

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

3  
4 **Subtitle 05 TABLE GAMES**

5  
6 **Chapter .17 Mini Baccarat Rules**

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

10 **01. Definitions.**

11 The terms defined in COMAR 36.05.10 have the same meanings in this chapter.

12 **02. Mini Baccarat Tables.**

13 A. Mini Baccarat shall be played on a table having:

14 (1) Numbered positions for no more than nine seated players on one side of the  
15 table; and

16 (2) A place for the dealer on the opposite side of the table.

17 B. A facility operator shall submit to the Commission for approval the layout for a Mini  
18 Baccarat table, which shall contain at least:

19 (1) The name or logo of the facility operator;

20 (2) Separate areas designated for the placement of wagers on the Banker's Hand,  
21 Player's Hand and Tie Hand for each player;

22 (3) The payout odds for all permissible wagers offered by a facility operator,  
23 except that if the payout odds are not inscribed on the layout, a sign identifying  
24 the payout odds shall be posted at each Mini Baccarat table;

25 (4) An area designated for the placement of cards for the Player's Hand and  
26 Banker's Hand;

27 (5) If a facility operator offers the Dragon Bonus Wager authorized under  
28 Regulation .07 of this chapter, separate areas designated for the placement of the  
29 Dragon Bonus Wager for each player;

30 (6) If a facility operator offers EZ Baccarat:

1 (a) Separate areas for each player designated for the placement of the  
2 Dragon 7 Insurance Wager authorized under Regulation .07 of this  
3 chapter; and

4 (b) Inscriptions that advise players that a wager on the Banker's Hand that  
5 results in a Dragon 7 shall push and be returned to the player, except that  
6 if the information is not inscribed on the layout, a sign containing the  
7 information shall be posted at each Mini Baccarat table; and

8 (7) Unless the dealer, in accordance with the option selected in the facility  
9 operator's Rules Submission, collects the vigorish from a player at the time the  
10 winning payout is made or the table is designated for play as an EZ Baccarat  
11 table, numbered areas that correspond to the seat numbers for the purpose of  
12 marking vigorish.

13 C. If marker buttons are used for the purpose of marking vigorish, the marker buttons  
14 shall be placed in the table inventory container or in a separate rack designed for the  
15 purpose of storing marker buttons.

16 D. If a separate rack is used, the rack shall be placed in front of the table inventory  
17 container during gaming activity.

18 E. A Mini Baccarat table shall have a drop box and a tip box attached on the same side of  
19 the gaming table as, but on opposite sides of, the dealer, as approved by the Commission.

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

23 G. A Mini Baccarat table shall have a discard bucket on the dealer's side of the table.

24 **03. Cards; Number of Decks.**

25 A. Mini Baccarat shall be played with six to eight decks of cards that have:

26 (1) Cards that are identical in appearance; and

27 (2) Two cover cards.

28 B. If an automated card shuffling device is utilized, Minibaccarat shall be played with 12  
29 to 16 decks of cards in accordance with the following requirements:

30 (1) The cards shall be separated into two batches with an equal number of decks  
31 included in each batch;

1 (2) The cards in each batch must be of the same design but the backs of the cards  
2 in one batch must be of a different color than the cards in the other batch;

3 (3) One batch of cards shall be shuffled and stored in the automated card  
4 shuffling device while the other batch is being used to play the game;

5 (4) Both batches of cards shall be continuously alternated in and out of play, with  
6 each batch being used for every other dealing shoe; and

7 (5) The cards from only one batch shall be placed in the discard rack at any given  
8 time.

9 C. The decks of cards opened for use at a Minibaccarat table shall be changed at least  
10 once every 24 hours.

#### 11 **04. Opening a Table for Gaming.**

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

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

17 C. After the first player has been afforded an opportunity to visually inspect the cards, the  
18 dealer shall:

19 (1) Turn the cards face down on the table;

20 (2) Mix the cards thoroughly by washing them; and

21 (3) Stack the cards.

22 D. If an automated card shuffling device is utilized and two batches of cards are received  
23 at the table, the dealer shall:

24 (1) Spread all the decks in one batch of cards for inspection on the table separate  
25 from the decks in the other batch of cards; and

26 (2) After the first player is afforded an opportunity to visually inspect the cards,  
27 separately turn each batch of cards face down on the table and stack the cards.

