

BACCARAT

for the under-initiated and over-whelmed



Baccarat for the unacquainted

So you've probably heard the rumors, haven't you - about Baccarat being a guessing game and a game of luck? While there is truth in these rumors, in essence, Baccarat can still be a strategic game at times. The strategies are simplistic to say the least, but don't let that fool you into thinking there's no skill involved. Let us acquaint you with the game and its small intricacies.

The heart of Baccarat centers around two primary hands: the player hand and the banker hand. Before we carry on, it's crucial for you to understand that the player hand has nothing to do with the players at the table, and the banker hand doesn't represent the casino. They are just two hands pitted against each other. The hand with the most points at the end of the round wins. The player (you), which will from now on be referred to as the client (just to avoid any confusion), can bet on either hand and if the hand you bet on wins the payout, it's in even money. Better yet, the client also has the option of betting that both hands will arrive at the same value and will then receive a pretty decent payout of 8 to 1.

And that is Baccarat in a nutshell.

This guide serves for a little light reading and offers a prolific advantage in Baccarat, for the client. We get straight to the point, without candy-coating the pro's and con's of the game. So be sure to give it a read before you start placing those bets.

Let's get down to business

Like many table games, the cards must add up to a certain point total for the bettor to win. In Baccarat, this total is 9. Thus, the objective is for the client to predict which hand (Player or Banker) will equal a value of 9 or which hands' total will be the closest to 9. If you chose the option of betting on both hands and each one ends up having an identical total, this is known as a Tie.

There can be numerous players, all betting at the same table, but don't let this distract you – the hands to bet on (whether Player or Banker) will always stay the same. One of the three dealers will deal the cards. This client will have two options: either to make a bet or pass the shoe to the person next to him/her. The shoe is simply a device that holds the cards, from which the dealer deals the cards.

At the beginning of each round, two separate hands (Player hand and Banker hand) with two different cards are dealt by one of the dealers. The game starts with each client placing a bet on either the Player or the Banker

hand. You can't place the bet anywhere on the table; there is a specifically marked area for the bets. Feel free to wager on whichever hand you fancy, but it's a known fact that the Banker hand has a greater success rate because the dealer's first bet will usually be on the Banker hand. The dealer always starts first. Once the dealer has placed a bet, they will then pass the shoe and when it reaches you, place your bet and continue by passing the shoe to the client next to you.

The table ethics change slightly from here on out, as there are three different kinds of Baccarat tables to choose from:

Rules and Strategy

Table Rules



Bourgeois Baccarat (Full Scale Baccarat)

This table can usually be found in a cordoned off area and has an aura of sophistication about it, only because the minimum bets are high at these tables and it's where you are bound to find a couple of high stakes gamblers. The process mentioned below is also only offered for the convenience of the high rollers and thus only exists at this table.

Table systems

As I mentioned previously, the dealer (a client) will make a bet and pass on the shoe. The bettor who has been passed the shoe will slide a card out of the shoe and give it to the **Stand-up Dealer**, face-down. The Stand-up dealer is one of the three dealers who will be present at the table. This dealer (the Stand-up dealer) will continue by passing the card to the client who has made the largest bet. Another card will then be placed next to the shoe and this is the first card that goes onto the **Banker hand**. Bettor now deals a second card, which is the first of the **Player hand** cards and subsequently a second Banker hand card is dealt. The dealer will call the Player hand first. The client who placed the largest wager has the opportunity to look at the cards and then hand them to the dealer. The dealer turns the cards face-up and will call out the point totals.

The dealer will now call for the Banker hand. The shoe holder will look at the cards and hand them to the dealer. The dealer will see if the players' total is in need of another card and will draw - by asking for "**a card for the Player**", the shoe holder will then pass a card to the dealer. The dealer then passes the cards to the client who placed a wager on the player hand.

Table rules:

"it was the game of nobility comprised of celebrities, socialites, and aristocrats of the society."

This client takes a peek and will return it to the dealer. The dealer then turns the card face-up for all to see. Only if the Banker hand needs a card will the dealer call out, **"a card for the bank"**.

