

Baccarat

In Baccarat the deal is played between a designated 'dealer' and a designated 'player'. The players bet on who will win the deal – the 'dealer' or the 'player'. If the players predict the winner correctly they are paid out 1:1. Otherwise they forfeit their wager. Ties result in the bets being withdrawn.

The player who draws the highest card is the dealer. The dealer (he is also referred to as banker) places his stake first. If any player wants to match the entire stake he says 'Banco'. Then other players do not bet in this deal. If 'Banco' is not called the players place their bets. If the total of the players' bets is less than that of the dealer, any player makes up the deficit. If the total of the players' bets is more than that of the dealer, the dealer can make up the deficit or return the excess bets. The player with the highest bet becomes the 'player'.

The dealer deals two cards to the player and two to himself, all cards being dealt face down. Baccarat has a unique system of valuation of the hand. Aces have a value of one; twos have a value of two; threes have a value of three and so on till the nines, which have a value of nine. The tens, jacks, queens and kings have a value of ten. To obtain the hand value the cards are added up and only the unit's digit is taken. The total of a hand containing a nine and a jack is nineteen and therefore the hand value is nine. The total of a hand containing a six and a four is ten and therefore the hand value is zero. A hand with a value of zero is called baccarat.

The dealer and the player see their cards and value their hands. If any of them have a hand of eight or nine the hands are immediately compared. The one with the higher hand value wins the deal. If neither the player nor the dealer has a hand value of eight or nine, the game proceeds. If the hand value of the player is between zero and four, he has to call for a third card, which is dealt face up. If the hand value of the player is six or seven, he indicates that he does not need a third card. If the hand value of the player is five, he has an option whether or not to call for a third card. Then the dealer has to decide if he wants a third card. Unlike the player, the dealer has no rules to follow. He makes his decision based on the play of the game. Once the dealer takes the third card, or indicates that he will not be taking a third card, the hands are compared and the one with the higher hand value wins the deal. If the 'dealer' has won he retains the deal, otherwise it passes on to the next player.