

**20:18:16:15.02. The play -- Three-card poker.** Three-card poker must be played according to the following rules:

(1) Three-card poker may be played only on tables designated by the licensee for the play of three-card poker. A single deck of cards must be used. At the operator's discretion, each player may play up to two hands following each shuffle of the deck. The rank of hands in three-card poker, from highest to lowest is straight flush, three of a kind, straight, flush, pair, and high card;

(2) Each player must make at least one initial bet in the amount specified at the table by the retail licensee and must place the bet or bets in either one, or both, of the pair plus or the ante wagering areas in front of the player's position. The optional progressive bet is made on the sensor in front of the player's position. The pair plus and optional progressive bets are placed to play for hand value only; the ante bet is placed to play against the dealer; both bets may be placed if the player wishes to play both ways. There is also an optional six card bonus wager that may be wagered to play against a payable for the best five card hand that may be made using the player's three card hand and the dealer's three card hand. To make the six card bonus wager, players must place a bet in the betting area marked as "six card bonus";

(3) Any dealer tip delivered as a wager may be placed on either one, or both, of the pair plus or ante hands, provided that the player has placed a personal wager on the same hand. If a player continues play with a play wager, the dealer's tip ante may remain in play whether or not the player adds a play wager for the dealer;

(4) Immediately before play begins and after each round of play has been completed, the dealer must shuffle the cards. After each player places his or her bets, the dealer shall press the appropriate button on the keypad. The sensors must lock in the bet and light up, indicating a progressive wager. The dealer shall remove all progressive bets from the table. Following shuffle and cut, the dealer deals three cards to each player and to the dealer, either face downward and one at a time in rotation among the players and the dealer or in a three-card group dispensed by a mechanical shuffling device. The first player to receive a card or cards is the player to the left of the dealer; the dealer receives cards last;

(5) An incorrect number of cards dealt to a player or to the dealer is always a misdeal. An exposed card is not a misdeal. If the dealer exposes a card, the dealer turns the card over and continues dealing;

(6) Wagers are collected or paid in this order: play, ante bonus (if applicable), ante, pair plus, and six card bonus. The optional progressive wager must be collected prior to cards being dealt. The sensor must stay lighted during the round of play if a progressive wager was made and winning hands must be paid at the completion of the round of play;

(7) For the dealer's hand to qualify to play against the players' hands, the dealer's hand must have a value of queen high or better. If the dealer's hand does not qualify to play, all ante bets are won by the players and paid at the rate of 1 to 1. If the dealer's hand does not qualify to play, all play bets are pushes and bets are neither collected nor paid;

(8) If a player has placed an ante wager and does not wish to play, the player may fold and forfeit the ante bet. If a player folds and has made a six card bonus wager, the six card bonus wager remains in play and resolved at the end. If a player who has placed a pair plus wager does not receive at least a pair, the wager is lost and the player must fold the player's cards. After all players who wish to fold have folded, the dealer collects the ante or the pair plus wagers, or both, and the cards from each player who folded. All bets must be collected in the order in which the players fold. As the dealer collects the cards, the cards are spread face down to count the cards and then placed in the discard rack. A player may ask to view the folded hands;

(9) If a player who has placed an ante wager wishes to stay in the hand, the player must place an additional wager in an amount equal to the ante in the play wagering area in front of the player's position and must place the player's hand under the wager in the play area;

(10) After all players have acted, the dealer exposes the dealer's cards and creates the best possible three-card poker hand, ranking the cards from the dealer's left to the right and allowing the players to see the hand the dealer then takes either of the following actions:

(a) If the dealer does not have a qualifying hand, there is no action on the play bets; the ante bonuses are paid on all straights or better; all ante bets are paid; all pair plus wagers are paid or taken; and all six card bonus wagers are paid or taken; or

(b) If the dealer has a qualifying hand, the play wagers are paid or taken; the ante bonuses are paid on all straights or better; the ante is paid or taken; the pair plus wagers are paid or taken; and all six card bonus wagers are paid or taken;

(11) If, after ranking the cards, the dealer finds that the dealer's first two cards are a tie with a player's, the third card determines the winner. A tied hand is a push on the play and on the ante; however, the bonuses on the ante and the pair plus wagers are always paid if applicable;

(12) If a player beats the dealer's qualifying hand, the player wins the player's ante and play bets, both of which are paid at the rate of 1 to 1. If the dealer's hand has a higher poker rank than the player's hand, the player loses both the player's ante and play bets. Tied hands are pushes;

(13) The following hands are always paid a bonus on the ante as the bonus does not play against the dealer:

- (a) Straight flush pays 5 to 1;
- (b) Three of a kind pays 4 to 1; and
- (c) Straight pays 1 to 1 (even money);

