

**Maryland State Lottery and Gaming Control Agency  
Standard Rules - Three Card Poker**

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**Chapter 1 -Definitions.**

A. In this chapter the following terms have the meaning indicated.

B. Terms Defined.

(1) “Dealing shoe” means a device that holds multiple decks of playing cards that the dealer deals during the operation of a table game.

(2) “Envy Bonus” means an additional fixed sum payout made to a player who placed a Progressive Payout Wager when another player at the Three Card Poker table is the holder of an Envy Bonus Qualifying Hand.

(3) “Envy Bonus Qualifying Hand” means a player’s Three Card Poker hand of an ace, king and queen of the same suit.

(4) “Hand” means a Three Card Poker hand that is held by each player and the dealer after the cards are dealt.

(5) “Pair Plus Wager” means a wager that a player is required to make prior to any cards being dealt to compete against a posted payable, regardless of the outcome of the player’s hand against the dealer’s hand.

(6) “Play Wager” means an additional wager that a player shall make if the player opts to remain in competition against the dealer after the player reviews his hand.

(7) “Three-Card Progressive Payout Hand” means a player’s Three Card Poker hand with a rank of a three-of-a-kind or better or a straight or better depending on the payable selected by the facility operator.

(8) “Five-Card Progressive Payout Hand” means a player’s Five Card Poker hand with a rank of a three-of-a-kind or better depending on the payable selected by the facility operator.

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**Chapter 2 - Three Card Poker Tables.**

A. Three Card Poker shall be played at a table having betting positions for no more than seven players on one side of the table and a place for the dealer on the opposite side of the table.

B. The layout for a Three Card Poker table shall be submitted to the Commission for approval and contain at least:

- (1) The name or logo of the facility operator;
- (2) Three separate betting areas designed for the placement of Ante, Play and Pair Plus Wagers for each player;
- (3) If a facility operator offers the optional Three-Card Progressive Payout Wager or the Five-Card Progressive Payout Wager authorized under Chapter 7 -Wagers, a separate area designated for the placement of the Progressive Payout Wager for each player;
- (4) If a facility operator offers the optional Six Card Bonus Wager authorized under Chapter 7 -Wagers, a separate area designated for the placement of the Six Card Bonus Wager for each player; and
- (5) Inscriptions that advise players of the payout odds or amounts for all permissible wagers offered by the facility operator and the phrase “Dealer Plays with Queen High or Better”, except that if payout odds or amounts are not inscribed on the layout, a sign indicating the payout odds or amounts for all permissible wagers shall be posted at each Three Card Poker table.

C. If a facility operator offers a Progressive Payout Wager in accordance with Chapter 7 -Wagers, the Three Card Poker table shall have a progressive table game system for the placement of Progressive Payout Wagers that includes:

- (1) A wagering device at each betting position that acknowledges or accepts the placement of the Progressive Payout Wager; and
- (2) A device that controls or monitors the placement of Progressive Payout Wagers at the gaming table, including a mechanism, such as a lock-out button, that prevents the recognition of any Progressive Payout Wager that a player attempts to place after the dealer has announced “no more bets.”

D. A Three Card Poker table shall have a:

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(1) Drop box and tip box attached on the same side of the gaming table as, but on opposite sides of, the dealer, as approved by the Commission; and

(2) Discard rack securely attached to the top of the dealer's side of the table.

E. The Commission may approve an alternative location for the tip box when a card shuffling device or other table game equipment prevents the placement of the drop box and tip box on the same side of the gaming table as, but on opposite sides of, the dealer.

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**Chapter 3 - Cards; Number of Decks.**

A. Except as provided in §B of this chapter:

- (1) Three Card Poker shall be played with one deck of cards;
- (2) The cards of a deck shall be identical in appearance; and
- (3) A deck shall contain one cover card.

B. If an automated card shuffling device is utilized, Three Card Poker may be played with two decks of cards that meet the following requirements:

- (1) The cards in each deck shall be of the same design;
- (2) The backs of the cards in one deck shall be of a different color than the cards in the other deck;
- (3) 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;
- (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 may be placed in the discard rack at any given time;

C. The decks of cards used in Three Card Poker shall be changed at least every:

- (1) Four hours if the cards are dealt by hand.
- (2) Eight hours if the cards are dealt from a manual or automated dealing shoe.

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**Chapter 4 - Opening a Table for Gaming.**

A. After receiving one or more decks of cards at the table, the dealer shall inspect the cards for any defects and a floorperson assigned to the table shall verify the inspection.

B. After the cards are inspected, the dealer shall spread out the cards face up, in horizontal fan shaped columns by deck according to suit and in sequence, on the table for visual inspection by the first player to arrive at the table.

