

Table of Contents

BASIS AND PURPOSE FOR RULE 26	2
RULE 26 RULES FOR PAI GOW TILES.....	2
30-2601 Definitions.....	2
30-2602 Posting and furnishing of rules.....	3
30-2603 Pai Gow Tiles tiles; ranking of hands, pairs and tiles; value of the hand.....	3
30-2604 Dice; number of dice; Pai Gow Tiles shaker.	6
30-2605 Opening of the table for gaming; shuffling procedures.	7
30-2606 Wagers.	8
30-2607 Procedures for dealing the tiles.....	8
30-2607.01 Dragon’s Eye variation; supplemental dealing procedure.....	9
30-2608 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; pay out odds; vigorish.....	10
30-2609 Player bank; co-banking; selection of bank; procedures for dealing.	12
30-2610 Irregularities; invalid roll of the dice.....	16
30-2611 A player wagering on more than one betting area.	16
30-2612 Wagers for Dragon’s Eye variation; pay out odds.....	17
30-2699.0 The play- Pair Fortunes. <i>Effective 6/14/21</i>	17

These copies of the rules are provided as a convenience to the public by the Colorado Department of Revenue and do not constitute an official publication. The official version of these rules is published by the Office of the Secretary of State in the Colorado Code of Regulations and may be obtained from the [Colorado Secretary of State's website](#).

BASIS AND PURPOSE FOR RULE 26

The purpose of Rule 26 is to establish playing rules for conducting Pai Gow Tiles games, in compliance with section 44-30-302 (2), C.R.S. The statutory basis for Rule 26 is found in sections 44-30-201, C.R.S., 44-30-203, C.R.S., 44-30-302, C.R.S., and 44-30-818, C.R.S.

RULE 26 RULES FOR PAI GOW TILES.

30-2601 Definitions.

The following words and terms, when used in this Regulation, shall have the following meaning unless the context clearly indicates otherwise.

- (1) "Bank" shall mean the player who elects to have the other players and dealer play against him or her and accepts the responsibility to pay all winning wagers.
- (2) "Co-banking" is defined in Regulation 30-2609.
- (3) "Copy hand" shall mean either a high hand or low hand of a player which is identical in pair rank or point value and contains the same highest ranking tile as the corresponding high hand or low hand of the dealer or bank.
- (4) "Dead hand" is defined as a hand of 4 tiles placed in a designated area of the layout and dealt in rotation with all other hands. These 4 tiles will remain un-played and undisclosed during the hand.
- (5) "Dice bonus wager" shall mean a wager that wins if the numeric value for all three dice is the same (triple) in one round of play, in two consecutive rounds, or three consecutive rounds of play in the Dragon's Eye variation of Pai Gow Tiles, provided that each triple may be comprised of dice with a numeric value different from any other triple.
- (6) "Double wager" shall mean a wager that wins if the numeric value on the two same colored dice is the same in the Dragon's Eye variation of Pai Gow Tiles.
- (7) "Dragon's Eye die" means the one die used in the Dragon's Eye variation of Pai Gow Tiles that is of a color different from the other two dice.
- (8) "Even wager" shall mean a wager that wins if the numeric value on the Dragon's Eye die is even in value (that is, 2, 4, or 6) in the Dragon's Eye variation of Pai Gow Tiles.
- (9) "Gongs" is defined in Regulation 30-2603.
- (10) "High hand" shall mean the two tile hand formed with two of the four tiles dealt at the game of Pai Gow Tiles so as to rank higher than the hand formed from the remaining two tiles.
- (11) "Marker" shall mean an object or objects used to designate the bank and the co-bank.
- (12) "Match wager" is a wager that wins when the position number of a player matches the numeric value of one or more of the three dice in the Dragon's Eye variation of Pai Gow Tiles.

- (13) "Matched pairs" is defined in Regulation 30-2603.
- (14) "Mixed or unmatched pairs" is defined in Regulation 30-2603.
- (15) "Odd wager" shall mean a wager that wins if the numeric value on the Dragon's Eye die is odd in value (that is, 1, 3, or 5) in the Dragon's Eye variation of Pai Gow Tiles.
- (16) "Push" is a tie as defined in Regulation 30-2608 (9).
- (17) "Rank or ranking" shall mean the relative position of a Pai Gow Tiles hand as set forth in Regulation 30-2603.
- (18) "Second highest" or "low hand" shall mean the two tile hand formed with two of the four tiles dealt at the game of Pai Gow Tiles so as to rank lower than the hand formed from the remaining two tiles.
- (19) "Setting the hands" shall mean the process of forming a high hand and a low hand from the four dealt tiles.
- (20) "Supreme pair" shall mean the pair of tiles that form the highest ranking hand in the game of Pai Gow Tiles and shall be formed with the six (2-4) tile and the three (1-2) tile.
- (21) "Triple wager" shall mean a wager that wins if the numeric value on all three dice is the same in the Dragon's Eye variation of Pai Gow Tiles.
- (22) "Value" shall mean the numerical point value assigned to a pair of tiles in accordance with the provisions of Regulation 30-2603.
- (23) "Washing" is defined in Regulation 30-2605.
- (24) "Wongs" is defined in Regulation 30-2603.

30-2602 Posting and furnishing of rules.