28 E. If the decks of cards received at the table are preinspected and reshuffled §§ A – D of  
29 this regulation do not apply.

#### 30 **05. Shuffling and Cutting the Cards.**

1 A. Unless the cards were preshuffled, immediately prior to commencement of play the  
2 dealer shall:

3 (1) Shuffle the cards manually or by use of an automated card shuffling device so  
4 that they are randomly intermixed; and

5 (2) If the cards have been manually shuffled, leave the entire stack of cards  
6 intermixed but not entirely squared off so the floorperson can verify that the  
7 shuffle did not result in any uneven distribution of cards.

8 B. After the cards have been shuffled, the dealer shall offer the stack of cards to a player  
9 to be cut:

10 (1) The cards shall be offered with the backs facing away from the dealer;

11 (2) The dealer shall begin with the player seated in the highest number position at  
12 the table and, working clockwise around the table, offer the stack to each player  
13 until a player accepts the cut;

14 (3) If a player does not accept the cut, the dealer shall cut the cards; and

15 (4) The cards shall be cut by placing a cover card in the stack at least ten cards in  
16 from the top or the bottom of the stack.

17 C. Once the cover card has been inserted into the stack, the dealer shall take all cards  
18 above the cover card and the cover card and place them on the bottom of the stack, and:

19 (1) Insert the second cover card in a position at least 14 cards above the bottom of  
20 the stack; and

21 (2) Insert the stack of cards into the dealing shoe for commencement of play.

22 D. After the cards have been cut and before the cards have been placed in the dealing  
23 shoe, a floorperson or above may require the cards to be recut if the floorperson or above  
24 determines that the cut was performed improperly or in any way that might affect the  
25 integrity or fairness of the game.

26 E. If a recut is required under § D of this regulation:

27 (1) The cards shall be recut by the next person entitled to cut the cards, as  
28 described in § B of this regulation; and

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

1 F. Prior to commencement of play, the dealer shall remove and expose the first card from  
2 the dealing shoe and place it, and an additional number of cards, drawn face down, equal  
3 to the face value of the first card drawn, in the discard bucket.

4 G. When determining the face value of the first card removed from the dealing shoe  
5 under § F of this regulation:

6 (1) A 10, jack, queen or king count as ten; and

7 (2) An ace count as one.

8 H. If there is no gaming activity at a Minibaccarat table which is open for gaming, the  
9 dealer shall:

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

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

13 (3) After the first player is afforded an opportunity to visually inspect the cards:

14 (a) If there is no automated shuffling device in use, mix the cards  
15 thoroughly by washing the cards, and then stack, shuffle and cut them in  
16 accordance with this section;

17 (b) If an automated shuffling device is in use, stack the cards and place  
18 them in the automated shuffling device to be shuffled. The batch of cards  
19 already in the shuffler shall then be removed; and

20 (4) Unless a player requests otherwise, the batch of cards removed from the  
21 automatic shuffler under paragraph (b) of this section does not need to be spread  
22 for inspection and reshuffled prior to being dealt if:

23 (a) The automated card shuffling device stores a single batch of shuffled  
24 cards inside the shuffler in a secure manner; or

25 (b) The shuffled cards have been secured, released and prepared for play  
26 in accordance with procedures submitted to the Commission and  
27 approved.

## 28 **06. Value of Cards; Point Count of Hand.**

29 A. The value of the cards in each deck is as follows:

30 (1) A card from 2 to 9 has its face value;

1 (2) A 10, jack, queen or king has a value of zero; and

2 (3) A ace has a value of one.

3 B. The Point Count of a hand is:

4 (1) A single digit number from 0 to 9; and

5 (2) Determined by totaling the value of the cards in the hand.

6 C. If the total point count of the cards in a hand is a two-digit number under § B of this  
7 regulation:

8 (1) The left digit of the number is discarded; and

9 (2) The right digit constitutes the point count of the hand.

