

Baccarat rules:

The basics and how to play baccarat

Baccarat or **Punto Banco** is usually played in a separate casino area. The playing table is about the size of a craps table with three **casino** dealers and up to 12 or 14 players.

There are just two principal bets to make: **banker** or **player** - **Banco** or **Punto**, plus the rarely used **Standoff**. Some casinos let the players deal the cards in turn and others have a casino dealer to deal the cards. In online Baccarat the cards are dealt automatically by a virtual dealer.

Each player, including the player dealing, may bet on either Punto or Banco but it is customary for the dealer to bet on Banco. Players may opt not to deal, passing the '**Shoe**' to the next player. The shoe remains with one player as long as the Bank wins. If Punto wins, the shoe passes on to the next player.

Two **hands** are **dealt** and you bet which one will win, or that they will tie. It is just like betting on Black or Red at roulette, and the **payoff** is even money, 1:1 (except for the standoff, which pays 8-1 or 9-1). The only difference between the Banco and Punto bet is a win on Banco will cost you 5% commission or tax levied by the casino - the in-built advantage.

The reason for taxing the Banco is because it has been established that over an 8-deck cards play on average the Banco will win three to four hands more than the Punto.

Each hand consists of a minimum of two and a maximum of three cards. The person dealing will put two cards, face down, tucked under the shoe, and give the player with the **largest bet** on **Punto** the other two cards, face down.

The Punto player then looks at the cards and gives them back to the player who is dealing. Then the player who is dealing will turn over the cards of both hands while one of the **casino dealers** will announce the results and the winner.

If either hand has a total of 8 or 9 (nine is the highest), then it is called a 'Natural' and no more cards are dealt. If it is not a natural, then depending on the value of each hand the casino dealer may instruct the card dealer to deal a third card. The decision when to deal a **third card** follows precise set rules used by all casinos.

Once dealing is completed, the hand with the highest count wins. The paying casino dealers will collect the losing bets first and then pay the winning ones. The player who actually deals the cards is not responsible for the payouts. He is just like any other player, playing against the casino.

The rules

Baccarat is played from a **six-deck** or an **eight-deck** shoe. All face cards and 10s have no value. Cards less than 10 are counted at face value, **Aces** are worth 1. Suits don't matter. Only single digit values are valid. Any count that reaches a double digit drops the left digit. 15 is counted as 5 and 25 is also counted as 5.

To start, the players bet either on Banco or Punto or Standoff. The card dealer gives two cards each; first to the player and then the banker. The object of the game is to bet on the hand that you think will have the highest total value.

A third card may be dealt to either or both the player (Punto) and the bank (Banco) based on the following **three-card-rules**. It is not necessary to learn these rules to play, they are compulsory decisions and therefore automatic. Only on rare occasions a mistake is made:

Player's third-card-rule

- If either the player or the bank have a total of 8 or 9 on the first two cards no further cards are drawn. The resulting hand is called a natural and the hand is over.
- If the player's total is less than or equal to 5 the player's hand draws a third card.
- If the player does not draw a third card, then the bank's hand stands on 6 or more and takes a third card on a total of 5 or less. If the player does take a third card then the Bank's third-card-rule below will determine if the bank takes a third card.

Bank's third-card-rule

- If the bank's total is 2 or less then bank draws a card, regardless of what the players third card is.
- If the banks total is 3 then the bank draws a third card unless the players third card was an 8.
- If the banks total is 4 then the bank draws a third card unless the players third card was a 0, 1, 8, or 9.
- If the banks total is 5 then the bank draws a third card if the players third card was 4, 5, 6, or 7.
- If the banks total is 6 then the bank draws a third card if the players third card was a 6 or 7.
- If the banks total is 7 then the bank stands.

House advantage

Banker (Banco) 1.17%

Player (Punto) 1.36%

Tie (Standoff) 14.12% at 8:1 payout

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