How to Play Baccarat

Baccarat was originally a European game, which was invented and first played in Italy. The game developed a large following in France and is still a major game in Europe, with a number of casinos specializing in the European version of the game, known as chemin de fer. There is also another version of the game, called baccarat en banque.

The word "baccarat" is the French term for the Italian word baccara (which means zero), which refers to the value of zero given to the face cards as well as the 10 in this game of chance.

The t in baccarat is silent (bah-cah-rah). The original game in Las Vegas was introduced on the Strip in 1959. Originally the game was played using the chermin de fer rules, in which the gambler holding the bank plays against the other players; but, the game was changed to baccarat in the 1960s. In the American version of the game, which is the version used by the Internet casinos, the casino plays against all players, regardless of how they wager.

There arc now two styles of baccarat in American casinos: the more formal frill-pit version, played at a long table with 12 to 14 players, two dealers, a croupier and one or more house shills, and its little brother, mini-baccarat, played on a standard sized blackjack table, with six players and one dealer.

The rules are the same in either version of baccarat. The formal version of baccarat has more rituals, and generally has higher playing limits. It is typical for baccarat in a Las Vegas Strip casino to have a minimum wager of S25 with maximum wagers of up to S4,000. The house will usually raise the maximum w'agcrs for high rollers, and it is not unusual to see wagers of $ 10,000 or more. Many Asian high rollers prefer this game, where the casino will cater to just about every whim. You can eat a banquet style gourmet meal while you play and if you like, the casino will provide you with a female companion, known as a shill, who will play the game along side of you as long as you w'ish.

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More formal dress is often required for baccarat and with the combination of tuxedoed croupiers, a roped off pit, and higher betting limits, many players are a bit in awe of the game.

If you wrant to try your hand at this game in a land-based casino, the mini-version is the informal way to do so. The betting limits are much lower, with $2 to S5 minimum wagers common and S1,000 to $2,000 maximum wagers available. I tried my first game of minibaccarat some years ago at Rio. The dealer was extraordinarily nice and a lady companion and I whiled away several hours at this very enjoyable game.

Baccarat is a card game with only two hands dealt. One hand is designated the "player" hand the other is for the "banker." Each hand initially receives two cards. You can bet on either the banker, the player or for a tic. All playing decisions are made, according to a standard set of rules, by the baccarat dealer or croupier.

In baccarat, aces are valued as one, and cards 2 through 9 are valued according to their numerical values, i.e. a deuce is valued as 2, a 5 as 5 and so on. Tens and face cards count as zero. If the total value of two cards is greater than 10, you will drop the first digit. For example, a hand of 8, 5 totaling 13 would be valued as 3, a hand of 9, 2 and 7 would total 18, with a point value of 8. A card totaling 10 is valued as zero.

The object of the game is to come as close to a total of 9 as is possible. A two-card hand totaling either eight or nine is called a natural. If either hand has a natural, no more cards are dealt and the play is settled. A hand of eight is le petit natural and a nine is le grande natural. As you might expect, le grande natural beats le petit natural as nine is higher than eight.

After the first tw'o cards are dealt to each hand, strict rules determine how the cards are played; nobody makes any decisions. The rules of play are the same for baccarat, minibaccarat and in the e-casinos where I have played baccarat.

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If, after dealing the first two cards, either the banker or player hand has a total of eight or nine, the natural hand wins and the game is over.

If both hands total eight or nine, к grand natural wins. If they are both equal in value, the game ends as a tie.

