

# Punto Banco

2-14 players

52 cards

Difficulty: Easy

Duration: Short

## Bet on the hand closest to 9.

### SETUP

- Shuffle 6 decks together.
- Players place bets on Player, Banker, or Tie.
- Deal two cards to each hand.

### SCORING

- Player and Banker bets pay 1:1 (Banker minus 5% commission).
- Tie bets pay 8:1.

*Tip: The Banker bet is your safest option over the long run.*

### ON YOUR TURN

- Bets are locked before the deal.
- Cards are revealed and totaled.
- Third-card drawing rules are applied automatically.

*Punto Banco is the most widely played version of Baccarat, found in casinos worldwide. Players bet on whether the Player (Punto) or Banker (Banco) hand will win, or if the round will end in a tie.*

## Objective

Bet on which hand, Player or Banker, will have a total closest to 9, or bet on a tie.

## Setup

1. **Players:** 2 to 14 players.
2. **Deck:** 6 standard 52-card decks shuffled together (312 cards total).
3. **Deal:** The dealer deals two cards each to the Player hand and the Banker hand, face up.

## Gameplay

1. **Step 1:** Before any cards are dealt, each player places a bet on Punto (Player), Banco (Banker), or Tie.
2. **Step 2:** Two cards are dealt face up to both the Player and Banker positions.
3. **Step 3:** Card values are totaled: Aces count as 1, cards 2 through 9 are face value, and 10s and face cards count as 0. Only the last digit of the total matters.
4. **Step 4:** A third card may be drawn for either hand according to fixed drawing rules. The hand closest to 9 wins.

## Scoring

- Player bet pays 1:1.
- Banker bet pays 1:1 minus a 5% commission.
- Tie bet typically pays 8:1.

## Variations

- **Mini Baccarat:** A smaller table version with lower stakes and faster play.
- **Chemin de Fer:** Players take turns as the Banker and can make decisions on drawing.

## Tips and Strategies

- The Banker bet has the lowest house edge, so it is statistically the best wager.
- Avoid the Tie bet as it carries a significantly higher house edge.
- Track results if you like, but each hand is independent and past outcomes do not affect future ones.

## Tips & Strategy

Stick to the Banker bet for the best odds. Avoid the Tie bet due to its high house edge.

Since all decisions are automatic, strategy is limited to bet selection. The Banker bet offers the best expected return.