

**Title 36 STATE LOTTERY AND
GAMING CONTROL AGENCY**

Subtitle 05 TABLE GAMES

Chapter .15 Pai Gow Tiles Rules

Authority: State Government Article, §§ 9-1A-02(b), 9-1A-04(d), Annotated Code of Maryland

01. Definitions.

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

B. Terms Defined.

- (1) “Bank” means a player who elects to have the other players and the dealer play against the player and accepts the responsibility of paying all winning Pai Gow wagers.
- (2) “Co-banking” means the bank and the dealer each cover 50 percent of all winning Pai Gow wagers.
- (3) “Copy hand” means a high hand or low hand of a player which is identical in pair rank or point value as the corresponding high hand or low hand of the dealer or bank.
- (4) “Dead hand” means placement of four tiles in a separate area of ____ that is located to the left of the dealer.
- (5) “High hand” means a two-tile hand formed with two of the four tiles dealt that ranks higher than the low hand formed from the remaining two tiles.
- (6) “Low hand” means a two-tile hand formed with two of the four tiles dealt that ranks lower than the high hand formed from the remaining two tiles.
- (7) “Marker” means an object used to designate the bank and the co-bank.
- (8) “Setting the hands” means the process of forming a high hand and a low hand from the four tiles dealt.
- (9) “Supreme Pair” means one tile totaling Six that includes Two and Four and on tile totaling Three that includes One and Two that forms the highest ranking hand.
- (10) “Value” means the numerical point value assigned to a pair of tiles.

02. Pai Gow Tiles - Tables and Shakers.

A. Pai Gow shall be played at a table having betting positions for six 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 Pai Gow table shall be submitted to the Commission for approval and contain at least:

- (1) The name or logo of the facility operator;
- (2) A separate betting area designated for the placement of the Pai Gow wager for each player; and
- (3) A separate area for placement of the Dead Hand.

C. A Pai Gow table shall have a drop box with a tip box attached on the same side of the gaming table as, but on opposite sides of, the dealer, as approved by the Commission.

D. Pai Gow shall be played with a Pai Gow shaker which shall be approved by the Commission that shall:

- (1) Be used to shake three dice before each hand of Pai Gow is dealt to determine the starting position for the dealing of the Pai Gow tiles;
- (2) Be the dealer's responsibility;
- (3) Not be left unattended at the table;
- (4) Be designed and constructed to maintain the integrity of the game;
- (5) Be capable of housing three dice that when not being shaken must be maintained within the Pai Gow shaker;
- (6) Be designed to prevent the dice from being seen while being shaken; and
- (7) Have the name or logo of the facility operator imprinted or impressed on the shaker.

E. Dice that have been placed in a Pai Gow shaker for use in gaming may not remain on a table for more than 24 hours.

F. If a facility operator elects to use a computerized random number generator as permitted under Regulation .06 of this chapter, the random number generator shall be approved by the Commission prior to its use.

03. Ranking and Value of a Hand.

A. A tile used in the game of Pai Gow shall:

(1) Meet the requirements in COMAR 36.05.02.18; and

B. Be changed at least every 12 hours.

C. When comparing high hands or low hands to determine the higher ranking hand, the determination is first based on the rank of any permissible pair of tiles which are in a player's hands.

(1) A hand with a permissible pair of tiles shall rank higher than a hand which does not contain a permissible pair.

(2) The permissible pairs of tiles and their rank, with the Supreme Pair being the highest or first ranking pair, are:

(a) A Supreme Pair ranking First consist of one tile totaling Six that includes Two and Four and one tile totaling Three that includes One and Two;

(b) Matched Pairs:

(i) Ranking Second consist of one tile totaling Twelve that includes Double Six and one tile totaling Twelve that includes Double Six;

(ii) Ranking Third consist of one tile totaling Two that includes Double One and one tile totaling Two that includes Double One;

(iii) Ranking Fourth consist of one tile totaling Eight that includes Double Four and one tile totaling Eight that includes Double Four;

(iv) Ranking Fifth consist of one tile totaling Four that includes One and Three and one tile totaling Four that includes One and Three;

(v) Ranking Sixth consist of one tile totaling Ten that includes Double Five and one tile totaling Ten that includes Double Five;

(vi) Ranking Seventh consist of one tile totaling Six that includes Double Three and one tile totaling Six that includes Double Three;