Posted house rules and house rules governing play of Pai Gow Tiles must be clear and legible and posted in conspicuous and conveniently accessible locations available to all players in the Pai Gow Tiles area. The rules and the place of posting must be approved by the Director or Director's designee. Printed copies of the house rules and rules of play must be provided to any player upon request. Any restrictions on dealer tip wagers must be posted at the table or as wall signage. *Amended 11/14/21*

30-2603 Pai Gow Tiles tiles; ranking of hands, pairs and tiles; value of the hand.

- (1) Pai Gow Tiles shall be played with one set of 32 tiles which shall meet the requirements of the Division.
- (2) When comparing high hands or low hands to determine the higher ranking hand, the determination shall first be based upon the rank of any permissible pair of tiles which are contained in the hands. A hand with any permissible pair of tiles shall rank higher than a hand which does not contain any permissible pair. The permissible pairs of tiles in Pai Gow Tiles and their rank, with the "supreme pair" being the highest or "first" ranking pair, are as follows:

Ranking	Pairing
---------	---------

Supreme Pair	
First	Six (2-4) and Three (1-2)
Matched Pairs	
Second	Twelve (6-6) and Twelve (6-6)
Third	Two (1-1) and Two (1-1)
Fourth	Eight (4-4) and Eight (4-4)
Fifth	Four (1-3) and Four (1-3)
Sixth	Ten (5-5) and Ten (5-5)
Seventh	Six (3-3) and Six (3-3)
Eighth	Four (2-2) and Four (2-2)
Ninth	Eleven (5-6) and Eleven (5-6)
Tenth	Ten (4-6) and Ten (4-6)
Eleventh	Seven (1-6) and Seven (1-6)
Twelfth	Six (1-5) and Six (1-5)
Mixed or Unmatched Pairs	
Thirteenth	Mixed Nines (3-6 and 4-5)
Fourteenth	Mixed Eights (3-5 and 2-6)
Fifteenth	Mixed Sevens (3-4 and 2-5)
Sixteenth	Mixed Fives (1-4 and 2-3)
Wongs	
Seventeenth	Twelve (6-6) and Nine (4-5)
	Twelve (6-6) and Nine (3-6)
Eighteenth	Two (1-1) and Nine (4-5)

	Two (1-1) and Nine (3-6)
Gongs	
Nineteenth	Twelve (6-6) and Eight (2-6)
	Twelve (6-6) and Eight (3-5)
	Twelve (6-6) and Eight (4-4)
Twentieth	Two (1-1) and Eight (2-6)
	Two (1-1) and Eight (3-5)
	Two (1-1) and Eight (4-4)

- (3) When comparing high hands or low hands which are of identical permissible pair rank, the dealer or, if applicable, the bank shall win that hand (copy hand).
- (4) When comparing the rank of high hands or low hands which do not contain any of the pairs listed in (2) above, the higher ranking hand shall be determined on the basis of the "value" of the hands. The value of a hand shall be a single digit number from 0 to 9 inclusive and shall be determined by adding the total number of spots which are contained on the two tiles which form the hand. If the numeric total of the spots is a two digit number, the left digit of such number shall be discarded and the right digit shall constitute the value of the hand. Examples of this rule are as follows:
 - (a) A hand composed of a two (1-1) and a six (3-3) has a value of 8; and
 - (b) A hand composed of an eleven (5-6) and a seven (1-6) has a numeric total of 18, but a value of only 8, since the left digit ("1") in the number 18 is discarded.
- (5) Notwithstanding the provisions of (4) above, if the tiles which form the supreme pair are used separately, the numeric total of the three (1-2) may be counted as a 6 and the numeric total of the six (2-4) may be counted as a 3. When the three (1-2) is counted as 6, its individual ranking pursuant to (7) below shall be fifteenth instead of seventeenth and when the six (2-4) is counted as 3, its individual ranking shall be seventeenth instead of fifteenth.
- (6) When comparing high hands or low hands which are of identical value, the hand with the highest ranking individual tile shall be considered the higher ranking hand.
- (7) The individual ranking for each tile, with "first" representing the highest ranking, is as follows:

Ranking	Tile	Number of Tiles In Set
First	Twelve (6-6)	2
Second	Two (1-1)	2

Third	Eight (4-4)	2
Fourth	Four (1-3)	2
Fifth	Ten (5-5)	2
Sixth	Six (3-3)	2
Seventh	Four (2-2)	2
Eighth	Eleven (5-6)	2
Ninth	Ten (4-6)	2
Tenth	Seven (1-6)	2
Eleventh	Six (1-5)	2
Twelfth	Nine (3-6)	1
Twelfth	Nine (4-5)	1
Thirteenth	Eight (2-6)	1
Thirteenth	Eight (3-5)	1
Fourteenth	Seven (2-5)	1
Fourteenth	Seven (3-4)	1
Fifteenth	Six (2-4)	1
Sixteenth	Five (1-4)	1
Sixteenth	Five (2-3)	1
Seventeenth	Three (1-2)	1

- (8) If the highest ranking tile in each hand being compared is of identical rank after the application of (6) above, the hand shall be considered a copy hand, and the hand of the dealer or bank, as applicable, shall be considered the higher ranking hand.

30-2604 Dice; number of dice; Pai Gow Tiles shaker.

- (1) Pai Gow Tiles shall be played with three dice which shall be maintained at all times inside a Pai Gow Tiles shaker while at the table. The dice used to play Pai Gow Tiles shall be unique to the

Pai Gow Tiles table and meet the requirements of the Division and the Pai Gow Tiles shaker shall meet the requirements of the Division.

