Live Blackjack

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Overview

We offer eight deck Live Blackjack with a live dealer and a real Blackjack table, with seats for seven players.

This game manual describes the game played with **classic Blackjack rules**. Also, all side bet options – **21+3**, **Pairs** and **Top 3** – are described.

Joining the Game

The player can join a game table and take a seat via direct launch or through the **Lobby**. If a table is full, the player can enter it as a watcher or start to play the **Bet Behind** another player. The **Bet Behind** option must be enabled by the service provider, see below.

Multi Seat Feature

If the **Multi Seat** feature is enabled by the service provider, players can occupy multiple seats at the game table and make separate bets on each position. Players can change seats between and during game rounds, if they do not have confirmed bets on the table. If they have confirmed bets on the table, they can take and leave seats where they have not placed bets.

Game Flow and Betting Flow

- If a game round is in progress when a player enters the table, they need to wait for the next one, and then, place the bets.
- The time for placing the bets is limited, time left is indicated by a timer.
- To place a bet, a player selects the chip and adds it to theirs desired betting position.

- After betting round, the player can use **Hit**, **Stand**, **Double**, **Split** and **Insurance** (if the dealer's first card is an Ace) buttons.
- If the player does not make a move, they automatically **Stand**. If the player chooses to **Double**, an amount matching their main bet is taken from their balance and player's main bet is doubled.
- If every player at the table busts (scores higher than 21), the round is over. The dealer does not draw additional cards.
- If every player at the table busts (scores higher than 21), the round is over. Dealer's second card is not revealed, and dealer does not draw additional cards.
- Winnings are paid for the winning bets at the end of each game round.
- A turn is skipped if no bets were placed on the table.

Game Rules

This Blackjack is played using eight decks of cards and with seven main players seated at the table (and with an unlimited number of **Bet Behind** players, if the feature is enabled).

The object of Blackjack is for the total of player's cards to be closer to 21 than the dealer's cards, without exceeding 21. In Blackjack, Aces count as either 1 or 11, face cards as 10, and number cards at their face value.

If the player receives an Ace and a ten-value card as their first two cards, then that is considered a Blackjack, and a win pays 1.5 times the original bet (if the bet was 10, the player receives 25). If player's total value of the cards is closer to 21 than dealer's cards total value, player wins the bet amount (if the bet was 10, the player receives 20). If the total of the cards is more than 21, the player "busts" and loses the bet. If the player and the dealer have the same card total (17 and up) neither of them wins and the bet is returned to the player in a "push". Blackjack beats a score of 21.

The player may not **Split** a split hand. Only one card is drawn to split Aces. The player may **Double** after splitting.

The dealer will not check for Blackjack in any case. The dealer draws cards until 16 and always stands on 17 (including soft 17).

If the player **Doubles** and dealer's first card's value is 11 (Ace), and the dealer gets Blackjack, the player loses both bets. If dealer's first card's value is 10, and the dealer gets Blackjack, player's **Double** bet is returned to them.

Split

If player's first two cards have the same value, these may be **Split** into two separate hands by placing a second bet equal to the original bet. Player will then draw additional cards to each hand.

Players may draw as many cards as they like on each split hand, but if they split two Aces, then they receive only one additional card for each Ace.

If a player receives an Ace and a ten-value card in a split hand, it is considered 21 and not Blackjack. In this case the pay-out is 1:1, not 1:1.5.

Double

If after the player is dealt the first two cards, and they think that the third card will allow them to beat the dealer's hand, they can double the bet. The bet amount becomes twice the original (with the difference taken out of the balance), and they are dealt one more card.

Insurance

If the dealer shows an Ace in his initial hand, players are given a chance to insure their bets against the dealer having a Blackjack. If they get **Insurance**, an amount equal to half of the original bet is placed separately on the table.

If the dealer does have Blackjack, players are paid 2 to 1 on the insurance. This way they do not lose their original bet (because they get the 2x half the original bet, plus the insurance amount back). If the dealer does not have Blackjack, players lose the insurance amount, even if they end up losing.

Player can insure any **Real Money** bet, but not a **Golden Chip** bet. If the game supports **Multi seat** feature, insurance is applied on all the position the player has occupied, except for the position where the player has used **Golden Chips**.
Insurance is offered when the dealer shows an Ace in their initial hand as the first card: timer is displayed on the screen, stating that **Insurance** is available. Two buttons are displayed: **Skip** and **Insurance**. Player needs to make a decision, and if they choose to insure, **Insurance** bet is made on all their hands.