(vii) Ranking Eighth consist of one tile totaling Four that includes Double Two and one tile totaling Four that includes Double Two;

(viii) Ranking Ninth consist of one tile totaling Eleven that includes Five and Six and one tile totaling Eleven that includes Five and Six;

(ix) Ranking Tenth consist of one tile totaling Ten that includes Four and Six and one tile totaling Ten that includes Four and Six;

(x) Ranking Eleventh consist of one tile totaling Seven that includes One and Six and one tile totaling Seven that includes One and Six; and

(xi) Ranking Twelfth consist of one tile totaling Six that includes One and Five and one tile totaling Six that includes One and Five;

(c) Mixed or Unmatched Pairs:

(i) Ranking Thirteenth consist of Mixed Nines that includes one tile that of Three and Six and one tile of Four and Five;

(ii) Ranking Fourteenth consist of Mixed Eights that includes one tile of Three and Five and one tile of Two and Six;

(iii) Ranking Fifteenth consist of Mixed Sevens that includes one tile that of Three and Four and one tile that of Two and Five; and

(iv) Ranking Sixteenth consist of Mixed Fives that includes one tile that of One and Four and one tile that of Two and Three;

(d) Wongs:

(i) Ranking Seventeenth consist of one tile totaling Twelve that includes Double Six, one tile totaling Nine that includes Four and Five, one tile totaling Twelve that includes Double Six, and one tile totaling Nine that include Three and Six;

(b) Ranking Eighteenth consist of one tile totaling Two that includes Double One, one tile totaling Nine that includes Four and Five, one tile totaling Two that includes Double One, and one tile totaling Nine that includes Three and Six;

(e) Gongs:

(i) Ranking Nineteenth consist of one tile totaling Twelve that includes Double Six, one tile totaling Eight that includes Two and Six, one tile totaling Twelve that includes Double Six, one tile totaling Eight that includes Three and Five, one tile totaling Twelve that includes Double Six, and one tile totaling Eight that includes Double Four; and

(ii) Ranking Twentieth consist of one tile totaling Two that includes Double One, one tile totaling Eight that includes Two and Six, one tile

totaling Two that includes Double One, one tile totaling Eight that includes Three and Five, one tile totaling Two that includes Double One, and one tile totaling Eight that includes Double Four.

D. When comparing two high hands or two low hands that are of identical permissible pair rank, the hand is considered a copy hand and the dealer or, if applicable, the bank, wins the hand.

E. Except as provided in § I of this regulation, when comparing the rank of high hands or low hands which do not contain any of the pairs listed in § C of this regulation, the higher ranking hand is determined on the basis of the value of the hands.

(1) The value of a hand shall be a single digit number from zero to nine that is determined by adding the total number of spots which are contained on the two tiles which form the hand.

(2) If the total of the spots is a two-digit number, the left digit of the number shall be discarded and the right digit shall constitute the value of the hand.

F. If the tiles which form the Supreme Pair are used separately:

(1) The numeric total of the 1-2 tile may be counted as a 3 or a 6; and

(2) The numeric total of the 2-4 tile may be counted as a 3 or a 6.

G. When the 1-2 tile is counted as 6, its individual ranking under § H of this regulation is fifteenth instead of seventeenth.

H. When the 2-4 tile is counted as 3, its individual ranking is seventeenth instead of fifteenth.

I. When comparing high hands or low hands which are of identical value:

(1) The hand with the highest ranking individual tile is the higher ranking hand; and

(1) Notwithstanding § I(1) of this regulation, if the numeric value of the tiles results in a zero-zero tie, regardless of the highest ranking tile, both hands are equally bad and the dealer or, if applicable, the bank, is the higher ranking hand.

J. From highest to lowest, the individual ranking for each tile is:

(1) The First ranking tile is a Twelve that includes a Double Six and includes 2 tiles in the set;

(2) The Second ranking tile is a Two that includes a Double One and includes 2 tiles in the set;