If neither hand has a natural, both hands are played out according to a set of rules printed on the land casino's baccarat layout and available in the e-casinos. The player's hand is always played first. The rules for completing the player's hand are listed below:

Rules for Completing the Player Hand

|  |  |
| --- | --- |
| If the Player's first two | The Player's hand must do the |
| card total | following: |
| 0, 1, 2, 3, 4 or 5 | Draw another card |
| 6 or 7 | Stand |
| 8 or 9 | This is Natural - no cards are drawn |

The banker's hand is always played last. Play of the banker's hand is dependent on how the player's hand was played. If the player hand docs not draw a third card the banker hand follows the procedures following:

Rules for Completing the Banker Hand

When the Player Hands Stands with Two Cards

|  |  |
| --- | --- |
| When the Banker’s first two cards total: | Banker will: |
| 0, 1,2, 3,4 or 5 | Draw |
| 6, 7, 8 or 9 | Stand |

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Whenever the player hand has a natural of eight or nine, the player does not draw any additional cards and neither docs the banker.

When, according to the rules, the player hand draws a third card, the banker hand is always played according to the rules following.

Rules for Completing the Banker Hand  
When the Player Hand Receives a Third Card

|  |  |  |
| --- | --- | --- |
| When the Banker's first two cards total: | The Banker draws only when the Player's third card is: | The Banker stands only when the Player's third card is: |
| 0, 1 or 2 | 123 456789 10 |  |
| 3 | 1 2345 679 10 | 8 |
| 4 | 234567 | 1 89 10 |
| 5 | 4567 | 1 2 3 8 9 10 |
| 6 | 67 | 1 2345 89 10 |
| 7 |  | 123456789 10 |

No more than three cards are ever drawn for either hand. When both hands have completed their draws, the hand closest to nine wins. The dealer pays those who bet on the winning hand. In the event of a tie, all bets on banker and player are pushes, neither winning nor losing. Banker and player bets are even-money wagers, paid 1 to 1, although a 5% commission is taken from winning banker hands. Tie bets are paid at 8 to 1.

Odds are some of the most favorable in the casino. Using the elaborate rules determining standing and drawing, the banker hand always has a slight edge over the player hand.

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Banker hands win 50.7% of the time and player hands 49.3% of the time, when the tie bets arc excluded.

If both hands paid even-money, a smart player would only play banker and enjoy a 1.4% advantage over the casino. However, the 5% "tax" the casino charges on winning banker bets evens the field. With this house vig, the house has a 1.17% advantage over banker bets and 1.35% over player bets. These odds arc just about the lowest of all casino wagers except for line bets with odds in craps which only give the casino an edge of 0.80%.

Tic bets usually pay off at 8 to 1. I have found a few land-based casinos which pay at 9 to 1 for tics, but none on the Internet that do. At any rate, the question is strictly academic for us as we will we never wager for a tie. With an 8 to 1 payoff, the house edge is 14.5%; with a 9 to 1 payoff the edge is still a healthy 4.5%.

Here are some examples of baccarat hands.

Hand No. 1

Player hand: 10-7 = 7 Banker hand: 5-2 = 7

Under the rules neither player nor banker can draw' w'ith a two-card total of 7. This is a tie.

Hand No. 2

Player hand: 4-2 = 6 Banker hand: 10-king = 0

Player must stand with a total of 6. Banker draws a card and gets a 3. Player wins 6 to 3.

Hand No. 3

Player hand: 2-2 = 4 Banker hand: king-5 = 5

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Player must draw a card. Player draws a 7 and now has 2-2-7 = 1.

Even though Banker would win by standing, it still must take a card according to the rules. Banker draws a 7 and now has a hand of king-5-7 = 2. Bank wins 2 to 1.

Hand No. 4

Player hand: 3-4 = 7 Banker hand: 10-3 = 3

The player will stand with a 7. Banker draws and gets an ace. Banker has 10-3-A for a 4. Player wins 7 to 4.

Hand No. 5

Player hand: jack-8 = 8 Banker hand: 4-3 = 7

The player has a natural and wins automatically without banker having a chance to improve his hand. When a player or banker hand shows either an 8 or 9 with the original two cards, the game is over. Draws to an 8 or 9 are not naturals.

Hand No. 6

Player hand: ace-2 = 3 Banker hand: 3-queen = 3

Both hands start off equally, but it is too early to declare a tic. Player draws first and receives a 9 for an ace-2-9 or 2. The banker would love to stand w'ith his total of 3 but is not allowed to. Banker draw's an 8 for a 3-queen-8 hand worth 1. Player wins 2 to I.