- (2) The Pai Gow Tiles shaker and the dice contained therein shall be the responsibility of the dealer and shall never be left unattended while at the table. Dice for Pai Gow Tiles will be inspected at a minimum of every 24 hours and changed at the discretion of management.
- (3) No dice that have been placed in a Pai Gow Tiles shaker for use in gaming shall remain on a table for more than 24 hours.
- (4) If a retail licensee offers the Dragon's Eye variation of Pai Gow Tiles, one of the three dice shall be a Dragon's Eye die and the other two dice shall each be of the same color, but readily distinguishable from the color of the Dragon's Eye die.
- (5) Pai Gow buttons, which include Dealer, Action, and Banker buttons, are allowed. Each button may have imprinted a character and or an English word indicating what the button represents.
Effective 6/14/21

30-2605 Opening of the table for gaming; shuffling procedures.

- (1) After receiving one set of tiles at the table in accordance with the retail licensee procedures, the dealer shall sort and inspect the tiles in such a manner that surveillance can observe and verify the inspection. Nothing in this section shall preclude a retail licensee from cleaning the tiles prior to the inspection required in this section. The inspection of tiles at the gaming table shall require the following:
 - (a) Each set shall be sorted into pairs in order to assure that the supreme pair and all 15 matched and unmatched pairs as identified in Regulation 30-2603(2) are in the set.
 - (b) Each tile shall be placed side by side in order to determine that all tiles are the same size and shading.
 - (c) The back and sides of each tile shall be examined to assure that it is not flawed, scratched or marked in any way.
 - (i) If, after checking the tiles, the dealer finds that certain tiles are unsuitable for use, a supervisor shall bring a substitute set of tiles to the table from the reserve in the pit stand.
 - (ii) The unsuitable set of tiles shall be placed in a sealed envelope or container, identified by table number, date and time and shall be signed by the dealer and supervisor.
- (2) Following the inspection and the verification of the tiles assigned to the table, the tiles shall be turned face up, then placed into 16 pairs and arranged according to rank starting with the supreme pair. The tiles shall be left in pairs for visual inspection by the first player to arrive at the table.
- (3) After the first player is afforded an opportunity to visually inspect the tiles, the tiles shall be turned face downward on the table, mixed thoroughly by a "washing" of the tiles and stacked.
- (4) The "washing" of the tiles shall be performed by the dealer and be known as the shuffle. The dealer shall shuffle the tiles in a circular motion with one hand moving clockwise and the other hand moving counterclockwise. Each hand shall complete at least eight circular motions in order to provide a random shuffle. The dealer shall then randomly pick up four tiles with each hand and place them side by side in stacks in front of the table tray, forming eight stacks of four tiles.

- (5) If during the stacking process described in (4) above, a tile is turned over and exposed to the players, the entire set of tiles shall be reshuffled.
- (6) After each round of play has been completed, the dealer shall turn all of the tiles face down and shuffle the tiles in accordance with (4) above.
- (7) The retail licensee shall have dealer procedures if there is no gaming action at the Pai Gow Tiles table. Once a player arrives at the table, the procedures in (3) and (4) above shall be followed.
- (8) All Pai Gow Tiles tile tables must have an identifying number assigned by the retail licensee, on the surface of the table or table accessory. This table number must be visible to surveillance personnel and must be captured on surveillance video during table activity. All Pai Gow Tiles tile tables will have a drop box with a corresponding number to the table and if applicable, a tip box attached to the table. *Amended 6/14/21*

30-2606 Wagers.

- (1) All wagers at Pai Gow Tiles shall be made by placing value chips, promotional chips and coupons on the appropriate betting area of the Pai Gow Tiles layout. A verbal wager accompanied by cash shall not be accepted at the game of Pai Gow Tiles.
- (2) Only players who are seated at the Pai Gow Tiles table may place a wager at the game. Once a player has placed a wager and received tiles, that player shall remain seated until the completion of the round of play.
- (3) All wagers at Pai Gow Tiles shall be placed prior to the dealer announcing "no more bets" in accordance with the dealing procedures set forth in Regulation 30-2607. No wager at Pai Gow Tiles shall be made, increased or withdrawn after the dealer has announced "No more bets."
- (4) If a retail licensee offers the Dragon's Eye variation of Pai Gow Tiles, a player shall have the option to place one or more of the following wagers on the designated betting area of the layout: an odd wager, an even wager, a double wager, a match wager, and a triple wager. In addition, a player may place a dice bonus wager, which wager shall be moved by the dealer to the designated area corresponding to the player's betting position immediately to the left of the dealer's tray. At the discretion of the retail licensee, a player may place one or more of these wagers without having to place a Pai Gow Tiles wager. The retail licensee shall pay each winning wager authorized pursuant to this subsection in accordance with the pay out odds set forth in Regulation 30-2612.
- (5) At the discretion of the retail licensee, up to four players can bet in one spot not to exceed table limits per spot. Only the player seated at this spot may touch or set tiles. At the discretion of the retail licensee, if multiple players bet on one (1) spot and that spot is the next spot offered to Bank, only the seated players amount bet will be accepted as the amount wagered for the Player Banker bet in the next hand.

30-2607 Procedures for dealing the tiles.

- (1) Once the dealer has completed shuffling the tiles, the dealer shall announce "no more bets" prior to shaking the Pai Gow Tiles shaker. The dealer shall then shake the Pai Gow Tiles shaker at least three times so as to cause a random mixture of the dice.
- (2) The dealer shall then remove the lid covering the Pai Gow Tiles shaker, total the dice and announce the total. The total of the dice shall determine which player receives the first stack of tiles.