10 **07. Wagers.**

11 A. The following are permissible wagers in the game of Mini Baccarat:

12 (1) A wager on the Banker's Hand, which:

13 (a) Unless EZ Baccarat is being played and the Point Counts of the  
14 Banker's Hand and the Player's Hand result in a Dragon 7, wins if the  
15 Banker's Hand has a Point Count higher than that of the Player's Hand;

16 (b) Loses if the Banker's Hand has a Point Count lower than that of the  
17 Player's Hand; or

18 (c) Ties and is returned to the player if:

19 (i) The Banker's Hand and the Player's Hand have the same Point  
20 Count; or

21 (ii) If EZ Baccarat is being played and the Point Counts of the  
22 Banker's Hand and the Player's Hand result in a Dragon 7;

23 (2) A wager on the Player's Hand, which:

24 (a) Wins if the Player's Hand has a Point Count higher than that of the  
25 Banker's Hand.

26 (b) Loses if:

1 (i) The Player's Hand has a Point Count lower than that of the  
2 Banker's Hand; or

3 (ii) If EZ Baccarat is being played and the Point Counts of the  
4 Banker's Hand and the Player's Hand result in a Dragon 7; or

5 (c) If the Point Counts of the Banker's Hand and the Player's Hand are  
6 equal, ties and is returned to the player;

7 (3) A Tie Wager, which:

8 (a) Wins if the Point Counts of the Banker's Hand and the Player's Hand  
9 are equal; or

10 (b) Loses if Point Counts of the Banker's Hand and the Player's Hand are  
11 not equal;

12 (4) If offered by a facility operator, a Dragon Bonus Wager on the Player's Hand  
13 or Banker's Hand, or both, which:

14 (a) Wins if the selected hand is:

15 (i) A Natural and the other hand is not a Natural;

16 (ii) A Natural 9 and the other hand is a Natural 8; or

17 (iii) Not a Natural and has a Point Count that exceeds the Point  
18 Count of the other hand by four or more points;

19 (b) Loses if the selected hand is:

20 (i) A Natural 8 and the other hand is a Natural 9;

21 (ii) Not a Natural and has a Point Count less than or equal to the  
22 Point Count of the other hand; or

23 (iii) Not a Natural and has a Point Count that exceeds the Point  
24 Count of the other hand by less than four points; or

25 (c) Ties and is returned to the player if the selected hand is a Natural and  
26 the other hand is a Natural of equal Point Count; or

27 (5) A Dragon 7 Insurance Wager, if the table is designated for play as an EZ  
28 Baccarat table, which:

1 (a) Wins if the Point Counts of the Banker's Hand and the Player's Hand  
2 result in a Dragon 7; or

3 (b) Loses if the Point Counts of the Banker's Hand and the Player's Hand  
4 do not result in a Dragon 7.

5 B. A player shall make a wager at Mini Baccarat by placing a value chip or plaque on the  
6 appropriate area of a Mini Baccarat layout.

7 C. If a verbal wager is confirmed by the dealer and the cash is expeditiously converted  
8 into a value chip or plaque, a verbal wager accompanied by cash may be accepted.

9 D. A player may not make, increase or withdraw a wager after the dealer has announced  
10 "no more bets."

11 **08. Player's and Banker's Hands; Procedure for Dealing Initial Two Cards.**

12 A. Two hands shall be dealt in Mini Baccarat:

13 (1) Player's Hand; and

14 (2) Banker's Hand.

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

16 C. The dealer shall deal an initial four cards from the dealing shoe:

17 (1) The first and third cards dealt shall be placed face down on the area designated  
18 for the Player's Hand; and

19 (2) The second and fourth cards dealt shall be placed face down on the area  
20 designated for the Banker's Hand.

21 D. After the four cards described in § C of this regulation have been dealt:

22 (1) The dealer shall place the Banker's Hand under the right corner of the dealing  
23 shoe;

24 (2) Players may not touch, handle, remove or alter any cards used to play Mini  
25 Baccarat;

26 (3) After the dealer positions the cards, the dealer shall announce the Point Count  
27 of the Player's Hand and the Banker's Hand.

1 (4) Following the announcement of the Point Counts of each hand, the dealer shall  
2 determine whether to deal a third card to each hand in accordance with Regulation  
3 .10 of this chapter.

4 E. If a third card is required to be dealt to the Player's Hand, the card shall be placed face  
5 up on the area designated for the Player's Hand.

6 F. If a third card is required to be dealt to the Banker's Hand, the card shall be placed  
7 face up on the area designated for the Banker's Hand.

8 **09. Procedure for Dealing a Third Card.**

9 A. After the dealer positions the cards in accordance with Regulation .08 of this chapter,  
10 the dealer shall announce the Point Count of the Player's Hand and the Banker's Hand.

