

GAME PROJECT

Game Name: Baccarat

Baccarat rules and betting

The rules of baccarat are very simple, with three possible outcomes for each hand played.

1. Banker
2. Player
3. Tie

The aim of the game is to predict whether the hand representing either the Banker or the Player will achieve a higher score, and therefore produce a win. Alternately, you can wager on the less-frequent occurrence of a Tie hand, where both the Player and the Banker hands finish with the same score.

Ten cards and picture cards score zero, Aces one, and other cards in accordance with their denominations.

You may wager on both a Tie hand, and either the Player or Banker hands, but not on both the Player and the Banker together in the same hand.

Once bets have been placed, two cards are dealt to each of the hands representing the Player and the Banker. The cards are revealed and the scores are announced to the table. Depending on the scores, one additional card might be drawn for the Player, the Banker, or both hands. There will never be more than three cards for each of the hands, and the rules governing the drawing of cards are standardized and fixed in all casinos that offer the game.

After the hand is complete and a winning outcome is declared, losing bets are collected, and winning bets are paid according to the odds shown in the table below.

Winner Payout

| | |
|--------|---------|
| Banker | 1 to 1* |
| Player | 1 to 1 |
| Tie | 8 to 1 |

*minus a 5% commission (for instance, a 100 bet pays 95, net).

If the winning result is the Tie, the Banker and the Player bets are returned to you (similar to a 'Push' in Blackjack, where no profit or loss occurs).

If the Player hand wins, it pays even money.

If the Banker hand wins, it pays even money (minus a 5% commission).

Third Card Rule

If either the Player or the Banker has a score of eight or nine on the first two cards, it is called a 'Natural'. The game is over and a winner is declared. Otherwise, if the Player hand score is between

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zero and five, it draws a third card. The Bank hand receives a third card under the conditions shown in the table below. These rules are followed, even if the Banker would win by standing with two cards.

| Banker's Two-card Total | Banker Draws if Player's 3rd Card is |
|--------------------------------|---|
| 0 | Any |
| 1 | Any |
| 2 | Any |
| 3 | Any (except an 8) |
| 4 | Between 2 and 7 |
| 5 | Between 4 and 7 |
| 6 | Between 6 and 7 |
| 7 | Does Not Draw |
| 8 | Does Not Draw |
| 9 | Does Not Draw |

If the Player hand has a score of six or seven (and, by rule, stands), then the Banker hand will draw a card on a score of zero through five

The theoretical return to player (RTP) for Baccarat is:

Banker bet: 98.94%

Player bet: 98.76%

Tie bet: 85.64%