

Baccarat

One of the oldest and most popular card games in the world is now ready for interactive play! **Baccarat** is a glamorous, high-limit game in an elegant setting, offering all the exclusive excitement you expect, as well as bets on Tie hands and Player/Banker pairs. Pull up a chair at the high-rollers' table and place your bets... this game is a natural!

How To Play

The objective of Baccarat is to predict whether the banker's hand or the player's hand will add up to a value closest to 9. All face cards and tens count as zero and Aces count as one. The hand with the highest point value wins.

Press a chip in the lower-right corner to select a chip value. Then place the chip/chips in the desired betting area for **PLAYER**, **BANKER** and/or **TIE**. Remove the last bet from the table by pressing **UNDO**. To remove all bets from a betting area, press **CLEAR**. Click **DEAL** to start the game. Two cards are dealt to both the **PLAYER** and the **BANKER**. Press **REBET** to repeat the bet from the previous game.

The following commands are available:

- **DEAL** - Press to begin a game. Place the minimum bet in order to play.
- **REBET** - Press after a game to place the previous bet again.
- **REBET AND DEAL** - Press to place the previous bet and begin a new game with one touch.
- **NEW GAME** - Start a new game, and clear the table.
- **CLEAR** - Press to remove all bets from the table.
- **UNDO** - Press to remove the last bet from the table.

Bet Limits

Limits for minimum and maximum bets are displayed on the game tables.

Rules

The player and the banker are each dealt a two-card hand. Per the standard baccarat rules stated below, a third card may be dealt to the player and/or the banker.

Ace = one point

Face cards and tens = zero

All other cards carry the point value stated on the card. If the cards in a hand total more than ten points, simply subtract ten; the remainder is the baccarat point value

of the hand. For example: $8+8=16$, which counts as a 6 in baccarat; and $8+9=17$, which counts as a 7.

To play the game, place a wager on the banker's hand, on the player's hand, on a tie, or on a combination of hands. A tie results when both hands have equal point values. If the game does result in a tie, wagers on the banker and the player are returned.

A third card may or may not be dealt (that is "drawn") to either the player or the banker depending on the following rules:

- If either the player or the banker has a total of 8 or a 9, they both stand. This rule overrides all other rules.
- If the player's total is 5 or less, then the player draws; otherwise, the player stands (also shown in the *Player* table below).
- If the player stands, then the banker draws on a total of 5 or less. If the player does hit, see the *Banker* table below to determine whether the banker draws or stands.

Malfunction voids all pays and plays.

Player

Point Value of First Two Cards	Player Action
0-1-2-3-4-5	Draws a card
6-7	Stands
8-9	"Natural hand", no further draw

Banker

Point Value of First Two Cards	Draws when the player's third card is:	Does not draw when the player's third card is:
0-1-2	Always draws a card	-
3	0-1-2-3-4-5-6-7-9	8
4	2-3-4-5-6-7	0-1-8-9
5	4-5-6-7	0-1-2-3-8-9
6	6-7	0-1-2-3-4-5-8-9
7	Always stands	-
8-9	Player cannot draw	Player cannot draw

Number of Card Decks

Eight decks of cards are used. The decks are shuffled before each round.

Options

On the **OPTIONS** tab, you can turn the sound effects off and on, as well as change the game speed and felt colour.

Paytable

The prizes are paid in accordance with the payout table available on the game interface.

Winning Wager	Pays
On the banker or the player (If the player wins by betting on the banker, the bank receives 5% commission on the net win.)	1 to 1
On a tie	8 to 1

Additional Information

Any game in progress for more than 30 days will be cancelled, and the corresponding bet will be refunded.

Expected Payback

In accordance with fair gaming practices required in most legal jurisdictions worldwide, each and every game outcome is completely independent. The odds of getting any particular outcome are always the same.

The odds do not vary based on prior outcomes, bet size, balance size, time of day, day of week, etc. For example, if the top award is won on a given spin of the game, the chances of winning the top award on the next spin are exactly the same. Likewise, prior losses do not change future odds.

The expected payback reflects the theoretical return across a very large number of plays by numerous players over an extended period of time. For this game type the long term theoretically expected payback is 85.64% if bet on a Tie, 98.76% if bet on the Player, 98.94% if bet on the Banker. The results for any given player over a play session can vary widely from this long-term, expected average in either direction. The fewer the number of games played, the wider the normal variance of actual payback that may be experienced.

The expected payback value is also based upon correct player choices for any game that involves main game and/or bonus game play strategy.

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