



STATE OF WASHINGTON  
GAMBLING COMMISSION

*"Protect the Public by Ensuring that Gambling is Legal and Honest"*

April 23, 2015

Nina Rieger  
Galaxy Gaming Inc.  
6767 Spencer St.  
Las Vegas, NV 89119

RE: Four Card Frenzy

Dear Ms. Rieger,

Thank you for requesting approval to market the card game "Four Card Frenzy" to Washington State commercial card rooms and Tribal casinos. Based on our review of the documentation we received from Galaxy Gaming Inc., the Washington State Gambling Commission will approve the game under the conditions listed below:

**Commercial Card Rooms**

- The game shall be played and operated under the terms and conditions set forth under the "Four Card Frenzy – Rules of Play" you provided and are enclosed.
- Commercial card room operators seeking to operate this game must first submit their internal controls and receive approval from the Commission prior to implementing.
- Manufacturers and distributors of graphic layouts and/or any other equipment associated with the game must be licensed by the state prior to the sale of the equipment.

**Tribal Casinos**

- The game shall be played and operated under the terms and conditions set forth under the "Four Card Frenzy – Rules of Play" you provided and are enclosed.
- Each Tribal Gaming Operation must request and obtain approval from their respective Tribal Gaming Agencies (TGA).
- Before TGA allows your game to operate, they will seek concurrence from our agency as well.



Ms. Rieger  
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- In addition to your approved rules, the Tribal submission to us must include all supplemental information required by Tribal-State Compact Appendix A, Section 18.
- Manufacturers and distributors of graphic layouts and/or any other equipment associated with the game must be certified by the state and licensed by the Tribe prior to the sale of the equipment.

Please be advised that the Financial Investigations Unit is currently reviewing your game application for any new substantial interest holders, as defined by WAC 230-03-045, related to this game and may be contacting you.

Furthermore, any modifications to this game may affect this approval. Contact the Commission should you contemplate modifications. If you have any questions on commercial implementation, please contact Jess Lohse at (425) 277-7017. If you have any questions on Tribal implementation, please contact Kelly Main at (206) 423-4260.

Thank you for your cooperation and willingness to comply with the gambling laws of Washington State.

Sincerely,



Tina Griffin  
Assistant Director  
Licensing Operations Division

Enclosure

cc: Mark Harris, Assistant Director Field Operations  
Julie Lies, Assistant Director Tribal Gaming Division  
Jess Lohse, Special Agent Field Operations  
Kelly Main, Special Agent Supervisor Tribal Gaming  
File



# Four Card Frenzy

## Washington State



**Galaxy Gaming**

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April 17, 2015

## Four Card Frenzy Rules

Four Card Frenzy (the “**Game**”) is a house-banked, four-card poker card game played with one standard 52-card deck of playing cards. The object of the Game is for the player to have a final four card hand formed from five cards dealt that is higher than the dealer’s hand. Additionally, the Game offers several optional bonus wagers.

Casino operators choose which wagers they will offer and the minimum and maximum wagering limits, subject to the limitations and definitions in WAC 230-15-040<sup>1</sup>, WAC 230-15-140 and any other rules or restrictions mandated by the appropriate gaming regulatory agency or as contained within these Rules of Play. On games where there are more than four wagering options for players, the players are limited to wagering on a maximum of four of the options. Card room operators are required to post this four wagering spot restriction on the layout of the game.

### **Main Game Wagers**

1. Player makes two initial wagers of equal size, denoted as “Ante” and “Odds” in the player’s wagering spots.
2. After the players have made their Ante and Odds wagers, each player and the dealer will get five cards.
3. The player decides to fold or play upon determining the best four card hand that can be made from their five card hand. The fifth card is set aside but not discarded, as it may be used for bonus wagers.
4. If the player chooses to play the hand, the player must make a Raise wager. The Raise wager is equal to the Ante wager if the hand is a pair of Kings or lower. If the player’s hand is a pair of Aces or better the Raise wager may be one, two, or three times the Ante wager. If the player folds, the hand may be tucked under a bonus wager to claim a bonus wager win.
5. After all players have raised or folded, the dealer’s hand is revealed. The dealer slants the unused card of the dealer’s five card hand to show the highest remaining four cards that are in play.
6. After the dealer’s hand is formed, each player’s four card hand is compared to the dealer’s best four card hand, the higher hand winning. In cases of any four card hand copies (where a copy is a four-card long exact hand match), the player wins the copy result. Note: the hands are ranked in the following order from highest to lowest:
  - Quads
  - Straight flush
  - Trips
  - Flush
  - Straight
  - Two pair
  - One pair
  - Four singletons

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<sup>1</sup> - All references to rules contained within the Washington Administrative Code are not applicable to tribal gaming operations.

