



STATE OF WASHINGTON
GAMBLING COMMISSION

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

February 18, 2014

Kerrie Kimball
SHFL Entertainment
1106 Palms Airport Drive
Las Vegas, NV 89119

RE: One For The Money

Dear Ms. Kimball,

Thank you for requesting approval to market the card game "One For The Money" to Washington State commercial card rooms and Tribal casinos. Based on our review of the documentation we received from SHFL Entertainment, 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 "One For The Money – Rules of Play" you provided and is 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 "One For The Money – Rules of Play" you provided and is 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.



- 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



RULES AND DEALING PROCEDURES

One for the Money is a multi-deck game that features head-to-head play against the dealer and an optional bonus bet.

The object for players is to get a higher card than the dealer's two cards. Players have several options after receiving their card: They may check, raise or draw a second card.

Cards are ranked in standard order: Ace is high and 2 is low.

Rules and Dealing Procedures

1. One for the Money is dealt with six or eight decks of 52 cards.
2. It's preferable to deal the game from a continuous shuffler. If dealt from a shoe, it's recommended that casinos do not exceed 90% penetration.
3. To start the game, players must make the Ante against the dealer. They may also make the optional 3 Card Bonus bet. Those bets do not have to be equal.
4. The dealer, working clockwise from his left to his right, will give each player one card face up and himself two cards face down.
5. The dealer, again working clockwise from his left to his right, will give each player the following options:
 - a. Check (do nothing); or
 - b. Make a Raise bet for 1x the Ante; or
 - c. Draw another card by making the Trade wager for 1x the Ante.
 - i. The dealer will first remove the traded card and then replace it with the next one out of the shuffler or shoe.
 - ii. The Player then can stand or has an additional option to place a Raise wager equal to their ante.
6. Once all players have acted, the dealer reveals his two cards and places the higher-value card in the Play area.

7. The dealer, working counter-clockwise from his right to his left, will reconcile the action.
8. If the player's card is higher than the dealer's final card, the Ante, Raise (if applicable) and Trade (if applicable) bets win.
9. If the dealer's card is higher than the player's, the Ante, Raise (if applicable) and Trade (if applicable) bets lose:
10. Ties push.
11. The 3 Card Bonus bet is based on the dealer's two cards and the player's one card at the end of the game. The bet wins if the player has one of the following hands:

Hand	Paytable 1	Paytable 2
Straight Flush	40 to 1	9 to 1
3 of a Kind	30 to 1	9 to 1
Straight	10 to 1	9 to 1
Flush	5 to 1	9 to 1

Operators cannot allow wagering limits to exceed the authorized limits set out in WAC 230-15-040 and WAC 230-15-140.



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Rules and Dealing Procedures

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2. It's preferable to deal the game from a continuous shuffler. If dealt from a shoe, it's recommended that casinos do not exceed 90% penetration.
3. To start the game, players must make the Ante against the dealer. They may also make the optional Perfect Match bet. Those bets do not have to be equal.
4. The dealer, working clockwise from his left to his right, will give each player one card face up and himself two cards face down.
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9. If the dealer's final card is higher than the player's, the Ante, Raise (if applicable) and Trade (if applicable) bets lose.
10. Ties push.
11. The Perfect Match bet is based on the dealer's the two cards and the player's one card at the end of the game. The bet wins if the player has one of the following hands:

Hand	Paytable 1
Suited 3-of-a-Kind	100 to 1
3 of a Kind	30 to 1
Player's Card Matches a Dealer's Card	10 to 1
Player's Card Ties a Dealer's Card	3 to 1

Operators cannot allow wagering limits to exceed the authorized limits set out in WAC 230-15-040 and WAC 230-15-140.



3 Card Bonus Hand	Paytables	
	1	2
Straight Flush	40 to 1	9 to 1
3 of a Kind	30 to 1	9 to 1
Straight	10 to 1	9 to 1
Flush	5 to 1	9 to 1
House Edge 6 Deck	6.07%	2.93%
House Edge 8 Deck	5.41%	2.36%

Perfect Match	
Hand	1
3 of a Kind Suited	100 to 1
3 of a Kind	30 to 1
Player Card Matches A Dealer Card (Suited)	10 to 1
Player Card Matches A Dealer Card (Unsuited)	3 to 1
House Edge 6 Deck	6.40%
House Edge 8 Deck	4.18%