- (3) To determine the starting position for dealing the tiles, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one and continuing around the table with each betting position, regardless of whether there is a wager at the position, and the dead hand counted in order until the count matches the total of the three dice. Examples are as follows:
 - (a) If the dice total 9, the dealer would receive the first stack of four tiles; or
 - (b) If the dice total 15, the sixth wagering position would receive the first stack of four tiles.
 - (c) The Licensee has the option of using a six (6) spot table. After delivering all tiles including the dealers, the extra set of tiles will be placed at the left side of the chip rack along with any unused tiles.
- (4) 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 (3) above and, 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. The dealer shall place a marker on top of his or her stack of tiles immediately after they are dealt.
- (5) After all the stacks of tiles have been dealt, the dealer shall, without exposing the tiles, collect any stacks dealt to a position where there is no wager and place the stacks with the dead hand on the layout to the left of the dealer in front of the table tray.
- (6) Once all tiles have been dealt and any tiles dealt to positions with no wagers have been collected, the dealer shall place the cover on the Pai Gow Tiles shaker and shake the shaker once. The Pai Gow Tiles shaker shall then be placed to the right of the dealer.

30-2607.01 Dragon's Eye variation; supplemental dealing procedure.

- (1) Upon shaking the Pai Gow Tiles shaker, but prior to dealing the tiles in accordance with this Regulation, the dealer shall remove the lid covering the Pai Gow Tiles shaker and examine the number showing on the Dragon's Eye die. The dealer shall announce the number on the Dragon's Eye die, and whether one or more of the supplemental wagers in the Dragon's Eye variation have won. The dealer shall then place a marker or button (Dragon's Eye button) visually distinguishable from that being used for designating the bank at the player position represented by the number on the Dragon's Eye die.
- (2) Following the placement of the Dragon's Eye button, the dealer shall from his or her right to left collect all losing supplemental wagers in the Dragon's Eye variation and pay all such winning wagers in accordance with the odds set forth in Regulation 30-2612. The Pai Gow Tiles shaker shall remain uncovered until all winning wagers have been paid.
- (3) If the dice shake results in all three dice having the same numeric value (triple), then the player who received the Dragon's Eye button in accordance with (1) above shall be the shaker of the dice for the next round of play, upon which the outcome of dice bonus wagers are determined, provided that the player has placed a dice bonus wager. If the player has not placed a dice bonus wager, the dealer shall be responsible for the shaking of the dice for the next round of play. Following each triple rolled, the dealer shall place a second button adjacent to the dice wager spot to the left of the dealer's tray that corresponds to the number of triples rolled (1, 2, or 3).
- (4) Except for any pending dice bonus wagers, after all the supplemental wagers in the Dragon's Eye variation have been settled and the shaker of the dice for the ensuing round of play has been determined, the dealer shall then distribute the Pai Gow Tiles tiles first to the player having the Dragon's Eye button at his or her location and proceed to deal the game in accordance with the dealing procedures provided in this Regulation. In lieu of the procedures for determining the starting position for dealing the tiles set forth in this subsection, a retail licensee may elect to

determine the starting position for dealing the tiles in accordance with the procedures set forth in Regulation 30-2607.

- (5) The dealer shall shake the dice five times and, if the player identified in (1) above has a pending dice bonus wager, pass the shaker to the player. The player shall shake the dice in the shaker and pass the shaker back to the dealer who shall remove the lid. If there is no player at that player position or if there is a player at that player position who has not placed a dice bonus wager, the dealer shall retain the dice.
- (6) Any player who gains the opportunity to shake the dice may choose to have the dealer shake the dice for that player.

30-2608 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; pay out odds; vigorish.

- (1) After the dealing of the tiles has been completed, each player shall set his or her hands by arranging the tiles into a high hand and low hand. After setting the hands, the tiles shall be placed face down on the layout immediately behind that player's betting area and separated into two distinct hands.
- (2) Each player at the table shall be responsible for setting his or her own hands and no other person except the dealer may touch the tiles of that player. Notwithstanding the foregoing, if a player requests assistance in the setting of his or her hands, the dealer may inform the requesting player of the manner in which the retail licensee requires the hands of the dealer to be set in its Rules of the Games Submission. Each player shall be required to keep the four tiles in full view of the dealer at all times. Once each player has set a high hand and low hand and placed the two hands face down on the layout, the player shall not touch the tiles again.
- (3) After all players have set their hands and placed the tiles on the table, the four tiles of the dealer shall be turned over and the dealer shall set his or her hands by arranging the tiles into a high and low hand. The high hand shall be placed on the layout face up to his or her right and the low hand shall be placed on the layout face up to his or her left. If banking or co-banking is in effect pursuant to Regulation 30-2609, after all players have set their hands and placed the tiles on the table, the player banking the game shall turn over his or her four tiles and shall set the two hands by arranging the tiles in a high and low hand on the appropriate area of the layout.
- (4) Except as provided in (5) below, the dealer shall be required to comply with the following rules when setting the hands of the dealer:
 - (a) If the dealer has the supreme pair, it shall be played as such;
 - (b) If possible, the dealer shall always play a pair, wong or gong as set forth in Regulation 30-2603;
 - (c) If the dealer does not have any combinations described in (4) (a) or (b) above, the dealer shall play any two tiles together which have a value equal to nine, eight, or seven; and
 - (d) If the dealer does not have a combination listed in (4) (a) through (b) above, the dealer shall play the highest ranking tile with the lowest ranking tile.
- (5) Each retail licensee shall submit to the Division in its Rules of the Games Submission the manner in which it proposes to require the hands of the dealer to be set, and shall specifically note any exceptions it proposes to the rules listed in (4) above.
- (6) A player may surrender his or her wager after the hands of the dealer have been set. The player must announce his or her intention to surrender prior to the dealer exposing either of the two

