



POLICIES AND PROCEDURES

PAI GOW POKER

EFFECTIVE DATE: 1/05

PAI GOW POKER DEALING PROCEDURES

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GENERAL PROCEDURES

1. Unless approved by the floor supervisor, no one should occupy a chair who is not playing. The dealer must keep the chairs available for players.
2. The written house-way will be shown to players upon request.
3. Only seated players can handle the cards and set the hand. The cards must stay within the table railing.
4. Keep the game moving at a good pace, but do not rush the players.
5. Watch players hands and listen to conversations. Be alert to irregular play. If you are suspicious, call a floor supervisor.
6. Players cannot re-check their cards once the hand is set.
7. Never tell or suggest to players how to set their hands. If asked for advice, simply tell the player how the house would set the hand. Do not contradict or discuss the manner in which players set their hand.
8. If a player requests assistance from the dealer to set a hand, the house way will be recommended, but the dealer takes no responsibility on any winning or losing hands. If the dealer assists a player with a hand, the floor supervisor should keep an eye on the table; conversely, if the floor supervisor assists a player, the dealer should keep an eye on the remaining players.
9. Assisting players with their cards should only be done after the remaining players have set their hands.
10. If a player requests assistance from another player, the hand with the larger bet must be set first.
11. Discourage players from exposing their cards until the other players have set their hands. Also, discourage any player from looking at other players' cards when it is felt that an advantage is attempted by that player.
12. Always set the house hand according to the house-way. If you have any questions as to the how to set the hand, ask the floor supervisor. If, during the pay and take process, it is discovered that the house hand was set incorrectly, it must be reset according to the house-way. Proceed against unexposed hands. Exposed hands will be played against the house hand most beneficial to the individual player. The floor supervisor must be notified prior to resetting a hand.

GENERAL PROCEDURES CONTINUED

13. The Banker wins on all absolute tie rankings.
14. Continually check the cards during the course of play to ensure that they remain unmarked and clean.
15. Announce all win, lose, and push hands. Push hands must be indicated with a light tapping motion on the layout.
16. A Pai Gow Poker dealer consists of 53 cards including one Joker. The Joker may be used to complete straights, flushes, and straight flushes. When used in flushes, the Joker is considered the highest possible card for the situation. When used alone, the Joker becomes an Ace.
17. If a player, if a Player-Banker, or house *Banker* receives more or less than seven cards, all hands are declared dead.
18. If a player requests to play a hand other than the one in front of them they can as long as no other player is playing that hand. Once the cards are dealt, the dealer must move the money and cards to the spot in front of where the player is seated.

NEW CARDS INTO PLAY

1. All decks will be opened by the floor supervisor at the table.
2. Spread the cards face up on the layout for verification.
3. Inspect the back of the cards and wash the deck thoroughly.
4. Call "shuffle" and proceed with the [REDACTED] shuffle procedure.
5. Load cards into shuffler.

MANUAL PROCEDURES

1. New decks are put on same as blackjack.
2. Shuffle and cut is same as single deck blackjack. "When a player is the banker, then they have the 1st option to cut the deck."
3. Seven (7) hands will be dealt with seven (7) cards each --- FROM LEFT TO RIGHT ONLY --- The four (4) remaining cards must be dealt and spread on the layout to prove there are 4 cards remaining. Dealer should keep the deck as low to the table as possible when dealing. Any errors, call floor supervisor immediately.