Card dealing style affects the sequence of insurance and action rounds:

- In case of **US** dealing style, insurance is offered to players when both the dealer and the player have received their second card, and the dealer shows an Ace as their first card in their hand. The dealer checks for a Blackjack directly after the insurance round, and if they have a Blackjack, the round is ended before action time.
- In case of **EU** dealing style, the insurance is offered to players after the players have received their second card, and the dealer shows an Ace as their first card. However, players get an action round directly after the insurance round and before the second card is dealt to the dealer.

10 Card Charlie

It is theoretically possible for the player to draw 10 cards without going bust. In this case the player's hand automatically wins, except when the dealer has Blackjack.

Bet Behind

The **Bet Behind** option allows the players to participate in the game by taking a seat behind the main player and then making a bet on this position and their hand. They can play as a main player on one of the positions and as a **Bet Behind** player on all the remaining positions at the same table.

Option is available only if enabled by the service provider.

Bet Behind Rules

Bet Behind option is available only on the positions that are occupied by main players. It is possible to become a **Bet Behind** player on multiple positions simultaneously. When someone is participating in the game as a main player, they can also participate as a **Bet Behind** player on all other positions, other than their own.

As a **Bet Behind** player, players are automatically following the main player's actions, unless they have chosen to **Split** or **Double** and **Bet Behind** player does not have sufficient funds to do the same. In that case, if the main player **Doubled**, the **Bet Behind** player **Hits & Stands** or, if main player **Split**, the **Bet Behind** player follows the right main hand. **Bet Behind** player can also bet on **Player Pair** and **21+3 side bets**, when available. **Insurance** is not available to **Bet Behind** players.

If a **Bet Behind** bet is made on a player's hand who decides not to make a bet during the betting round, this bet is then returned to **Bet Behind** player's account. The limits are displayed on the **Table limits** panel.

Deal Now

Deal Now feature aims to speed up the game flow when there are only a few players at the table. Players can use the **Deal** button to request that the betting round is ended early, because they have finished placing their bets and are ready to play.

Deal button may be available in one game round and disabled in the next — this depends on the number of players sitting at the game table.

Note, that if auto-confirmation of bets is disabled, the **Deal** button is enabled only after players have manually confirmed their bets. Also, **Bet Behind** feature is not available after the **Deal** button has been activated.

Bet Behind players do not see the **Deal Now** button. Bet Behind players' bets are accepted if they manage to place them before all main players have activated the **Deal Now** button.

Option is available only if enabled by the service provider.

Side Bets

A side bet is a wager a player can make beyond the main game bet.

Note: A Blackjack game table can have only one type of side bets configuration active:

- **21+3** and **Pairs** side bet, or
- **21+3** and **Top 3**

Pairs

Side bet title	Description
Dealer's Pair	Dealer's first two cards form a Perfect Pair, Coloured Pair or a Red/Black Pair
Perfect Pair™	Player's and dealer's first two cards form a pair of the same suit. Example: 4 ♦ 4 ♦
Coloured Pair	Player's and dealer's first two cards form a pair of the same colour but different suit. Example: 4 ♥ 4 ♦
Red/Black Pair	Player's and dealer's first two cards form a pair, but with different colours and suits. Example: 4 ♥ 4 ♠

Both **Player's Pair** and **Dealer's Pair** side bets can be placed at the same time. Side bets cannot be placed without placing a main bet.

21+3

This is a type of a side bet, that allows the players to bet that the first two cards dealt to the player, combined with the first card dealt to the dealer, will make a three-card poker hand against the following list of winning hands:

- **Suited Three of a Kind** - All three cards of the same suit and value.
- **Straight Flush** - All three in sequence and of the same suit.
- **Three of a Kind** - All three of the same ranking.
- **Straight** - All three cards in sequence but not the same suit.
- **Flush** - All three cards of the same suit.

The 21+3 side bet must be enabled by the service provider.

Top 3

This is a type of a side bet, that allows the players to bet that the first two cards dealt to the player combined with the first card dealt to the dealer will make a three-card poker hand against the following list of winning hands:

- **Suited Three of a Kind** - All three cards of the same suit and value.
- **Straight Flush** - All three in sequence and of the same suit.
- **Three of a Kind** - All three of the same ranking.

The **Top 3** side bet must be enabled by the service provider.

Return to Player

The theoretical percentage return to player (RTP) in the case of optimal player strategy is 99.46% on the main game.

The RTP on the side bets (**Player's Perfect Pair** and **Dealer's Perfect Pair**) is 95.90%.
The RTP on the **21+3** side bet is 96.30%.
The RTP on the **Top 3** side bet is 91%.