- hands of that player pursuant to (7) below. Once the player has announced his or her intention to surrender, the dealer shall:
- (a) Immediately collect the wager from that player; and
 - (b) Collect the four tiles dealt to that player and stack them face down on the right side of the table in front of the table tray without exposing the tiles to anyone at the table.
- (7) Once the dealer has set a high and low hand, the dealer shall expose both hands of each player, starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall always 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 shall announce if the wager of that player shall win, lose or be considered a tie ("push").
- (8) All losing wagers shall be collected immediately by the dealer and put in the table tray. All losing hands shall also be collected. A wager made by a player shall lose if the high hand of the player is identical in rank or lower in rank than the high hand of the dealer, and 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.
- (9) If a wager is a push, the dealer shall not collect or pay the wager, but shall immediately collect the tiles of that player. A wager made by a player shall be a push if:
- (a) The high hand of the player is higher in rank than the high hand of the dealer, but the low hand of the player is identical in rank to the low hand of the dealer (copy hand), lower in rank than the low hand of the dealer or has a value of zero; or
 - (b) The high hand of the player is identical in rank to the high hand of the dealer (copy hand) 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.
- (10) All winning hands shall remain face up on the layout. Winning wagers shall be paid after all hands have been exposed. The dealer shall pay winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. A wager made by a player shall win if the high hand of the player is higher in rank than the high hand of the dealer and the low hand of the player is higher in rank than the low hand of the dealer.
- (11) A winning Pai Gow Tiles wager shall be paid off by a retail licensee at odds of 1 to 1, except that the retail licensee shall extract a commission known as "vigorish" from the winning player in an amount equal to five percent of the amount won; provided, however, that when collecting the vigorish, the retail licensee may round off the vigorish to 25 cents or the next highest multiple of 25 cents. A retail licensee shall collect the vigorish from a player at the time the winning pay out is made. After a winning wager has been paid and the vigorish collected, the dealer shall then collect the tiles from that player.
- (12) If a retail licensee offers the Dragon's Eye variation of Pai Gow Tiles, it shall extract vigorish by one of following two alternative methods:
- (a) Five percent on the amount won on the tiles phase of the game, provided, however, that any roll of triples during the dice phase of the game shall result in losing odd and even wagers; or
 - (b) No vigorish shall be extracted during the tiles phase of the game, provided, however, that any roll of triples during the dice phase of the game shall result in losing odd, even, and Pai Gow Tiles wagers.
- (13) All tiles collected by the dealer shall be picked up in order and in such a way that they can be readily arranged to reconstruct each hand in case of a question or dispute and shall be placed face up to the right of the dealer in front of the table tray.

30-2609 Player bank; co-banking; selection of bank; procedures for dealing.

- (1) A retail licensee may, in its discretion, offer to all players at a Pai Gow Tiles table the opportunity to bank the game. If the retail licensee elects this option, all the other provisions of this Regulation shall apply except to the extent that they conflict with the provisions of this section, in which case the provisions of this section shall control for any round of play in which a player is the bank.
- (2) A player may not be the bank at the start of the game. For the purposes of this section, the start of the game shall mean the first round of play after the dealer is required to restack and shuffle the tiles in accordance with the procedures set forth in Regulation Regulation 30-2605 (2) or (7).
- (3) After the first round of play pursuant to (2) above, each player at the table shall have the option to either be the bank or pass the bank to the next player. The dealer shall, starting with the player farthest to the right of the dealer, offer the bank to each player in a counterclockwise rotation around the table until a player accepts the bank. The dealer shall place a marker designating the bank in front of the player who accepts the bank. If the first player offered the bank accepts, the player seated to the right of that player shall first be offered the bank on the next round of play. The initial offer to be the bank shall rotate counterclockwise around the table until it returns to the dealer. In no event may any player bank two consecutive rounds of play. If no player wishes to be the bank, the round of play shall proceed in accordance with the rules of play provided in this Regulation. The house must Bank at least one (1) time between the offer for players to Bank the next hand.
- (4) Before a player may be permitted to bank a round of play, the dealer shall determine that:
 - (a) The player placed a wager against the dealer during the last round of play in which there was no player banking the game; and
 - (b) The player has sufficient gaming chips on the table to cover all of the wagers placed by other players at the table for that round of play.
- (5) A retail licensee may, in its discretion, offer the bank the option of having the retail licensee cover 50 percent of the wagers made during a round of play. If the retail licensee offers this option, it shall make it available to all players at the table. If the bank wishes to use this option, the bank must specifically request the dealer to accept responsibility for the payment of one-half of all winning wagers. When the bank covers 50 percent and the retail licensee covers 50 percent of the winning wagers, it shall be known as "co-banking" and the dealer shall place a marker designating the co-bank in front of that player. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner submitted to the Division pursuant to Regulation 30-2608. When co-banking is in effect, the dealer may not place a wager against the bank.
- (6) If a player is the bank, the player may only wager on one betting area.
- (7) Once the tiles have been shuffled and formed into stacks pursuant to Regulation 30-2605 (4), the bank shall have the option to cut the tiles one time. If the bank does not wish to cut the tiles, there shall be no cut. Upon direction from the bank, the dealer may move:
 - (a) One or more adjacent stacks of four tiles to the right or left end of the original eight stacks of tiles; or
 - (b) 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.
 - (c) At the discretion of the retail licensee, the retail licensee may choose to not allow any type of cut by a Player when they Bank. Players will still be allowed to select a style of delivery as stated in #9.