MANUAL PROCEDURES CONTINUED

4. The dealer will push the first hand forward and then the last hand sideways, shake the dice and start dealing each hand to the spot in a counter clockwise rotation.
5. The dealer will ALWAYS be the one to uncover the dice cup, if the player/banker inadvertently uncovers the cup, the dealer will ask for another shake and explain to the players that the dealer must uncover the cup.
6. The dice will remain uncovered and unmoved until the hands are dealt out and unseen hands placed into the discard rack. Dealer will then cover dice, shake the cup, and place cup to the right side of the layout.
7. The total of the dice will determine which circle gets the first hand. It will count counter clockwise and starts from the dealer-bank-position as #1. The dealer-bank-position will always get the first hand if the dice total 1, 8, or 15.
8. The dealer will announce the dice total in a normal speaking voice when dice cup is uncovered.
9. If a die lays on top of another die or a die is cocked, there will be "NO DICE". The banker will then shake the dice again.
10. After the dice are exposed, players ARE NOT allowed to change their bets.
11. This is a two (2) hand poker. The player arranges these cards into two (2) separate hands --- a two (2) card front hand and a five (5) card back hand. The five (5) card back hand MUST be higher than the two (2) card front hand. In other words, the back five (5) card hand beats the front two (2) card hand according to established poker ranking procedures.
12. If the back hand does not beat the front hand, it is an automatic loser - FOUL HAND.

EXCEPTION: HOUSE CANNOT SET A FOULED HAND. SUPERVISOR WILL BE CALLED IMMEDIATELY, AND HAND RESET HOUSE WAY.

SHUFFLE

The cards will be shuffled thoroughly in front of the check rack in the following steps:

SHUFFLE, STRIP
BOX-TURN
SHUFFLE, BOX
SHUFFLE

CUTTING THE CARDS

1. The cut is offered :
 - A. Level with and as close to the layout as possible.
 - B. Without extending the cards beyond the betting area.
2. At least five cards must be cut from either end of the deck.
3. An insert cut must be used; top cuts are not permitted.

CARD PLACEMENT

1. Cards are dealt in front of the check tray in seven piles of seven cards, dealing from left to right only. Verify all 53 cards by spreading the remaining four cards, face down, in the center of the layout.
2. Keep the deck close to the layout when distributing cards into piles.
3. After the cards are stacked in front of the check tray, push the first hand forward, and the last hand sideways.
4. Cards will be distributed to the players from right to left, moving in a counter-clockwise direction.
5. If the house or player gets the wrong hand because the dice count was wrong, call the floor supervisor.
6. Cards must be spread so both indexes and any middle row of pips can be seen.
7. Cards on losing and push hands will be placed in the discard rack after the bet is moved to the center of the layout.

HANDLING THE DICE

1. The *Dealer-Bank* will shake the dice after the cards have been dealt in front of the check rack.
2. When the player banks, hand the dice cup to the *Player-Bank* only after all bets are made, the *Player-Bank* has cut the cards, and you have shaken the dice.
3. The dealer will always be the one to uncover the dice. If the *Player-Bank* inadvertently uncovers the dice, the dice will be shaken again. Explain to the player that the house dealer must uncover the dice. Do not move the dice before calling out the total.

HANDLING THE DICE CONTINUED

4. Announce the dice totals in a regular speaking voice.
5. If a die lands on top of another die or if a die is cocked, there will be "no dice." Cover the dice, shake the cup and the *Player-Bank* will shake the dice again.
6. After all hands are dealt out, cover the dice, shake the cup, and place the cup to the right side of the layout.
7. The total of the dice will determine which circle gets the first hand. The count will start from the Bank as #1 and move counter-clockwise. The Bank will always get the first hand if the dice total is 8 or 15.
8. When shaking the dice, use one hand to shake the dice cup four times only.
9. After the dice are exposed, players are not allowed to change their bets.
10. If a die/dice leaves the cup, the floor supervisor must inspect it before putting it back into action.

PLAYERS WAGERING ON OTHER PLAYER'S HAND

1. Up to four players are allowed to bet in one betting circle, however, table limits do apply per betting circle. Multi-bets are subject to the floor supervisors approval. Place to Dealers Left.
2. After the original player has declared a bet, the other players may then make bets up to the remaining balance of the table limit.
3. When multi-bets play on one hand, commission is the responsibility of each player.
4. Seated players have the option of whether or not anyone else can bet on their hand.
5. If, by mutual consent, the seated player has allowed other players to bet on the hand, the seated player has the final say as to how the hand is to be played.

