

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

Table of Contents

Chapter 1 - Definitions	2
Chapter 2 - Pai Gow Poker Tables and Shakers.....	4
Chapter 3 - Cards; Number of Decks.	7
Chapter 4 - Opening a Table for Gaming.	8
Chapter 5 - Shuffling and Cutting the Cards; Determining Starting Position.....	9
Chapter 6 - Pai Gow Poker Rankings.	14
Chapter 7 - Wagers.	17
Chapter 8 - Procedure for Dealing Cards from a Manual Dealing Shoe.	19
Chapter 9 - Procedure for Dealing Cards from the Hand.	21
Chapter 10 - Procedure for Dealing Cards from an Automated Dealing Shoe.....	23
Chapter 11 - Procedure for Completing a Round of Play.	25
Chapter 12 - Player Bank; Co-Banking; Selection of Bank; Procedure for Dealing.	31
Chapter 13 - Payout Odds; Envy Bonus; Rate of Progression; Payout Limitation.....	36
Chapter 14 - Irregularities.	46

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

Chapter 1 - Definitions

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

B. Terms Defined.

(1) “Bank” means a player who elects to have the other players and the dealer play against him or her and accepts the responsibility of paying all winning Pai Gow Poker Wagers.

(2) “Co-banking” means that the bank and the dealer each cover 50 percent of all winning Pai Gow Poker Wagers.

(3) “Envy Bonus” means an additional fixed sum payout made to a player who placed a Qualifying Wager when another player at the Pai Gow Poker table is the holder of an Envy Bonus Qualifying Hand.

(4) “Envy Bonus Qualifying Hand” means a player’s Pai Gow Poker hand with a rank of a four-of-a-kind or better formed from the seven cards dealt to a player.

(5) “High hand” means the five-card hand that is formed from the seven cards dealt so as to rank equal to or higher than the two-card low hand.

(6) “Low hand” means the two-card hand that is formed from the seven cards dealt so as to rank equal to or lower than the five-card high hand.

(7) “Qualifying Wager” means an Emperor’s Treasure Wager or a Fortune Bonus Wager of at least \$5 which may entitle a player to an Envy Bonus.

(8) “Setting the hands” means the process of forming a high hand and low hand from the seven cards dealt.

(9) “Vigorish” means the percentage deducted from a winning wager.

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

Chapter 2 - Pai Gow Poker Tables and Shakers.

A. Pai Gow Poker shall be played at a table having betting positions for no more than six players on one side of the table and a place for the dealer on the opposite side of the table.

B. The layout for a Pai Gow Poker table shall be submitted to the Commission for approval and contain at least:

- (1) The name or logo of the facility operator;
- (2) A separate betting area designated for the placement of the Pai Gow Poker Wager for each player;
- (3) Two separate areas designated for the placement of the high and low hands of each player;
- (4) Two separate areas designated for the placement of the high and low hands of the dealer;
- (5) If the facility operator offers the optional Fortune Bonus Wager authorized under Chapter 7 - Wagers, a separate area designated for the placement of the Fortune Bonus Wager for each player;
- (6) If the facility operator offers the optional Emperor's Treasure Wager authorized under Chapter 7 - Wagers, a separate area designated for the placement of the Emperor's Treasure Wager for each player;
- (7) If the facility operator offers the optional Pai Gow Insurance Wager authorized under Chapter 7 - Wagers, a separate area designated for the placement of the Pai Gow Insurance Wager for each player;
- (8) If the facility operator offers the optional Progressive Payout Wager authorized under Chapter 7 - Wagers, a separate area designated for the placement of the Progressive Payout Wager for each player;
- (9) Inscriptions that advise a player of the payout odds or amounts for all permissible wagers offered by the facility operator, except that if the information is not inscribed on the layout, a sign identifying the payout odds or amounts for all permissible wagers shall be posted at each Pai Gow Poker table; and

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

(10) An inscription indicating the payout limit per hand established by the facility operator under Chapter 13 – Payout Odds; Envy Bonus; Rate of Progression; Payout Limitation or a generic inscription indicating the game is subject to the posted payout limit, except that if the information is not inscribed on the layout, a sign identifying the payout odds or amounts for all permissible wagers shall be posted at each Pai Gow Poker table.

C. The starting position for the dealing or delivery of the cards may be determined with:

(1) A Pai Gow Poker shaker, which:

(a) Shall be designed and constructed to maintain the integrity of the game;

(b) Shall be the responsibility of the dealer; and

(i) May not be left unattended while at the table;

(ii) Shall be capable of housing three dice that when not being shaken shall be maintained within the Pai Gow Poker shaker.

(c) If the shaker contains dice for use in gaming, may not remain on a table for more than 24 hours;

(d) Shall be designed to prevent the dice from being seen while being shaken; and

(e) Shall have the name or logo of the facility operator imprinted or impressed thereon;

(2) A computerized random number generator which shall be submitted to, and approved by, the Commission prior to its use; or

(3) A flat button which shall be submitted to, and approved by, the Commission prior to its use.

D. If a facility operator offers the optional Progressive Payout Wager in accordance with Chapter 7 - Wagers, a Pai Gow Poker table shall have a progressive table game system for the placement of Progressive Payout Wagers and include:

(1) A wagering device at each betting position that acknowledges or accepts the placement of the Progressive Payout Wager; and

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

(2) A device that controls or monitors the placement of Progressive Payout Wagers at the gaming table, including a mechanism, such as a lock-out button, that prevents the placement of any Progressive Payout Wager that a player attempts to place after the dealer has announced “no more bets”.

E. A Pai Gow Poker table shall have a:

(1) Drop box and tip box attached on the same side of the gaming table as, but on opposite sides of, the dealer, as approved by the Commission; and

(2) Discard rack securely attached to the top of the dealer’s side of the table.

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

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

Chapter 3 - Cards; Number of Decks.

A. Except as provided in §B in this chapter:

- (1) Pai Gow Poker shall be played with one deck of cards;
- (2) The cards of a deck shall be identical in appearance;
- (3) A deck shall contain:
 - (a) Two cover cards; and
 - (b) One joker; and
- (4) A facility operator may use decks that are manufactured with two jokers provided that only one joker is used for gaming.

B. If an automated card shuffling device is utilized, Pai Gow Poker may be played with two decks of cards that meet these requirements:

- (1) The cards in each deck are the same design, except that the backs of the cards in one deck shall be of a different color than the cards in the other deck;
- (2) One deck of cards shall be shuffled and stored in the automated card shuffling device while the other deck is being used to play the game;
- (3) Both decks of cards shall be continuously alternated in and out of play, with each deck being used for every other round of play; and
- (4) The cards from only one deck may be placed in the discard rack at any given time.

C. The decks of cards used in Pai Gow Poker shall be changed:

- (1) At least every 4 hours if the cards are dealt by hand; or
- (2) At least every 8 hours if the cards are dealt from a manual or automated dealing shoe.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

Chapter 4 - Opening a Table for Gaming.