(14) If a player has bet on pair plus and the player's hand contains a pair or better, the player wins, regardless of the dealer's hand. If the player's hand contains less than a pair, the player loses. The player is paid according to the following payment schedule, which must be included as part of the table layout:

- (a) Straight flush pays 40 to 1;
- (b) Three of a kind pays 30 to 1;
- (c) Straight pays 6 to 1;
- (d) Flush pays 4 to 1; and
- (e) Pair pays 1 to 1 (even money);

(15) If a player has bet on the optional six card bonus wager, the dealer shall combine the dealer's three cards with the player's three cards to determine the best five card poker hand. If the hand contains a three-of-a-kind or better, the player is paid according to one of the following payment schedules, as determined by the casino, and displayed on the table:

Hand	TCP-6B1	TCP-6B2	TCP-6B3	TCP-6B4
Royal Flush	1,000 to 1	1,000 to 1	1,000 to 1	1,000 to 1
Straight Flush	200 to 1	200 to 1	200 to 1	200 to 1
Four of a Kind	50 to 1	50 to 1	100 to 1	100 to 1
Full House	25 to 1	25 to 1	20 to 1	20 to 1
Flush	20 to 1	15 to 1	15 to 1	15 to 1
Straight	10 to 1	10 to 1	9 to 1	10 to 1
Three of a Kind	5 to 1	5 to 1	8 to 1	7 to 1

and:

(16) If a player has bet on the optional progressive wager and the player's hand contains a straight or better for payable 1 or a three of a kind or better for payable 2, the player wins, regardless of the dealer's hand. If the player's hand contains less than a straight for payable 1 or a three of a kind for payable 2, the player loses. The player is paid according to the following payment schedule, as determined by the casino, and displayed on a table placard or on a video display:

Paytable 1		
AKQ Spades	100% of the meter	\$100 Envy Bonus
AKQ Diamonds/Hearts/Clubs	500 for 1	\$25 Envy Bonus
Straight Flush	70 for 1	
Three of a kind	60 for 1	
Straight	6 for 1	

Paytable 2		
AKQ Spades	100% of the meter	\$100 Envy Bonus
AKQ Diamonds/Hearts/Clubs	500 for 1	\$25 Envy Bonus
Straight Flush	100 for 1	
Three of a kind	90 for 1	

The original progressive wager is not returned to the player. The initial meter seeding shall be \$1,000 and the meter shall be reseeded at \$1,000 each time after the top prize hits.

- (a) A progressive wager shall be paid to the player as follows:

(i) The percentage pays are paid from the progressive jackpot shown on the progressive meter;

(ii) Other hands are paid from the tray; the payment does not come off the meter;

(iii) If a player has a progressive winner, the dealer shall press the appropriate button on the keypad and contact a supervisor. If the button is pressed by accident, pressing it again shall turn the button off;

(iv) If more than one progressive hand payable from the progressive meter hits at the same table during the same time, house procedures are then followed for paying the prize;

(v) After keying in the progressive winner, the meter may be reduced, depending on the winning hand. Keying in a 100% award will reset the meter to the seed amount, plus any reserve amount. The dealer will continue handling progressive awards in a counter-clockwise fashion; and

(vi) When the dealer reconciles all action, the dealer presses the appropriate button on the keypad. This resets the system to begin the next hand and be logged into the progressive system.

(b) A player making the progressive side wager on the envy bonus qualifies to win an envy payout. If any other player at the table made the progressive side bet and hits a hand associated with an envy pay, the player wins the envy pay. The player hitting the hand receives the normal prize pay only, but does not receive the envy pay. Rule of thumb: You cannot win an envy bonus pay from yourself or the dealer. If a player's hand triggers an envy payout, the dealer shall leave the hand face-up on the layout; otherwise, the dealer shall lock up the cards. The dealer shall then move on to the next player.

The dealer pays any envy bonus at the end of the round. If more than one player is involved in a qualifying envy pay, each qualifying player wins multiple envy payouts; and

(17) The provisions of §§ 20:18:16:21 and 20:18:16:31.01 do not apply to three-card poker.

**Source:** 23 SDR 227, effective July 1, 1997; 29 SDR 147, effective May 6, 2003; 32 SDR 128, effective January 30, 2006; 36 SDR 22, effective August 18, 2009; 38 SDR 101, effective December 5, 2011; 41 SDR 187, effective May 13, 2015; 41 SDR 218, effective July 1, 2015.

**General Authority:** SDCL 42-7B-4(18), 42-7B-7.

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

**Cross-References:**

Table stakes, § 20:18:16:21.

Exposing hand, § 20:18:16:31.01.