If it's your first time and you're feeling brave, then go for it, but keep your wits about you.

Mini-Baccarat

If you're one of those people who get a little edgy with drawn out processes, then you might be better suited to Mini-Baccarat, simply because the dealer plays out both hands in about half the time. Whilst Full Scale Baccarat seats up to 15 clients, Mini-Baccarat (as the name suggests) seats only 7 clients at one time. Clients are not allowed to touch the cards.

This version of Baccarat is played on an oversized Blackjack table and has places for up to 9 clients. The clients have the option to touch the cards. The rules for Mini-Baccarat and Midi-Baccarat are the same as in Full Scale Baccarat.

Card Values

Baccarat is played with 8 decks of 52 cards.

- 10, King, Queen, Jack have a value of 0
- The Ace merits a 1
- Cards 2 to 9 have their face value

Points

The client will bet on the hand consisting of two or three cards that aim for a total of 9 or as close to it as possible. This is quite important: say the total of each hand is over 10, like a 16 and a 19 for example, the second digit from each total becomes the new value of the hand ($6 + 9 = 15$). If the point total is a 10 – it's ignored, because a 10 in Baccarat has a value of 0. We'll get to the cards' values a little later on. Hands can also add up to 10 ($7 + 3$), which are unfortunate hands to have as they inevitably have 0 value. This is known as 'baccarat' and is where the game acquired its name. It also happens to be the worst hand in Baccarat.

If the Player or Banker has an 8 or 9 after the first draw, both hands stand and the point totals will be compared. The hand which contains the highest score wins. If neither hand has an 8 or 9 then the order of play is determined by the following rules:

Player Hand

When Player's first two cards total:	Player should:
0, 1, 2, 3, 4, 5	Draw a card
6 or 7	Stand
8 or 9 (Natural)	Not draw from either hand

Banker Hand

When Banker's first two cards total:	Player's third card is:	Banker should:
0, 1, 2	8 or 9 (Natural)	Draw
3	0, 1, 2, 3, 4, 5, 6, 7, or 9 8	Draw Stand
4	2, 3, 4, 5, 6, or 7 0, 1, 8 or 9	Draw Stand
5	4, 5, 6, or 7 0, 1, 2, 3, 8 or 9	Draw Stand
6	6 or 7 0, 1, 2, 3, 4, 5, 8 or 9	Draw Stand
7	Anything	Stand
8 or 9 (Natural)	Anything	Neither hand draws



Etiquette

Table manners are pretty standard when it comes to buying the chips: place the amount of money you would like to exchange for chips on the table and the dealer will collect it and in return will slide chips towards you. Be sure to buy your chips in exactly the same manner as described above because the dealer will not take money directly from your hands – the casino won't allow it for security reasons.

Once the round has begun, and your bet on the player's hand is the largest, don't turn over the cards when you receive them. Patiently wait for the Player and Banker hands to be dealt first. If your bet is the highest on the Banker hand, do not look at the cards when they are passed to you, rather wait for the dealer to turn the player hand face up.

Commission in Baccarat

If you win on the Banker hand, the house will take a 5% commission on your winnings. This is in order to make the Player hand and Banker hand payouts more equitable.

Dressing the part would also be polite and exude how serious you were about the game. Because Baccarat has an upper-class air about it, it's preferable for a player to dress formally.

No Commission Baccarat

Also known as EZ Baccarat, it follows all the same rules as normal Baccarat, except the bank is always paid even money, apart from when there is a three-card win that totals seven. When this happens, it's known as a "push" or a "barred" hand. A push or barred hand is a baccarat term used to indicate a bet has been made. On a Banker bet, the house edge is a low 1.18% when using EZ baccarat, compared to 1.58% house edge with the normal commission Baccarat.

Placing a Bet

The client can place a bet on either the Banker hand, Player hand or the Tie. Once you've chosen which hand you would like to bet on, take a look at the table limits. The limits will be displayed near or on the table. Before placing your bet, also take a look at the odds as well as the house edge – these will give you a good indication on how to bet smart.