7. For purposes of the Ante wager only, the dealer needs at least a king high hand to qualify. The Ante wager pays as follows:
  - Dealer does not qualify: the Ante wager pushes.
  - Dealer qualifies and player wins: the Ante wager wins even money.
  - Dealer qualifies and four card hands copy: the Ante wager wins even money.
  - Dealer qualifies and player's hand is lower: the Ante wager loses.
  
8. The Raise wager pays as follows (regardless of Dealer qualifying):
  - Player wins or copies: the Raise wager wins even money.
  - Player has lower hand: the Raise wager loses.
  
9. The Odds wager pays as follows (regardless of Dealer qualifying):
  - Player has straight or higher and beats or copies the dealer: Odds wager wins, and pays according to the Odds Win payable in Appendix "A."
  - Player has a hand of straight or higher and loses to the dealer: Odds wager wins, and pays according to the Odds Wager Bad Beat payable in Appendix "A."
  - Player has two pairs or less and wins or copies: Odds wager pushes.
  - Player has two pairs or less and loses: Odds wager loses.

### ***Optional Bonus Wagers***

The game also contains several optional bonus wagers. Casino operators choose which of the bonus wagers they will offer. The bonus wagers are:

#### *Four Card Bonus*

A Four Card bonus wager is made before the start of a round of play. A player wins if their best four card hand consists of a pair of a predetermined value. See Appendix "B."

#### *Prime Wager*

A Prime wager is made before the start of a round of play. A player wins based on the number of cards in their hand composed of the same color. If player folds the main hand with a Prime bonus win, player tucks cards under the Prime wager. See Appendix "C."

#### *Bonus Jackpot or Progressive Jackpot*

The Jackpot wagers are made prior to the start of a round of play. The Jackpot systems are optional, and an operator may elect to offer Four Card Frenzy without the Jackpot systems. There are two Jackpot wagers offered:

#### *Five Card Jackpot*

The player is wagering that their original five-card hand consists of one of the winning triggering events shown in the posted payable (Appendix "D") and is paid accordingly.

#### *Four Card Jackpot*

The player is wagering that their main four-card hand consists of one of the winning triggering events shown in the posted payable (Appendix "E") and is paid accordingly. The Four Card Progressive contains an Envy component where a player wins if any other player on the same game had a triggering event.

## Appendix “A”

### Odds Wager

#### Win bonus:

Player hand and result	WE-1	WE-2
Any Quad Aces	200	Bonus
Any Quad 2-K	30	Bonus
Any Straight Flush	15	Bonus
Any Trips	2	Bonus
Any Flush	1.5	Bonus
Any Straight	1	Bonus
Two pairs or less	Push	Bonus

#### Bad Beat bonus:

Player hand and result	BB-1	BB-2	BB-3	BB-4	BB-4	BB-5
Any Quad Aces	n/a	n/a	n/a	n/a	n/a	Bonus
Any Quad 2-K	30	100	500	500	500	Bonus
Any Straight Flush	15	30	50	50	50	Bonus
Any Trips	2	4	4	5	5	Bonus
Any Flush	1.5	3	3	4	4	Bonus
Any Straight	1	2	2	2	3	Bonus
Two pairs or less	Loss	Loss	Loss	Loss	Loss	Bonus

#### Notes:

1. All odds shown above are “to 1.”
2. Bad beat paytables apply when a player's hand of straight or better loses to the dealer.
3. Quad Aces can only win, and as such cannot receive a Bad Beat win.
4. Odds wager remains (not taken) on a Bad beat event.
5. Bonus amounts are at the discretion of the operator.