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Hand No. 7

Player hand: 10-4 = 4 Banker hand: 6-9 = 5

Player must draw a card. He draws a 9 for a 10-4-9, valued as 3. Banker, with a 5 doesn't draw a card and stands with a 5. Banker wins 5 to 3.

Hand No. 8

Player hand: 4-acc = 5 Banker hand: 3-king = 3

Here the player would like to stand with a total of 5 versus a banker 3. But, since the rules of play are always followed, player draws and gets a 10. With a 4-ace-10, his hand is still valued at 5. Banker draws and gets a 6 for a 3-king-6 or 9. Banker wins 9 to 5.

Hand No. 9

Player hand: 4-10 = 4 Banker hand: king-jack = 0

Again the player would prefer to stand and lake a chance on banker improving his hand. But the rules must be followed. Player draws a card and gets a 10, for a 4-10-10 or 4. Banker draws to his zero and gets a 5. The result is banker wins 5 to 4.

Hand No. 10

Player hand: 8-queen = 8 Banker hand" 9-jack = 9

Both hands have naturals. Legrande natural beats lepetit natural. Banker wins 9 to 8.

Even though I have given you some examples of how different hands are played, you don't have to know anything about these rules to successfully play the game. There arc no

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complicated strategics to learn, cards to count or any additional rules to leant. Many baccarat players like to write down every decision on score keeping cards supplied by the casinos. In land-based casinos, there are often electronic displays showing the outcomes of the last 30 or so baccarat plays.

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Rules for Online Baccarat

Online Baccarat is played using the same rules that are used in the land-based versions of the game. Below are the baccarat rules used by Oceans Casino ([www.oceansonlinecasino.com/game-tulorials/baccarat.html](http://www.oceansonlinecasino.com/game-tulorials/baccarat.html)) for their online baccarat game.

Baccarat is an exciting card/table game found in most casinos around the world. To begin, you have 3 selections on where to place your wager: bet the player’s hand will win; bet the banker’s hand will win; bet the game will result in a tie.



Object

The winner is the hand with the point value closest to 9. In the event of a tie, any wagers placed on the player or the banker are returned. If you wager on a tie and the two hands result in a tic, your payoff is 8 to 1.

Rules

To play, place your wager on the player's hand, the bank’s hand, or on a tie. Once your wager is placed, click "DEAL". The player and the banker are each dealt their two-card

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hand. According to standard baccarat rules outlined below ["Third Card Rules"], a third card may be dealt to the player and/or the banker.

Card Values

* Ace = one [ 1 ]
* Face cards and 10’s = zero [0]
* All other cards count as their numbered value; for example, the seven [7] of hearts has a value of 7

If the cards in either hand have a combined value often or more points, subtract ten. The remainder is the baccarat point value of the hand. For example: 6+7=13, which counts as a 3 in baccarat; 9+9=18, which counts as 8. Face cards and 10’s count as 0, so for example 9+King=9.

Third Card Rules

In baccarat, the player always goes first, and draws a third card if the hand total is 0-5, otherwise another card is not drawn and play proceeds to the banker.

If the banker's first two cards total 0, 1 or 2, then the banker draws one card, otherwise the banker draws according to this table:

**VALUE OF FIRST TWO |2| CARDS:**

**IS:**

**DRAWS WHEN THE  
PLAYERS THIRD [3] CARD**

**DOES NOT DRAW WHEN T PLAYERS THIRD [3] CARD**

8

3

4

5

1. 7

8,9

0, 1,2, 3,4, 5, 6, 7,9 2, 3, 4, 5, 6, 7 4, 5, 6, 7 6,7

Always stands Player cannot draw

0,1,8,9 0, 1,2, 3,8, 9 0, 1,2, 3,4, 5, 8,9

Player cannot draw

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