House advantage on:

- The Banker hand is 1.04% and pays 1 to 1 (minus the 5% commission)
- The Player hand is 1.24% and pays 1 to 1
- The Tie is 14.36% and pays 8 to 1

You will notice that the payouts increase when the probability increases.

Banker Bets

This is the most popular bet of the three because of the low house edge and the favorable third card rules. It is due to this popularity that there is a charge of 5% commission for the client when betting on this hand. As mentioned before, the purpose of commission is to even out the odds and encourage the client to bet on the other hand – else the game would be pretty predictable.

Player Bets

Betting on the Player hand is a little different to betting on the Banker one, because the rules for drawing a third card are a little less favorable. Another reason is the Player hand always acts first which gives it a slightly higher house edge, in comparison to the Banker hand.

Tie Bets

The client's main aim when placing this bet is hoping that both hands will (at the end of the round), have the same total. It's a big chance to take because the odds of this happening are slim and it has a high house advantage. Placing a bet on a Tie is enticing when looking at the payout and this is why its nickname is the "sucker bet".

Bet on the Banker if you wish to increase your chances of winning in Baccarat. This is because these bets have the lowest house edge and the highest odds for winning. Decide on a specific bankroll before starting the game, as this will save you from falling into the trap of losses. It is always advisable not to use Baccarat systems too often. One should remember that this game depends almost utterly on chance. Therefore, taking decisions on the basis of previous bets will not help at all. Never make the mistake of betting on a Tie.

Strategies

Strategically, there is very little one can do in Baccarat. By using a scoreboard, which is provided by the casino, in the form of a pencil and a pad of paper, you can keep track of past hands and perhaps find a pattern, but this requires a great amount of discipline. Be careful not to place too much emphasis on score tracking, because the other clients and the casino will be aware of a repetitive pattern and change the way they bet. The casino encourages score tracking because they know it isn't going to allow much leverage on winning, and you have to ask yourself why the house would promote something if it could cause them a great loss. So don't feel excluded when all the other clients are frantically marking down the previous hands and you're just sitting tight - rather give a smirk, sit up straight and know your body language is most probably your best strategy. You've got to 'fake it to make it'.

Is there perhaps a mathematical strategy to Baccarat, as there is in Blackjack? Many have thought that card-counting could be a successful means to overcome the house edge and have gone to great lengths trying to manipulate the system with card-counting, but to no avail. It does offer a slight edge for the client, but nothing actually worth pursuing as card-counting will offer the client an average of about one hand per 8 deck shoe. To reap the benefits, the client would have to restrain from playing while counting down each hand, one after the other until the minor edge is accomplished. Let's face it; neither you nor the casino has this time to waste.

As you can see, there are strategies that exist and they might benefit your play in some infinitesimal way, but overall, the best strategies are: playing the Banker and Player hands skillfully, managing your money wisely and a bit of luck. With regards to money management, be clever about placing bets - don't make bets you cannot afford to lose and don't raise your bet while in a losing streak. A lot of bettors feel the desire to increase their bets to "chase their losses"; do not follow in their footsteps. Rather increase your bet while in a winning streak and decrease it when losing.

Set limits for yourself, whether you are winning or losing – learn to walk away with your winnings and learn to cut your losses.

A Brief history of the game

Felix Falguierein, who played with Tarot cards in the late 15th century Italy, has been the acclaimed inventor of Baccarat (meaning "Zero" in French, which also happens to be the game's worst hand, adding a sort of lethal edge to its atmosphere).

During the Franco-Italian war, King Charles VIII brought Baccarat to France from Italy in 1490, through his soldiers, who in all probability must have learnt Baccarat from the Italian civilians. Baccarat was given wide-spread recognition throughout France. This brought about the different variants



It was alleged that the middle class didn't have the opportunities, nor the right, to play Baccarat. This was not completely true. Baccarat was illegal in any case, so having a "right to play" meant very little.

