

Baccarat

2-14 players

52 cards

Difficulty: Easy

Duration: Short

Bet on the hand (Player or Banker) that totals closest to 9.

SETUP

- 2-14 players betting on two positions: Player and Banker.
- Deal 2 cards to each position from a multi-deck shoe.
- Card values: A=1, 2-9=face value, 10/J/Q/K=0.

SCORING

- Player bet pays 1:1. Banker bet pays 1:1 minus 5% commission.
- Tie bet pays 8:1 or 9:1.
- Natural 8 or 9 on first two cards wins immediately.

Tip: Stick with the Banker bet for the best odds in the house.

ON YOUR TURN

- Place your bet on Player, Banker, or Tie.
- Cards are dealt and totals are calculated (last digit only).
- Third-card rules are applied automatically if needed.

Baccarat is one of the oldest and most prestigious casino card games, dating back to 15th-century Italy and France. Players bet on whether the Player hand, the Banker hand, or a Tie will win. The hand closest to a total of 9 wins, making it a game of simple decisions but elegant presentation.

Objective

Bet on which hand, Player or Banker, will have a point total closest to 9, or whether the round will result in a tie.

Setup

1. **Players:** 2-14 players (all betting against the house; only two hands are dealt).
2. **Deck:** Standard 52-card deck (typically 6 to 8 decks shuffled together in a shoe).
3. **Deal:** Two cards are dealt face-up to both the Player position and the Banker position. A third card may be drawn based on fixed rules.

Gameplay

1. **Card values:** Aces count as 1, cards 2-9 are face value, and 10s and face cards count as 0.
2. **Hand total:** Add the card values together and take only the last digit (e.g., $7 + 8 = 15$, so the hand total is 5).
3. **Natural win:** If either hand totals 8 or 9 on the initial two cards, it is a natural and no more cards are drawn.
4. **Player third-card rule:** If the Player total is 0-5, the Player draws a third card. If it is 6 or 7, the Player stands.
5. **Banker third-card rule:** The Banker draws or stands based on a fixed table that considers the Banker's total and the Player's third card (if drawn).
6. **Comparison:** After all cards are drawn, the hand closest to 9 wins.

Scoring

- A winning Player bet pays 1 to 1.
- A winning Banker bet pays 1 to 1, minus a 5% commission to the house.
- A winning Tie bet typically pays 8 to 1 or 9 to 1, depending on the casino.

Variations

- **Punto Banco:** The most common casino version where all decisions are automatic based on fixed rules.
- **Chemin de Fer:** Players take turns being the Banker and can make drawing decisions.
- **Baccarat Banque:** Similar to Chemin de Fer, but the Banker role is more permanent and two Player hands are dealt.
- **Mini Baccarat:** A smaller, faster-paced table version with lower stakes.

Tips and Strategies

- The Banker bet has the lowest house edge (about 1.06%), making it the statistically best wager.
- Avoid the Tie bet, as it carries a significantly higher house edge (over 14%).
- Since the game is largely determined by fixed rules, focus on bankroll management rather than trying to influence outcomes.

Tips & Strategy

Always favor the Banker bet for its lower house edge. Avoid the Tie bet despite its tempting payout. Set a loss limit and stick to it, as Baccarat rounds move quickly.

Since all drawing decisions are automatic in Punto Banco, the only real strategy is bet selection. The Banker bet wins slightly more often than the Player bet due to the third-card drawing rules favoring the Banker position.