

# WASHINGTON STATE GAMBLING COMMISSION

## MINI- BACCARAT

### STANDARD OPERATING PROCEDURES

#### Overview

1. Within the game of baccarat, there are two different games which can be played. The first game is to bet on either the Player or Banker hand winning and the second game is betting on a Tie hand.
2. There are three betting positions for each betting spot at the Mini-Baccarat table. They are **Player**, **Banker**, and **Tie**. Each of these positions represents the possible outcome of the hands. Players may wager on any one of these or a combination of Player/Tie or Banker/Tie before the hands are dealt.
3. To begin the play, two cards are dealt out to each side. These cards can be dealt face down, face up, or any combination of face down and face up. The first card is dealt to the Player. The second to the Banker, the third card is dealt to the Player and the fourth is dealt to the Banker. If applicable, the dealer will first turn up the Player hand and call out the total of the cards. If applicable, the dealer will then turn up the Banker hand and call out the total of the cards.
4. The highest possible total to any hand is 9. The lowest is 0. The hand (Player, Banker) closest to 9 wins. If both of the hands end up with the same total, it is called a Tie.
5. The total of the first two cards for each hand will determine if the hand will receive a third card or not. Tens and face cards count as 0 or what is referred to as "nothing". Any other cards count as their face value. When the dealer adds up the hand and the count is higher than 9, the count will then become 0 again instead of 10.
6. The rule that determines whether or not the Banker will get a third card is called the Third Card Rule. All winning hands on the Banker side may be charged up to a 5% commission. Any commissions charged on a winning Banker hand must be collected at the conclusion of each hand.
7. If both Player and Banker have the same total at the end of the hand it is called a Tie Hand and the bets do not win or lose.
8. Each of the hands (Player and Banker) will have either a "Stand Hand" or a "Draw Hand" on the first two cards dealt to them. The diagrams that follow explain the different types of hands, under the "Stand Rule" in the game of mini-baccarat.
9. Ghost hands: An operator may offer the "ghost hand" option to players. Customers may request the dealer to deal a ghost hand, which entails all cards in the hand being dealt face up but no wagers are placed on this hand. The maximum number of Ghost Hands allowed shall be determined by the house and included in their internal controls.

#### Mini -Baccarat

Mini-Baccarat consists of two hands dealt from a multiple deck shoe using up to 8 decks. One hand is called the Player's hand; the other is called the Banker's hand. Each hand consists of two cards each (minimum), or three cards each (maximum).

After the hands are dealt out and turned up in the designated areas, the cards are totaled and, using the last digit only, the hand closest to nine wins. In other words 16 becomes 6, 20 becomes 0, and 19 becomes 9. If the two

hands have the same total the hand is a Tie and neither hand wins or loses. If either hand has 8 or 9 it is called a "Natural" winner.

The cards are valued as follows:

Ace = 1  
 2 – 9 = Face Value  
 Tens and face cards = Zero or nothing

### Rules: Player

Player's first two cards total:	Action	Announce
0 – 5	Draws a card	<b>Based on licensees internal controls</b>
6 – 7	Stands	<b>Based on licensees internal controls</b>
8 – 9	Natural – Neither Hand draws	<b>Based on licensees internal controls</b>

### Rules: Banker

When the **Player** stands on 6 or 7 the **Banker** will always draw on totals of 0 through 5, and stand on 6 through 9.

Banker's first two cards total:	Draws when Player's Third card is:	Announce
0,1,2	Always draws	<b>Based on licensees internal controls</b>
3	Draws unless Player's third card is 8	<b>Based on licensees internal controls</b>
4	2 – 7	<b>Based on licensees internal controls</b>
5	4 – 7	<b>Based on licensees internal controls</b>
6	6 – 7	<b>Based on licensees internal controls</b>

7	Stands	<b>Based on licensees internal controls</b>
8 – 9	Natural – Neither hand draws	<b>Based on licensees internal controls</b>

### **Procedure for dealing Mini-Baccarat**

Before the dealer begins to deal:

1. Case the layout and make sure that all of the Player's bets are in the appropriate betting areas.
2. If applicable, make the necessary announcements documented in the casinos internal controls.

When the cards are in play:

1. Deliver the Banker and Player cards out of the shoe face down or face up. The first and third cards dealt will make up the Player hand and the second and fourth cards dealt make up the Banker hand. The Player cards are to be delivered to the designated Player area face down or face up. The Banker cards can be placed under the lip of the shoe face down or dealt directly to the designated Banker area face down or face up.
2. If applicable, spread the Player hand face up and make any applicable announcements as soon as you turn it face up.
3. If applicable, spread the Banker hand face up to the left of the Player hand and make any applicable announcements.
4. Announce if the Player draws, and deliver one card face up and sideways to the right of the Players hand.
5. Announce if the Banker draws and the total.
6. Draw 1 card for the Banker hand when applicable, and deliver it face up to the left of the Banker hand. Be sure to turn the Banker third card sideways also.
7. Announce the winner. Take all losing bets based on internal controls.
8. Pay all winning bets, collecting commission as you go, if applicable, based on internal controls.
9. If the outcome results in a Tie hand, the Player and Banker bets are considered pushes.

### **Mini-Baccarat Announcements**

The purpose for announcing the action in a Mini-Baccarat game is to keep the customers involved in the game as well as informed as to what is taking place. If any announcements are made, they must be documented in the internal controls.

All of the Mini-Baccarat announcements are separated and arranged into 3 categories.

1. Before: Before the hands are dealt out
2. During: During the play of the hands.
3. After: After the decision.

Each announcement is designed to serve a defined purpose in the game.

1. Before: These announcements are to ask the participants to prepare for the next hand.
2. During: These announcements are in the form of commands and are the actual calling of the game.
3. After: These announcements are to tell the Players or the Floor Supervisor something specific concerning the game.

Below and on the following page are basic calls that may be used in the game as they come up in the three different categories. Whichever calls used by the casino must be documented in the internal controls.

**Before:** "Place your bets please".  
"All bets set", or "bets please".

**During:** **Player**  
"Player shows nothing"  
"Player shows 1, 2, 3, 4, or 5"  
"Player shows 6 or 7 and must stand"  
"Player shows a Natural 8 or 9. There will be no draws."

**Banker**

"Bank has nothing or Baccarat"  
"Bank has 1, 2, 3, 4, 5 or 6"  
"Bank has 7 and must stand"  
"Bank wins with a Natural 8 or 9"  
"Bank ties it up 8 – 8 or 9 – 9"

**General Call**

Card for the player  
Draw Bank and the number to beat.

**Decision:** **Player wins ... over...**  
**Bank wins ... over ....**  
**We have a Tie hand** \_\_\_ \_\_\_ **or Bank ties it up** \_\_\_ \_\_\_ (example 6 - 6 or 7 - 7)

**Note:** The dealer will always indicate to the players which hand won based on the procedures in their internal controls.

**Shuffle:** The game can be either shuffled by hand or with a shuffling machine. All shuffling procedures must be documented in the internal controls.

**Burn**

**Procedure:** All procedures relating to the card/cards burning must be documented in the internal controls.

**Pay**

**Procedures:** The hand closest to 9 wins.

All winning bets are paid even money.

Winning **Bank** bets may be charged up to a 5% commission.

**Tie** bets pay at least 8 to 1.