DEALER-BANKER

1. Arrange and set the house hand, according to the house-way, after all players' hands have been set. The dealers' cards will be placed in front of the check rack in full view before exposing players hands.
2. Players will rank their cards and set the low hand (2 cards) in the front and the high hand (5 cards) in the back as indicated on the layout. Each hand must be played on its' merit as set by the player. Hands that are improperly set making the front hand higher than the back hand are foul hands and automatic losers. If the players accidentally puts three cards in the front hand and four cards in the back hand or vice versa, it is a foul hand.

DEALER BANKER CONTINUED

3. Losing bets will be placed in the chip rack. Losing and pushed hands will be collected immediately and placed in the discard rack.
4. Winning hands will be left face up in front of the betting circle and winning bets will be paid counter-clockwise after all hands have been determined.
5. All winning bets will be charged a 5% commission to be collected immediately by the house dealer. The minimum commission charge is 25 cents.
6. Collect cards after each individual winning bet has been paid.
7. Each player is allowed to bet and handle the cards for one hand, but may make up to ONE side bet.
8. When players surrender their hand, collect the bet and count the player's cards without exposing them.

BANKER ROTATION

1. At the start of the game, the house starts off as the *Banker*.
2. The *Banker* is rotated counter-clockwise among the players and the dealer after each round.
3. In turn, each player has the option to bank once. The player also has the option to pass the *Bank*.
4. If none of the players wants to be the *Bank*, the house must bank.

PLAYER-BANKER

1. The dealer places the *Bank* marker inside the betting circle of the player who will bank the next hand.
2. The *Player-Banker* cannot set an automatic losing hand. If the *Player-Banker's* hand is set as an automatic loser, the house takes control of the hand and resets it the house-way. The *Player-Banker* is still responsible for the outcome of all hands.
3. The player can elect to bank up to 110% of the hand or request the house to bankroll as a partner for 50% (co-bank) of the declared player's bets. A player must have previously wagered against the house before they are allowed to receive the *Bank*.
3. When the house banks with the player (co-bank), the co-banked player's hand will be set by the house dealer, the house-way. The house will not receive a hand.

PLAYER BANKER CONTINUED

5. The *Player-Banker's* bankroll does not have to be inside the betting circle, however, the *Bank* marker does. If there are any questions about a player's ability to cover the amount wagered, call the floor supervisor.
6. The dealer will act as a player when a player is the *Player-Banker*. The dealer will then bet an amount similar to the *Player-Banker's* last bet against the house. The amount cannot exceed the last bet by rounding up. A player's last bet is the amount last wagered in the betting circle, regardless of how many players were betting.
7. The *Player-Banker* can request the dealer acting as a player, to bet less than the *Player-Banker's* last bet or not bet at all.
8. The *Player-Banker* can only bank on one hand in each rotation. If a player is betting on two spots, the dealer will only be allowed to bet the amount last wagered in the betting circle against the House. All currency must be counted by the dealer if there is a question of the *Player-Banker's* ability to cover all bets.
9. The *Player-Banker* must designate the manner in which the dealer will distribute the cards before the dice are exposed. The indicated hand will be moved slightly to indicate the type of delivery. All deliveries must be indicated clearly.
10. *Player-Banker's* must bank on the same spot where their original bet was against the house.
11. After all bets are placed and the type of delivery is indicated, the dealer, if playing as a player, will place a bet in front of the check rack. The *Player-Banker* will now shake the dice.
12. Deal the cards beginning with the hand designated by the *Player-Banker*. The cards will be dealt in front of the players moving counter-clockwise. Unused cards will be placed in the discard rack.
13. The house bet is to be placed on top of the house-dealer's cards until it is time to expose them.
14. After the players rank their cards the *Player-Banker's* hand will be set.
15. Always set the house hand last.
16. During the *Player-Banker* sequence, the action between the house and the *Player-Banker* is determined first. If the house hand wins, the dealer's cards are stacked face up to the right corner of the check rack with the house bet placed on top. If the house loses, the house bet is placed in the center of the layout and the cards are placed in the discard rack. If the house and the *Player-Banker* push, the bet is immediately put in the check rack and the dealer's cards are put in the discard rack.