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

B. If the deck of cards used by the facility operator contains two jokers, the dealer and a floorperson shall ensure that only one joker is utilized and that the other joker is torn in half and placed in the box, envelope or container from which the deck originated.

(1) After the cards are inspected, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table.

(2) The cards shall be spread in horizontal fan shaped columns by deck according to suit and in sequence and include the one joker.

C. After the first player arriving at the table is afforded an opportunity to visually inspect the cards, the dealer shall:

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

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

(3) Stack the cards.

D. After the cards have been stacked, the dealer shall shuffle them in accordance with Chapter 5 – Shuffling and Cutting the Cards; Determining Starting Position.

E. If an automated card shuffling device is utilized and two decks of cards are received at the table, each deck of cards shall be spread for inspection, mixed, stacked and shuffled in accordance with §§A—D of this chapter.

F. If the decks of cards received at the table are preinspected and reshuffled, §§A—E of this chapter do not apply.

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

Chapter 5 - Shuffling and Cutting the Cards; Determining Starting Position.

A. Unless the cards were preshuffled, the dealer shall shuffle the cards so they are randomly intermixed, manually or with an automated card shuffling device:

- (1) Immediately prior to commencement of play;
- (2) After each round of play has been completed; or
- (3) When directed by the floorperson or above.

B. A facility operator may use an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

C. After the cards have been shuffled and placed in a single stack by the dealer or automated card shuffling device, the dealer shall:

- (1) If the cards were shuffled using an automated card shuffling device, determine the starting position in accordance with §I of this chapter and deal the cards in accordance with Chapter 8 – Procedure for Dealing Cards from a Manual Dealing Shoe, Chapter 9 – Procedure for Dealing Cards from the Hand, or Chapter 10 – Procedure for Dealing Cards from an Automated Dealing Shoe; or
- (2) If the cards were shuffled manually, cut the cards in accordance with the procedures in §§D—F of this chapter.

D. Upon completion of a manual shuffle, the dealer shall place the stack of cards on top of one of the cover cards.

- (1) The dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player determined under §E of this chapter.
- (2) If no player accepts the cut, the dealer shall cut the cards.

E. The dealer shall offer the cut of the cards to a player in the following order:

- (1) The first player arriving at the table, if the game is just beginning;
- (2) The player who accepts the bank under Chapter 12 – Player Bank; Co-Banking; Selection of Bank; Procedure for Dealing if offered by the facility operator;

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

(3) If the bank refuses the cut, the player to the right of the bank, and around the table in a counterclockwise manner, until a player accepts the cut; and

(4) If there is no bank, the player at the farthest position to the right of the dealer, except that if this player refuses, the offer to cut the cards shall rotate to each player in a counterclockwise manner.

F. The player or dealer making the cut shall place the second cover card in the stack at least ten cards from the top or the bottom of the deck, and after the second cover card has been inserted, the dealer shall:

(1) Take the second cover card and all the cards on top of the second cover card and place them on the bottom of the stack;

(2) Remove the first cover card and place it on the bottom of the stack;

(3) Remove one of the cover cards and:

(a) Place it in the discard rack; or

(b) Use it as an additional cover card to be inserted four cards from the bottom of the deck;

(4) Determine the starting position in accordance with §I of this chapter; and

(5) Deal the cards in accordance with Chapter 8 – Procedure for Dealing Cards from a Manual Dealing Shoe, Chapter 9 – Procedure for Dealing Cards from the Hand, and Chapter 10 – Procedure for Dealing Cards from an Automated Dealing Shoe.

G. After the cards have been cut and before the cards are dealt:

(1) A floorperson or above may require the cards to be recut if the floorperson determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game; and

(2) If a recut is required, the cards shall be recut either by the player who last cut the cards, or by the next person entitled to cut the cards, as determined under §E of this chapter.

H. If there is no gaming activity at a Pai Gow Poker table which is open for gaming, the dealer shall:

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

- (1) Remove the cards from the dealing shoe and discard rack;
 - (2) Unless a player requests that the cards be spread face up on the table, spread out the cards on the table face down; and
 - (3) After the first player arriving at the table is afforded an opportunity to visually inspect the cards, complete the procedures in Chapter 4 – Opening a Table for Gaming.
 - (4) If there is no automated shuffling device in use, thoroughly mix the cards by washing them, and stack and shuffle them.
 - (5) If an automated shuffling device is in use, stack the cards and place them into the automated shuffling device to be shuffled, and:
 - (a) Remove a deck of cards already in the shuffler;
 - (b) If the automated card shuffling device stores a single deck of shuffled cards inside the shuffler in a secure manner, unless a player requests otherwise, is not required to spread the deck of cards removed from the shuffler for inspection or reshuffle it prior to being dealt.
- I. A facility operator may use a dealing shoe or other device that automatically reshuffles and counts the cards provided that the device is submitted to the Commission and approved prior to its use in the facility.
- J. If a facility operator is utilizing the approved device, §§B—G of this chapter do not apply.
- K. To determine the starting position for the dealing of cards, the facility operator shall use:
- (1) A Pai Gow Poker shaker in accordance with the following procedures:
 - (a) The dealer shall shake the Pai Gow Poker shaker at least three times to cause a random mixture of the dice;
 - (i) If a player is the bank, in accordance with Chapter 12 – Player Bank; Co-Banking; Selection of Bank; Procedure for Dealing, the player shall shake the Pai Gow Poker shaker instead of the dealer; and

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

(ii) The dealer shall ensure that the bank shakes the Pai Gow Poker shaker at least three times;

(b) The dealer shall:

(i) Remove the lid covering the Pai Gow Poker shaker and place the uncovered shaker on the designated area of the table layout; and

(ii) Total the dice and announce the total;

(c) If a player is the bank and the player inadvertently removes the lid, the Pai Gow Poker shaker shall be covered and reshaken by the bank;

(d) Regardless of whether there is a wager at the betting position, to determine the starting position the dealer shall count each betting position in order beginning with the dealer as number one and continuing around the table in a counterclockwise manner, until the count matches the total of the three dice.

(e) If a player is the bank, when counting the betting positions to determine the starting position for dealing the cards, the bank, instead of the dealer, shall be considered number one.

(f) After the dealing procedures required under Chapter 8 – Procedure for Dealing Cards from a Manual Dealing Shoe, Chapter 9 – Procedure for Dealing Cards from the Hand, and Chapter 10 – Procedure for Dealing Cards from an Automated Dealing Shoe have been completed, the dealer shall place the cover on the Pai Gow Poker shaker and shake the shaker once and place it to the right of the dealer;

(2) A computerized random number generator to select and display a number from 1 to 7:

(a) To determine the starting position, the dealer shall count each betting position in order, regardless of whether there is a wager at the betting position, beginning with the dealer as number one and continuing around the table in a counterclockwise manner until the count matches the number displayed by the random number generator; and

(b) If a player is the bank in accordance with Chapter 12 – Player Bank; Co-Banking; Selection of Bank; Procedure for Dealing when counting the betting positions to determine the starting position for dealing the cards, the bank, instead of the dealer, shall be considered number one; or

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

(3) If an automated card shuffling device and dealing shoe are used under Chapter 10 – Procedure for Dealing Cards from an Automated Dealing Shoe, a flat button to indicate the starting position:

(a) At the commencement of play, the button shall be placed in front of the dealer; and

(b) The button shall rotate around the table in a clockwise manner after each round of play.