11 B. Following the announcement of the Point Counts of the hands under § A of this  
12 regulation, the dealer shall:

13 (1) Determine whether to deal a third card to each hand in accordance with  
14 Regulation .10 of this chapter; and

15 (2) Any third cards required shall be dealt as provided in Regulation .08 of this  
16 chapter.

17 C. The dealer may not deal more than one additional card be dealt to either hand.

18 D. If a cover card appears as the first card in the dealing shoe at the beginning of a round  
19 of play or appears during play, the dealer shall:

20 (1) Remove the cover card, place it to the side and complete the hand;

21 (2) Upon completion of that hand, announce "last hand;" and

22 (3) At the completion of one more hand, replace the cards with new decks of  
23 cards.

24 **10. Rules for Determining Whether a Third Card is Dealt.**

25 A. If either the Player's Hand or the Banker's Hand is a Natural, there may be no more  
26 cards dealt to either hand.

27 B. If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first  
28 two cards, the Player's Hand shall:

29 (1) Draw a third card if the Player's Hand has a Point Count of less than 6; or

1 (2) Stay if the Player's Hand has a Point Count of 6 or more.

2 C. If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first  
3 two cards, the Banker's Hand shall draw or stay in accordance with the following  
4 requirements of §§ D - E of this regulation.

5 D. If the Player's Hand does not receive a third card, the Banker's Hand shall be dealt a  
6 third card if the Point Count of the Banker's Hand is 5 or less.

7 E. If the Player's Hand is dealt a third card, and:

8 (1) The Banker's Hand has a Point Count of less than 3, the Banker's Hand shall  
9 be dealt a third card;

10 (2) The Banker's Hand has a Point Count of 7, the Banker's Hand may not be  
11 dealt a third card;

12 (3) The Banker's Hand has a Point Count of 3, 4, 5 or 6, the Banker's Hand shall  
13 be dealt or not dealt a third card in accordance with the following requirements:

14 (a) If the point count of the third card drawn by Player's hand is 0 and:

15 (i) The point count of Banker's hand after two card is 3 the  
16 Banker's hand shall draw a third card;

17 (ii) The point count of Banker's hand after two card is 4 the  
18 Banker's hand shall stay;

19 (iii) The point count of Banker's hand after two card is 5 the  
20 Banker's hand shall stay; or

21 (iv) The point count of Banker's hand after two card is 6 the  
22 Banker's hand shall stay;

23 (b) If the point count of the third card drawn by Players hand is 1 and:

24 (i) The point count of Banker's hand after two card is 3 the  
25 Banker's hand shall draw a third card;

26 (ii) The point count of Banker's hand after two card is 4 the  
27 Banker's hand shall stay;

28 (iii) The point count of Banker's hand after two card is 5 the  
29 Banker's hand shall stay; or

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(iv) The point count of Banker's hand after two card is 6 the Banker's hand shall stay;

(c) If the point count of the third card drawn by Player's hand is 2 and:

(i) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;

(ii) The point count of Banker's hand after two card is 4 the Banker's hand shall draw a third card;

(iii) The point count of Banker's hand after two card is 5 the Banker's hand shall stay; or

(iv) The point count of Banker's hand after two card is 6 the Banker's hand shall stay;

(d) If the point count of the third card drawn by Player's hand is 3 and:

(i) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;

(ii) The point count of Banker's hand after two card is 4 the Banker's hand shall draw a third card;

(iii) The point count of Banker's hand after two card is 5 the Banker's hand shall stay; or

(iv) The point count of Banker's hand after two card is 6 the Banker's hand shall stay;

(e) If the point count of the third card drawn by Player's hand is 4 and:

(1) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;

(2) The point count of Banker's hand after two card is 4 the Banker's hand shall draw a third card;

(3) The point count of Banker's hand after two card is 5 the Banker's hand shall draw a third card; or

(4) The point count of Banker's hand after two card is 6 the Banker's hand shall stay;

(f) If the point count of the third card drawn by Player's hand is 5 and:

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(i) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;

(ii) The point count of Banker's hand after two card is 4 the Banker's hand shall draw a third card;

(iii) The point count of Banker's hand after two card is 5 the Banker's hand shall draw a third card; or