PLAYER BANKER CONTINUED

17. Proceed with the normal pay and take procedure except that winning bets will be paid from the losing bets placed in the center of the layout.
18. Always make appropriate changes to pay the winning bets color for color.
19. The excess of losing bets over winning bets will be given to the Bankers in proportion to their banking arrangement.
20. All winning bets will be charged a 5% commission and collected immediately by the house dealer. The minimum commission is 25 cents.
21. A player who pre-pays commission on the previous hand, can then bank for 10% over the flat bet plus commission example: a \$525 bet (\$500 + \$25 prepaid commission can then bank for \$575) Player must pay commission on the full \$575 if it wins.

COMMISSIONS

1. The dealer is responsible for collecting 5% commission on all winning bets.
2. Players are responsible for their own commissions.
3. All winning pay offs will be proven before the commission is collected.
4. All commissions must be clearly displayed by the dealer.
5. Commissions will be collected in 25 cent increments or at the discretion of the floor supervisor.
6. Exact pre-paid commissions are acceptable. In this situation, the maximum bet is \$5,250.
7. In a co-bank situation, the player co-banking is charged commission on moneys received.

EXPOSED CARDS

1. If cards are exposed in the dealer's hand, the hand must be played.
2. When the player banks, if the dealer exposes two or more cards of the player's hand, the player has the option to call the hand dead before looking at the remaining cards. When the house is banking, the hand will play.
3. If cards are exposed in the *Player-Banker's* hand, by the *Player-Banker*, the hand will play.

TABLE LIMITS

1. The house minimum bet will be \$5 and the maximum will be \$5,000 per hand. In the case of prepaid commission, the maximum bet will be \$5,250.
2. The house limit will apply between *Player-Banker* and any player. If a player wishes to exceed the house limit, call a floor supervisor.

DRAGON HAND

The first available hand dealt will be deemed the "Dragon Hand" which the dealer will identify with a dragon button. After all hands are dealt the dealer will place the button on the "Dragon Hand" then remove all extra hands from the table. The "Dragon Hand" will be offered to the first player starting with seat one. If that player refuses the hand, it will be offered in rotation to each player. If no player accepts the hand, place it in the discard rack. After all hands on the table are set, the player that is to receive the "Dragon Hand" will place a bet next to his original bet. The "Dragon Hand" bet must be the same amount as that player's original bet. At that time the dealer will give the "Dragon Hand" to the player. The dealer will remove the Button from the "Dragon Hand" and place it on the player's original hand. The player will then set the hand and place it next to the original hand. (*The dealer may move the "Dragon Hand" bet and cards to an open seat if more working space is needed.*) Play resumes as normal. On the next round of play the "Dragon Hand" is offered to player #2 and the procedures are repeated. The next round would start with player #3 and so on.

The following is an example of how the Dragon Hand should be offered:

The "Dragon Hand" will be offered to the person in seat one, if that person declines we will ask the person in seat two, if seat two decline we will ask the person in seat three. The person in the third seat takes the "Dragon Hand". The very next hand the "Dragon Hand" will be offered first to the person in the fourth seat.