L. After the starting position for a round of play has been determined, a facility operator may mark that position with an additional cover card or similar object approved by the Commission.

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

Chapter 6 - Pai Gow Poker Rankings.

A. In order of highest to lowest rank, the rank of the cards used in Pai Gow Poker is: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3, and 2, and:

(1) Notwithstanding §A of this chapter, an ace may be used to complete a straight flush or a straight formed with a 2, 3, 4, and 5, but may not be combined with any other sequence of cards; and

(2) The joker shall be used and ranked as an ace or may be used as any card to complete a straight, a flush, a straight flush or a royal flush.

B. The permissible Poker hands at the game of Pai Gow Poker, in order of highest to lowest rank are:

(1) Five aces, which is a high hand consisting of four aces and a joker;

(2) A royal flush, which is a high hand consisting of an ace, king, queen, jack and 10 of the same suit or a king, queen, jack, and 10 of the same suit and a joker;

(3) A straight flush, which is a high hand consisting of five cards of the same suit in consecutive ranking, with ace, 2, 3, 4, and 5 being the highest ranking straight flush; king, queen, jack, 10, and 9 being the second highest ranking straight flush; and 2, 3, 4, 5, and 6 being the lowest ranking straight flush;

(4) A four-of-a-kind, which is a high hand consisting of four cards of the same rank, with four aces being the highest ranking four-of-a-kind and four 2s being the lowest ranking four-of-a-kind;

(5) A full house, which is a high hand consisting of a three-of-a-kind and a pair, with three aces and two kings being the highest ranking full house and three 2s and two 3s being the lowest ranking full house;

(6) A flush, which is a high hand consisting of five cards of the same suit. When comparing two flushes, the hand which contains the highest ranking card, as provided in §A of this chapter, which is not in the other hand, shall be considered the higher ranking hand;

(7) A straight, which is a high hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack, and 10 being the highest ranking

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

straight; an ace, 2, 3, 4, and 5 being the second highest ranking straight; and a 2, 3, 4, 5, and 6 being the lowest ranking straight;

(8) A three-of-a-kind, which is a high hand containing three cards of the same rank, with three aces being the highest ranking three-of-a-kind and three 2s being the lowest ranking three-of-a-kind;

(9) Two pair, which is a high hand containing two pairs, with two aces and two kings being the highest ranking two pair hand and two 3s and two 2s being the lowest ranking two pair hand; and

(10) A pair, which is either a high hand or a low hand consisting of two cards of the same rank, with two aces being the highest ranking pair and two 2s being the lowest ranking pair.

C. When comparing two high hands or two low hands that are of identical hand rank under §B of this chapter, or contain none of the hands listed in §B of this chapter:

(1) The hand that contains the highest ranking card under §A of this chapter which is not in the other hand, is the higher ranking hand; or

(2) If the two hands are of identical rank after the application of this section, the hands are a tie.

D. If a facility operator offers the optional Fortune Bonus Wager under Chapter 7 - Wagers, the following seven-card hands rank higher than a hand of five aces as described in §B of this chapter and shall be used to determine the amount of the Fortune Bonus Wager payout or Envy Bonus payment to a winning player:

(1) A seven-card straight flush with no joker, which is a hand consisting of seven cards of the same suit in consecutive ranking with no joker used to complete the straight flush;

(2) A royal flush plus Royal Match, which is a seven-card hand consisting of an ace, king, queen, jack, and a 10 of the same suit, with or without a joker, with one of the following:

(a) An additional ace and king of a same suit, or

(b) An additional king and queen of a same suit; or

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

(3) A seven-card straight flush with joker, which is a hand consisting of seven cards of the same suit in consecutive ranking with a joker being used to complete the straight flush.

E. If a facility operator offers the optional Emperor's Treasure Wager under Chapter 7 - Wagers, the following seven-card hands rank higher than a hand of five aces as described in §B of this chapter and shall be used to determine the amount of the Emperor's Treasure Wager payout or Envy Bonus payout to a winning player:

(1) A seven-card straight flush with no joker, which is a hand consisting of seven cards of the same suit in consecutive ranking, with no joker used to complete the straight flush;

(2) A royal flush plus ace and king suited, which is a seven-card hand consisting of an ace, king, queen, jack, and a 10 of the same suit, with or without a joker, and an additional ace and king of the same suit without a joker;

(3) A seven-card straight flush with joker, which is a hand consisting of seven cards of the same suit in consecutive ranking with a joker being used to complete the straight flush.

F. If a facility operator offers the optional Progressive Payout Wager under Chapter 7 - Wagers, the following seven-card hands shall be used to determine the amount of the progressive payout to a winning player:

(1) Seven-card straight flush is a hand consisting of seven cards of the same suit in consecutive ranking, with or without a joker;

(2) Five aces, which is a hand consisting of four aces and a joker;

(3) A royal flush, which is a hand consisting of an ace, king, queen, jack and 10 of the same suit or a king, queen, jack and 10 of the same suit and a joker;

(4) A straight flush, which is a hand consisting of five cards of the same suit in consecutive ranking;

(5) A four-of-a-kind, which is a hand consisting of four cards of the same rank; and

(6) A full house, which is a hand consisting of a three-of-a-kind and a pair.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

Chapter 7 - Wagers.

A. A player shall make a wager at Pai Gow Poker by placing a value chip, plaque or other Commission-approved wagering instrument on the appropriate areas of the Pai Gow Poker layout.

B. A verbal wager accompanied by cash may not be accepted.

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

(1) After a player has placed a wager and received cards, the player shall remain seated until the completion of the round of play.

(2) If a player leaves the table during a round of play, a wager made by the player may be considered abandoned and may be treated as a losing wager.

D. To participate in a round of play and compete against the dealer's high and low hands, a player shall place a Pai Gow Poker Wager.

(1) A player shall place a wager at Pai Gow Poker prior to the dealer announcing "no more bets" in accordance with the dealing procedures in Chapter 8 – Procedure for Dealing Cards from a Manual Dealing Shoe, Chapter 9 – Procedure for Dealing Cards from the Hand, and Chapter 10 – Procedure for Dealing Cards from an Automated Dealing Shoe.

(2) A player may not make, increase or withdraw a wager after the dealer has announced "no more bets".

