

## FOUR CARD POKER

### **1. Definitions**

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

*Aces up wager*-- means the optional wager that a player may make prior to any cards being dealt that the player's best four card poker hand will be a pair of aces or better, with a winning aces up wager being paid in accordance with a posted pay table regardless of the outcome of the player's hand against the dealer's hand.

*Ante wager*-- means the wager that a player is required to make prior to any cards being dealt in order to compete against the dealer's hand in a round of play.

*Hand*-- means the best four card poker hand that can be formed by each player and the dealer from the cards they are dealt.

*Play wager*-- means an additional wager, in an amount from one to three times the amount of the player's ante wager, that a player is required to make if the player opts to remain in competition against the dealer.

*Round of play*-- means one complete cycle of play during which all wagers have been placed, all cards have been dealt and all remaining wagers have been settled in accordance with the rules of this 147-26.

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

*Suit*-- means one of the four categories of cards: club, diamond, heart or spade.

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

- (a) Except as provided in (b) below, four card poker shall be played with one deck of cards with backs of the same color and design and one additional cover card to be used in accordance with the procedures set forth in Section 5. 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, as approved by the Commission. 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. Four card poker rankings**

- (a) The rank of the cards used in four card poker, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. All suits shall be considered equal in rank. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" with a two, three and four.
- (b) The permissible poker hands in the game of four card poker, in order of highest to lowest rank, shall be:
- (1) "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;
  - (2) "Straight flush" is a hand consisting of four cards of the same suit in consecutive ranking, with ace, king, queen and jack being the highest ranking straight flush and four, three, two and ace being the lowest ranking straight flush;
  - (3) "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;
  - (4) "Flush" is a hand consisting of four cards of the same suit, regardless of rank;
  - (5) "Straight" is a hand consisting of four cards of consecutive rank, regardless of suit, with ace, king, queen and jack being the highest ranking straight and four, three, two and ace being the lowest ranking straight;
  - (6) "Two Pair" is a hand consisting of two "pairs;" and
  - (7) "Pair" is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.
- (c) When comparing two hands that are of equal rank pursuant to the provisions of (b) above, or that contain none of the hands authorized in (b) above, the hand that contains the highest ranking card as provided in (a) above that is not contained in the other hand shall be considered the higher ranking hand. If, after application of the foregoing, the hands are of equal rank, the hands shall be considered a tie.

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

- (a) After receiving a deck 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 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 5.

- (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 146.49 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.

## **5. 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 146.49, 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 section (c)(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 four card poker 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 4(c) shall be completed.

## **6. Wagers**

- (a) The following wagers may be placed in the game of four card poker:
  - (1) A player may compete solely against the dealer by placing an ante wager in an amount within the posted minimum and maximum wagers and then placing a play wager in an amount from one to three times the amount of the ante wager; or
  - (2) A player may compete solely against a posted payout table by placing an aces up wager in any amount within the posted minimum and maximum wagers; or
  - (3) A player may compete against both the dealer and the posted payout table by placing wagers in accordance with the requirements of (a)(1) and (2) above.
- (b) All wagers at four card 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.
- (c) Only players who are seated at a four card poker table may 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.
- (d) All ante wagers and aces up wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in Sections 7-9. No wager shall be made, increased, or withdrawn after the dealer has announced "No more bets." All play wagers shall be placed in accordance with Section 10(b).
- (e) A gaming licensee may, in its discretion, permit a player to place wagers at two betting positions during a round of play provided that the two betting positions are adjacent to each other.

## **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 and shall be located on the table in a location as approved by the Commission. Once the procedures required by Section 5 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) The dealer shall announce "No more bets" prior to dealing any cards. 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.
- (c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal one card at a time, in order, to each player who has placed an ante wager and/or an aces up wager and to the dealer until each player who placed a wager has five cards and the dealer has six cards. All cards dealt to the players shall be dealt face down and in a manner as to not disclose the value of the cards. The first five

cards dealt to the dealer shall be face down, and in a manner as to not disclose the value of the cards, and the sixth card shall be dealt face up. The dealer's fifth and sixth cards shall be dealt consecutively.

- (d) After five cards have been dealt to each player and six to the dealer, the dealer shall remove the stub from the manual dealing shoe and, 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 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.
  - a. 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.
  - b. 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 have been misdealt (a player has more or less than five cards or the dealer has more or less than six cards) but 52 cards remain in the deck, all hands shall be void pursuant to Section 14. 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.
- (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.