C. After the first player arriving at the table has been afforded an opportunity to visually inspect the cards, the dealer shall:

- (1) Turn the cards face down on the table;
- (2) Mix the cards thoroughly by washing them; and
- (3) Stack the cards.

D. After the cards have been stacked, the cards shall be shuffled in accordance with Chapter 5 - Shuffling and Cutting the Cards.

E. 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 §§A—D of this chapter.

F. If the decks of cards received at the table are preinspected and reshuffled, §§A—E of this chapter do not apply.

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**Chapter 5 - Shuffling and Cutting the Cards.**

A. Unless the cards were preshuffled, the dealer shall shuffle the cards so they are randomly intermixed, manually or with an automated card shuffling device:

- (1) Immediately prior to commencement of play;
- (2) After each round of play has been completed; or
- (3) When directed by the floorperson or above.

B. Upon completion of the shuffle, the dealer or automated shuffling device shall place the deck of cards in a single stack.

C. The facility operator 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.

D. The deck shall be removed from the table:

- (1) 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
- (2) Automated card shuffling device reveals that an incorrect number of cards are present.

E. 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 Chapters 8 - Procedure for Dealing Cards from a Manual Dealing Shoe, 9 - Procedure for Dealing Cards from the Hand or 10 - Procedure for Dealing Cards from an Automated Dealing Shoe; or
- (2) If the cards were shuffled manually or were preshuffled, cut the cards in accordance with the procedures in §F of this chapter.

F. 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.

- (1) After 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.

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(2) The stack of cards shall then be inserted into the dealing shoe for commencement of play.

G. After the cards have been cut and before any 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.

H. If there is no gaming activity at a Three Card Poker table which is open for gaming, the dealer shall:

(1) Remove the cards from the dealing shoe and discard rack;

(2) Unless a player requests that the cards be spread face up on the table, spread out the cards on the table face down; and

(3) After the first player arriving at the table is afforded an opportunity to visually inspect the cards, complete the procedures in Chapter 4 - Opening a Table for Gaming.

I. A facility operator may utilize a dealing shoe or other device that automatically reshuffles and counts the cards provided that the device is submitted to the Commission and approved prior to its use in the facility.

J. If a facility operator is utilizing a device approved under §I of this chapter, §§F—H of this chapter do not apply.

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**Chapter 6 - Three Card Poker Rankings.**

A. In order of highest to lowest rank, the rank of the cards used in Three Card Poker is: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3, and 2.

B. Notwithstanding §A of this chapter, an ace may be used to complete a straight flush or a straight with a 2 and 3 but may not be combined with any other sequence of cards.

C. All suits are equal in rank.

D. In order of highest to lowest rank, the permissible Poker hands in the game of Three Card Poker are:

(1) A straight flush, which is a hand consisting of three cards of the same suit in consecutive ranking, with an ace, king and queen being the highest ranking straight flush and an ace, 2 and 3 being the lowest ranking straight flush;

(2) A three-of-a-kind, which is a hand consisting of three cards of the same rank with three aces being the highest ranking three-of-a-kind and three 2s being the lowest ranking three-of-a-kind;

(3) A straight, which is a hand consisting of three cards of more than one suit and of consecutive rank, with an ace, king and queen being the highest ranking straight and an ace, 2 and 3 being the lowest ranking straight;

(4) A flush, which is a hand consisting of three cards of the same suit, regardless of rank; and

(5) A pair, which is a hand consisting of two cards of the same rank, with two aces being the highest ranking pair and two 2s being the lowest ranking pair.

E. When comparing two Poker hands that are of identical rank under §B of this chapter, or contain none of the hands listed in §B of this chapter:

(1) The hand that contains the highest ranking card under §A of this chapter which is not contained in the other hand is the higher ranking hand; or

(2) If the hands are of equal rank after the application of this section, the hands shall be considered a tie.

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F. If a facility operator offers the optional Six Card Bonus Wager under Chapter 7 - Wagers, the five-card Poker hands eligible for a payout are:

- (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;
- (3) A four-of-a-kind, which is a hand consisting of four cards of the same rank, regardless of suit;
- (4) A full house, which is a hand consisting of three-of-a-kind and a pair;
- (5) A flush, which is a hand consisting of five cards of the same suit;
- (6) A straight, which is a hand consisting of five cards of consecutive rank, regardless of suit;
- (7) A three-of-a-kind, which is a hand consisting of three cards of the same rank, regardless of suit; or
- (8) A Super Royal, if the facility operator selects Paytable E in Chapter 12 - Payout Odds; Envy Bonus; Rate of Progression, which is a six-card Poker hand consisting of an ace, king, queen, jack, 10, and 9 of the same suit.