## Appendix "B"

### Four Card Bonus

Triggering Event	FC-1	FC-2	FC-3	FC-4	FC-5	FC-6	FC-7	FC-8
Quad Aces	50	50	50	50	200	200	200	200
Quads Kings/less	50	50	50	50	100	100	100	100
Royal	30	40	30	40	50	50	50	50
Straight flush	30	40	30	40	30	40	30	40
Trip Aces	9	8	8	7	20	20	20	20
Trips Kings/less	9	8	8	7	8	7	6	5
Flush	4	4	4	4	4	4	4	4
Straight	3	3	3	3	3	3	3	3
Two Pair	2	2	2	2	2	2	2	2
QQ-AA	1	1	1	1	1	1	1	1
Jacks or less	loss							

Triggering Event	FC-9	FC-10	FC-11	FC-12	FC-13
Quad Aces	200	200	200	200	Bonus
Royal	100	100	100	100	Bonus
Quads Kings/less	50	50	50	50	Bonus
Straight flush	40	40	40	40	Bonus
Trip Aces	20	20	20	20	Bonus
Trips	8	7	6	5	Bonus
Flush	4	4	4	4	Bonus
Straight	3	3	3	3	Bonus
Two Pair	2	2	2	2	Bonus
QQ-AA	1	1	1	1	Bonus
Jacks or less	loss	loss	loss	loss	Bonus

#### Notes:

1. All odds shown above are "to 1."
2. Bonus amounts are at the discretion of the operator.

## Appendix "C"

### Prime

Prime bet	Prime-1	Prime-2	Prime-3
Four out of five one color	1	1	Bonus
All five one color	6	5	Bonus

#### Notes:

1. All odds shown above are "to 1."
2. Hand is formed from player's five cards.
3. Bonus amounts are at the discretion of the operator.

## Appendix “D”

### Five Card Jackpot

5-Card Triggering Event	PJ-1	PJ-2	PJ-3	PJ-4	PJ-5
Royal Flush	100%	100%	100%	100%	Jackpot
Straight Flush (Kings and less)	10%	10%	\$1,000	\$1,000	Jackpot
Four of a kind	\$200	\$500	\$200	\$500	Bonus
Full House	\$100	\$100	\$100	\$100	Bonus
Flush	\$25	\$25	\$25	\$25	Bonus
Straight	\$15	\$15	\$15	\$15	Bonus
Three of a kind	\$10	\$7	\$10	\$7	Bonus
two pairs & less	\$0	\$0	\$0	\$0	Bonus

#### **Notes:**

1. All odds shown above are “for 1.”
2. Player’s full five card hand is used.
3. Only the highest qualifying hand is paid.
4. Prizes shown as a percentage means the player receives that percentage of the corresponding displayed Jackpot(s), which is divided equally among all qualifying players.
5. Prizes shown as a dollar amount means the player receives a fixed dollar amount regardless of the amount wagered, provided that, a minimum amount may be required to qualify for certain bonus features.
6. “Bonus” and “Jackpot” amounts are a component of a Bonus Jackpot and are at the discretion of the casino operator. “Jackpot” represents prizes that are a percentage of the amount shown on the meter. “Bonus” amounts represent fixed payouts. Prizes are set by the casino operator and are required to be displayed at each gaming table. Prizes displayed are considered property of the casino until won by one or more players. Each Bonus Jackpot display must include the following language:  
 “Bonus Jackpot prizes are paid by the casino and are not components of any progressive prize contest. Player wagers do not accrue to any guaranteed player fund. The displayed Bonus Jackpot prize may be modified or discontinued at any time without prior notice.”
7. Progressive Jackpot prizes for commercial casino operators are contained within WAC 230-15-680 through WAC 230-15-720. Prizes displayed are considered to be held in escrow by the casino operator who acts as the custodian of the funds for the benefit of the players. Operators offering progressive jackpots must: (1) Ensure specific wager limits on progressive wagers to ensure all funds are accounted for; and (2) Maintain and account for all funds collected for progressive jackpot games.
8. A player’s Jackpot wager must be one dollar only.