- (3) The Third ranking tile is an Eight that includes a Double Four and includes 2 tiles in the set;
- (4) The Fourth ranking tile is a Four that includes a One and Three and includes 2 tiles in the set;
- (5) The Fifth ranking tile is a Ten that includes Double Five and includes 2 tiles in the set;
- (6) The Sixth ranking tile is a Six that includes Double Three and includes 2 tiles in the set;
- (7) The Seventh ranking tile is a Four that includes Double Two and includes 2 tiles in the set;
- (8) The Eighth ranking tile is an Eleven and includes Five and Six and includes 2 tiles in the set;
- (9) The Ninth ranking tile is a Ten and includes Four and Six and includes 2 tiles in the set;
- (10) The Tenth ranking tile is a Seven and includes One and Six and includes 2 tiles in the set;
- (11) The Eleventh ranking tile is a Six and includes One and Five and includes 2 tiles in the set;
- (12) The Twelfth ranking tile is a Nine and includes Three and Six and includes 1 tiles in the set;
- (13) The Twelfth ranking tile is a Nine and includes Four and Five and includes 1 tiles in the set;
- (14) The Thirteenth ranking tile is an Eight and includes Two and Six and includes 1 tiles in the set;
- (15) The Thirteenth ranking tile is an Eight and includes Three and Five and includes 1 tiles in the set;
- (16) The Fourteenth ranking tile is a Seven and includes Two and Five and includes 1 tiles in the set;
- (17) The Fourteenth ranking tile is a Seven and includes Three and Four and includes 1 tiles in the set;

(18) The Fifteenth ranking tile is a Six and includes Two and Four and includes 1 tiles in the set;

(19) The Sixteenth ranking tile is a Five and includes One and Four and includes 1 tiles in the set;

(20) The Sixteenth ranking tile is a Five and includes Two and Three and includes 1 tiles in the set; and

(21) The Seventeenth ranking tile is a Three that includes One and Two and includes 1 tiles in the set.

K. If the highest ranking tile in each hand being compared is of identical rank after the application of § J of this regulation, the hand is considered a copy hand, and the hand of the dealer or, if applicable, the bank, is considered the higher ranking hand.

04. Opening a Table for Gaming; Mixing Procedure.

A. After receiving a set of tiles at the table, the dealer shall sort and inspect the tiles and the floorperson assigned to the table shall verify the inspection.

B. Nothing in this section precludes a facility operator from cleaning the tiles prior to the inspection required in § C of this regulation.

C. A dealer shall inspect the tiles at the gaming table by:

(1) Sorting a set of tiles into pairs to ensure that the Supreme Pair and all 15 matched and unmatched pairs, as identified in Regulation .03 of this chapter, are in the set;

(2) Placing each tile side by side to determine that all tiles are the same size and shading; and

(3) Examining the back and sides of each tile to ensure that it is not flawed, scratched or marked, and if the dealer finds that a tile is unsuitable for use:

(a) A floorperson or above shall bring another set of tiles to the table from the reserve in the pit stand; and

(b) The unsuitable set of tiles shall be placed in a sealed envelope or container, identified by table number, date and time and signed by the dealer and floorperson or above.

D. Following the inspection and verification of the tiles described in § C of this regulation, the dealer shall:

- (1) Turn the tiles face up;
- (2) Place the tiles into 16 pairs;
- (3) Starting with the Supreme Pair, arrange the tiles according to rank; and
- (4) Leave the tiles in pairs for visual inspection by the first player to arrive at the table.

E. After the first player arriving at the table is afforded an opportunity to visually inspect the tiles, the dealer shall turn the tiles face down on the table, and:

- (1) Mix the tiles:
 - (a) With the heels of the hands;
 - (b) In a circular motion with one hand moving clockwise and the other hand moving counterclockwise; and
 - (c) So that each hand shall complete at least eight circular motions to provide a random mixing; and
- (2) Randomly pick up four tiles with each hand and place them side by side in stacks in front of the table inventory container, forming eight stacks of four tiles.

F. The entire set of tiles shall be remixed if, during the stacking process described in § E(2) of this regulation, a tile is turned over and exposed to the players.

G. After each round of play has been completed, the dealer shall turn all of the tiles face down and mix the tiles in accordance with § D of this regulation.

H. If there is no gaming activity at the Pai Gow table, the dealer shall turn the tiles face up and place them into 16 pairs according to rank starting with the Supreme Pair.

I. After a player arrives at the table, the dealer shall follow the procedures in §E of this regulation.

05. Wagers.

A. A player shall make a wager at Pai Gow by placing a value chip or plaque on the appropriate areas of the Pai Gow layout.

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

C. Only a player who is seated at the Pai Gow table may place a wager.

(1) After a player has placed a wager and received tiles, 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 treated as a losing wager.

D. All wagers at Pai Gow shall be placed prior to the dealer announcing “no more bets” in accordance with the dealing procedures in Regulation .06 of this chapter, after which a player may not make, increase or withdraw a wager.

