

# Chemin de Fer

2-12 players

52 cards

Difficulty: Medium

Duration: Long

Get a hand total closer to 9 than your opponent.

## SETUP

- Seat 2 to 12 players around the table.
- Shuffle six decks into the dealing shoe.
- One player begins as the banker.

## SCORING

- Winning bets pay 1:1.
- Ties carry over; the bank passes when the banker loses.

*Tip: Always draw on 0 to 4 and stand on 6 or 7. On 5, weigh the risk based on the game state.*

## ON YOUR TURN

- Players bet against the banker.
- Both sides receive two cards; naturals (8 or 9) are revealed immediately.
- Punter and banker each decide whether to draw a third card.

*Chemin de Fer is the original French version of Baccarat where players take turns being the banker and make strategic decisions about drawing a third card. Unlike standard Baccarat, player choices directly affect the outcome.*

## Objective

Bet on whether the Player hand or the Banker hand will have a total closer to 9. As banker, try to win bets from other players by achieving a higher hand total.

## Setup

1. **Players:** 2 to 12 players, seated around an oval table.
2. **Deck:** Six standard 52-card decks shuffled together (312 cards total), placed in a dealing shoe.
3. **Deal:** The banker deals two cards face down to the player representative and two cards face down to themselves.

## Gameplay

1. **Step 1:** Players place their bets against the banker. One player is chosen as the 'punter' to represent all player-side bets.
2. **Step 2:** Both the punter and banker look at their cards. Card values are: number cards at face value, face cards and tens at 0, Aces at 1. Only the last digit of the total counts.
3. **Step 3:** If either hand totals 8 or 9 (a 'natural'), it is revealed immediately and the higher natural wins. If neither has a natural, the punter may choose to draw a third card or stand.
4. **Step 4:** After the punter decides, the banker may also choose to draw or stand based on their hand and the punter's exposed third card. The hand closer to 9 wins.

## Scoring

- If the player hand wins, all player bets are paid 1:1 by the banker.
- If the banker hand wins, the banker collects all player bets.
- If there is a tie, bets carry over to the next round.
- The bank passes to the next player when the banker loses or chooses to pass.

## Variations

- **Punto Banco:** The casino-standard Baccarat where drawing rules are fixed and players make no decisions.
- **Baccarat Banque:** Similar to Chemin de Fer but the banker position is more permanent and deals against two player hands.

## Tips and Strategies

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- As the punter, draw on totals of 0 through 4 and stand on 6 or 7. With a 5, use your judgment based on the flow of the game.
- As the banker, consider the punter's third card carefully before deciding to draw or stand.
- Manage your bankroll conservatively, as the swings in Chemin de Fer can be dramatic.

## Tips & Strategy

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Draw on totals of 0 to 4, stand on 6 or 7, and use your instincts on 5. As banker, factor in the punter's third card before deciding your move.

Chemin de Fer is unique among Baccarat variants because player decisions matter. The banker's ability to react to the punter's third card gives a slight strategic edge to the banking position, which is why the bank is a coveted role.