## Appendix “E”

### Four Card Jackpot

Best four-card hand	Pays	Envy	Pays 2	Envy 2	Pays 3	Envy 3
Four Aces	100%	\$100	100%	\$100	Jackpot	Bonus
Quads	\$300	\$10	\$300	\$25	Bonus	Bonus
Straight Flush	\$100	\$5	\$100	-	Bonus	Bonus
Trips	\$9	-	\$15	-	Bonus	-

#### Notes:

1. All odds shown above are “for 1.”
2. Player’s four card main hand is used.
3. Envy is paid to all participating players except for the player with the triggering event.
4. Only the highest qualifying hand is paid.
5. Envy payouts are fixed amounts paid to wager-participating players who participated in a round where another player had received a triggering-level hand. Player does not receive envy on own triggering hand.
6. Prizes shown as a percentage means the player receives that percentage of the corresponding displayed Jackpot(s), which is divided equally among all qualifying players.
7. Prizes shown as a dollar amount means the player receives a fixed dollar amount regardless of the amount wagered, provided that, a minimum amount may be required to qualify for certain bonus features.
8. “Bonus” and “Jackpot” amounts are a component of a Bonus Jackpot and are at the discretion of the casino operator. “Jackpot” represents prizes that are a percentage of the amount shown on the meter. “Bonus” amounts represent fixed payouts. Prizes are set by the casino operator and are required to be displayed at each gaming table. Prizes displayed are considered property of the casino until won by one or more players. Each Bonus Jackpot display must include the following language:  
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10. A player’s Jackpot wager must be one dollar only.

## Appendix “X” Equipment

Game play is conducted on a table layout and may also include electronic gambling equipment such as bet detection equipment and visual payable and jackpot displays. The rules of play of the game are identical regardless of whether or not electronic gambling equipment is incorporated or which version is used. If the use of equipment changes the dealing procedures for the game, they are reflected in the casino operator’s dealing procedures and/or internal controls. Galaxy Gaming’s Bonus Jackpot System is approved for this game.

The Bonus Jackpot System is an electronic system comprising of two sub-systems known as the Bet Tabulator System and TableVision. The Bet Tabulator System collects and tabulates the number of wagers placed at a table. Only the total number of wagers are tabulated – the dollar amount of each wager is not determined. One sensor is required for each wager counted. After players have placed their wagers, the dealer pushes a button on the dealer control panel to register all wagers on the table. If a wager is present, it is recorded. If the wager is to be removed prior to game play<sup>2</sup> the sensor detecting the wager triggers one or more LED light(s) indicating each wager counted. These LED light(s), which are either on the dealer control pad or directly on the sensor, remain lit during the current round until the dealer presses the button for the next round. The TableVision System is an electronic display system that is used to display jackpot amounts, paytables and other information at the gaming table. Information displayed on this media is controlled by the casino operator. The functionality of collecting wager information and displaying available prizes permits operators to use these products to provide promotions, bonus jackpots or progressive jackpots. In the event the Bonus Jackpot System is not functioning, the casino operator’s dealing procedures and/or internal controls determine the methodology used to operate the game during equipment malfunction.

There are various models of the Bonus Jackpot System currently approved in Washington. They are referred to as the Milky Way Series and Andromeda Series – Stage 3c and Stage 3d (aka “Andromeda-3”). Information regarding each of the approved systems follows.

### ***Milky Way***

Milky Way’s Bet Tabulator System and the TableVision System are used in concert with one another. Milky Way is limited to detecting one wager per player position and up to a total of seven player positions. Small LED lights on the dealer control panel indicate each player position wager counted, and the LED remains lit during the current round. The count of the wagers for each hand is recorded on an electronic non-resettable LCD counter.

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<sup>2</sup> - An example of a wager removal is when the wager amount is predetermined such as a \$1 progressive wager. The dealer records the wager (which is a fixed amount) then collects the wager and deposits it into the chip tray. In this instance, an indicator light is necessary to confirm that the wager was placed.

Milky Way's TableVision System uses an LED display and an LCD photo frame display which are adjustable by casino control. The LED display is changed either by a remote control supplied by the sign's manufacturer or by a computer that is temporarily plugged into the sign to modify the display. The LCD display is an electronic photo frame commonly found on shelves in most retail stores. Images displayed on the LCD electronic photo frame are copied first onto a removable SD storage chip and then inserted into the device.

### ***Andromeda-3***

Andromeda-3's Bet Tabulator System is capable of detecting up to six sensors per player position and up to sixteen player positions. The dealer control panel does not have the LED indicator lights as in Milky Way, rather each sensor position uses LED indicator lights, if visible wager detection is required.<sup>3</sup>

Andromeda-3's TableVision System uses a computer monitor powered by a computer/server located on the casino property. Images for the display are controlled by the casino operator via the computer/server.