E. If specified in its Rules Submission, a facility operator may offer to each player who placed a Pai Gow Poker Wager the option of placing the following additional wagers:

(1) A Fortune Bonus Wager that the seven cards dealt to the player will form a seven-card Poker hand with a rank of a straight or better as described in Chapter 6 – Pai Gow Poker Rankings;

(2) An Emperor's Treasure Wager that the seven cards dealt to the player will form a seven-card Poker hand with a rank of a straight or better as described in Chapter 6 – Pai Gow Poker Rankings;

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

(3) A Pai Gow Insurance Wager that the seven cards dealt to the player will form a seven-card Poker hand that does not contain a pair or better as described in Chapter 6 – Pai Gow Poker Rankings, but will contain a card ranked a nine-high or better; or

(4) A Progressive Payout Wager that the seven cards dealt to the player will form a seven-card Poker hand with a rank of a full house or better as described in Chapter 6 – Pai Gow Poker Rankings.

F. If specified in its Rules Submission and except as provided in Chapter 12 – Player Bank; Co-Banking; Selection of Bank; Procedure for Dealing, a facility operator may permit a player to wager on two adjacent betting areas at a Pai Gow Poker table.

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

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

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

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

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

Chapter 8 - Procedure for Dealing Cards from a Manual Dealing Shoe.

A. If a manual dealing shoe is used, it shall be located on the table in a location approved by the Commission.

B. After the procedures required under Chapter 5 – Shuffling and Cutting the Cards; Determining the Starting Position have been completed, the stacked deck of cards shall be placed in the dealing shoe by the dealer or by an automated card shuffling device.

C. Prior to dealing any cards, the dealer shall announce “no more bets”, and shall:

(1) If the Fortune Bonus Wager or Emperor’s Treasure Wager is being offered and a player makes a Qualifying Wager, place an Envy lammer next to the player’s wager;

(2) If the Progressive Payout Wager is being offered, use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers;

(3) If any Progressive Payout Wagers have been made, collect the wagers and, on the layout in front of the table inventory container, verify that the number of value chips wagered equals the number of Progressive Payout Wagers accepted by the progressive table game system; and

(4) Place the value chips into the table inventory container.

D. The dealer shall:

(1) Determine the starting position for dealing the cards using one of the procedures authorized under Chapter 5 – Shuffling and Cutting the Cards; Determining the Starting Position;

(2) Deal the first card to the starting position as determined in §D of this chapter and, continuing around the table in a clockwise manner, deal one card at a time to all other positions, regardless of whether there is a wager at the position, and the dealer, until each position and the dealer has seven cards;

(3) Remove each card dealt from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed face down on the appropriate area of the layout with the opposite hand.

E. After seven cards have been dealt to each position and the dealer, the dealer:

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

(1) Shall remove the stub from the manual dealing shoe and determine whether four cards are left by spreading them face down on the layout; and

(2) May not expose four cards that remain and place them in the discard rack.

F. If more or less than four cards remain, the dealer shall determine if the cards were misdealt.

(1) If a player position or the dealer has more or less than seven cards, all hands are void and all wagers shall be returned to the players.

(2) If the cards were not misdealt as described in §F(1) of this chapter, all hands are void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

G. If the dealer determines the cards were dealt properly, the dealer shall collect any stacks dealt to a position where there was no wager and place them in the discard rack without exposing the cards.

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

Chapter 9 - Procedure for Dealing Cards from the Hand.

A. If the cards are dealt from the dealer's hand, the following requirements shall be met:

- (1) An automated shuffling device shall be used to shuffle the cards;
- (2) After the procedures required under Chapter 5 – Shuffling and Cutting the Cards; Determining the Starting Position have been completed, the dealer shall place the deck of cards in either hand, and:
 - (a) After the dealer has chosen the hand in which to hold the cards, the dealer shall continue to use that hand when holding the cards during that round of play; and
 - (b) The cards held by the dealer shall be kept over the table inventory container and in front of the dealer at all times;
- (3) Prior to dealing any cards, the dealer shall announce “no more bets”, and:
 - (a) If the Fortune Bonus Wager or Emperor's Treasure Wager is being offered and a player makes a Qualifying Wager, the dealer shall place an Envy lammer next to that player's wager; and
 - (b) If the Progressive Payout Wager is being offered, the dealer shall use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers and, if a Progressive Payout Wager has been made, the dealer shall:
 - (i) Collect the wagers;
 - (ii) On the layout in front of the table inventory container, verify that the number of value chips wagered equals the number of Progressive Payout Wagers accepted by the progressive table game system; and
 - (iii) Place the value chips into the table inventory container.

B. The dealer shall:

- (1) Deal each card by holding the deck of cards in the chosen hand and use the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout; and

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

(2) Determine the starting position for dealing the cards using one of the procedures authorized under Chapter 5 – Shuffling and Cutting the Cards; Determining the Starting Position.

C. The dealer shall then deal the first card to the starting position as determined in §B of this chapter and, continuing around the table in a clockwise manner, deal one card at a time to all other positions, regardless of whether there is a wager at the position, and the dealer, until each position and the dealer has seven cards.

D. After seven cards have been dealt to each position and the dealer, the dealer:

(1) Shall determine whether four cards are left by spreading them face down on the layout;

(2) May not exposed any remaining card; and

(3) Place any remaining card in the discard rack.

E. If more or less than four cards remain, the dealer shall determine if the cards were misdealt.

(1) If a player or the dealer has more or less than seven cards, all hands are void and all wagers shall be returned to the players.

(2) If the cards were not misdealt, all hands are void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

F. If the dealer determines the cards were dealt properly, the dealer shall collect any stacks dealt to a position where there was no wager and place them in the discard rack without exposing the cards.

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

Chapter 10 - Procedure for Dealing Cards from an Automated Dealing Shoe.

A. If the cards are dealt from an automated dealing shoe, the following requirements shall be met:

- (1) After the procedures under Chapter 5 – Shuffling and Cutting the Cards; Determining the Starting Position have been completed, the dealer shall place the cards in the automated dealing shoe.
- (2) Prior to the shoe dispensing any stacks of cards, the dealer shall announce “no more bets”, and:
 - (a) If the Fortune Bonus Wager or Emperor’s Treasure Wager is being offered and a player makes a Qualifying Wager, place an Envy lammer next to that player’s wager;
 - (b) If the Progressive Payout Wager is being offered, use the progressive table game system to prevent the placement of any additional Progressive Payout Wagers;
 - (c) If any Progressive Payout Wagers have been made, collect the wagers and, on the layout in front of the table inventory container, verify that the number of value chips wagered equals the number of Progressive Payout Wagers accepted by the progressive table game system; and
 - (d) Place the value chips into the table inventory container.

B. The dealer shall determine the starting position for delivering the stacks of cards using one of the procedures authorized under Chapter 5 – Shuffling and Cutting the Cards; Determining the Starting Position.

C. After the starting position for delivering the cards has been determined, the dealer shall:

- (1) Deliver the first stack of cards dispensed by the automated dealing shoe face down to that position; and
- (2) As the remaining stacks are dispensed to the dealer by the automated dealing shoe, moving clockwise around the table, deliver a stack face down to:
 - (a) Each of the other positions, regardless of whether there is a wager at the position; and

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

(b) The dealer.

