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## Type of Game

The game of Three Card Poker utilizes a player-dealer position and is a California game. The player-dealer shall collect all losing wagers, pay all winning wagers, and may not win or lose more than the original amount wagered. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. The player-dealer may only "bank" the hand (including bonus bets) for two consecutive rounds of play before it is offered in a clockwise fashion around the gaming table. The gambling enterprise does not participate in the actual play of the game and has no interest in the outcome of the play.

## **Object of the Game**

The object of the game is to assemble a three card hand that beats the player-dealer's three-card hand.

## <u>Description of the Deck and Number of Decks Used</u>

**Shuffling Machine:** Cards used to play Three Card Poker shall be dealt from a single deck automatic card shuffling device ('shuffler').

**Physical Characteristics:** Cards used to play Three Card Poker shall be in standard decks of 52 cards. No jokers shall be utilized.

**Number of Decks:** Cards used to play Three Card Poker shall be played with two alternating decks, each consisting of a 52-card deck with backs of the same design.

- a. The backs of each deck will be a different color;
- b. One deck will be shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game:
- c. Both decks will be continuously alternated in and out of play, with each deck being used for every other round of play; and
- d. The cards from only one deck shall be placed in the discard rack at any given time.

#### **Card Values and Hand Rankings**

**Three Card Poker Card Values-**The rank of each card used in Three Card Poker when forming a three card poker hand, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3, 2 and all suits shall be considered equal in rank.



**Three Card Poker Hand Rankings** 

3-Card Hand Dealt	Hand Ranking	
Mini Royal Flush	A hand that consists of an ace, king, and queen of the same suit.	
Straight Flush	A hand that consists of three cards of the same suit in consecutive ranking. King, queen and jack are the highest ranked straight flush and ace, 2 and 3 is the lowest ranked straight flush.	
Three of a Kind	A hand that consists of three cards of the same rank. Three aces is the highest ranked three of a kind and three 2's is the lowest ranked three of a kind.	
Straight	A hand that consists of three cards that are in consecutive ranking, but that are not the same suit. Ace, king, and queen are the highest ranked straight and ace, 2, 3 is the lowest ranked straight.	
Flush	A hand that consists of three cards of the same suit, but that are not in consecutive ranking. An ace, king, and jack is the highest ranked flush and a 5, 3, and 2 is the lowest ranked flush.	
One Pair	A hand that consists of two cards of the same rank. Two aces is the highest ranked pair and two 2's is the lowest ranked pair.	
High Card	A hand that consists of three cards that do not make any of the hands listed above. An ace, king, and jack is the highest ranked high card hand and 5, 3, and 2 is the lowest ranked high card hand.	

#### **Description of Table Used and Total Number of Seated Positions**

Three Card Poker shall be played on a standard blackjack style table having seven places on one side of the table for six players and a player-dealer, and a place for the house dealer on the opposite side. Each Three Card Poker table shall have a drop box attached to it.

The wagering areas shall be designated as follows:

- a. For Ante wagers the word "Ante":
- b. For Play wagers the word "Play";
- c. For the Bonus wager the word(s) "Bonus" or "Pair Plus."

## **Dealing Procedures and Round of Play**

- 1. All wagers in Three Card Poker shall be made by placing gaming chips on the appropriate betting areas of the table layout keeping in mind the table minimum and maximum wagering limits.
- 2. Back-line betting is not permitted on any wager.