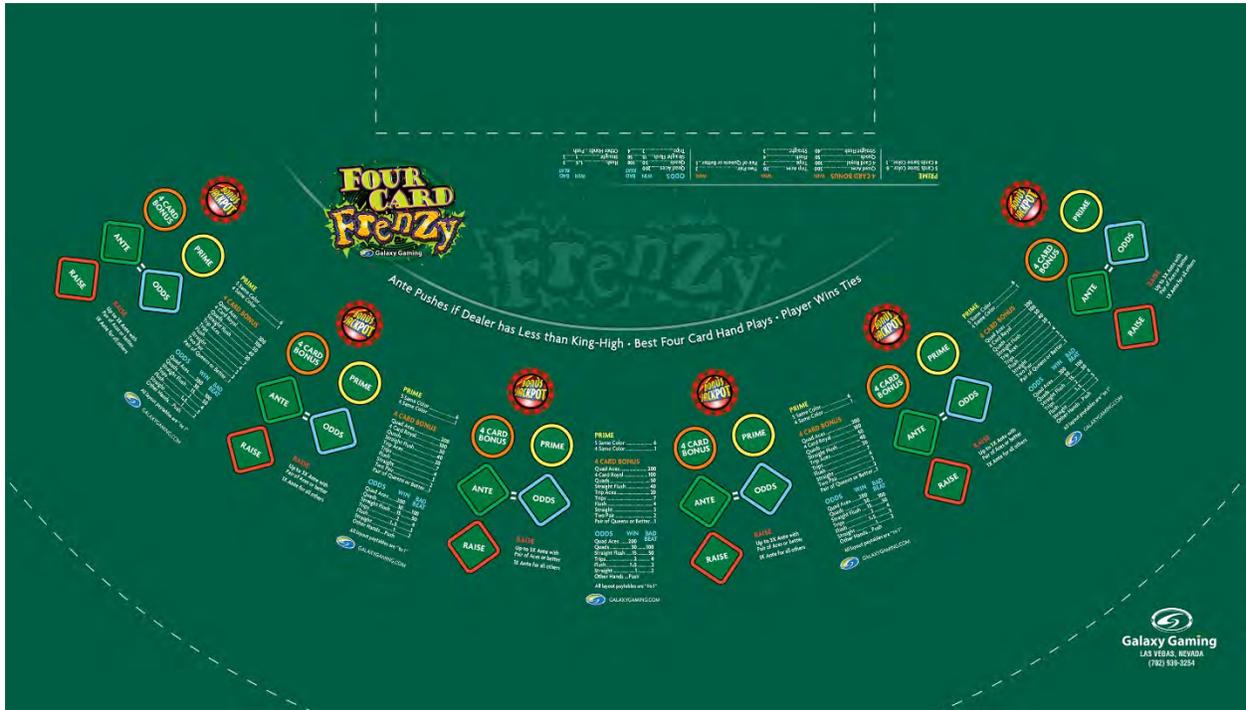
Approved versions for use in Washington State are Andromeda-3c and Andromeda-3d.

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<sup>3</sup> - Visible wager detection is required whenever a wager is removed. For example, if a player places a fixed wager that pays a prize that is "for 1," typically the wager is first recorded then removed by the dealer prior to the start of play. Conversely, if the wager is a variable amount and the prize paid is "to 1," then the wager must remain on the table layout (to determine the prize amount to be paid) and there is no need for a visible indicator.

## Appendix "F"

### Layout





4 CARD BONUS

PRIME

ANTE

=

ODDS

**RAISE**  
Up to 3X Ante with  
Pair of Aces or better  
1X Ante for all others

**PRIME**

5 Same Color.....	6
4 Same Color.....	1

**4 CARD BONUS**

Quad Aces.....	200
4 Card Royal.....	100
Quads.....	50
Straight Flush.....	40
Trip Aces.....	20
Trips.....	7
Flush.....	4
Straight.....	3
Two Pair.....	2
Pair of Queens or Better...1	

**ODDS WIN BAD BEAT**

Quad Aces.....	200	
Quads.....	30	100
Straight Flush.....	15	50
Trips.....	2	4
Flush.....	1.5	3
Straight.....	1	2
Other Hands ...	Push	

All layout paytables are "to 1"

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