D. After dispensing and delivering seven cards to each position and the dealer, the dealer:

- (1) Shall remove the remaining cards from the shoe and determine whether four cards are left by spreading them face down on the layout;
- (2) May not expose the four cards that remain may not be exposed to anyone;
- (3) Shall place the four remaining cards in the discard rack.

E. If more or less than four cards remain, the dealer shall determine if a player position or the dealer has more or less than seven cards.

- (1) If so, all hands are void and all wagers shall be returned to the players; and
- (2) If not, all hands are void, all wagers shall be returned to the players and the entire deck of cards shall be removed from the table.

F. If the dealer determines the cards were dealt properly, the dealer shall:

- (1) Collect any stacks dealt to a position where there was no wager; and
- (2) Place them in the discard rack without exposing the cards.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

Chapter 11 - Procedure for Completing a Round of Play.

A. After the dealing procedures required under Chapter 8 – Procedure for Dealing Cards from a Manual Dealing Shoe, Chapter 9 – Procedure for Dealing Cards from the Hand, and Chapter 10 – Procedure for Dealing Cards from an Automated Dealing Shoe have been completed, a player shall examine the player’s cards subject to the following limitations:

- (1) A player who wagers at a Pai Gow Poker table is responsible for setting the player’s hands;
- (2) No player other than the dealer and the player to whom the cards were dealt may touch the cards of that player;
- (3) If a player requests assistance in the setting of the player’s hands, the dealer shall inform the player of the manner in which the facility operator requires the hands of the dealer to be set in accordance with the facility operator’s Rules Submission;
- (4) A player shall keep the player’s seven cards in full view of the dealer at all times; and
- (5) After each player has set a high and low hand and placed the two hands face down on the appropriate area of the layout, the player may not touch the cards again.

B. A player shall set his hands by arranging the cards into a high hand and a low hand, so that the five-card high hand is equal to or higher in rank than the two-card low hand.

C. After all players have set their hands and placed the cards on the table, the dealer shall turn over the dealer’s seven cards and set his hands by arranging the cards into a high and low hand.

- (1) A facility operator shall specify in its Rules Submission the manner in which the dealer shall set the dealer’s hands;
- (2) After setting the dealer’s hands, the dealer shall place the two hands face up on the appropriate area of the layout; and
- (3) If a player is acting as the bank in accordance with Chapter 12 – Player Bank, Co-Banking, Selection of Bank; Procedure for Dealing after all players have set their hands and placed the cards on the table, the bank shall turn over its seven cards and

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

set the two hands by arranging the cards in a high and low hand on the appropriate area of the layout.

D. Unless a player has placed an optional wager authorized under Chapter 7 - Wagers, a player may surrender the wager after the hands of the dealer or the bank have been set.

(1) A player shall announce the player's intention to surrender before the dealer exposes the two hands of that player as provided in §E of this chapter.

(2) After the player has announced his intention to surrender, the dealer shall immediately collect the Pai Gow Poker Wager from that player and collect the seven cards dealt to that player without exposing the cards to anyone at the table.

(3) If a Qualifying Wagers have been placed, the cards of the player shall remain on the table until collected in accordance with §H of this chapter.

(4) The dealer shall verify that seven cards were collected by counting them face down on the layout prior to placing them in the discard rack.

E. After the dealer has set a high hand and a low hand, the dealer shall reveal both hands of each player, beginning with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction, and shall:

(1) Compare the high and low hand of each player to the high and low hand of the dealer; and

(2) Announce if the Pai Gow Poker Wager of that player wins, loses or is a tie.

F. A Pai Gow Poker Wager shall:

(1) Lose, and be immediately collected by the dealer, if:

(a) The high hand of the player is lower in rank than the high hand of the dealer and the low hand of the player is lower in rank than the low hand of the dealer;

(b) The high hand of the player is identical in rank to the high hand of the dealer or the low hand of the player is identical in rank to the low hand of the dealer and the other hand of the player is identical in rank or lower in rank than the other hand of the dealer;

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

(c) The high hand of the player was not set so as to rank equal to or higher than the low hand of that player; or

(d) The two hands of the player were not otherwise set correctly in accordance with this chapter.

(2) Tie, and be returned to the player by the dealer, 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 or lower in rank than the low hand of the dealer; or

(b) The high hand of the player is identical in rank to the high hand of the dealer or lower in rank than the high hand of the dealer, but the low hand of the player is higher in rank than the low hand of the dealer;

(3) 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; and

(4) If winning, be paid by the dealer in accordance with the payout odds in Chapter 13 – Payout Odds; Envy Bonus; Rate of Progression; Payout Limitation.

G. Except as provided in §H of this chapter, after settling the player's Pai Gow Poker Wager, the dealer shall place the cards of the player in the discard rack.

H. After settling the player's Pai Gow Poker Wager, the dealer shall:

(1) In accordance with Chapter 7 - Wagers, rearrange the seven cards of a player who placed an optional wager to form the highest ranking hand and be responsible for creating the hand for purposes of all optional wagers offered by the facility operator;

(2) If any player at the table has placed a Qualifying Wager, rearrange the cards of all players regardless of whether the player placed a Fortune Bonus Wager or an Emperor's Treasure Wager;

(3) After rearranging the player's seven cards, the dealer shall settle the player's Fortune Bonus Wager as follows:

(a) If a player:

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

- (i) Does not have a straight or higher as described in Chapter 6 – Pai Gow Poker Rankings, the dealer shall collect the Fortune Bonus Wager and place the cards of the player in the discard rack;
 - (ii) Has a straight or higher, the dealer shall pay the winning Fortune Bonus Wager in accordance with Chapter 13 – Payout Odds; Envy Bonus; Rate of Progression; Payout Limitation and shall place the cards of the player in the discard rack;
 - (iii) If the player described in §H(3)(a)(ii) of this chapter has an Envy Bonus Qualifying Hand and any player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table; and
 - (iv) Did not place a Fortune Bonus Wager but has an Envy Bonus Qualifying Hand, and another player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table;
- (b) After all Fortune Bonus Wagers have been settled, if a player holds an Envy Bonus Qualifying Hand, the dealer shall pay an Envy Bonus in accordance with Chapter 13 – Payout Odds; Envy Bonus; Rate of Progression; Payout Limitation to each player who has an Envy lammer at the player’s betting position;
- (i) Players are entitled to multiple Envy Bonuses when another player at the same Pai Gow Poker table is the holder of an Envy Bonus Qualifying Hand; and
 - (ii) A player is not entitled to an Envy Bonus for the player’s or dealer’s hand; and
- (c) After all Envy Bonuses have been paid, the dealer shall collect all remaining cards and place them in the discard rack.
- (4) The dealer shall settle the player’s Emperor’s Treasure Wager as follows:
- (a) If a player does not have a straight or higher as described in Chapter 6 – Pai Gow Poker Rankings, the dealer shall collect the Emperor’s Treasure Wager and place the cards of the player in the discard rack;
 - (b) If a player has a straight or higher, the dealer shall pay the winning Emperor’s Treasure Wager in accordance with Chapter 13 – Payout Odds; Envy Bonus; Rate of Progression; Payout Limitation and place the cards of the player in the discard rack;