G. If a facility operator offers the Five Card Progressive Wager under Chapter 7 - Wagers, the five-card Poker hands eligible for a payout are:

- (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;
- (3) A four-of-a-kind, which is a hand consisting of four cards of the same rank, regardless of suit;
- (4) A full house, which is a hand consisting of three-of-a-kind and a pair;
- (5) A flush, which is a hand consisting of five cards of the same suit;

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(6) A straight, which is a hand consisting of five cards of consecutive rank, regardless of suit; or

(7) A three-of-a-kind, which is a hand consisting of three cards of the same rank, regardless of suit.

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**Chapter 7 -Wagers.**

A. A player shall make a wager at Three Card Poker by placing a value chip, plaque or other Commission-approved table game wagering instrument on the appropriate areas of the table layout.

B. Verbal wagers accompanied by cash may not be accepted.

C. Only a player who is seated at a Three Card Poker table may place a wager at the game.

(1) After a player has placed a wager and received cards, the player shall remain seated until the completion of the round of play.

(2) If a player leaves the table during a round of play, a wager made by the player may be considered abandoned and may be treated as a losing wager.

D. Except a Play Wager, a wager shall be placed prior to the dealer announcing “no more bets” in accordance with the dealing procedures in Chapters 8 - Procedure for Dealing Cards from a Manual Dealing Shoe, 9 - Procedure for Dealing Cards from the Hand or 10 - Procedure for Dealing Cards from an Automated Dealing Shoe.

E. Except as provided in Chapter 11 - Procedure for Completing a Round of Play, a wager may not be made, increased or withdrawn after the dealer has announced “no more bets”.

F. The following wagers may be placed in the game of Three Card Poker:

(1) A player may compete solely against the dealer’s Three Card Poker hand by placing an Ante Wager then a Play Wager in accordance with Chapter 11 - Procedure for Completing a Round of Play in an amount equal to the player’s Ante Wager;

(2) A player may compete solely against a posted payable by placing a Pair Plus Wager;

(3) A player may compete against both the dealer’s Three Card Poker hand and the posted payable by placing an Ante Wager and a Pair Plus Wager in accordance §§E(1) and (2) of this chapter;

(4) If specified in its Rules Submission, a facility operator may offer to each player at a Three Card Poker table the option to make an additional Progressive Payout Wager that the player will receive a Progressive Payout Hand.

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(a) After placing an Ante Wager or a Pair Plus Wager, or both, a player may make the additional Progressive Payout Wager by placing a value chip onto the progressive wagering device designated for that player.

(b) A player shall be responsible for verifying that the player's respective Progressive Payout Wager has been accepted.

(5) If specified in its Rules Submission, a facility operator may offer to each player at a Three Card Poker table the option to make an additional Six Card Bonus Wager that the three cards dealt to the dealer and the three cards dealt to the player will form a five-card Poker hand with a rank of a three-of-a-kind or better.

(a) If the facility operator has selected Paytable E in Chapter 12 - Payout Odds; Envy Bonus; Rate of Progression, the three cards dealt to the dealer and the three cards dealt to the player shall be used to form a six-card Poker hand for purposes of the Super Royal payout.

(b) After placing an Ante Wager or a Pair Plus Wager, or both, a player may make the additional Six Card Bonus Wager by placing a value chip on the designated betting area prior to the dealer announcing "no more bets."

(6) If specified in its Rules Submission, a facility operator may offer to each player at a Three Card Poker table the option to make an additional Five-Card Progressive Payout Wager that the player will receive a Five-Card Progressive Payout Hand.

(a) After placing an Ante Wager or a Pair Plus Wager, or both, a player may make the additional Five-Card Progressive Payout Wager by placing a value chip onto the progressive wagering device designated for that player.

(b) A player shall be responsible for verifying that the player's respective Five-Card Progressive Payout Wager has been accepted.

G. Notwithstanding §§F(1)—(3) of this chapter, a facility operator may offer a version of Three Card Poker that requires:

(1) As a precondition to the placement of a Pair Plus Wager, the placement of an Ante Wager in an amount equal to or greater than the Pair Plus Wager;

(2) As a precondition to the placement of a Pair Plus Wager, the placement of an Ante Wager in an amount equal to at least 1/2 the Pair Plus Wager; or

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(3) The compulsory placement of an Ante Wager and a Pair Plus Wager, provided that one wager may be placed in an amount up to a maximum of five times the amount of the other wager without regard to which wager is the greater of the two.

H. A facility operator shall specify in its Rules Submission the number of adjacent boxes on which a player may place a wager in one round of play.

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**Chapter 8 - Procedure for Dealing Cards from a Manual Dealing Shoe.**

A. If a manual dealing shoe is used, the dealing shoe shall be located on the table in a location approved by the Commission.