E. Except as provided in Regulation .09F of this chapter, if specified in its Rules Submission a facility operator may permit a player to wager on two adjacent betting areas at a Pai Gow table.

(1) If a facility operator permits a player to wager on adjacent betting areas, the tiles dealt to each betting area shall be played separately.

(2) If the two wagers are not equal, the player shall rank and set the hand with the larger wager before ranking and setting the other hand.

(3) If the amounts wagered are equal, each hand shall be played separately in a counterclockwise rotation with the first hand being ranked and set before the player proceeds to rank and set the second hand.

(4) After a hand has been ranked, set and placed face down on the layout, the hand may not be changed.

06. Procedure for Dealing Tiles.

A. After the dealer has completed mixing and stacking the tiles, the dealer shall:

(1) Announce “no more bets” and use a computerized random number generator that automatically selects and displays a number; or

(2) Announce “no more bets” and shake the Pai Gow shaker at least three times to cause a random mixture of the dice, and:

(a) Remove the lid covering the Pai Gow shaker;

(b) Place the uncovered Pai Gow shaker on the designated area of the table layout;

(c) After removing the lid covering the Pai Gow shaker, total the dice; and

(d) Announce the total of the dice or the number displayed by the computerized random number generator, which shall determine which player receives the first stack of tiles.

B. To determine the starting position for dealing the tiles, the dealer shall count, until the count matches the total of the three dice or the number displayed by the computerized random number generator:

(1) Each betting position in order, regardless of whether there is a wager at the betting position; and

(2) The Dead Hand, beginning with the dealer as number one and continuing around the table in a counterclockwise manner.

C. Regardless of whether there is a wager at a position, the dealer shall deal the first stack of four tiles, starting from the right side of the eight stacks, to the starting position as determined in § B of this regulation, and:

(1) Moving counterclockwise around the table, deal a stack of tiles to all other positions including the Dead Hand and the dealer; and

(2) Place a marker on top of his stack of tiles immediately after they are dealt.

D. Without exposing the tiles, after dealing all the stacks of tiles, the dealer shall:

(1) Collect any stacks dealt to a position where there is no wager; and

(2) Place the stacks with the Dead Hand on the layout to the left of the dealer in front of the table inventory container.

E. If a Pai Gow shaker is utilized, after dealing all tiles and collecting all tiles dealt to positions with no wagers, the dealer shall:

(1) Place the cover on the Pai Gow shaker;

(2) Shake the shaker once; and

(3) Place the Pai Gow shaker shall to the right of the dealer.

07. Alternative Dealing Procedure.

A. If specified in the facility operator's Rules Submission, the dealer or the player acting as the bank or co-bank may, as an alternative to the procedure in Regulation .06 of this chapter, choose any of the dealing procedures set forth in this regulation.

B. Dealing Procedures.

(1) House Way From the Left, in which the dealer shall:

(a) Indicate the use of House Way From the Left by pushing forward the first stack of tiles on the dealer's left;

(b) Deliver the stack pushed forward to the starting position; and

(c) Deliver the remaining stacks of tiles from the dealer's left to right.

(2) Cup Say From the Right, in which the dealer shall:

(a) Indicate the use of Cup Say From the Right by pushing forward the first two stacks of tiles on the dealer's right;

(b) Deliver the top two tiles from each of the two stacks pushed forward to the starting position;

(c) Deliver to the next position the four remaining tiles pushed forward; and

(d) Deliver from the dealer's right to left in the same manner as the first two stacks the remaining stacks of tiles.

(3) Cup Say From the Left, in which the dealer shall:

(a) Indicate the use of Cup Say From the Left by pushing forward the first two stacks of tiles on the dealer's left;

(b) Deliver the top two tiles from each of the two stacks pushed forward to the starting position;

(c) Deliver the four remaining tiles pushed forward to the next position; and

(d) Deliver from the dealer's left to right in the same manner as the first two stacks the remaining stacks of tiles.

(4) Jung Quat, in which the dealer shall:

(a) Indicate the use of Jung Quat by pushing forward the fourth stack of tiles from the dealer's right and the fourth stack of tiles from the dealer's left, which are the two center stacks of the eight;

(b) Deliver the top two tiles from each of the two stacks pushed forward to the starting position;

(c) Deliver the four remaining tiles pushed forward to the next position;

(d) Push the remaining stacks together;

(e) Push the two new center stacks shall be pushed forward and deliver them in the same manner as the first two stacks; and

(f) Repeat this procedure until all eight stacks of tiles have been delivered.