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

(c) If the player has an Envy Bonus Qualifying Hand and any player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table;

(d) If a player did not place an Emperor's Treasure Wager but has an Envy Bonus Qualifying Hand and another player at the table placed a Qualifying Wager, the dealer shall verbally acknowledge the Envy Bonus Qualifying Hand and leave the cards of the player face up on the table;

(e) After all Emperor's Treasure Wagers have been settled, if any player is the holder of an Envy Bonus Qualifying Hand, the dealer shall pay an Envy Bonus in accordance with Chapter 13 – Payout Odds; Envy Bonus; Rate of Progression; Payout Limitation to each player who has an Envy lammer at the player's betting position; and

(i) A player is entitled to multiple Envy Bonuses when another player at the same Pai Gow Poker table is the holder of an Envy Bonus Qualifying Hand; and

(ii) A player is not entitled to an Envy Bonus for the player's or dealer's hand;

(f) After paying all Envy Bonuses, the dealer shall collect all remaining cards and place them in the discard rack;

(5) The dealer shall settle the player's Pai Gow Insurance Wager as follows:

(a) If a player has a pair or better as described in Chapter 6 – Pai Gow Poker Rankings, the dealer shall collect the Pai Gow Insurance Wager and place the cards of the player in the discard rack; or

(b) If a player does not have a pair or better, but has a card ranked a nine-high or better, the dealer shall pay the winning Pai Gow Insurance Wager in accordance with Chapter 13 – Payout Odds; Envy Bonus; Rate of Progression; Payout Limitation; and

(c) The dealer shall then place the cards of each player in the discard rack;

(6) The dealer shall settle the player's Progressive Payout Wager as follows:

(a) If a player does not have a full house or better as described in Chapter 6 – Pai Gow Poker Rankings, the dealer shall collect the Progressive Payout Wager and place the cards of the player in the discard rack;

(b) If a player has a full house or better, the dealer shall:

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

- (i) Verify that the hand is a winning hand;
 - (ii) Verify that the appropriate light on the progressive table game system has been illuminated;
 - (iii) Ensure that a floorperson or above validate the progressive payout in accordance with the facility operator's approved internal control procedures;
 - (iv) Pay the winning Progressive Payout Wager in accordance with the payout odds in Chapter 13 – Payout Odds; Envy Bonus; Rate of Progression; Payout Limitation:
 - (v) If a player has won a progressive payout that is a percentage of the progressive meter, the progressive payout may not be paid from the table inventory container; and
 - (vi) If a player has won a progressive payout that is not being paid from the table inventory, the cards of that player shall remain on the table until the necessary documentation has been completed.
- I. Notwithstanding the requirements in §H of this chapter, if the facility operator offers more than one optional wager, the dealer shall settle all of the player's optional wagers before placing the player's cards in the discard rack.
- J. All cards removed from the table shall be placed in the discard rack in a manner that permits the reconstruction of each hand in the event of a question or player dispute.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

Chapter 12 - Player Bank; Co-Banking; Selection of Bank; Procedure for Dealing.

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

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

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

B. For the purposes of this chapter:

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

(2) The start of the game is the first round of play after the dealer is required to shuffle the cards in accordance with Chapter 5 – Shuffling and Cutting the Cards; Determining Starting Position.

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

(1) The dealer shall:

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

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

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

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

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

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

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

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

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

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

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

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

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

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

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

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

G. After the dealer has determined that a player may be the bank, as required under §D of this chapter, the dealer shall shuffle the cards in accordance with Chapter 5 – Shuffling and Cutting the Cards; Determining Starting Position.

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

(2) The amount described in §G(1) of this chapter is the amount the dealer wagers against the bank.

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

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

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

H. The dealer shall determine the starting position for dealing the cards in accordance with Chapter 8 – Procedure for Dealing Cards from a Manual Dealing Shoe, Chapter 9 – Procedure for Dealing Cards from the Hand, and Chapter 10 – Procedure for Dealing Cards from an Automated Dealing Shoe.

I. If the dealer placed a wager against the bank, after each player has set two hands and placed them on the table layout, the two hands of the dealer shall be set.

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

(2) If the bank did not set its hands correctly, the dealer shall reset the bank's hands in accordance with the facility operator's Rules Submission.

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

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

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

J. If a player is banking the round of play, after the dealer has determined the outcome of the Pai Gow Poker Wager of the dealer against a bank, the dealer shall, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise manner, expose the hands of each player and shall:

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

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

(3) Pay all winning Pai Gow Poker Wagers, including the dealer's wager, with the value chips located in the center of the table;

(4) If this amount becomes exhausted before all winning Pai Gow Poker Wagers have been paid, collect from the bank an amount equal to the remaining winning wagers and place that amount in the center of the layout;

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

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

(6) If after collecting all losing wagers and paying all winning Pai Gow Poker Wagers, there is a surplus in the center of the table, charge this amount a 5 percent vigorish in accordance with Chapter 13 – Payout Odds; Envy Bonus; Rate of Progression; Payout Limitation; and

(7) After the vigorish has been paid, give the remaining amount to the bank.

K. Immediately after a winning Pai Gow Poker Wager of the dealer is paid, this amount and the dealer's original wager shall be returned to the table inventory container.

L. If a player and the dealer are co-banking the round of play, once the dealer has set the co-bank's hand under §E of this chapter, the dealer shall, starting with the player farthest to the dealer's right and continuing around the table in a counterclockwise manner, expose the hands of each player.

(1) The dealer shall:

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

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

(c) Pay all winning Pai Gow Poker Wagers with the value chips located in the center of the table layout;

(2) If the amount described in §L(1)(c) of this chapter becomes exhausted before all winning Pai Gow Poker Wagers have been paid, the dealer shall collect from the bank an amount equal to 1/2 of the remaining winning wagers and place that amount in the center of the layout;

(3) The dealer shall:

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

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

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

(c) If, after the collection of all losing wagers and payment of all winning Pai Gow Poker Wagers, there is a surplus in the center of the table, count this amount and place 1/2 of this amount into the table inventory container;

(d) Collect a 5 percent vigorish, in accordance with Chapter 13 – Payout Odds; Envy Bonus; Rate of Progression; Payout Limitation on the remaining amount; and

(e) After collecting the vigorish, shall give the remaining amount to the bank.

M. A player who has a winning Pai Gow Poker Wager against the bank shall pay the dealer a 5 percent vigorish on the amount won.

N. If the facility operator offers an optional wager authorized under Chapter 7 - Wagers, the optional wager shall be resolved in accordance with Chapter 11 – Procedure for Completing a Round of Play, and the dealer shall pay all winning optional wagers.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

Chapter 13 - Payout Odds; Envy Bonus; Rate of Progression; Payout Limitation.

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

(1) When collecting a vigorish, a facility operator may round off the vigorish to 25 cents or the next highest multiple of 25 cents.