- *There will be no "Dragon Hand" with a player banker or co-banker.*
- *Any high profile customer that can bet two hands may not play two hands in addition to the "Dragon Hand". The player may opt to bet one hand and the "Dragon Hand".*
- *No side bets on the "Dragon Hand".*
- *If the dealer forgets to offer the "Dragon Hand" and exposes the dealer hand, the "Dragon Hand" is a dead hand (The player rotation for the "Dragon Hand" on the next round will start with the same player as the round with the dead hand.)*
- *Place the "Dragon Hand" button in the rack when closing the game.*
- *Call the pit manager with any questions or unusual situations.*
- *The most bets a player may have are THREE: His or Her original bet, ONE side bet and the Dragon Hand.*

GAME PROTECTION

1. Players are not permitted to recheck cards once a hand is set.
2. Be cautious of players who check their cards often. Watch for unusual hand movements.
3. Insist that cards stay within the table railing.
4. Be cautious of players who go beyond the table railing or under the table with their hands.
5. Do not allow players to touch the dice.
6. Players are not permitted to uncover the dice.
7. If a die/dice leaves the cup or is touched by a player, the floor supervisor must inspect it before putting it back into action.
8. Ensure that players only make one insertion with the cut card. If you have a reason to believe a player is attempting to cut a specific card, inform your floor supervisor immediately.
9. The seal on new boxes of cards must be broken at the game.
10. Notify your floor supervisor of cards that are marked in any way.

Fortune Pai Gow Poker

Fortune Pai Gow poker is identical to the Casino Game Pai Gow Poker with an additional bonus wager. The additional bonus wager is a bet that their best five-card or seven-card hand from their original seven-cards will make a qualifying poker hand, regardless of how the players set their Pai Gow Poker hand. The Payoff schedule is posted at the table. The rules of Pai Gow Poker do not change.

- Each Player must make a Pai Gow Poker wager and optionally may make a Fortune Bonus wager.

Note: The Fortune Bonus wager may be larger than the Pai Gow Poker wager within the table limits designated by the "House." (\$1 - \$100)

- If a player makes a Fortune bonus wager of at least five dollars the player qualifies for the "Envy Bonus". The dealer places a lammer in front of the Fortune Bonus wager to designate a qualifying wager has been made.

- All "**Envy Bonus**" lamers must be cleared off the layout after each round of play.

Note: The Joker may be used as an Ace or a fill-in card for Straights and Flushes. The Joker can be used in a Royal Flush.

- If the player has a five-card hand of a "straight or better" the player receives the appropriate payoff.
- If the players hand is a "four of a kind or better" the hand is spread face up because it qualifies for the envy bonus and must stay on the table until all "Envy Bonus" hands are paid.
- **The player may not envy the Dealer's or their own hand, regardless of whether there is a player-banker.**
- **Royal Match** is defined as the King and Queen in the same suit.
- The "**House**" always handles the Fortune Bonus payoffs.
- **Player-bankers** can make a fortune bonus wager. Other players may envy player-banker hands.
- Toke bets are allowed on the Fortune Bonus, with a maximum payoff of \$400. Toke wagers do not qualify for "Envy Bonuses".
- No Fortune Bonus wager may be made on the "Dragon Hand"
- The Envy Bonus is applicable to the Dragon Hand
- **No co-banking** when making a Fortune Bonus Wager.

Each hand is settled in the following order:

**Pai Gow Poker
Fortune Bonus
Envy Bonus**

If there are two or more qualifying Envy hands each qualifying player will receive an "Envy Bonus" for each such hand.

Table Maximum Payoff excludes "Envy Bonus"

**FORTUNE BONUS
AGGREGATE LIMIT CALCULATION
(DOES NOT INCLUDE ENVY BONUS)**

To be used when two or more player's aggregate payout exceeds \$25,000. If an individual payout is \$250 or less, do not include in calculation.

Formula:

- Total of an individuals payout ÷ by the total table payout = % of win
- Multiply % of win by Maximum Bonus payout = each individual win.