(iv) The point count of Banker's hand after two card is 6 the Banker's hand shall stay;

(g) If the point count of the third card drawn by Player's hand is 6 and:

(i) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;

(ii) The point count of Banker's hand after two card is 4 the Banker's hand shall draw a third card;

(iii) The point count of Banker's hand after two card is 5 the Banker's hand shall draw a third card; or

(iv) The point count of Banker's hand after two card is 6 the Banker's hand shall draw a third card;

(h) If the point count of the third card drawn by Player's hand is 7 and:

(i) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;

(ii) The point count of Banker's hand after two card is 4 the Banker's hand shall draw a third card;

(iii) The point count of Banker's hand after two card is 5 the Banker's hand shall draw a third card; or

(iv) The point count of Banker's hand after two card is 6 the Banker's hand shall draw a third card;

(i) If the point count of the third card drawn by Player's hand is 8 and:

(i) The point count of Banker's hand after two card is 3 the Banker's hand shall stay;

1 (ii) The point count of Banker's hand after two card is 4 the  
2 Banker's hand shall stay;

3 (iii) The point count of Banker's hand after two card is 5 the  
4 Banker's hand shall stay; or

5 (iv) The point count of Banker's hand after two card is 6 the  
6 Banker's hand shall stay;

7 (j) If the point count of the third card drawn by Player's hand is 9 and:

8 (i) The point count of Banker's hand after two card is 3 the  
9 Banker's hand shall draw a third card;

10 (ii) The point count of Banker's hand after two card is 4 the  
11 Banker's hand shall stay;

12 (iii) The point count of Banker's hand after two card is 5 the  
13 Banker's hand shall stay; or

14 (iv) The point count of Banker's hand after two card is 6 the  
15 Banker's hand shall stay.

16 **11. Announcement of Round Result; Payment and Collection of Wagers.**

17 A. After every hand has received all the cards to which it is entitled under Regulations  
18 .08, .09 and .10 of this chapter, the dealer shall announce the final Point Count of each  
19 hand indicating which hand has won the round.

20 (1) If two hands have equal Point Counts, the dealer shall announce "tie hand."

21 (2) If the table is designated for play as an EZ Baccarat table and the Point Counts  
22 of the Banker's Hand and the Player's Hand result in a Dragon 7, the dealer shall  
23 announce "Dragon 7."

24 B. After the result of the round is announced, the dealer shall first collect each losing  
25 wager.

26 (1) Unless the table is designated for play as an EZ Baccarat table, after the losing  
27 wagers are collected, starting at the highest numbered player position at which a  
28 winning wager is located the dealer shall mark or collect the vigorish owed by a  
29 player.

30 (2) Immediately thereafter, the dealer shall pay a player's winning wager; and

1 (3) Proceeding in descending order to the next highest numbered player position  
2 at which a winning wager is located, repeat the procedure described in  
3 subsections (1) and (2) of this section until the vigorish owed by each player is  
4 either marked or collected and each winning wager is paid.

5 C. At the conclusion of a round of play, the dealer shall remove all cards from the table  
6 and place the cards in the discard bucket.

7 **12. Payout Odds; Vigorish.**

8 A. A winning wager made on the Player's Hand shall be paid at odds of 1 to 1.

9 B. A winning Tie Wager shall be paid at odds of at least 8 to 1.

10 C. Unless a facility operator is offering EZ Baccarat, a winning wager made on the  
11 Banker's Hand shall be paid at odds of 1 to 1, except that the facility operator shall  
12 extract a vigorish from the winning players in an amount equal to 5 percent of the amount  
13 won.

14 D. When collecting the vigorish under § C of this regulation:

15 (1) The facility operator may round off the vigorish to 25 cents or the next highest  
16 multiple of 25 cents; and

17 (2) A dealer shall collect the vigorish from a player in accordance with one of the  
18 following procedures selected by the facility operator in its Rules Submission:

19 (a) At the time the winning payout is made; or

20 (b) At a later time, if:

21 (i) The outstanding vigorish shall be collected prior to beginning  
22 play with a new dealing shoe of cards or when the player leaves  
23 the gaming table, whichever occurs first;

24 (ii) The amount of the vigorish shall be tracked by placing a coin  
25 or marker button, which contains the amount of the vigorish owed,  
26 in the rectangular space on the layout that is imprinted with the  
27 number of the player owing the vigorish; and

28 (iii) The coin or marker button may not be removed from the  
29 layout until the vigorish owed is collected.