(5) Chee Yee, in which the dealer shall:

(a) Indicate the use of Chee Yee by pushing forward the first stack of tiles on the dealer's right and the first stack of tiles on the dealer's left;

(b) Deliver the tiles by centering the two stacks pushed forward in front of the remaining stacks;

(c) Deliver the top two tiles from each of the two centered stacks to the starting position;

(d) Deliver to the next position the four remaining tiles from the two centered stacks;

(e) Center and deliver the first stack remaining on the dealer's right and the first stack remaining on the dealer's left in the same manner; and

(f) Repeat this procedure until all eight stacks of tiles have been delivered.

(6) Pin Say From the Right, in which the dealer shall:

(a) Indicate the use of Pin Say From the Right by removing the top tile of the first stack of tiles on the dealer's right and placing it diagonally across the top of the second, third and fourth stacks of tiles from the dealer's right;

(b) Deliver the top tile from each of the first four stacks on the dealer's right to the starting position, which is the diagonal tile plus the three tiles it covers;

(c) Deliver to the next position the top tile from each of the first four stacks on the dealer's left;

(d) Deliver to the third position the top tile remaining on each of the first four stacks on the dealer's right

(e) Deliver to the fourth position the top tile remaining on each of the first four stacks on the dealer's left; and

(f) Repeat this procedure until four tiles have been delivered to all eight positions.

(7) Pin Say From the Left, in which the dealer shall:

- (a) Indicate the use of Pin Say From the Left by removing the top tile of the first stack of tiles on the dealer's left and placing it diagonally across the top of the second, third and fourth stacks of tiles from the dealer's left;
- (b) Deliver the top tile from each of the first four stacks on the dealer's left to the starting position, which is the diagonal tile plus the three tiles it covers;
- (c) Deliver to the next position the top tile from each of the first four stacks on the dealer's right;
- (d) Deliver to the third position the top tile remaining on each of the first four stacks on the dealer's left;
- (e) Deliver to the fourth position the top tile remaining on each of the first four stacks on the dealer's right; and
- (f) Repeat this procedure until four tiles have been delivered to all eight positions.

(8) Dragon Head and Phoenix Tail From the Right, in which the dealer shall:

- (a) Indicate the use of Dragon Head and Phoenix Tail From the Right by placing all four tiles in the first and second stacks from the dealer's right directly on top of the four tiles in the third and fourth stacks from the dealer's right and then pushing forward the top two tiles in each of the eight-tile stacks that are created, forming the dragon head;
- (b) Deliver the four tiles pushed forward to the starting position;
- (c) Deliver to the next position the top tile from each of the four stacks of four tiles to the dealer's left, which is the phoenix tail;
- (d) Deliver to the third position the top two tiles from each of the two stacks on the dealer's right;
- (e) Deliver to the fourth position the top tile from each of the four stacks on the dealer's left; and
- (f) Repeat this procedure shall be repeated until four tiles have been delivered to all eight positions.

(9) Dragon Head and Phoenix Tail From the Left, in which the dealer shall:

- (a) Indicate the use of Dragon Head and Phoenix Tail From the Left by placing all four tiles in the first and second stacks from the dealer's left directly on top of the four tiles in the third and fourth stacks from the dealer's left and then pushing

forward the top two tiles in each of the eight-tile stacks that are created, forming the dragon head;

(b) Deliver the four tiles pushed forward to the starting position;

(c) Deliver to the next position the top tile from each of the four stacks of four tiles to the dealer's right, which is the phoenix tail;

(d) Deliver to the third position the top two tiles from each of the two stacks on the dealer's left;

(e) Deliver to the fourth position the top tile from each of the four stacks on the dealer's right; and

(f) Repeat this procedure until four tiles have been delivered to all eight positions.

08. Procedure for Completing a Round of Play; Wagers; Payout Odds.

A. After the dealer has completed dealing the tiles, a player shall:

(1) Set the player's hands by arranging the tiles into a high hand and low hand; and

(2) After setting the hands, place the tiles face down on the layout immediately behind that player's betting area so that the tiles are separated into two distinct hands.

B. A player at the table is responsible for setting the player's own hands.

(1) No individual except the dealer may touch the tiles of a player.