Payout Tables

Main game	Pays
Winning Hand	1:1
Insurance	2:1
Blackjack	3:2
Dealer pair / Player Pair side bets	**Pays**
Red/Black Pair	6:1
Coloured Pair	12:1
Perfect Pair™	25:1
21+3 side bet	**Pays**
Suited Three of a Kind	100:1
Straight Flush	40:1
Three of a Kind	30:1

21+3 side bet	Pays
Straight	10:1
Flush	5:1
Top 3 side bet	Pays
Suited Three of a Kind	270:1
Straight Flush	180:1
Three of a Kind	90:1

Limit Ranges

The limit ranges displayed next to the table name in the **Lobby** and on the game table UI correspond to Blackjack's main position bet limits. In addition, the Limits panel inside the game table gives additional info about bet positions' limit.

In Blackjack, the following bets have their own limits: **Main bet**, **Dealer Pair**, **Player Pair**, **21+3**, **Top 3**, **Bet Behind**, **Bet Behind Player Pair** and **Bet Behind 21+3** bets.

Limits can be configured in the LiveAdmin.

Card Shuffle

The decks are used until the divider is drawn, usually, when around two decks are left in the shoe. Once it appears, the dealer announced that the cards will be replaced in the following round. Each time a new set of cards arrives at the table, all previous cards are removed. Additional shuffle is performed at the table and then the cards are placed in the shoe.

New shoe card burn: At the beginning of each new shoe, the dealer draws one card from the shoe and then discards it, face down. This option can be enabled/disabled from LiveAdmin.

Card Dealing Style

Blackjack tables may differ by the style of the card dealing procedure. There are two options: US or EU card dealing styles. The card dealing style of each table can be seen from **Game Lobby**:

- The table that has no marking is set to deal cards in the American style, which means that the dealer gets the second card directly after cards were dealt to all the players and before players make their decisions.

- **EU:** The table that is marked with an **EU** icon in the **Lobby** is set to deal cards in the European style, which means that the dealer gets the second card only after all the players have made their decisions.

Card dealing style affects insurance and action round sequence (see the **Insurance** section above for more information).

Lucky Cards

During the game rounds, a **Lucky Card** may be dealt to a player. This card is shown to everyone who is at the table at that moment, and then regular game flow continues. Availability of prizes and payouts may vary.

Lucky Cards are randomly selected cards that are drawn on the dedicated Blackjack tables if the service provider has enabled them.

Resolving Interrupted (Broken) Game Sessions

If a player is disconnected from a table while a live game is in progress and a player still has actions in the game, a broken game is created. All broken games created in one round are resolved in one RNG game.

- Broken games are only created for hands with pending actions.
- If a player is disconnected while resolving a broken game, the dealt cards are stored, and player may resume later.
- Notifications about interrupted games are shown to players when they join the game category where the interrupted game occurred. Until the player has resolved the broken game, they cannot play at the table of that game type.
- Hands, which do not have pending actions, are resolved according to the Live game.
- Side bets are resolved according to the Live game; broken games do not contain side-bets resolutions, but they show notifications.
- If the player is offline while Live game session is finished, they receive offline game notification only if at least one **Ante** bet was resolved according to the Live session.
- Winnings of resolved positions will be credited after Live session is finished.
- **Bet Behind** hands, which were broken by main player, will be resolved in RNG as regular games (player can choose actions). Bet Behind players can continue to play at the same table and they can also move to a table in another game category without being prompted of the interrupted game. They will be asked to solve the interrupted game when: a) they leave the table where their Bet Behind game was interrupted and try to navigate to another table in the same category, or b) they log in again and try to access the same game category where an interrupted game occurred.

Golden Chips

In-game Use

If enabled by the service provider, player can use **Golden Chips** to place bets. If the game round is cancelled,the **Golden Chip** is returned to their account.

Golden Chips Description

Golden Chips are bonus chips that are awarded to players in certain table games. Each **Golden Chip** has a specific value and can be used for betting like a normal chip. If player has been awarded **Golden Chips**, they can see them on the game screen, together with other chips. They see the amount and value of their **Golden Chips**. If they have been awarded **Golden Chips** of different value, they are listed separately. Chips of the same value from different bonuses are added up.

To bet using the **Golden Chips**, player needs to select the desired **Golden Chip** value and then place a bet as normally. The remaining amount of **Golden Chips** decreases, respectively.

Note that:

- More than one **Golden Chip** can be used during the betting round and players can place **Golden Chips** on different betting positions. However, the service provider may have limited the number of **Golden Chips** that can be used in one game.
- If enabled by the service provider, player can mix **Golden Chips** with **Regular Chips** (tied to their **Balance**) on one betting position.
- If enabled by the service provider, player can use **Golden Chips** for:
    - **Blind** actions during betting round
    - Betting during action rounds (e.g., to **Double**)
- If the service provider has enabled the use multiple **Golden Chips**, the game automatically tries to place these bets with **Golden Chips,** preferring chips that are closer to the initial **Golden Chip** bet value.
- If no more **Golden Chips** are available, the game uses **Regular Chips** to place the bet, creating a mixed bet.
- If mixed bets are not allowed and player does not have enough **Golden Chips**, or they have reached the limit of allowed **Golden Chips** in the current game, **Regular Chips** are used for the bet.