B. After the procedures required under Chapter 5 - Shuffling and Cutting 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.

C. Prior to dealing any cards, the dealer shall announce “no more bets”.

(1) If the Progressive Payout Wager is being offered, the dealer shall use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers.

(2) If any Progressive Payout Wagers have been made, the dealer shall:

(a) Collect the wagers;

(b) On the layout in front of the table inventory container, verify that the number of value chips wagered equals the number of Progressive Payout Wagers accepted by the progressive table game system; and

(c) Place the value chips into the table inventory container.

D. 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.

E. Starting with the player farthest to the dealer’s left and continuing around the table in a clockwise manner, the dealer shall deal the cards face down, and:

(1) One card at a time to each player who has placed a wager in accordance with Chapter 7 -Wagers and to the dealer until each player who placed a wager and the dealer have three cards; and

(2) If a player has placed a Five Card Progressive Payout Wager, the dealer shall deal an additional two cards face down on the table to a dedicated area to the right of the dealer; and

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**(3)** After three cards have been dealt to each player and the dealer, the dealer shall remove the stub from the manual dealing shoe and, except as provided in §F of this chapter, place the stub in the discard rack without exposing the cards.

F. If an automated card shuffling device described in Chapter 5 - Shuffling and Cutting the Cards 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 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.

(1) If the cards were misdealt but 52 cards remain in the deck, all hands are void and all wagers shall be returned to the players.

(2) If the cards were not misdealt, all hands are void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

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**Chapter 9 - Procedure for Dealing Cards from the Hand.**

A. If the cards are dealt from the dealer's hand, the following requirements shall be met:

- (1) An automated shuffling device shall be used to shuffle the cards.
- (2) After the procedures required under Chapter 5 - Shuffling and Cutting the Cards have been completed, the dealer shall place the stacked deck of cards in either hand, and
  - (a) After the dealer has chosen the hand in which to hold the cards, the dealer shall continue to use that hand whenever holding the cards during that round of play; and
  - (b) The cards held by the dealer shall be kept over the table inventory container and in front of the dealer at all times.

B. Prior to dealing any cards, the dealer shall announce "no more bets."

- (1) If the Progressive Payout Wager is being offered, the dealer shall use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers.
- (2) If any Progressive Payout Wagers have been made, the dealer shall:
  - (a) Collect the wagers;
  - (b) On the layout in front of the table inventory container, verify that the number of value chips wagered equals the number of Progressive Payout Wagers accepted by the progressive table game system; and
  - (c) Place the value chips into the table inventory container.

C. The dealer shall:

- (1) Deal each card by holding the deck of cards in the chosen hand and use the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout;
- (2) Starting with the player farthest to the dealer's left and continuing around the table in a clockwise manner, deal one card at a time to each player who has placed a wager

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in accordance with Chapter 7 -Wagers and to the dealer until each player who placed a wager and the dealer have three cards;

(3) Deal all cards face down; and

(4) If a player has placed a Five Card Progressive Payout Wager, the dealer shall deal an additional two cards face down on the table to a dedicated area to the right of the dealer; and

(5) After dealing three cards to each player and the dealer, except as provided in §D of this chapter, place the stub in the discard rack without exposing the cards.

D. If an automated card shuffling device described in Chapter 5 - Shuffling and Cutting the Cards 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 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.

G. If the cards were misdealt but 52 cards remain in the deck, all hands are void and all wagers shall be returned to the players.

H. If the cards were not misdealt, all hands are void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

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**Chapter 10 - Procedure for Dealing Cards from an Automated Dealing Shoe.**

A. If the cards are dealt from an automated dealing shoe, the following requirements shall be met:

(1) After the procedures required under Chapter 5 - Shuffling and Cutting the Cards have been completed, the cards shall be placed in the automated dealing shoe.

(2) If the Progressive Payout Wager is being offered, the dealer shall use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers.

(3) If any Progressive Payout Wagers have been made, the dealer shall:

(a) Collect the wagers;

(b) On the layout in front of the table inventory container, verify that the number of value chips wagered equals the number of Progressive Payout Wagers accepted by the progressive table game system; and

(c) Place the value chips into the table inventory container.

B. The dealer shall:

(1) Deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to the dealer's left who has placed a wager in accordance with Chapter 7 -Wagers;

(2) As the remaining stacks are dispensed to the dealer by the automated dealing shoe, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with Chapter 7 -Wagers;

(3) Deliver a stack of three cards face down to the area designated for the placement of the dealer's cards; or

(4) Leave the dealer's cards in the shuffler until all the players have acted on their hands in accordance with Chapter 11 – Procedures for Completing a Round of Play; and

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(5) After each stack of three cards has been dispensed and delivered in accordance with §B of this chapter, remove the stub from the automated dealing shoe and, except as provided in §D of this chapter, place the cards in the discard rack without exposing the cards; or

(6) If a player has placed a Five-Card Progressive Payout Wager, after removing the stub from the automated dealing shoe, the dealer shall deal an additional two community cards face down on the table to a dedicated area to the right of the dealer. Except as provided in subsection (d), the dealer shall then place the cards in the discard rack without exposing the cards.