Fun Fact:

Card squeezing. The croupier will offer a client in the game the option to squeeze the cards dealt to the hand he/she has bet on. This is usually offered to the client who has placed the largest stake for the Banker or the Player bet. It tends to be a slow exposure process whereby adjacent sides are bent upwards so that only the suit emblems on those sides are revealed but not the suit emblems in the centre of the card. The card number is obviously also not revealed.

such as Chemin de Fer and Baccarat en Banque, which were played only by the French Aristocrats and in secrecy because at various time in its history the game has been illegal, just like many forms of gambling.

Baccarat gained momentum and popularity once it reached Europe, and by the 19th century, French and English immigrants had spread the game's antics to the Americas. Surprisingly though, Americans were not as immediately smitten with the game in the way that the Europeans had been centuries before, at least not at first.

Baccarat's popularity only soared in America from around the 1950's, when Tommy Renzoni passed baccarat from the Cubans, to the Las Vegas strip and promoted its possible prominence in the gambling industry. This is where the third version of Baccarat - Punto Banco (Player vs. Banker) came into being and turned out to be the preferred version to play in North America.

Las Vegas encouraged Punto Banco's primacy by offering the game in VIP lounges for the pleasure of high rollers. This created an atmosphere of mystery and intrigue for the general public, which led to the clichéd idea that Baccarat is for the well-to-do.



A portrait by Francesco Granacci: French Troops under Charles VIII upon their entrance into Florence on the 17th November 1494.

Chemin de Fer, anyone?

This is the original version of Baccarat which was introduced to France in 1490. It's also the variant that is still practiced there and to this day is very popular. During the time of its introduction, the cards were dealt out of an iron box, thus the name Chemin de Fer – meaning "way of iron" or more accurately, "railroad". The table is oval in shape and seats up to eight clients at one time. Six decks of cards are used. Play begins to the right of the dealer and continues in an anti-clockwise direction. The dealer first shuffles all the cards, after which the client to the left of the dealer will then cut the deck.

One of the clients is given the position as the “banker” and will also have to deal the cards. The remaining 7 clients are named “punters”. The banker position will be passed on anti-clockwise and each client (when they become the Banker) will wager his/her bet. The punters (or clients rather,) have the option to say out loud – “go bank” and will then play against the entire existing bank, with your matching bet. Only one client can “go bank”, so being the first to say it is important (if of course you would like to play against the bank), otherwise, if no one says “go bank” then clients place their bets in order. The total of the bets can either be less than the bank, or more in which the bank can choose to either allow bystanders to join and bet up to the amount of the bank or if bets turn out to be greater than the bank, the banker can increase the bank bet to match or remove the bet in the opposite (clockwise) order of play.

Banker shares out four cards face-down, two of which are the bankers and the remaining two cards are communal for the clients. The client, who has offered the highest bet, represents the rest of the clients. An immediate 8 or 9 must be announced and cards must be turned face-up, otherwise if both hands contain neither an 8 nor a 9 – the client can accept a third card, if they wish. The rules from here on out are the same as in Full Scale Baccarat.

Or what about Baccarat en Banque?

In Baccarat and Chemin de Fer, the bank continues for as long as the Banker hand is winning. Baccarat en Banque’s banker position is a lot more permanent. The banker can opt out if he desires or if he has depleted his bank roll, otherwise, he stays in the banker position until all the cards have been dealt. He/she must play out one hand at least and then state the amount he/she is leaving the table with. The client next in the rotation can take up the place of the banker and carries on dealing from what’s left of the deck. If the banker/client would still like to play, then they take the place of their predecessor, as long as he/she has the funds to restock the banker bet up to its agreed minimum amount.

The number of decks used is two, three or four. In this variety of Baccarat, the table can seat up to 10 clients, but bystanders are welcome to play standing up (if there are no available seats) when the Banker bet cannot be matched by any of the seated clients and a bystander may take a seat when a client has decided to retire from the game. From the beginning the Banker belongs to the client who has bet the highest amount.