(2) If a player requests assistance in the setting of the player's hands, the dealer shall inform the requesting player of the manner in which the facility operator requires the hands of the dealer to be set.

(3) A player shall keep the four tiles in full view of the dealer at all times.

(4) After a player has set a high hand and low hand and placed the two hands face down on the layout, the player may not touch the tiles again.

C. After all players have set their hands and placed the tiles on the table:

(1) The dealer shall turn over the dealer's four tiles;

(2) The dealer shall set the dealer's hands by arranging the tiles into a high and low hand;

(3) The dealer shall place the dealer's:

- (a) High hand on the layout face up in a vertical position; and
- (b) Low hand on the layout face up perpendicular to the high hand.

D. The dealer shall set the dealer's hands as follows:

- (1) If the dealer has the Supreme Pair, the dealer shall play it as the Supreme Pair;
- (2) If possible, the dealer shall always play a pair, Wong or Gong as set forth in Regulation .03 of this chapter;
- (3) If the dealer does not have any of the combinations in subsections (1) or (2) of this section, the dealer shall play any two tiles together which have a value equal to nine, eight or seven; and
- (4) If the dealer does not have any of the combinations in subsections (1), (2) or (3) of this section, the dealer shall play the highest ranking tile with the lowest ranking tile.

E. A player may surrender the player's wager after the hands of the dealer have been set.

- (1) A player shall announce the player's intention to surrender before the dealer exposes either of the hands of the player described in § G of this regulation.
- (2) After a player has announced the player's intention to surrender, the dealer shall immediately:
 - (a) Collect the wager from the player;
 - (b) Collect the four tiles dealt to the player; and
 - (c) Stack the player's four tiles face down on the right side of the table in front of the table inventory container without exposing the tiles to any other player at the table.

F. After the dealer has set a high and low hand and collected the wagers and tiles that are surrendered under § E, the dealer shall:

- (1) Beginning with the player farthest to the right of the dealer and continuing around the table in a counterclockwise direction, reveal both hands of each player;
- (2) Compare the high hand of the player to the high hand of the dealer and the low hand of the player to the low hand of the dealer; and
- (3) Announce if the wager of that player wins, loses or is a tie.

G. A wager loses, and shall be immediately collected by the dealer, if:

- (1) The high hand of the player is identical in rank or lower in rank than the high hand of the dealer; and
- (2) The low hand of the player is identical in rank or lower in rank than the low hand of the dealer, or has a value of zero.

H. A wager ties, and shall be returned to the player, if:

- (1) The high hand of the player is higher in rank than the high hand of the dealer, but the low hand of the player:
 - (a) Is identical in rank to the low hand of the dealer;
 - (b) Is lower in rank than the low hand of the dealer; or
 - (c) Has a value of zero; or
- (2) The high hand of the player is identical in rank to the high hand of the dealer or lower in rank than the high hand of the dealer, but the low hand of the player is higher in rank than the low hand of the dealer.

I. A wager wins if:

- (1) The high hand of the player is higher in rank than the high hand of the dealer; and
- (2) The low hand of the player is higher in rank than the low hand of the dealer.

J. After settling a player's wager, the dealer shall immediately collect the player's tiles and place the tiles face up to the right of the dealer in front of the table inventory container.

K. A facility operator shall pay each winning Pai Gow wager at odds of 1 to 1, except that the facility operator shall extract a vigorish from the winning players in an amount equal to 5 percent of the amount won.

- (1) When collecting the vigorish, the facility operator may round off the vigorish to 25 cents or the next highest multiple of 25 cents.
- (2) A facility operator shall collect the vigorish from a player at the time the winning payout is made.

L. The dealer shall collect tiles in order and in a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

09. Player Bank; Co-Banking; Selection of Bank; Procedure for Dealing.

A. If specified in its Rules Submission, a facility operator may offer to all players at a Pai Gow table the opportunity to bank the game.

(1) If the facility operator elects this option, the provisions of this regulation control for any round of play in which a player is the bank; and

(2) All other provisions of this chapter apply to the extent that they do not conflict with the provisions of this section.

B. For the purposes of this section:

(1) A player may not be the bank at the start of the game; and

(2) The start of the game means the first round of play after the dealer is required to restack and mix the tiles in accordance with Regulation .04 of this chapter.

C. After the first round of play, each player at the table shall have the option to either be the bank or pass the bank to the next player.