C. If an automated card shuffling device described in Chapter 5 - Shuffling and Cutting the Cards 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 is still present in the deck by counting the cards face down on the layout.

D. 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.

E. 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.

F. If the cards were misdealt but 52 cards remain in the deck, all hands are void and all wagers shall be returned to the players.

G. If the cards were not misdealt, all hands are void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

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**Chapter 11 - Procedure for Completing a Round of Play.**

A. After the dealing procedures required under Chapters 8 - Procedure for Dealing Cards from a Manual Dealing Shoe, 9 - Procedure for Dealing Cards from the Hand or 10 - Procedure for Dealing Cards from an Automated Dealing Shoe have been completed, a player shall examine the player's cards subject to the following limitations:

- (1) A player who wagers at Three Card Poker shall be responsible for the player's hand;
- (2) No individual other than the dealer and the player to whom the cards were dealt may touch a player's cards; and
- (3) A player shall keep the player's three cards in full view of the dealer at all times.

B. After all players have examined their cards, beginning with the player farthest to the dealer's left and moving clockwise around the table, the dealer shall ask each player who placed an Ante Wager if the player wishes to make a Play Wager in an amount equal to the player's Ante Wager or forfeit the Ante Wager and end the player's participation in the round of play.

C. If a player:

- (1) Has placed an Ante Wager and a Pair Plus Wager but does not make a Play Wager, the player shall forfeit both the Ante Wager and the Pair Plus Wager;
- (2) Has placed an Ante Wager and a Three or Five Card Progressive Payout Wager but does not make a Play Wager, the player shall forfeit both the Ante Wager and the Progressive Payout Wager but may not forfeit the eligibility to receive an Envy Bonus under Chapter 12 - Payout Odds; Envy Bonus; Rate of Progression; or
- (3) Has placed an Ante Wager, a Pair Plus Wager and a Six Card Bonus Wager, but does not make a Play Wager, the player shall forfeit both the Ante Wager and the Pair Plus Wager but does not forfeit the Six Card Bonus Wager.

D. After each player who has placed an Ante Wager has either placed a Play Wager on the designated area of the layout or forfeited the player's Ante Wager and hand, the dealer shall:

- (1) Except for the cards of those players who placed a Six Card Bonus Wager, collect all forfeited wagers and associated cards and place the cards in the discard rack;

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(2) Reveal the dealer's cards face up or remove the dealer's cards from the shuffler and expose the dealer's cards and place the cards so as to form the highest possible ranking Three Card Poker hand;

(3) Beginning with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction, complete the following applicable procedures in succession for each player:

(a) Turn the three cards of each player face up on the layout;

(b) Examine the cards of the player and form the highest possible ranking Three Card Poker hand for each player;

(c) If the dealer's highest ranking Three Card Poker hand is lower than a queen high, pay each player's Ante Wager and return the player's Play Wager; and

(d) If the dealer's highest ranking Three Card Poker hand is a queen high or better, and the player's highest ranking Three Card Poker hand is ranked:

(i) Lower than the dealer's Three Card Poker hand, immediately collect the Ante and Play Wagers made by the player;

(ii) Higher than the dealer's Three Card Poker hand, pay the Ante and Play Wagers and any Ante Bonus in accordance with the payout odds in Chapter 12 - Payout Odds; Envy Bonus; Rate of Progression; and

(iii) Equally with the dealer's Three Card Poker hand, return the player's Ante and Play Wagers;

(4) After settling the player's Ante and Play Wagers, settle any Pair Plus Wagers by determining whether the player's Three Card Poker hand qualifies for a payout in accordance with Chapter 12 - Payout Odds; Envy Bonus; Rate of Progression, except that a winning Pair Plus Wager shall be paid regardless of whether the player's Three Card Poker hand outranks the dealer's hand;

(5) If a Progressive Payout Wager was offered by the facility operator, settle the Progressive Payout Wager;

(6) A winning Progressive Payout Wager shall be paid regardless of whether the player's hand outranks the dealer's hand;

(7) If a player has won a progressive payout:

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- (a) Verify that the hand is a winning hand;
- (b) Verify that the appropriate light on the progressive table game system has been illuminated;
- (c) Ensure that a floorperson or above validate the progressive payout in accordance with the facility operator's approved internal control procedures;
- (d) Pay the winning Progressive Payout Wager in accordance with the payout odds in Chapter 12 - Payout Odds; Envy Bonus; Rate of Progression;
- (e) Pay any Envy Bonus won in accordance with Chapter 12 - Payout Odds; Envy Bonus; Rate of Progression:
  - (i) Players making a Progressive Payout Wager shall receive an Envy Bonus when another player at the same Three Card Poker table is the holder of an Envy Bonus Qualifying Hand;
  - (ii) Players are entitled to multiple Envy Bonuses if more than one other player is the holder of an Envy Bonus Qualifying Hand; and
  - (iii) A player is not entitled to an Envy Bonus for his own hand or the hand of the dealer; and
- (8) Settle the Six Card Bonus Wager, if offered by the facility operator:
  - (a) A winning Six Card Bonus Wager shall be paid regardless of the outcome of the player's Ante Wager or Pair Plus Wager;
  - (b) The dealer shall arrange the dealer's three cards and the player's three cards to form the highest ranking five-card Poker hand for each player;
  - (c) If a player has a three-of-a-kind or better as described in Chapter 6 - Three Card Poker Rankings, the dealer shall pay the winning Six Card Bonus Wager in accordance with the payout odds in Chapter 12 - Payout Odds; Envy Bonus; Rate of Progression; and
  - (d) If the facility operator has selected Paytable E in Chapter 12 - Payout Odds; Envy Bonus; Rate of Progression, the three cards dealt to the dealer and the three cards dealt to the player form a six-card Poker hand for purposes of the Super Royal payout.

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(9) Settle the Five Card Progressive Wager, if offered by the facility operator:

(a) A winning Five Card Progressive Wager shall be paid regardless of the outcome of the player's Ante Wager or Pair Plus Wager;

(b) The dealer shall expose the two additional community cards; and

(c) The dealer shall form the player's highest ranking five-card Poker hand from the player's three cards and the two community cards;

(d) If a player has won a progressive payout:

(i) Verify that the hand is a winning hand;

(ii) Verify that the appropriate light on the progressive table game system has been illuminated;

(e) Ensure that a floorperson or above validate the progressive payout in accordance with the facility operator's approved internal control procedures;

(f) Pay the winning Five Card Progressive Payout Wager in accordance with the payout odds in Chapter 12 - Payout Odds; Envy Bonus; Rate of Progression;

(g) Pay any Five Card Envy Bonus won in accordance with Chapter 12 - Payout Odds; Envy Bonus; Rate of Progression:

(h) Players making a Progressive Payout Wager shall receive a Five-Card Envy Bonus when another player at the same Three Card Poker table is the holder of an Five Card Envy Bonus Qualifying Hand;

(i) Players are entitled to multiple Envy Bonuses if more than one other player is the holder of a Five Card Envy Bonus Qualifying Hand; and

(j) A player is not entitled to a Five Card Envy Bonus for his own hand.

E. After all wagers of the player have been settled, the dealer shall remove all remaining 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.

F. If specified in its rules submission under COMAR 36.05.03.19, a facility operator may offer a version of Three Card Poker on a dealer controlled electronic table game where:

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- (1) The dealer receives three cards, and
- (2) Nine community cards are used.

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**Chapter 12 - Payout Odds; Envy Bonus; Rate of Progression.**

A. A facility operator shall pay each winning Ante Wager and Play Wager at odds of 1 to 1.

B. Regardless of whether a player's Three Card Poker hand outranks the dealer's hand, a player placing an Ante Wager and a Play Wager shall be paid a bonus on the Ante Wager at the odds in one of the following paytables selected by the facility operator in its Rules Submission:

(1) Paytable A:

- (a) For a Straight flush the payout is 5 to 1;
- (b) For a Three-of-a-kind the payout is 4 to 1; or
- (c) For a Straight the payout is 1 to 1;

(2) Paytable B:

- (a) For a Straight flush the payout is 5 to 1;
- (b) For a Three-of-a-kind the payout is 3 to 1; or
- (c) For a Straight the payout is 1 to 1;

(3) Paytable C:

- (a) For a Straight flush the payout is 4 to 1;
- (b) For a Three-of-a-kind the payout is 3 to 1; or
- (c) For a Straight the payout is 1 to 1.

C. If a facility operator offers the version of Three Card Poker as described in Chapter 7 - Wagers, a player placing an Ante Wager and Play Wager shall be paid an Ante Bonus:

- (1) For an Ace, king, queen of spades, hearts, diamonds or clubs the payout is 50 to 1;
- (2) For a Straight flush the payout is 8 to 1; or

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(3) For a Three-of-a-kind the payout is 6 to 1.