- (8) Once the dealer has determined that a player may be the bank pursuant to (4) above and the tiles have been shuffled and, if applicable, cut, the dealer shall, unless co-banking is in effect, remove gaming chips from the table tray in an amount equal to the last wager made by that player against the dealer or in an amount, the calculation of which has been approved by the Division. This amount shall be the amount the dealer wagers against the bank. The bank may direct that the sum wagered by the dealer be a lesser amount or that the dealer places no wager during that round of play. Any amount wagered by the dealer shall be placed in front of the table tray. Immediately upon receipt of the four tiles dealt to the dealer pursuant to (11) below, the dealer shall place his or her wager on top of these tiles, instead of the marker otherwise required by Regulation 30-2606, before dealing the remaining tiles. If co-banking is in effect, the dealer shall not remove any gaming chips from the table tray pursuant to this subsection.
- (9) Once the dealer has announced "no more bets," the bank may, by issuing a verbal instruction to the dealer, choose to have the dealer deliver the stacks of tiles using any one of the 10 styles of delivery described in (11) below. If the bank does not choose a style of delivery, the dealer shall use house way from the right. After the style of delivery has been determined, the dealer shall indicate in order the style of delivery to be used by verbally repeating the selected style of delivery, taking such other action, in accordance with the retail licensee's internal control procedures, that identifies the selected delivery style to the retail licensee's surveillance department, and moving certain stacks of tiles or individual tiles slightly forward, backward or diagonally in the manner described in (11) (a) through (j) below. After the dealer has indicated the style of delivery, the bank shall shake the Pai Gow Tiles shaker. It shall be the responsibility of the dealer to ensure that the bank shakes the Pai Gow Tiles shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the Pai Gow Tiles shaker, the dealer shall remove the lid covering the Pai Gow Tiles shaker, total the dice and announce the total. The dealer shall always remove the lid from the Pai Gow Tiles shaker and if the bank inadvertently removes the lid, the dealer shall require the Pai Gow Tiles shaker to be covered and re-shaken by the bank.
- (10) To determine the starting position for dealing the tiles, the dealer shall count counterclockwise around the table, with the position of the bank considered number one and continuing around the table with each betting position, including the dealer, regardless of whether there is a wager at the position, and the dead hand counted in order until the count matches the total of the three dice.
- (11) The dealer shall deal the first four tiles, in accordance with the selected style of delivery described in (11) (a) through (j) below, to the starting position as determined in (10) above and, moving counterclockwise around the table, deal all other positions including the dead hand and the dealer's four tiles, regardless of whether there is a wager at the position. The dealer shall place his or her wager or marker, as applicable, on top of his or her stack of tiles immediately after they are dealt. Each retail licensee shall set forth in its Rules of the Games Submission the delivery styles offered to the bank. The 10 styles of delivery that may be used to deal the Pai Gow Tiles tiles are as follows:
- (a) House way from the right: The dealer shall indicate the use of house way from the right by pushing forward the first stack of tiles on the dealer's right. The dealer shall deliver the stack pushed forward to the starting position. The remaining stacks of tiles shall be delivered from the dealer's right to left.
 - (b) House way from the left: The dealer shall indicate the use of house way from the left by pushing forward the first stack of tiles on the dealer's left. The dealer shall deliver the stack pushed forward to the starting position. The remaining stacks of tiles shall be delivered from the dealer's left to right.
 - (c) Cup say (pick four) from the right: The dealer shall indicate the use of cup say from the right by pushing forward the first two stacks of tiles on the dealer's right. The dealer shall deliver the top two tiles from each of the two stacks pushed forward to the starting

position. The four remaining tiles pushed forward shall be delivered to the next position. The remaining stacks of tiles shall be delivered from the dealer's right to left in the same manner as the first two stacks.

