the dealer shall use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with this chapter and placed in the discard bucket upon completion of the dealing procedures.
- (e) If there are insufficient cards remaining in the dealing shoe to complete a round of play, that round shall be void and all wagers shall be returned. A new round shall commence after the entire set of cards has been replaced and the new set of cards have been placed in the dealing shoe.