D. A player placing a Pair Plus Wager shall be paid at the odds in one of the following paytables selected by the facility operator in its Rules Submission:

(1) Paytable A:

(a) For a Straight flush the payout is 35 to 1;

(b) For a Three-of-a-kind the payout is 25 to 1;

(c) For a Straight the payout is 6 to 1;

(d) For a Flush the payout is 4 to 1; or

(e) For a Pair the payout is 1 to 1;

(2) Paytable B:

(a) For a Straight flush the payout is 40 to 1;

(b) For a Three-of-a-kind the is 30 to 1;

(c) For a Straight the payout is 5 to 1;

(d) For a Flush the payout is 4 to 1; or

(e) For a Pair the payout is 1 to 1;

(3) Paytable C:

(a) For a Straight flush the payout is 40 to 1;

(b) For a Three-of-a-kind the payout is 30 to 1;

(c) For a Straight the payout is 6 to 1;

(d) For a Flush the payout is 3 to 1; or

(e) For a Pair the payout is 1 to 1;

(4) Paytable D:

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- (a) For a Straight flush the payout is 40 to 1;
- (b) For a Three-of-a-kind the payout is 30 to 1;
- (c) For a Straight the payout is 6 to 1;
- (d) For a Flush the payout is 4 to 1; or
- (e) For a Pair the payout is 1 to 1;

(5) Paytable E:

- (a) For a Straight flush the payout is 40 to 1;
- (b) For a Three-of-a-kind the payout is 25 to 1;
- (c) For a Straight the payout is 6 to 1;
- (d) For a Flush the payout is 4 to 1; or
- (e) For a Pair the payout is 1 to 1.

E. If a facility operator offers a Progressive Payout Wager:

(1) A player placing a Progressive Payout Wager is paid at the odds in one of the following paytables selected by the facility operator in its Rules Submission:

(a) Paytable A:

- (i) For an Ace, king and queen of spades the payout is 100 percent of meter;
- (ii) For an Ace, king and queen of hearts, diamonds or clubs the payout is 500 for 1;
- (iii) For a Straight flush the payout is 70 for 1;
- (iv) For a Three-of-a-kind the payout is 60 for 1; or
- (v) For a Straight the payout is 6 for 1;

(b) Paytable B:

- (i) For an Ace, king and queen of spades the payout is 100 percent of meter;

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(ii) For an Ace, king and queen of hearts, diamonds or clubs the payout is 500 for 1;

(iii) For a Straight flush the payout is 100 for 1; or

(iv) For a Three-of-a-kind the payout is 90 for 1;

(c) Paytable C:

(i) For Mini Royal of spades the payout is 100 percent of Major Progressive;

(ii) For Mini Royal of hearts, diamonds, or clubs the payout is 100 percent of Minor Progressive;

(iii) For Straight Flush the payout is 70 for 1;

(iv) For Three-of-a-kind the payout is 60 for 1; or

(v) For Straight the payout is 6 for 1.

(2) A player shall receive the payout for only the highest ranking Three Card Poker hand formed.

(3) The facility operator's Rules Submission shall include:

(a) The rate of progression for the meter used for the progressive payouts in §E(1) of this chapter, which shall be at least 14 percent for Paytable A and 20 percent for Paytable B; and

(b) The initial and reset amount, which shall be at least \$1,000.

(4) Winning 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 Chapter 11 - Procedure for Completing a Round of Play.

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

(a) For \$1 Progressive Payout Wagers:

(i) For an Ace, king and queen of spades the payout is \$100; or

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(ii) For an Ace, king and queen of hearts, diamonds or clubs the payout is \$25;

(b) For \$5 Progressive Payout Wagers:

(i) For an Ace, king and queen of spades the payout is \$500; or

(ii) For an Ace, king and queen of hearts, diamonds or clubs the payout is \$125.

F. If a facility operator offers the Six Card Bonus Wager, the facility operator shall pay out winning Six Card Bonus Wagers at the amounts in one of the following paytables selected by the facility operator in its Rules Submission:

(1) Paytable A:

(a) For a Super Royal of diamonds the payout is \$1,000,000;

(b) For a Super Royal of hearts, spades or clubs the payout is \$100,000;

(c) For a Royal flush the payout is 1,000 to 1;

(d) For a Straight flush the payout is 200 to 1;

(e) For a Four-of-a-kind the payout is 50 to 1;

(f) For a Full house the payout is 20 to 1;

(g) For a Flush the payout is 15 to 1;

(h) For a Straight the payout is 10 to 1; or

(i) For a Three-of-a-kind the payout is 5 to 1.