(2) A facility operator shall collect the vigorish from a player at the time the winning payout is made.

B. The facility operator shall pay out winning Fortune Bonus Wagers and Envy Bonus payouts at the odds and amounts in one of the following paytables selected by the facility operator in its Rules Submission:

(1) Paytable A:

(a) For a Seven card straight flush the payout is 8,000 to 1;

(b) For a Royal flush and Royal Match the payout is 2,000 to 1;

(c) For a Seven-card straight flush with joker the payout is 1,000 to 1;

(d) For Five aces the payout is 400 to 1;

(e) For a Royal flush the payout is 150 to 1;

(f) For a Straight flush the payout is 50 to 1;

(g) For Four-of-a-kind the payout is 25 to 1;

(h) For a Full house the payout is 5 to 1;

(i) For a Flush the payout is 4 to 1;

(j) For Three-of-a-kind the payout is 3 to 1; or

(k) For a Straight the payout or 2 to 1;

(2) Paytable A's Envy Bonus:

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

- (a) For a Seven card straight flush the payout is \$5,000;
- (b) For a Royal flush and Royal Match the payout is \$1,000;
- (c) For a Seven-card straight flush with joker the payout is \$500;
- (d) For Five aces the payout is \$250;
- (e) For a Royal flush the payout is \$50;
- (f) For a Straight flush the payout is \$20; or
- (g) For Four-of-a-kind the payout is \$5;

(3) Paytable B:

- (a) For a Seven card straight flush the payout is 5,000 to 1;
- (b) For a Royal flush and Royal Match the payout is 2,000 to 1;
- (c) For a Seven-card straight flush with joker the payout is 1,000 to 1;
- (d) For Five aces the payout is 400 to 1;
- (e) For a Royal flush the payout is 150 to 1;
- (f) For a Straight flush the payout is 50 to 1;
- (g) For Four-of-a-kind the payout is 25 to 1;
- (h) For a Full house the payout is 5 to 1;
- (i) For a Flush the payout is 4 to 1;
- (j) For Three-of-a-kind the payout is 3 to 1; or
- (k) For a Straight the payout is 2 to 1;

(4) Paytable B's Envy Bonus:

- (a) For a Seven card straight flush the payout is \$3,000;

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

(b) For a Royal flush and Royal Match the payout shall be \$1,000

(c) For a Seven-card straight flush with joker the payout is \$500;

(d) For Five aces the payout is \$250;

(e) For a Royal flush the payout is \$50;

(f) For a Straight flush the payout is \$20; or

(g) For Four-of-a-kind the payout is \$5;

(5) Paytable C:

(a) For a Seven card straight flush the payout is 5,000 to 1;

(b) For a Royal flush and Royal Match the payout is 1,000 to 1;

(c) For a Seven-card straight flush with joker the payout is 750 to 1;

(d) For Five aces the payout is 250 to 1;

(e) For a Royal flush the payout is 100 to 1;

(f) For a Straight flush the payout is 50 to 1;

(g) For Four-of-a-kind the payout is 20 to 1;

(h) For a Full house the payout is 5 to 1;

(i) For a Flush the payout is 4 to 1;

(j) For Three-of-a-kind the payout is 3 to 1; or

(k) For a Straight the payout is 2 to 1;

(6) Paytable C's Envy Bonus:

(a) For a Seven card straight flush the payout is \$1,000;

(b) For a Royal flush and Royal Match the payout is \$250;

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

(c) For a Seven-card straight flush with joker the payout is \$100;

(d) For Five aces the payout is \$50;

(e) For a Royal flush the payout is \$25;

(f) For a Straight flush the payout is \$10;

(g) For Four-of-a-kind the payout is \$5;

(7) Paytable D:

(a) For a Seven card straight flush the payout is 2,500 to 1;

(b) For a Royal flush and Royal Match the payout is 1,000 to 1;

(c) For a Seven-card straight flush with joker the payout is 750 to 1;

(d) For Five aces the payout is 250 to 1;

(e) For a Royal flush the payout is 125 to 1;

(f) For a Straight flush the payout is 50 to 1;

(g) For Four-of-a-kind the payout is 25 to 1;

(h) For a Full house the payout is 5 to 1;

(i) For a Flush the payout is 4 to 1;

(j) For Three-of-a-kind the payout is 3 to 1; or

(k) For a Straight the payout is 2 to 1;

(8) Paytable D's Envy Bonus:

(a) For a Seven card straight flush the payout is \$1,000;

(b) For a Royal flush and Royal Match the payout is \$750;

(c) For a Seven-card straight flush with joker the payout is \$250;

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

- (d) For Five aces the payout is \$100;
- (e) For a Royal flush the payout is \$50;
- (f) For a Straight flush the payout is \$20; or
- (g) For Four-of-a-kind the payout is \$5.

C. A facility operator shall pay out winning Emperor's Treasure Wagers and Envy Bonus payouts at the odds and amounts in one of the following paytables selected by the facility operator in its Rules Submission:

(1) Paytable A:

- (a) For a Seven-card straight flush the payout is 8,000 to 1;
- (b) For a Royal flush and ace king suited the payout is 2,000 to 1;
- (c) For a Seven-card straight flush with joker the payout is 1,000 to 1;
- (d) For Five aces the payout is 400 to 1;
- (e) For a Royal flush the payout is 150 to 1;
- (f) For a Straight flush the payout is 50 to 1;
- (g) For Four-of-a-kind the payout is 25 to 1;
- (h) For a Full house the payout is 5 to 1;
- (i) For a Flush the payout is 4 to 1;
- (j) For Three-of-a-kind the payout is 3 to 1; or
- (k) For a Straight payout is 2 to 1;

(2) Paytable A's Envy Bonus:

- (a) For a Seven-card straight flush the payout is \$5,000;
- (b) For a Royal flush and ace king suited the payout is \$1,000;

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

(c) For a Seven-card straight flush with joker the payout is \$500;

(d) For Five aces the payout is \$250;

(e) For a Royal flush the payout is \$50;

(f) For a Straight flush the payout is \$20; or

(g) For Four-of-a-kind the payout is \$5;

(3) Paytable B:

(a) For a Seven-card straight flush the payout is 5,000 to 1;

(b) For a Royal flush and ace king suited the payout is 2,000 to 1;

(c) For a Seven-card straight flush with joker the payout is 1,000 to 1;

(d) For Five aces the payout is 400 to 1;

(e) For a Royal flush the payout is 150 to 1;

(f) For a Straight flush the payout is 50 to 1;

(g) For Four-of-a-kind the payout is 25 to 1;

(h) For a Full house the payout is 5 to 1;

(i) For a Flush the payout is 4 to 1;

(j) For Three-of-a-kind the payout is 3 to 1; or

(k) For a Straight the payout is 2 to 1;

(4) Paytable B's Envy Bonus:

(a) For a Seven-card straight flush the payout is \$3,000;

(b) For a Royal flush and ace king suited the payout is \$1,000;

(c) For a Seven-card straight flush with joker the payout is \$500;