- (d) Cup say (pick four) from the left: The dealer shall indicate the use of cup say from the left by pushing forward the first two stacks of tiles on the dealer's left. The dealer shall deliver the top two tiles from each of the two stacks pushed forward to the starting position. The four remaining tiles pushed forward shall be delivered to the next position. The remaining stacks of tiles shall be delivered from the dealer's left to right in the same manner as the first two stacks.
- (e) Jung quat (take the heart): The dealer shall 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 (the two center stacks of the eight). The dealer shall deliver the top two tiles from each of the two stacks pushed forward to the starting position. The four remaining tiles pushed forward shall be delivered to the next position. The remaining stacks shall be pushed together and the two new center stacks shall be pushed forward and delivered in the same manner as the first two stacks. This procedure shall be repeated until all eight stacks of tiles have been delivered.
- (f) Chee yee (chop the ears): The dealer shall 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. To deliver the tiles, the dealer shall center the two stacks pushed forward in front of the remaining stacks. The dealer shall deliver the top two tiles from each of the two centered stacks to the starting position. The four remaining tiles from the two centered stacks shall be delivered to the next position. The dealer shall then 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. This procedure shall be repeated until all eight stacks of tiles have been delivered.
- (g) Pin say (slice four) from the right: The dealer shall 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. The dealer shall deliver the top tile from each of the first four stacks on the dealer's right to the starting position (the diagonal tile plus the three tiles it covers). The top tile from each of the first four stacks on the dealer's left shall be delivered to the next position. The top tile remaining on each of the first four stacks on the dealer's right shall be delivered to the third position and the top tile remaining on each of the first four stacks on the dealer's left shall be delivered to the fourth position. This procedure shall be repeated until four tiles have been delivered to all eight positions.
- (h) Pin say (slice four) from the left: The dealer shall 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. The dealer shall deliver the top tile from each of the first four stacks on the dealer's left to the starting position (the diagonal tile plus the three tiles it covers). The top tile from each of the first four stacks on the dealer's right shall be delivered to the next position. The top tile remaining on each of the first four stacks on the dealer's left shall be delivered to the third position and the top tile remaining on each of the first four stacks on the dealer's right shall be delivered to the fourth position. This procedure shall be repeated until four tiles have been delivered to all eight positions.
- (i) Dragon head and phoenix tail from the right: The dealer shall 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"). The dealer shall deliver the four tiles

pushed forward to the starting position. The top tile from each of the four stacks of four tiles to the dealer's left (the "phoenix tail") shall be delivered to the next position. The dealer shall deliver the top two tiles from each of the two stacks on the dealer's right to the third position and the top tile from each of the four stacks on the dealer's left to the fourth position. This procedure shall be repeated until four tiles have been delivered to all eight positions.

- (j) Dragon head and phoenix tail from the left: The dealer shall 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"). The dealer shall deliver the four tiles pushed forward to the starting position. The top tile from each of the four stacks of four tiles to the dealer's right (the "phoenix tail") shall be delivered to the next position. The dealer shall deliver the top two tiles from each of the two stacks on the dealer's left to the third position and the top tile from each of the four stacks on the dealer's right to the fourth position. This procedure shall be repeated until four tiles have been delivered to all eight positions.
- (12) After all the stacks of tiles have been dealt, the dealer shall, without exposing the tiles, collect any stacks dealt to a position where there is no wager and place the stacks with the dead hand on the layout to the left of the dealer in front of the table tray.
- (13) Once all tiles have been dealt and any tiles dealt to positions with no wagers have been collected, the dealer shall place the cover on the Pai Gow Tiles shaker and shake the shaker once. The Pai Gow Tiles shaker shall then be placed to the right of the dealer.
- (14) If the tiles dealt to the dealer have not been previously collected, after each player has set his or her two hands and placed them on the layout, the two hands of the dealer shall then be set. Once the dealer has formed a high and low hand, 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. If the dealer wins, the tiles of the dealer shall be stacked face up to the right of the table tray with the amount wagered by the dealer against the bank placed on top. If the dealer pushes, the dealer shall return the amount wagered by the dealer against the bank to the table tray. If the dealer loses, the amount wagered by the dealer against the bank shall be moved to the center of the layout.
- (15) If banking is in effect, once the dealer has determined the outcome of the wager of the dealer against the bank, if any, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers, including the dealer's wager, shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the bank an amount equal to the remaining winning wagers and place that amount in the center of the layout. The remaining winning wagers shall be paid from the amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount shall be charged a five percent vigorish in accordance with Regulation 30-2607. Once the vigorish has been paid, the remaining amount shall be given to the bank.
- (16) If co-banking is in effect, once the dealer has set the co-bank hand pursuant to (e) above, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning

wagers shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the co-bank, an amount equal to one-half of the remaining winning wagers and place that amount in the center of the layout. The dealer shall remove an amount equal to one-half of the remaining winning wagers from the table tray and place that amount in the center of the layout. The remaining winning wagers shall be paid from the total amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount will be counted and the dealer shall place one-half of this amount into the table tray. The dealer shall collect a five percent vigorish in accordance with Regulation 30-2608 on the remaining amount and place the vigorish amount in the table tray. The remaining amount shall then be given to the co-bank.

- (17) Immediately after a winning wager of the dealer is paid, this amount and the original wager shall be returned to the table tray.
- (18) Each player who has a winning wager against the bank shall pay a five percent vigorish on the amount won to the dealer, in accordance with Regulation 30-2608.

30-2610 Irregularities; invalid roll of the dice.

- (1) If the dealer uncovers the Pai Gow Tiles shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a "no roll" and re-shake the dice.
- (2) If the dealer uncovers the Pai Gow Tiles shaker and a die or dice fall out of the shaker, the dealer shall call a "no roll" and re-shake the dice.
- (3) If the dealer incorrectly totals the dice and deals the tiles to the wrong positions, all hands shall be void and the dealer shall reshuffle the tiles.
- (4) If the dealer exposes any of the tiles dealt to a player, the player has the option of voiding the hand. Without looking at the unexposed tiles, the player shall make the decision either to play out the hand or to void the hand.
- (5) If a tile dealt to the dealer, bank, the dead hand or any position where there is no wager exposed, all hands shall be void and the tiles shall be reshuffled.
- (6) If the dealer does not set his or her hands in the manner submitted to the Division pursuant to Regulation 30-2607, the hands must be reset in accordance with such submission and the round of play completed.
- (7) If a tile leaves the table for any reason, that player's hand is dead and their wager(s) are lost. If the dealer's tile(s) leaves the table for any reason, all hands shall be void and the tiles shall be reshuffled.