The bet is rejected if player's **Regular Chips** balance is too low to cover the bet.

Player can always make a mixed bet in Roulette and SicBo game.

In case of a **Tie** or **Push**, the **Golden Chip** player's bet is returned to them. Note that **Tie** or **Push** are featured in Blackjack, Baccarat, Dragon-Tiger and poker games.

Players cannot insure a **Golden Chip** bet or a mixed bet.

When player's **Golden Chip** bet wins, the value of the winning **Golden Chip** is deducted from their win amount. All game rounds that are played using **Golden Chips** are also distinguished in game history with the corresponding (GC) icon.

UI Elements

Icon	Description
Rebet	Places the same bet as in the previous round.
Undo	Removes bets that are currently on the table.
Double	Doubles the current bet.
Hit	Requests one more card from the dealer.
Stand	Draws no more cards and ends turn.
Split	Allows to split the hand and request one more card, to continue playing two hands on a single position.

Icon	Description
Insurance	Protects player's bet in case the dealer gets Blackjack.
Skip	Declines the insurance offer and continues the game.
DEAL NOW **Deal**	Confirms player's bets and notifies others that they are ready to proceed to game round.
Rebet Next Round	Available during action round. Queues a bet equal to player's previous initial bet and places it on the table as soon as the new betting round starts.
Side Bets (Desktop)	Hides/shows the Side bets
Menu (Desktop)	The button opens the Settings menu, where players can access: **Game Settings** (to enable/disable different features), **Audio Settings** (to mute/unmute game sounds and change volume level), **Video Settings** (to change video stream quality), **Game History** (to access full info about previous game history), **Help Files** and **Support** (if enabled by the service provider, to contact Customer Support team).

Icon	Description
Cashier **(Desktop)**	Opens the **Cashier** window, where player can make deposits, withdrawals, see transaction history, etc.
Settings **(Mobile)**	Opens the panel where player can change different video and audio settings
History **(Mobile)**	Allows access to full information about player's previous game history. If the data provided in the **History** is insufficient, please request a more detailed overview from the service provider.
Chat **(Mobile)**	Opens the chat panel.
Support **(Mobile)**	Allows to contact the Customer Support team. This option may not be available in some regions.
Help **(Mobile)**	Opens the Help and Rules files.

Icon	Description
Cashier (Mobile)	Opens the **Cashier** window, where player can make deposits, withdrawals, see their transaction history, etc.
Balance	Displays player's current game balance. This is the money they can use to play the game.
Tips	Gives a tip to the dealer. Option is available only if enabled by the service provider.
Lobby	Loads the **Lobby** where player can join another table.
Golden Chip	Opens the **Golden Chip** tray. Option is available only if enabled by the service provider.

Live Bets Disclaimer

The following text is displayed in help files:

Live Bets Disclaimer

We make every effort to ensure that the information that is displayed to you and on our website with regards to the events is accurate. However, this is to be used for guidance purposes only. Due to the nature of these events and due to live transmissions potentially being delayed, we assume no liability for any information, including the score and time of game, being incorrect. Please ensure that you refer to the specific betting rules to see how bets are settled in particular markets. Note that this delay varies between customers and may depend on the setup from which they are receiving the data or pictures.

Live video feeds: Due to the nature of the Internet, video latency may occur. The game has been designed to ensure that players do not have advantage nor are in disadvantage due to the potential latency.

Note on malfunctions: *A malfunction voids all pays and plays.*

Note on rounding: *Bets are always rounded down from the third decimal point. When you are refunded, and the money is transferred to your account balance, any amount smaller than 0.01 is rounded down.*

Note on disconnections: *If you are disconnected from the Internet in the middle of a game while playing for Real Money, please re-establish your Internet connection and log back into the Casino.*

You will be automatically directed to the non-live version of the game you were playing so you can finish the game round. Please note that only the cards that were on the table at the moment of disconnection are carried over to such a game round. In some cases, the video stream may allow you to see additional dealer cards drawn or revealed after your disconnection. These cards are not carried over to the non-live game round. Note that side bets are resolved based on the Live game, and not the non-live version of the game.

If you did not have any unresolved actions, the game is resolved offline according to the live version of the game and you can view the results of the round in the game history.

Screenshots

Mobile Landscape Mode

Betting timer, betting buttons, bet positions, side bets, leave seat icon, Bet Behind position

Action timer, action buttons, digital cards display, score bubbles in landscape mode

Stand action taken, Rebet Now button visible

Date	Owner	Change Description
27.08.2021	Live Casino	Document added