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

(d) For Five aces the payout is \$250;

(e) For a Royal flush the payout is \$50;

(f) For a Straight flush the payout is \$20; or

(g) For Four-of-a-kind the payout is \$5;

(5) Paytable C:

(a) For a Seven-card straight flush the payout is 5,000 to 1;

(b) For a Royal flush and ace king suited the payout is 1,000 to 1;

(c) For a Seven-card straight flush with joker the payout is 750 to 1;

(d) For Five aces the payout is 250 to 1;

(e) For a Royal flush the payout is 100 to 1;

(f) For a Straight flush the payout is 50 to 1;

(g) For Four-of-a-kind the payout is 20 to 1;

(h) For a Full house the payout is 5 to 1;

(i) For a Flush the payout is 4 to 1;

(j) For Three-of-a-kind the payout is 3 to 1; or

(k) For a Straight payout is 2 to 1;

(6) Paytable C's Envy Bonus:

(a) For a Seven-card straight flush the payout is \$1,000;

(b) For a Royal flush and ace king suited the payout is \$250;

(c) For a Seven-card straight flush with joker the payout is \$100;

(d) For Five aces the payout is \$50;

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

- (e) For a Royal flush the payout is \$25;
- (f) For a Straight flush the payout is \$10; or
- (g) For Four-of-a-kind the payout is \$5;
- (7) Paytable D:
 - (a) For a Seven-card straight flush the payout is 2,500 to 1;
 - (b) For a Royal flush and ace king suited the payout is 1,000 to 1;
 - (c) For a Seven-card straight flush with joker the payout is 750 to 1;
 - (d) For Five aces the payout is 250 to 1;
 - (e) For a Royal flush the payout is 125 to 1;
 - (f) For a Straight flush the payout is 50 to 1;
 - (g) For Four-of-a-kind the payout is 25 to 1;
 - (h) For a Full house the payout is 5 to 1;
 - (i) For a Flush the payout is 4 to 1;
 - (j) For Three-of-a-kind the payout is 3 to 1; or
 - (k) For a Straight the payout is 2 to 1;
- (8) Paytable D's Envy Bonus:
 - (a) For a Seven-card straight flush the payout is \$1,000;
 - (b) For a Royal flush and ace king suited the payout is \$750;
 - (c) For a Seven-card straight flush with joker the payout is \$250;
 - (d) For Five aces the payout is \$100;
 - (e) For a Royal flush the payout is \$50;

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

(f) For a Straight flush the payout is \$20; or

(g) For Four-of-a-kind the payout is \$5.

D. A facility operator shall pay out winning Pai Gow Insurance Wagers at the odds in one of the following paytables selected by the facility operator in its Rules Submission:

(1) Paytable A:

(a) For Nine-high the payout is 100 to 1;

(b) For Ten-high the payout is 25 to 1;

(c) For Jack-high the payout is 15 to 1;

(d) For Queen-high the payout is 6 to 1;

(e) For King-high the payout is 5 to 1; or

(f) For Ace-high the payout is 3 to 1;

(2) Paytable B:

(a) For Nine-high the payout is 100 to 1;

(b) For Ten-high the payout is 25 to 1;

(c) For Jack-high the payout is 15 to 1;

(d) For Queen-high the payout is 7 to 1;

(e) For King-high the payout is 5 to 1; or

(f) For Ace-high the payout is 3 to 1.

E. If a facility operator offers the Progressive Payout Wager:

(1) The facility operator shall pay out a winning Progressive Payout Wager at the odds in the following payable:

(a) For Seven-card straight flush the payout is 100 percent;

**Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker**

- (b) For Five aces the payout is 10 percent;
- (c) For a Royal flush the payout is 500 for 1;
- (d) For a Straight flush the payout is 100 for 1;
- (e) For Four-of-a-kind the payout is 75 for 1; or
- (f) For a Full house the payout is 4 for 1.

(2) The initial and reset amount shall be:

- (a) Included in the facility operator's Rules Submission; and
- (b) At least \$2,000.

(3) Regardless of the amount that was on the meter when the player placed the wager or when the dealer dealt the player's cards.

F. A facility operator shall pay a Winning Progressive Payout Wager the amount on the meter when it is the player's turn to be paid in accordance with Chapter 11 – Procedure for Completing a Round of Play.

G. Notwithstanding the payout odds in §§B—E of this chapter, a facility operator may, in its Rules Submission, establish a maximum amount that is payable to a player on a single hand.

(1) The maximum payout amount shall be the greater of:

- (a) \$50,000; or
- (b) The maximum amount that a player could win per round when betting the minimum permissible wager.

(2) A maximum payout limit established by a facility operator may not apply to Envy Bonus payouts.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

Chapter 14 - Irregularities.

A. A dealer shall call a “no roll” and reshake the dice if the dealer uncovers the Pai Gow Poker shaker, and

(1) All three dice do not land flat on the bottom of the shaker; or

(2) A die falls out of the shaker.

B. If a dealer incorrectly totals the dice and deals the first card to the wrong position, all hands are void and the dealer shall return all wagers shall be returned to the players and reshuffle the cards.

C. If the dealer exposes any of the cards dealt to a player, the player may void the hand and decide, without looking at the unexposed cards, whether to play out the hand or to void the hand.

D. If a card in the dealer’s or bank’s hand is exposed, all hands are void, and the dealer.

E. A card that is found face up in the shoe or the deck while the cards are being dealt may not be used in that round of play and shall be placed in the discard rack.

F. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands are void, and the dealer shall return all wagers to the players and reshuffle the cards.

G. A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.

H. If a player or the dealer is dealt an incorrect number of cards, all hands are void, and the dealer shall return all wagers to the players and reshuffle the cards.

I. If the dealer or the bank does not set its hands in the manner in which the facility operator requires the hands of the dealer to be set, the hands shall be reset in accordance with the facility operator’s Rules Submission and the round of play shall be completed.

J. If a card is exposed while the dealer is dealing the seven stacks in accordance with Chapter 9 – Procedure for Dealing Cards from the Hand, the dealer shall return all wagers to the players and reshuffle the cards.

Maryland State Lottery and Gaming Control Agency
Standard Rules - Pai Gow Poker

K. If a player position or the dealer is dealt an incorrect number of cards, all hands are void, and the dealer shall return all wagers to the players and reshuffle the cards.

L. If an automated card shuffling device is in use and the device jams, stops shuffling during a shuffle or fails to complete a shuffle cycle, the cards shall be reshuffled.

M. If an automated dealing shoe is in use and the device jams, stops dealing cards or fails to deal all cards during a round of play, the round of play are void, the dealer shall return all wagers to the players, remove the cards from the device, and reshuffle them with any cards already dealt.

N. If an automated shuffling device or automated dealing shoe malfunctions and cannot be used, before another method of shuffling or dealing may be used at that table, the automated card shuffling device or automated dealing shoe shall be:

(1) Covered; or

(2) Marked with a sign indicating that the automated shuffling device or automated dealing shoe is out of order.