(1) The dealer shall:

(a) Offer the bank to each player, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise manner, until a player accepts the bank; and

(b) Place a marker designating the bank in front of the player who accepts the bank;

(2) If the first player offered the bank accepts, the player seated to the right of the bank shall be offered the bank first on the next round of play;

(3) A player may not bank two consecutive rounds of play; and

(4) If no player accepts the bank, the round of play shall proceed in accordance with the rules of play provided in this chapter.

D. Before a player may bank a round of play, the dealer shall confirm that:

(1) The player placed a wager against the dealer during the last round of play in which there was no player banking the game; and

(2) The player has sufficient value chips or plaques on the table to cover all of the wagers placed by other players at the table for that round of play.

E. If specified in its Rules Submission, a facility operator may offer the bank the option of co-banking the round of play.

(1) If the facility operator offers this option, it shall be made available to all players at the table.

(2) If the bank wishes to use this option and co-bank 50 percent of the winning Pai Gow wagers, the bank must specifically request to co-bank with the dealer.

(3) The dealer shall place a marker designating the player co-banking that round of play.

(4) When the dealer is co-banking, the dealer is responsible for setting the hand of the bank in the manner as specified in the facility operator's Rules Submission.

(5) When co-banking is in effect, the dealer may not place a wager against the bank.

F. If a player is the bank, the player may wager on only one betting area.

G. After the tiles have been mixed and formed into stacks as required under Regulation .04 of this chapter:

(1) The bank may cut the tiles once;

(2) If the bank does not cut the tiles, there may not be a cut; and

(3) Upon direction from the bank, the dealer may move the tiles:

(a) One or more adjacent stacks of four tiles to the right or left end of the original eight stacks of tiles; or

(2) Two or more adjacent stacks of four tiles, of which at least one stack is moved to one end and the other stacks are moved to the opposite end of the original eight stacks of tiles.

H. The dealer shall:

(1) As required under § D of this regulation, determine that a player may be the bank;

(2) Determine that the tiles have been mixed, stacked and, if applicable, cut; and

(3) Unless co-banking is in effect, remove value chips from the table inventory container in an amount equal to the banker's last wager made against the dealer or in an amount as specified in the facility operator's Rules Submission.

I. The dealer shall wager against the bank amount specified in § H(3) of this regulation.

(1) The bank may direct that the sum wagered by the dealer be a lesser amount or that the dealer place no wager during that round of play.

(2) Any amount wagered by the dealer shall be placed in front of the table inventory container.

(3) Immediately upon receipt of the four tiles dealt to the dealer under § K of this regulation, the dealer shall place the dealer's wager on top of the four tiles instead of placing the marker required under Regulation .06 of this chapter before dealing the remaining tiles.

(4) If co-banking is in effect, the dealer may not remove any value chips from the table inventory container.

I. After the dealer has announced "no more bets," the bank may issue a verbal instruction to the dealer to have the dealer deliver the stacks using any one of the styles of delivery described in Regulation .07 of this chapter.

(1) If the bank does not choose a style of delivery, the dealer shall use the procedure described in Regulation .06 of this chapter to deliver the stacks.

(2) The bank shall then shake the Pai Gow shaker at least three times to cause a random mixture of the dice.

(3) After the bank has shaken the Pai Gow shaker, the dealer shall remove the lid covering the Pai Gow shaker and place the uncovered Pai Gow shaker on the designated area of the table layout.

(4) The dealer shall then total the dice and announce the total.

(5) If the bank inadvertently removes the lid before the shaking of the dice, the bank shall cover and reshake the Pai Gow shaker.

J. To determine the starting position for dealing the tiles, beginning with the bank as number one and continuing around the table in a counterclockwise manner until the count matches the total of the three dice, the dealer shall count each betting position, the dealer and the Dead Hand in order, regardless of whether there is a wager at the betting position.

K. The dealer shall:

(1) Deal the first stack of four tiles, in accordance with the selected style of delivery, to the starting position as determined in § J of this regulation;

(2) Moving counterclockwise around the table, deal all other positions including the Dead Hand and the dealer a stack of tiles, regardless of whether there is a wager at the position; and

(3) Immediately after the tiles are dealt, place the dealer's wager or marker on top of the dealer's stack of tiles.

L. After all the stacks of tiles have been dealt, without exposing the tiles the dealer shall:

(1) Collect any stacks dealt to a position where there is no wager; and

(2) Place the stacks with the Dead Hand on the layout to the left of the dealer in front of the table inventory container.