Example:

Step 1

Player 1: hits Five Aces (400 to 1) with \$100 bet = \$40,000

Player 2: hits a Royal Flush (150 to 1) with \$10 bet = \$1500

Player 3: hits a Full House (5 to 1) with \$5 bet = \$25

Total Table Payout is \$40,000 + \$1,500 = \$41,500

Step 2

Player 1: $40,000 \div 41,500 = .96 \times 25,000 = \$24,096$

Player 2: $1,500 \div 41,500 = .04 \times 25,000 = \904

Player 3: Not included, payout does not exceed \$250

Player 1 \$24,096
Player 2 \$ 904
\$25,000

**Fortune Pai Gow Poker
IRS Withholding Calculations**

| | |
|--|--|
| Work to be completed on all payouts of Five Aces and above on Bonus Payouts and the top payout on the Envy Bonus Payout | |
| A) | Record the total amount bet by the patron. _____ |
| B) | Record the total amount paid to the patron (Not to exceed \$25,000) _____ |
| C) | Divid the amount paid to the patron (B) by the amount bet (A) and record the results. _____ |
| D) | The result of (C) must be greater than 300 to continue with this worksheet. Please circle the correct answer. Yes/No |
| E) | The total amount paid to the patron (B) must be greater than \$600 dollars to continue this worksheet. Please circle the correct answer. Yes/No |
| F) | A W2-G or 1042S must be completed for these patron winnings. |
| G) | If the total amount paid to the patron (B) is greater than \$5,000, then we must withhold taxes. W2G: With Hold 27% 1042S: With Hold 30% No ID: With Hold 30% |

HOUSE WAY PAI GOW POKER

NO PAIR: Place highest card in back, next two highest in front.

ONE PAIR: Place pair in back, next two highest in front.

TWO PAIR:

- A. No Ace: Split only if one pair is 7s or better.
- B. With Ace: Split only if Jacks or better **and** 6s or better.

ALWAYS SPLIT ACES WITH ANY OTHER PAIR

THREE PAIR: Always play highest pair in front.

THREE OF A KIND: Always keep together unless they are Aces, then play pair in back and one Ace in front.

**THREE OF A KIND
TWICE:** Play pair of highest in front.

**STRAIGHT
OR FLUSH:** Keep as high hand with the following exceptions:

- A. 6 and 7 card: Play low straight or flush to place highest card in front.
- B. Royal Flush: Play straight over flush to improve front to a King or better. (WHEN K OR BETTER - PLACE HIGHEST HAND IN FRONT)

PLAY TWO PAIR OVER A STRAIGHT OR FLUSH ONLY:

- A. With any two pair, Jacks or better **and** 6s or better - apply two pair rule.
- B. With any two pair, and an Ace - apply two pair rule.
- C. A pair of Aces and any other pair - apply two pair rule.

ROYAL FLUSH:

Play a straight or flush over straight flush to improve front to a Jack or better.
Play a straight or flush over a royal flush to improve front to a King or better.
All straights, flushes, and straight flushes with a full house - apply full house rule.

SECOND HIGHEST STRAIGHT IS Ace, 2, 3, 4, 5

HOUSE WAY PAI GOW POKER CONTINUED

FULL HOUSE: Always split **unless** the pair is 2s and you have an Ace and a King to play in front.

FULL HOUSE WITH EXTRA PAIR: Play higher of the two pair in front.

FOUR OF A KIND: Always keep 6s and under together.

7s through 10s: Split **unless** hand contains an Ace or better to play in front.

Jacks through Kings: Split and play a pair in each hand.

Jacks through Kings with another pair (9s or less):
Play one pair of face cards in front and two pair in back.

Jacks through Kings with another pair (10s or better):
Play as four of a kind and a pair in front.

Aces: Split four aces **unless** with another pair -
6s and below: Play pair of Aces in front,
two pair in back.
7s and above: Play Aces as four of a kind
and other pair in front.

FIVE ACES: Split and play three in back and two in front, **unless**, hand also contains a pair of Kings, then play five Aces in back and Kings in front.

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