(2) Paytable B:

(a) For a Super Royal of diamonds, hearts, spades or clubs the payout is \$100,000;

(b) For a Royal flush the payout is 1,000 to 1;

(c) For a Straight flush the payout is 200 to 1;

(d) For a Four-of-a-kind the payout is 50 to 1;

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- (e) For a Full house the payout is 20 to 1;
- (f) For a Flush the payout is 15 to 1;
- (g) For a Straight the payout is 10 to 1; or
- (h) For a Three-of-a-kind the payout is 5 to 1.

(3) Paytable C:

- (a) For a Royal flush the payout is 1,000 to 1;
- (b) For a Straight flush the payout is 200 to 1;
- (c) For a Four-of-a-kind the payout is 50 to 1;
- (d) For a Full house the payout is 25 to 1;
- (e) For a Flush the payout is 20 to 1;
- (f) For a Straight the payout is 10 to 1; or
- (g) For a Three-of-a-kind the payout is 5 to 1.

(4) Paytable D:

- (a) For a Royal flush the payout is 1,000 to 1;
- (b) For a Straight flush the payout is 200 to 1;
- (c) For a Four-of-a-kind the payout is 100 to 1;
- (d) For a Full house the payout is 20 to 1;
- (e) For a Flush the payout is 15 to 1;
- (f) For a Straight the payout is 9 to 1; or
- (g) For a Three-of-a-kind the payout is 8 to 1.

(5) Paytable E:

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- (a) For a Royal flush the payout is 1,000 to 1;
- (b) For a Straight flush the payout is 200 to 1;
- (c) For a Four-of-a-kind the payout is 100 to 1;
- (d) For a Full house the payout is 20 to 1;
- (e) For a Flush the payout is 15 to 1;
- (f) For a Straight the payout is 10 to 1; or
- (g) For a Three-of-a-kind the payout is 7 to 1.

(6) Paytable F:

- (a) For a Royal flush the payout is 1,000 to 1;
- (b) For a Straight flush the payout is 200 to 1;
- (c) For a Four-of-a-kind the payout is 50 to 1;
- (d) For a Full house the payout is 25 to 1;
- (e) For a Flush the payout is 15 to 1;
- (f) For a Straight the payout is 10 to 1; or
- (g) For a Three-of-a-kind the payout is 5 to 1.

G. If a facility operator offers the Five Card Progressive Wager, the facility operator shall pay out winning Five Card Progressive Wagers at the amounts in one of the following paytables selected by the facility operator in its Rules Submission:

(1) Paytable A:

- (a) For a Royal flush the payout is 100 percent of meter;
- (b) For a Straight flush the payout is 10 percent of meter;
- (c) For a Four-of-a-kind the payout is 300 for 1;

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- (d) For a Full house the payout is 50 for 1;
- (e) For a Flush the payout is 40 for 1;
- (f) For a Straight the payout is 30 for 1; or
- (g) For a Three-of-a-kind the payout is 9 for 1.

(2) Paytable B:

- (a) For a Royal flush the payout is 100 percent of Major Progressive;
- (b) For a Straight flush the payout is 100 percent of Minor Progressive;
- (c) For a Four-of-a-kind the payout is 300 for 1;
- (d) For a Full house the payout is 50 for 1;
- (e) For a Flush the payout is 40 for 1;
- (f) For a Straight the payout is 30 for 1; or
- (g) For a Three-of-a-kind the payout is 9 for 1.

(3) Paytable C:

- (a) For a Royal flush the payout is 100 percent of Mega Progressive;
- (b) For a Straight flush the payout is 100 percent of Major Progressive;
- (c) For a Four-of-a-kind the payout is 100 percent of Minor Progressive;
- (d) For a Full house the payout is 50 for 1;
- (e) For a Flush the payout is 40 for 1;
- (f) For a Straight the payout is 30 for 1; or
- (g) For a Three-of-a-kind the payout is 9 for 1.

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**Chapter 13 - 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.
- B. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands are void, all wagers shall be returned to the players and the cards shall be reshuffled.
- C. 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.
- D. If a player or the dealer is dealt an incorrect number of cards, all hands are void, all wagers shall be returned to the players and the cards shall be reshuffled.
- E. If one or more of the dealer's cards is inadvertently exposed prior to the dealer revealing his cards in accordance with Chapter 11 - Procedure for Completing a Round of Play, all hands are void, all wagers shall be returned to the players and the cards shall be reshuffled.
- F. 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.
- G. 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 are 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.
- H. If an automated card shuffling device or automated dealing shoe malfunctions and cannot be used, before any other method of shuffling or dealing may be utilized at that table, the automated card shuffling device or automated dealing shoe shall be:
- (1) Covered; or
  - (2) Marked with a sign indicating that the automated card shuffling device or automated dealing shoe is out of order.