- 3. At the beginning of each round of play, each player shall be required to place an Ante wager. Each player will have the option to place a Play wager, after inspecting their hand, which must be equal to the Ante wager.
- 4. Each player at a Three Card Poker table, who has placed the Ante wager required above, shall also have the option to make an additional "Pair Plus" wager that awards a bonus payout to the player(s) who receives a poker hand consisting of certain hand combinations as listed in the *Bonus Bet Payout Table*(s).
- 5. The house dealer shall wait for each player to place their Ante wagers as well as any bonus wagers. After each player has placed their wagers, the house dealer will announce, "no more bets." No Ante or Pair Plus wagers shall be made, increased, or withdrawn after the house dealer has announced, "no more bets."
- 6. Prior to the commencement of play, the house dealer will determine where the action will begin on the table, as noted below:
  - Action Button Utilized- The Three Card Poker game utilizes an action button to determine which player receives first action on their wagers. The player-dealer's third card, which is dealt face-up, determines the position of the action button. The player-dealer position is not counted when determining where the action button shall be placed. The other seats, in clockwise rotation, starting with the player to the left of the house dealer and continuing left to right, respectively represent the numbers of the player-dealer's face down card. When determining where the action button will be placed, cards will hold the following values; Ace, is one, two through nine have their face value. Jack is eleven, queen is twelve, and king is thirteen. Wagers will be settled in the following order from player to player: the Ante wager, then the Play wager, then the Pair Plus wager (if placed). Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer will be returned to the players.
- 7. After all bets have been placed, the house dealer shall shuffle the cards by use of a shuffle machine so that the cards are randomly intermixed. Upon completion of the shuffle, the device shall dispense cards in stacks of three.
- 8. After the stacks have been delivered to each player, face-down, the player-dealers bottom card will be turned face-up. The house dealer shall unload the remaining cards in the shuffler and place them into the discard rack without exposing the cards.
- 9. After the dealing procedures above have been completed, each player shall examine his/her cards.
- 10. Each player who wagers in Three Card Poker shall be responsible for his/ her own hand and no person other than the player or the house dealer may touch the cards of that player. Each player shall be required to keep his/ her three cards in full view of the house dealer at all times.



- 11. After examination of the cards, each player who has placed an Ante wager shall have the option to either make a Play wager in an amount **equal** to the player's Ante wager or forfeit the Ante wager and end his or her participation in the round of play. The house dealer shall offer this option to each player, starting with the player to the left of the player-dealer and moving clockwise around the table in order.
  - If a player has placed a Pair Plus wager, but does not make a Play wager, the player shall forfeit the wager, as well as, the Ante wager.
- 12. After each player has either placed a wager on the table in the Play wager area or forfeited his/her wager and hand, the house dealer shall collect all forfeited wagers and associated cards, placing them in the discard rack.
- 13. The house dealer shall then reveal the remaining player-dealer's cards and place the cards so as to form the highest possible ranking hand. The player-dealer must qualify to play with a **minimum of queen-high**.

#### **How Winners are Determined and Paid**

- 1. If the player-dealer's hand does not have a minimum of a queen-high, the **player-dealer** does not qualify.
  - a. Play Bet Payout-The Play Bet receives no action. The house dealer shall immediately refund these wagers to players.
  - b. Ante Bet If the player-dealer's hand does NOT qualify, the player-dealer will automatically pay each Ante, not surrendered by folding, even money regardless of whether the player's hand ranks higher than the player-dealer's or not.
- 2. If the player-dealer's hand has a queen or better, the **player-dealer's hand qualifies**, the house dealer shall immediately stack each player's Play wager atop the Ante. The house dealer shall then reveal the three card hand of each active player, starting with the player to the left of the player-dealer position or the player that has the action button.
  - a. If the player's hand beats the player-dealer's hand, the player wins even money on the Ante and the Play wagers.
  - b. If the player-dealer's hand beats the player's hand, the player loses both the Ante and the Play wagers.
  - c. If the player's hand and the player-dealer's hand are equal in rank and value, the hand is considered a tie and the Ante and Play wagers shall push and be returned to the player.
- 3. All cards collected by the house dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.
- 4. Player-dealers are never required to cover all opposing players' wagers. Payoffs of wagers are limited to the amount of the player-dealer wager. The house shall not participate as the



player-dealer. The house shall not take a percentage of wagers placed in the game. There is no maximum on the player-dealer's wager.

#### Pair Plus Wager:

The Pair Plus is an optional bonus bet for Three Card Poker. The rules are as follows:

- A player shall only place a Pair Plus wager if he/she has also placed an Ante wager prior to the initial deal.
- Pair Plus wagers must be placed prior to the initial deal.
- The Pair Plus wager only considers the three cards each player receives.
- If the player's hand qualifies for payouts, the player is paid by the player-dealer according to the posted pay table below.
- If the player's hand does not qualify for payouts, the player-dealer collects the Pair Plus wager.
- The player-dealer will pay all winning Pair Plus wagers and will collect all losing Pair Plus wagers.
- The Pair Plus wager may win or lose regardless of the outcome of the base game wager. However, the Pair Plus wager shall be forfeited if the player folds their hand and does not place a Play wager.
- Once the player-dealer's wager has been exhausted, the wagers not covered by the player- dealer will be returned to the players.
- Backline betting will permitted on the Pair Plus Wager.
- Winning Bonus/Pair Plus wagers pay as follows:

3- Card Hand	Payoff
Mini Royal Flush	200:1
Straight Flush	40:1
Three of a Kind	30:1
Straight	6:1
Flush	3:1
One Pair	1:1

#### Wagering Limits and Collection Fees

Although the Bureau has approved these collection rates, games offering a zero collection are currently under Bureau review. The Bureau reserves the right to: (1) review the lawfulness of Three Card Poker; (2) notify all law enforcement agencies and gambling establishments if further review determines of Three Card Poker to be unlawful; (3) require gambling establishments to cease and desist offering of Three Card Poker if found to be unlawful; and (4) take action against those gambling establishments that decline to abide by the Bureau's cease and desist notification.

For **schedule option 1**, a collection fee shall be taken per hand from the player-dealer based on the total monetary value of all Ante wagers that are placed on the table by players prior to cards being dealt, referred to as "total table action." The total table action does not count the Pair Plus wager or the Play wager. A collection fee is also taken from the Player based on the Ante bet. There will be no collection fee required from a player when placing the Play wager or Pair Bonus wager. For **schedule options 2 thru 7**, a collection fee shall be taken per hand from



the player-dealer based on the total table action. The total table action does not count the Pair Plus wager or the Play wager. There will be no collection fee required from a player when placing the Ante wager, the Play wager, or a Pair Bonus wager. The Pair Plus wagering limits are \$5 to \$50. The collection fees shall be collected from the player-dealer and dropped by the house dealer after each player's Ante wagers have been placed on the table but prior to cards being dealt or any round of play being conducted. Only one collection schedule option, which utilizes one table limit and the specified collection fees for that table limit, as listed above, shall be used at a table at any one time. Collection rates and fees shall be determined prior to the start of play of any hand or round. Rates may not be calculated as a fraction or percentage of wagers made or winnings earned. Flat fees on wagers may be assessed at different collection rates. However, no more than five collection rates may be permitted per table limit. The approved collection fees and schedules for the game of Three Card Poker are as shown below:

Schedule Option	Table Limit	Player Wager	Player Fee	Total Table Action	Player-dealer Fee
		\$5 - \$50	\$.50	\$5 - \$50	\$1.00
	\$5 - \$200	\$51 - \$100	\$1.00	\$51 - \$100	\$2.00
1		\$101 - \$200	\$2.00	\$101 - \$200	\$3.00
		\$201 - \$400	\$3.00	\$201 - \$400	\$4.00
		\$401 +	\$4.00	\$401 +	\$5.00

Schedule Option	Table Limit	Total Table Action	Player-dealer Fee	Player Fee
	\$5 - \$200	\$5 - \$50	\$.50	
		\$51 - \$100	\$1.00	
2		\$101 - \$200	\$2.00	\$0
		\$201 - \$500	\$3.00	
		\$501 +	\$5.00	
		\$5 - \$50	\$.50	
	\$5 - \$500	\$51 - \$100	\$1.00	
3		\$101 - \$200	\$2.00	\$0
		\$201 - \$300	\$3.00	
		\$301 +	\$5.00	
	\$5 - \$500	\$5 - \$100	\$1.00	\$0
		\$101 - \$200	\$2.00	
4		\$201 - \$300	\$3.00	
		\$301 - \$500	\$4.00	
		\$501 +	\$5.00	
	\$5 - \$500	\$5 - \$100	\$1.00	
		\$101 - \$200	\$2.00	
5		\$201 - \$300	\$3.00	\$0
		\$301 - \$500	\$5.00	
		\$501 +	\$7.00	



			\$5 - \$100	\$1.00	
6	\$5 - \$500	\$101 - \$300	\$3.00	\$0	
		\$301 - \$500	\$5.00		
			\$501 - \$1,000	\$7.00	l
		\$1,001 +	\$10.00		
7			\$5 - \$100	\$1.00	
	\$5 - \$500	\$101 - \$400	\$3.00		
		\$401 - \$700	\$7.00	\$0	
		\$701 - \$1,000	\$10.00		
		\$1,001 +	\$15.00		



# **TABLE LAYOUT**