M. After all tiles have been dealt and any tiles dealt to positions with no wagers have been collected, the dealer shall place the:

(1) Cover on the Pai Gow shaker and shake the shaker once; and

(2) Pai Gow shaker to the right of the dealer.

N. If the tiles dealt to the dealer have not been previously collected, the two hands of the dealer shall then be set after each player has set his two hands and placed them on the table layout.

(1) After the dealer has formed a high and low hand and placed the hands face up on the appropriate area of the table layout, the dealer shall expose the hands of the bank and determine if the hands of the dealer are higher in rank than the hands of the bank.

(2) If the dealer wins, the tiles of the dealer shall be stacked face up to the right of the table inventory container with the amount wagered by the dealer against the bank placed on top.

(3) If the dealer's hand is a tie with the banker's hand, the dealer shall return the amount wagered by the dealer against the bank to the table inventory container.

(4) If the dealer loses, the amount wagered by the dealer against the bank shall be moved to the center of the layout.

O. If a player is banking the round of play, after the dealer has determined the outcome of any wager of the dealer against the bank, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise manner, the dealer shall:

(1) Expose the hands of each player;

(2) Compare the high and low hand of each player to the high and low hand of the bank and announce if the wager wins, loses or ties;

(3) Immediately collect losing wagers and place them in the center of the table;

(4) Including the dealer's wager, pay all winning wagers with the value chips located in the center of the table.

(5) If the value chips in the center of the table are exhausted before all winning wagers are paid, collect from the bank an amount equal to the remaining winning wagers and place that amount in the center of the layout;

(6) Pay the remaining winning wagers from the amount in the center of the layout;

(7) If after collecting all losing wagers and paying all winning wagers there is a surplus in the center of the table, charge this amount a 5 percent vigorish in accordance with Regulation .08 of this chapter; and

(8) After paying the vigorish, give the remaining amount to the bank.

P. Immediately after the dealer's winning wager is paid, this amount and the dealer's original wager shall be returned to the table inventory container.

Q. In accordance with Regulation .08 of this chapter, a player who has a winning wager against the bank shall pay a 5 percent vigorish on the amount won.

R. If a player and the dealer are co-banking the round of play, after the dealer has set the co-bank hand under § E of this regulation, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise manner, the dealer shall:

(1) Expose the hands of each player;

(2) Compare the high and low hand of each player to the high and low hand of the bank and announce if the wager wins, loses or ties;

(3) Immediately collect losing wagers and place them in the center of the table;

(4) Pay all winning wagers with the value chips located in the center of the table;

(5) If the value chips in the center of the table are exhausted before all winning wagers are paid, collect from the co-bank an amount equal to 1/2 of the remaining winning wagers and place that amount in the center of the layout;

(6) Remove an amount equal to 1/2 of the remaining winning wagers from the table inventory container and place that amount in the center of the layout;

- (7) Pay the remaining winning wagers from the total amount in the center of the layout;
- (8) If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, count this amount and place 1/2 of it into the table inventory container;
- (9) In accordance with Regulation .08 of this chapter, collect a 5 percent vigorish on the remaining amount; and
- (10) After paying the vigorish, give the remaining amount to the co-bank.

10. Irregularities.

- A. If the dealer uncovers the Pai Gow shaker and all three dice have not landed flat on the bottom of the shaker, the dealer shall call a “no roll” and reshake the dice.
- B. If the dealer uncovers the Pai Gow shaker and a die or dice fall out of the shaker, the dealer shall call a “no roll” and reshake the dice.
- C. If the dealer incorrectly totals the dice and deals the tiles to the wrong positions, all hands are void, and the dealer shall return all wagers to the players and reshuffle the tiles.
- D. If the dealer exposes any of the tiles dealt to a player, the player may void the hand.
 - (1) The player shall decide whether to play out or void the hand without looking at the player’s unexposed tiles.
 - (1) If the player elects to void the player’s hand, the dealer shall return any wager placed by the player to the player.
- E. If a tile is exposed in the dealer’s hand, the bank’s hand, a Dead Hand or any position where there is no wager, all hands are void, and the dealer shall return all wagers to the players and reshuffle the tiles.
- F. If the dealer or a bank does not set its hands in the manner specified in the facility operator’s Rules Submission, the hands shall be reset in accordance with the facility operator’s Rules Submission and the round of play shall be completed.