30-2611 A player wagering on more than one betting area.

- (1) Except as provided in Regulation 30-2608 (6), a retail licensee may, in its discretion, permit a player to wager on no more than two betting areas at a Pai Gow Tiles table, which areas must be adjacent to each other. When a player wagers on two (2) betting areas, the largest bet must have their tiles set first.
- (2) If a retail licensee permits a player to wager on two adjacent betting areas, the tiles dealt to each betting area shall be played separately, with the first hand being set before the player can move onto the next hand. Once a hand has been ranked and set and placed face down on the layout,

the hand may not be changed. The tiles played on any spot not in front of the player must be set house way. Except if number one (1) applies.

- (3) At the discretion of the retail licensee, up to four players can bet in one spot not to exceed table limits per spot. Only the player seated at this spot may touch or set tiles. At the discretion of the retail licensee, if multiple players bet on one (1) spot and that spot is the next spot offered to Bank, only the seated players amount bet will be accepted as the amount wagered for the Player Banker bet in the next hand.

30-2612 Wagers for Dragon's Eye variation; pay out odds.

- (1) A "match wager" shall win for the player position number that corresponds to the numeric value on each die. A player who places a match wager shall be paid 1 to 1 for each die with a numeric value that matches the player's player position at the table.
 - (a) Example A: If the numeric values of the dice rolled are 1, 2, and 3, then the players in player positions 1, 2, and 3 shall each be paid 1 to 1.
 - (b) Example B: If the numeric values are 3, 3, and 4, then the player at player position 3 shall be paid 2 to 1 (1 to 1 for each die) and the player at player position 4 shall be paid 1 to 1.
 - (c) Example C: If the numeric values are 5, 5, and 5, then the player at player position 5 shall be paid 3 to 1 (1 to 1 for each die).
- (2) An "even wager" shall win if the numeric value of the Dragon's Eye die is an even number (that is, 2, 4, or 6), provided that the numeric value on each of the three dice is not the same. A winning even wager shall be paid 1 to 1.
- (3) An "odd wager" shall win if the numeric value of the Dragon's Eye die is an odd number (that is, 1, 3, or 5), provided that the numeric value on each of the three dice is not the same. A winning odd wager shall be paid 1 to 1.
- (4) A "double wager" shall win if the numeric values on both dice other than the Dragon's Eye die are the same (double). A winning double wager shall be paid 4 to 1.
- (5) A "triple wager" shall win if the numeric values on all three dice are the same (triple). A winning triple wager shall be paid 30 to 1.
- (6) A "dice bonus wager" shall win if the numeric values on all three dice are the same for a round of play. A winning dice bonus wager for the first triple shall be paid 30 to 1 for the player shaking the dice and 25 to 1 for players other than the shaker. A winning dice bonus wager for two consecutive triples shall be 500 to 1 for the player shaking the dice and 50 to 1 for players other than the shaker who retained their bonus bets on the table. A winning dice bonus wager for three consecutive triples shall be 10,000 to 1 for the player shaking the dice and 1,000 to 1 for players other than the shaker who retained their bonus bets on the table. In the event the dealer is responsible for shaking the dice pursuant to Regulation 30-2606 (3), players remain eligible to win the pay outs for non-shakers as set forth in this subsection. Players shall only remain eligible for pay outs for consecutive triples by retaining their dice bonus wagers in the designated area of the layout. Players who did not place a dice bonus wager before any triple will be ineligible to place a dice bonus wager on the subsequent round of play.

30-2699.01 The play- Pair Fortunes. *Effective 6/14/21*

- (1) Pair Fortunes is a trademarked Pai Gow Tiles variation game, the rights to which are owned by LNW Gaming Inc. of Las Vegas, Nevada and which may be transferred or assigned. Pair

Fortunes must be played according to the following rules. Pair Fortunes is played the same way as traditional Pai Gow Tiles without modifying any of the existing rules of the standard game. Pair Fortunes Pai Gow offers five separate optional bonus wager pay outs. *Amended 12/30/23*

(2) Pair Fortunes may only be played on approved table equipment with the necessary signage and which displays the Pair Fortunes table layout. Players make the Pair Fortunes wager by betting in the marked area. At the discretion of the retail licensee players may be required to make a standard Pai Gow Tiles wager.

(3) Wagers.

Pair Fortunes is an optional wager for Pai Gow Tiles. A player wins if they have at least one pair in their hand. It does not matter how players tiles are arranged against the dealer. Before the tiles are dealt, players may make the Pairs Fortune wager within specified house betting limits. If the house permits, they may make this wager for more than their standard Pai Gow Tiles wager. See pay tables for odds.

(4) Pay tables and Pay Outs:

The retail licensee may use one of the below listed pay tables:

PLAYER HAND	PAY OUTS			
	1	2	3	4
Gee Joon Pair and Heaven Pair	300 to 1	250 to 1	250 to 1	200 to 1
2 Pair	25 to 1	25 to 1	30 to 1	30 to 1
Gee Joon Pair	8 to 1	8 to 1	7 to 1	10 to 1
Mixed Pair	4 to 1	5 to 1	5 to 1	4 to 1
Identical Pair	3 to 1	2 to 1	2 to 1	2 to 1