30 E. If a facility operator offers the Dragon Bonus Wager under Regulation .07 of this  
31 chapter, a vigorish may not be extracted on a winning Dragon Bonus Wager.

1 F. A winning Dragon Bonus Wagers shall be paid out at the odds in one of the following  
2 paytables selected by the facility operator in its Rules Submission:

3 (1) Paytable A:

4 (a) For a Win by 9 points payout is 30 to 1;

5 (b) For a Win by 8 points payout is 10 to 1;

6 (c) For a Win by 7 points payout is 6 to 1;

7 (d) For a Win by 6 points payout is 4 to 1;

8 (e) For a Win by 5 points payout is 2 to 1;

9 (f) For a Win by 4 points payout is 1 to 1;

10 (g) For a Natural winner payout is 1 to 1; and

11 (h) For a Natural tie payout is Push;

12 (2) Paytable B:

13 (a) For a Win by 9 points payout is 20 to 1;

14 (b) For a Win by 8 points payout is 8 to 1;

15 (c) For a Win by 7 points payout is 7 to 1;

16 (d) For a Win by 6 points payout is 4 to 1;

17 (e) For a Win by 5 points payout is 3 to 1;

18 (f) For a Win by 4 points payout is 1 to 1;

19 (g) For a Natural winner payout is 1 to 1; and

20 (h) For a Natural tie payout is Push;

21 (3) Paytable C:

22 (a) For a Win by 9 points payout is 30 to 1;

23 (b) For a Win by 8 points payout is 10 to 1;

24 (c) For a Win by 7 points payout is 4 to 1;

- 1 (d) For a Win by 6 points payout is 4 to 1;
- 2 (e) For a Win by 5 points payout is 2 to 1;
- 3 (f) For a Win by 4 points payout is 2 to 1;
- 4 (g) For a Natural winner payout is 1 to 1; and
- 5 (h) For a Natural tie payout is Push.

6 G. A winning Dragon 7 Insurance Wager described in Regulation .07 of this chapter shall  
7 be paid at odds of 40 to 1.

### 8 **13. Irregularities.**

9 A. Except as provided in § B of this regulation, a card drawn in error from the dealing  
10 shoe that is not disclosed shall be used as the first card of the next hand of play.

11 B. If a third card is not authorized under Regulation .10 of this chapter, a third card dealt  
12 to the Player's Hand that is not disclosed shall become the:

13 (1) Third card of the Banker's Hand if the Banker's Hand is required to draw  
14 under Regulation .10 of this chapter; or

15 (2) If the Banker's Hand is required to stay, the first card of the next hand of play.

16 C. If a third card is not authorized under Regulation .10 of this chapter, if a third card  
17 dealt to the Player's Hand is disclosed at the time it is dealt or is found face up in the  
18 dealing shoe, the dealer shall:

19 (1) Use the disclosed card as the third card of the Banker's Hand if the Banker's  
20 Hand is required to draw under Regulation .10 of this chapter; or

21 (2) If the Banker's Hand is required to stay, the dealer shall follow one of the  
22 procedures designated in the facility operator's Rules Submission:

23 (a) Place the disclosed card and one additional card, drawn face down  
24 from the dealing shoe, into the discard bucket without disclosing the  
25 additional card; or

26 (b) Use the disclosed card as the first card of a simulated round of play in  
27 which wagers may not be accepted, and:

28 (i) Deal a disclosed card accordance with this chapter; and

1 (ii) Place the card in the discard bucket upon completion of the  
2 dealing procedures.

3 D. Except as provided in § C of this regulation, if a card is disclosed at the time it is dealt  
4 or a card is found face up in the dealing shoe, the dealer shall:

5 (1) Use the disclosed card as the first card of a simulated round of play in which  
6 wagers may not be accepted;

7 (2) Deal the card in accordance with this chapter; and

8 (3) Place the card in the discard bucket upon completion of the dealing  
9 procedures.

10 E. If there are insufficient cards remaining in the dealing shoe to complete a round of  
11 play:

12 (1) That round is void and the dealer shall return all wagers; and

13 (2) A new round shall commence after the entire set of cards has been replaced  
14 and the new set of cards have been placed in the dealing shoe.