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

- (a) Notwithstanding any other provisions of 205 CMR 146 or this chapter, a gaming licensee may, in its discretion, permit a dealer to deal the cards used to play four card poker from his or her hand.
- (b) If a gaming licensee 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 5 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 then 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 one card at a time in order to each player who has placed an ante wager and/or an aces up wager and to the dealer until each player who placed a wager has five cards and the dealer has six cards. All cards dealt to the players shall be dealt face down in a manner as to not disclose the value of the cards. The first five cards dealt to the dealer shall be face down, and in a manner as to not disclose the value of the cards, and the sixth card shall be dealt face up. The dealer's fifth and sixth cards shall be dealt consecutively.
- (d) After five cards have been dealt to each player and six cards have been dealt to the dealer, 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 are still present in the deck. The dealer shall count the stub in accordance with the provisions of Section 7(e)-(f).

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

- (a) Notwithstanding any other provision of 205 CMR 146 or this chapter, a gaming licensee may, in its discretion, choose to have the cards used to play four card poker dealt from an automated dealing shoe which dispenses cards in stacks of five cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.
- (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 5 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 deliver the first stack of 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 in a manner as to not disclose the value of the cards to each of the other players who has placed a wager in accordance with Section 6. The dealer shall then deliver a stack of five cards face down in a manner as to not disclose the value of the cards to himself or herself. When the automated dealing shoe dispenses the next stack of five cards, the dealer shall remove the stack from the shoe and place the stack on the layout next to his or her hand. The dealer shall spread the cards in the stack face down, with the bottom card of the stack to the dealer's far left and the top card of the stack to the dealer's far right. The dealer shall turn the bottom card of the stack (on the dealer's far left) face up on the dealer's hand. The dealer shall collect the remaining four cards of that stack and place them in the discard rack without revealing them.

- (d) After each stack of five cards has been dispensed and delivered in accordance with this section, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the cards 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 are still present in the deck. The dealer shall count the stub in accordance with the provisions of. Section 7(e)-(f).

#### **10. Procedures for completion of each round of play**

- (a) After the dealing procedures required by Sections 7-9 have been completed, each player shall examine his or her cards. Each player who wagers at four card poker shall be responsible for his or her 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.
- (b) The dealer shall, starting with the player farthest to his or her left and continuing clockwise around the table, offer each player who has placed an ante wager the option to either make a play wager or forfeit his or her ante wager. A play wager shall be made in an amount from one to three times the amount of the player's ante wager. If a player has placed an ante wager and an aces up wager but does not make a play wager, the player shall forfeit the ante wager but shall not forfeit the aces up wager.
- (c) After each player has either placed a play wager on the designated area of the layout or forfeited his or her ante wager, the dealer shall collect all forfeited ante wagers. The dealer shall collect the cards of any player who forfeited his or her ante wager and also did not make an aces up wager, placing the cards in the discard rack.
- (d) The dealer shall then reveal the dealer's cards and select the four cards that form the highest possible ranking hand. The dealer shall then, starting with the player farthest to his or her right whose hand is still active, reveal the cards of each player and select the four cards that form the highest possible ranking hand for each player. The dealer shall then collect all losing ante, play and aces up wagers.
- (e) The dealer shall then settle the wagers remaining on the table by complying with either (e)(1) or (2) below. A gaming licensee shall identify in its approved gaming submission which alternative the dealer shall use. The dealer's cards shall be placed in the discard rack after all players' cards have been collected.
  - (1) The dealer shall, for each of the following procedures, start with the player farthest to the dealer's right and continue counterclockwise around the table until the procedure has been completed as to all players:
    - (i) Reveal the best four card poker hand of each player;
    - (ii) Collect all losing wagers;
    - (iii) Pay each winning wager in accordance with the payout odds listed in Section 11; and
    - (iv) Collect all player hands and place them in the discard rack.
  - (2) The dealer shall, starting with the player farthest to the dealer's right and continuing

counterclockwise around the table, complete all of the following procedures as to each remaining player in succession:

- (i) Reveal the best four card poker hand of the player;
- (ii) Collect losing wagers or pay winning wagers in accordance with the payout odds listed in Section 11; and
- (iii) Collect the player's cards and place them in the discard rack.

(f) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

**11. Payout Odds**

(a) There are three payout types as follows:

- (1) A player in competition against the dealer shall be paid 1 to 1 on both the ante wager and the play wager if the player's hand is either ranked higher than the dealer hand's or is of equal rank with the dealer's hand.
- (2) A player placing an ante wager and a play wager who has a three-of-a-kind or better shall be paid a bonus on the ante wager, regardless of whether the player's hand outranks the dealer's hand, at no less than the following odds:

<u>Hand Type</u>	<u>Payout Odds</u>
Four-of-a-kind	25 to 1
Straight flush	20 to 1
Three-of-a-kind	2 to 1

(3) A player shall be paid for an aces up wager if the player's best four card poker hand is a qualifying hand type below, regardless of whether the player's hand outranks the dealer's hand, at no less than the odds in accordance with one of the following payout tables:

Hand Type	Table I	Table II	Table III	Table IV	Table V	Table VI	Table VII
Four-of-a-kind	50 to 1	50 to 1	50 to 1	50 to 1	50 to 1	50 to 1	50 to 1
Straight flush	40 to 1	40 to 1	30 to 1	30 to 1	40 to 1	40 to 1	40 to 1
Three-of-a-kind	9 to 1	7 to 1	9 to 1	7 to 1	8 to 1	8 to 1	7 to 1
Flush	6 to 1	6 to 1	6 to 1	6 to 1	5 to 1	6 to 1	5 to 1
Straight	4 to 1	5 to 1	4 to 1	5 to 1	4 to 1	4 to 1	4 to 1
Two pair	2 to 1	2 to 1	2 to 1	2 to 1	3 to 1	2 to 1	3 to 1
Pair of Aces	1to 1	1to 1	1to 1	1to 1	1to 1	1to 1	1to 1

**12. Cover All Bonus Wager**

- (a) If players make the Cover All bonus, they must do so before the start of the round.
- (b) The bet wins if the highest hand at the table, whether it belongs to a player or the dealer, is three-of-a-kind or better.
- (c) Payouts are dynamic: they change depending on the number of players in the round.



- (d) Casinos must set the i-Deal Plus shuffler to the “Four Card Poker Cover All” mode.
- (e) After the dealer removes his hand from the shuffler and presses the green button, the i-Deal Plus will determine the number of players in the round and display the payouts on its front screen.
- (f) Below is the payable for six players:

	Players
Highest Hand	7
4 Aces	100 to 1
Royal Flush	50 to 1
4 of a Kind	35 to 1
Straight Flush	20 to 1
3 of a Kind	3 to 1

- (g) Only the highest hand pays. If the dealer has three of a kind and a player has a straight flush, the bonus is paid for the straight flush.
- (h) The dealer resolves the game according to house procedures, with a few changes:
  - a. When the dealer comes across a hand that’s a straight or higher (even if it’s his), he will leave the cards exposed on the table
- (i) If the dealer finds a higher hand, he will leave those cards exposed and remove any previous cards left on the table.
- (j) Once the dealer has finished reconciling all player bets, he will go back and reconcile the Cover All bets.

(k) Below is the matrix for 1-6 players:

	Players					
Highest Hand	7	6	5	4	3	2
4 Aces	100 to 1	100 to 1	125 to 1	150 to 1	200 to 1	250 to 1
Royal Flush	50 to 1	50 to 1	80 to 1	90 to 1	100 to 1	125 to 1
4 of a Kind	35 to 1	30 to 1	50 to 1	60 to 1	80 to 1	90 to 1
Straight Flush	20 to 1	15 to 1	30 to 1	30 to 1	50 to 1	70 to 1
3 of a Kind	3 to 1	4 to 1	4 to 1	5 to 1	6 to 1	8 to 1

### **13. Progressive Wager**

- (a) If a licensee offers the Four-Card Progressive Payout Wager:
  - (1) A player placing a Four-Card Progressive Payout Wager shall be paid at the odds in one of the following payout tables selected by the licensee in its Rules Submission:

Hand	Paytable A	Paytable B
Four aces	100% of meter	100% of meter
Four-of-a-kind	300 for 1	300 for 1
Straight flush	100 for 1	100 for 1
Three-of-a-kind	9 for 1	15 for 1

- (2) A player shall receive the payout for only the highest ranking four-card Poker hand formed.
- (3) The rate of progression for the meter used for the progressive payout in paragraph (1) must be in the licensee's Rules Submission. The initial and reset amount must also be in the licensee's Rules Submission and must be at least \$5,000 for payable A and \$1,000 for payable B.
- (4) Winning Four-Card Progressive Payout Hands shall be paid in accordance with the amount on the meter when it is the player's turn to be paid in accordance with Section 10(e).
- (5) Four-Card Envy Bonus payouts shall be made according to the following payout schedules for Four-Card Envy Bonus Qualifying Hands based upon the amount of the Four-Card Progressive Payout Wager placed by the player receiving the Envy Bonus:
  - (i) If the licensee selects payable A from paragraph (1), the payout shall be:

\$1 Progressive Payout Wager

Hand	Envy Bonus
Four aces	\$100
Four-of-a-kind	\$10
Straight flush	\$5

\$5 Progressive Payout Wager

Hand	Envy Bonus
Four aces	\$500
Four-of-a-kind	\$50
Straight flush	\$25

- (ii) If the licensee selects payable B from paragraph (1), the payout shall be:

\$1 Progressive Payout Wager

Hand	Envy Bonus
Four aces	\$100
Four-of-a-kind	\$25

\$5 Progressive Payout Wager

Hand	Envy Bonus
Four aces	\$500
Four-of-a-kind	\$125

#### **14. 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 or the dealer 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 is inadvertently exposed prior to the dealer revealing his or her cards as prescribed in Section 10(d), 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 procedures approved by the Commission.
- (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 procedures approved by the Commission.
- (g) 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.