The dealer shuffles the cards and hands them to either side of him, whilst the banker shuffles last and can choose who will cut the deck. Once every client has made their bets, the banker starts dealing, three cards, one to the client on his right, another to the client on his left and the last one for himself. Then the process is repeated once again. The other five clients and



King Charles VIII

the clients who are standing will either win or lose, depending on the cards dealt to them.

The rules on when to turn cards face-up or face-down are the same as in Chemin de Fer. Cards are kept by the clients whilst they are still in the running to win, but once he/she loses, the next hand is dealt to the client next to him/her in accordance with the rotation. To "go bank" follows the same rules as Chemin de Fer, except if two players on the opposite sides of the table say "go bank" at the same time, then they share half the bet. A client can "go bank" on two separate hands – half a strike for each hand, if the client is losing and can also "go bank" for a third time, but that's the limit.

The banker is not responsible if there is an excess amount of money bet on the Banker hand and clients inherit the money when the bank loses. The clients are paid in order of rotation and if the money runs out before it gets to the last people, these clients cannot claim they are owed anything for the excess. If this happens, the banker can allocate the needed funds to pay out the remaining clients who did not receive part of the excess and the bank is therefore declared unlimited.

A Short Baccarat fable

It's been said that the game is based on an ancient Etruscan (Italian) ritual in 1500 B.C. The ritual took place on a high mountain, where all young virgins had to throw a nine-sided dice to determine their destiny. Gods got on their tiptoes and prayed to a virgin for her to throw a nine-sided dice. The result of the dice determined her eternal fate. If any number less than six was thrown she would have to walk into the sea, if a six or seven was thrown then she would have be expelled from any and all religious activities and if an eight or nine was the outcome – she would become a priestess.

Felix Falguierein used this fable to create the rules for Baccarat. An 8 or 9 is a winning hand; a 6 or 7 puts you in a reasonable position to still win; but cards 0 to 5, means your chances of winning are going to be pretty much unattainable.

Terms in Baccarat

Banco: banker

Bankroll: a sum of money with which the client is willing to gamble

Burning the top cards: dealing the top 3 to 6 cards and removing them after the before play shuffle

Commission: a share taken by the house on the winning banker bets.

Coup: round of baccarat

Croupier: dealer

Down Card: a card in a face-down position

Face Cards: 10, Jack, Queen and King

Fading: to place a bet

La Grande: a natural that totals 9

La Petite: a natural that totals 8

Muck: this is the 8 decks of 52 cards

Natural: is to obtain an 8 or 9 within the first two cards dealt to you, in a round of Baccarat

Palette: a rectangular wooden paddle - used to carry out business at the far reaching areas on the table

Pass: is to win

Punto: player

Push: betting on one of the hands, that ends up having a tie

Shills: the casino staff (these are usually attractive women, whose purpose is to lure customers to the table)

Shoe: the canister from which the cards are dealt

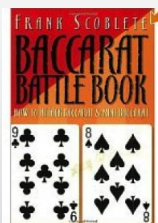
Standoff: is a push or a tie

Up card: a card in a face-up position

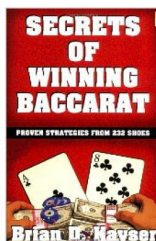


"Punters" A gambler particularly an amateur player in the game of Baccarat. The term has been derived from the popular European game of baccarat known as Punto Banco.

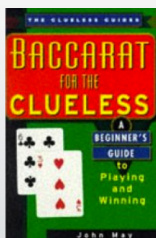
Recommended Resources



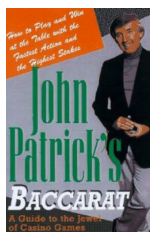
Frank Scoblete, Baccarat Battle Book: How to attack Baccarat & Mini-Baccarat, ISBN: 978-1566251341



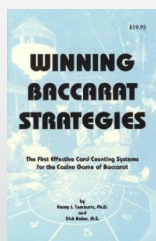
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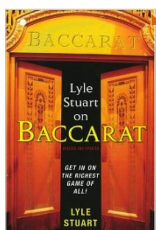
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