

# WASHINGTON STATE GAMBLING COMMISSION

## MINI-BACCARAT GAME RULES

### Overview

1. Mini-Baccarat consists of two hands dealt from a multiple deck shoe using up to 8 decks. One hand is called the **Player** hand and the other is called the **Banker** hand. Each hand consists of two cards each (minimum) or three cards each (maximum).
2. There are three betting positions in each area for wagering (i.e. betting spot) at the Mini-Baccarat table. The betting positions are **Player**, **Banker**, and **Tie**. Each of these positions represents the possible outcome of the hands. Licensees may have up to nine areas for wagering in Mini-Baccarat. In addition, licensees may permit gallery betting as noted below.
3. Only one player may place a wager per wagering area. Players may wager on any one of the betting positions or a combination of Player/Tie or Banker/Tie before the hands are dealt. All bets must be placed before cards are dealt from the shoe. Once the first card is dealt from the shoe, bets may not be changed in any way, reduced, added to, placed, or removed.
4. Gallery betting. The “gallery” refers to the players standing behind seated players at the table. Players from the gallery may place bets on the table (i.e. gallery bets) under the following conditions:
  - a. The bets must be placed on the lines separating each wagering area;
  - b. Players can only place a gallery bet if all other wagering areas are occupied with bets;
  - c. Only one player can place a bet on each line. Each line is considered its own wagering area;
  - d. Up to eight lines can be bet on. The two outside lines to the right and left of the dealer cannot be bet on by players. No more than 17 players can place a bet on a Mini-Baccarat table during one hand (i.e. one player for each of the nine wagering areas plus one player for each of the eight lines).
5. To begin play, two cards are dealt to the designated Player and Banker areas. 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 card to the Banker, the third card is dealt to the Player, and the fourth card is dealt to the Banker. If applicable, the dealer will first turn up the Player/Banker hand and call out the total of the cards. Note: Card room operators’ internal controls will determine whether or not dealers call out the hand totals (i.e. announcing).
6. The cards are valued as follows: 10’s and Picture cards (Jack, Queen, and King) are valued at 0 or what is referred to as “nothing”; Aces are valued at 1; and 2-9 are valued at their face value.
7. 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. For instance, the hand 7-5, totaling 12, is valued at 2; the hand 7-6-8, totaling 21, is valued at 1; etc.

8. 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. All winning Player and Banker bets are paid even money (1 to 1). Winning Banker bets may be charged a commission of up to 5%. Tie bets pay at least 8 to 1. All bets placed on the Player and Banker hands when a Tie occurs are pushes (do not win or lose).
9. The total of the first two cards for each hand (Player and Banker) will determine if the hand will receive a third card or not. 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 tables that follow explain the different types of hands and the rules by which a hand “stands” or “draws” additional cards.
10. If either hand has a total of 8 or 9 in the first two cards, it is called a “natural.” If either hand totals 8 or 9, and the other does not, that hand wins and no additional cards are drawn. A natural 9 beats a natural 8. If neither hand is a natural, one or both hands must draw a third card.

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.

**Player Hand Rules:**

When the Player’s first two cards total:	Action
0 – 5	Player hand draws a card
6 – 7	Player hand stands
8 – 9	Natural – Neither hand draws

**Banker Hand Rules:**

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

When the Banker’s first two cards total:	Banker draws when Player’s third card is:
0,1,2	Banker hand always draws
3	Banker hand draws unless Player’s third card is 8
4	2 – 7
5	4 – 7
6	6 – 7
7	Banker hand stands
8 – 9	Natural – Neither hand draws

## **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.

## **Irregularities**

Card room operators must document in their internal controls how they will address various irregularities applicable to Mini-Baccarat (e.g. misdeals, cards exposed, incorrect number of cards, etc.).

Card room operators may make immaterial modifications to these game rules. However, the changes must be properly documented in their internal controls.