**20:18:16:15.04.  The play -- Phil 'em up poker.** Phil 'em up poker is a casino table game. The game uses a standard deck of fifty-two cards plus one joker and may be played by up to seven players on a blackjack-size table. The players do not compete against the dealer; each player bets that the player will be dealt a hand that qualifies for a payoff. Phil 'em up poker must be played according to the following rules:

 (1)  Each player may only play one hand per game;

 (2)  The joker may only be used as an ace or to complete a straight flush;

 (3)  Each player places a wager before the game begins. The dealer then deals two cards face down to each player and three cards to the dealer which are community cards, two of which are exposed. After looking at the player's hand and the two up cards, the player may either stay in with the original wager or double up by putting up a second wager equal to the player's original wager. After each player has made a decision, the dealer turns over the down card, which is also a community card shared by each player.

 (4)  Each player now has a five-card poker hand, which is comprised of the two cards dealt to the player and the three cards in front of the dealer. The dealer then checks each player's hand to see if it qualifies for a payoff in accordance with the following payment schedule:

 (a) Five aces pays 500 to 1;

 (b) Royal flush without the joker pays 250 to 1;

 (c) Royal flush with joker pays 100 to 1;

 (d) Straight flush without the joker pays 50 to 1;

 (e) Straight flush with joker pays 25 to 1;

 (f) Four of a kind pays 20 to 1;

 (g) Full house pays 15 to 1;

 (h) Flush pays 9 to 1;

 (i) Straight pays 7 to 1;

 (j) Three of a kind pays 3 to 1;

 (k) Two pair pays 2 to 1; and

 (l) Pair of 10's or better pays 1 to 1 (even money);

 (5)  The player's wager is collected by the dealer if the player does not have at least a pair of 10's. If a player doubles up, both bets are paid at the same odds. For example, a player who initially bets $5 and then doubles up would be paid ($5 + $5) x 25 = $250 when dealt a joker, and jack, nine, eight, and seven of spades for a straight flush with joker;

 (6)  The dealer shall riffle the deck five times or use the standard house shuffle for poker. The standard house shuffle consists of riffle, riffle, strip four times, and riffle. The cards must then be cut by the dealer, with the top half being placed on the cut card;

 (7)  The dealer places the first card into the discard rack. This is the first burn card; and

 (8)  The dealer starts from the dealers left side and continues around to the last player. The cards are to be dealt in the following manner:

 (a) The dealer places one card in front of each player who has placed a bet in the betting spot. This card is placed face down;

 (b) The dealer deals the dealer two cards face up which are community cards;

 (c) The dealer then places another card in the discard rack. This is the second burn card;

 (d) Then the dealer gives each player a second card. After each player receives a second card, the dealer deals the dealer a third community card face down. After all cards have been dealt, the dealer places the remaining cards into the discard rack without exposing the cards;

 (e) The dealer starts from the dealer's left and continues to the right and asks each player if the player would like to double down;

 (f) If a player does double down, the dealer shall ask the player to place the player's cards face down tucked under or to the right of each player's bet;

 (g) The dealer then exposes the dealer's third community card;

 (h) The dealer starts from the dealer's far right and exposes each player's two cards. The dealer then reads each player's hand to determine if the hand is a winning hand of 10's or better; and

 (i) After reading each player's hand to see if the hand is a winning hand, the dealer either takes the losing bet or pays the winning hand according to the payout schedule listed above. Then the dealer shall place the player's cards in the discard rack. The dealer continues to do so until each hand is read.

 The provisions of §§ 20:18:16:21 and 20:18:16:31.01 do not apply to Phil 'em up poker.

 **Source:** 25 SDR 172, effective July 11, 1999; 29 SDR 147, effective May 6, 2003.

 **General Authority:** SDCL 42-7B-7.

 **Law Implemented:** SDCL 42-7B-4(18), 42-7B-7, 42-7B-15.

 **Cross References:**

 Maximum amount of bets, SDCL 42-7B-4.

 Table stakes, § 20:18:16:21.

 Exposing hand, § 20:18:16:31.01.