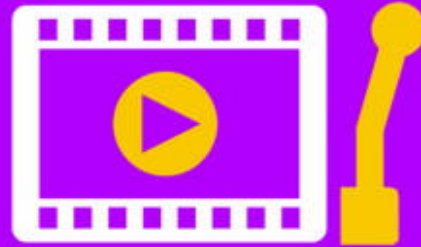


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WIN AT BACCARAT:

Welcome to our eBook! we decided that it is about time to give something back to our current and future visitors. This is a completely unbiased Baccarat guide, one which will give you the chance to become the next big Baccarat winner

WHAT TO EXPECT:

We begin our Baccarat journey by looking into the fascinating history of the game. Here you will find out exactly why the game has gained such massive popularity with the casino-playing public. Then we go on to look at the Baccarat table, the personnel at the table, the rules, and basic game play strategy.

After you have gained an understanding of the game, we will look at how you can play strategically. We will then weigh up the pros and cons of playing land-based Baccarat versus Baccarat of the online variety.

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01 BACCARAT: AN ENCHANTING HISTORY

Like any historical account, the history of Baccarat has its varying versions. Some gambling scholars believe that the inception of the game occurred in Italy, whilst others reason that it was in fact France that contributed to the game's invention. This Italian word for the game is *Baccara* and the French *Baccarat*, although English speakers, especially the Americans, like to add a 't' sound at the end of it. The correct pronunciation is in fact closest to the Italian spelling of the word: Baccara or phonetically, (bä k -rä).

It is interesting to note that all card games, including Baccarat, were invented parallel to the discovery of printing press when Johan Gutenberg printed Tarot cards alongside the first Bible. In a deck of Tarot cards the suits were divided according to the different classes of society. The Swords – which later became Spades – were reserved as the suit for nobility, whilst Coins – which became Diamonds – characterized the class of merchants. Clubs represented the serfs, and Cups – which later became Hearts – stood for the church.

TAROT CARDS



The modern version of Baccarat is said to have been invented around the year 1400 by Felix Falguiere, who despite having a French name, was actually Italian. Falguiere was the one who came up with the rules for the game, basing them on Etruscan myth. He called the game *Baccara*, meaning 'zero' in Venetian slang as the face cards and tens were worth zero.

The difference between Baccara and modern Baccarat, especially Mini-Baccarat, was that the cards were dealt by four different dealers and not just one as it is done today.

The players could also place bets against the other participants as well as the house. Bets in today's Baccarat versions are placed on the Banker, Player or a Tie.

BACCARAT AND FRANCE

Baccara then moved north to France where it became known as *Chemin de Fer* and gained much popularity during the reign of King Charles VIII. This version required four players who took turns being the banker. Here new terms were brought into the picture such as *Banco* which meant that players could bet on the total of the banker's bankroll.

Another term, *Cheval*, meant that players could bet on either hand. *Non* was the term which meant that a player could stand, and *Carte* meant that the player wanted another card.

At first, Baccarat was deemed illegal, but as its popularity grew, new laws were passed whereby the state taxed its participants. Some of the revenue was used to assist the underprivileged, which turned the perception of the game on its head – from being played in secret and regarded as being an immoral act to being a highly pious form of entertainment because of its social involvement for the lower classes.

In 1830 Louise Phillipe I, the last king of France, banned the game together with all other games that were considered gambling games. Gambling games, also known as games of chance, remained illegal all the way up to 1907!



BACCARAT AND THE BRITISH

Baccarat did not only spread to France. It also made its way across the English Channel where it found its residency in the Queen's court as well as London's Crockford's Club, a gentlemen's club that was established in 1793 and closed in 1845.



DID YOU KNOW

During a game of Baccarat, Sir William Gordon-Cumming was accused of cheating so that he and the then Prince of Wales would win. The Prince did not defend Sir William and after a defamation trial, which Sir William lost, was ousted from the royal social clique. This terrible episode resulted in Baccarat taking a seat from the British aristocratic circles.

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BACCARAT: IN THE NEW WORLD

The Baccarat version of *Punto Y Banca* was played in Argentina and later became one of the most played Baccarat versions known as *Punto Banco*. To the rest of the world, *Punto Y Banca* was known as American *Baccarat* and was different in that players could bet against the house whereas the European version usually pitted players against each other.

Baccarat was also played in Cuba before Castro's Revolution and in its volatile years was taken to Las Vegas by Frances 'Tommy' Renzoni, a junior manager at the Capri Hotel Casino in Havana, who thought it would be a good idea to add Baccarat to the Sands Hotel's collection of casino games. The Sands erected a baccarat Pit which was operated by dealers dressed in black tie and was cordoned off to add an atmosphere of exclusivity. It is said that the Sands lost over \$250 000 in its opening night, which may well have been a ruse to gain more players.

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BACCARAT: A SYNDICATE'S GAME

As with any game of chance and after the novelty has worn off, players will always try to find the chinks in the armor. In the 1920s, before the rise of Vegas, in Europe, and after Baccarat was made legal in France again, a group of gamblers – two hailing from Greece, one from Armenia and a Frenchman, all headed by a man by the name of Nico Zographos – brought down a number of casinos to the effect of \$5 000 000!

Zographos had come up with a mathematical model based on card counting, mathematical odds and no non-verbal behavior to break the bank, and was successful in doing it!

Later, in the United States, Baccarat had gained a reputation of being too snooty and couldn't quite gain the popularity enjoyed by games such as Blackjack, Craps and Roulette. To counter this problem, a simpler and smaller version of Baccarat, known as Mini-Baccarat, was introduced by American casinos which featured just one dealer. This version of Baccarat was now seen as more lax by the average Joe and players flocked to play the game in greater numbers than ever before.

Okay, now that we have had a chance to take a look at Baccarat's fascinating history, it is time to move on to the really important stuff, namely the table and participants.

02 THE BACCARAT TABLE

The Baccarat Table is not much different from other table card games such as Blackjack and Craps. The full Baccarat table is made of two semi-circles usually covered in a green or red felt. Blue felts may also be seen throughout a number of casinos around the world. The table seats 14 players, although the Mini-Baccarat version seats only 7. The layout in *Punto Banco*, which is the most popular of Baccarat versions, features three main betting areas for each player seat: The Banker, Player and Tie areas. Players will place chips atop one of three designated betting areas. The Tie betting area in front of each seat is marked by the numbers 1-15, excluding the 13. In fact, there is no 13 seat at the table at all because it is regarded as an unlucky number by most baccarat players who happen to be highly superstitious.

There are two rectangular areas reserved for the Player's and Banker's cards. The cards discard tray is usually situated in the middle of the table. You will find a tips box and a drop box on each side of the card discard tray.

THE BACCARAT TABLE



THE PALLET



THE PERSONNEL AND PALLET

On a full Baccarat table, three dealers control the game at all times. This is quite similar to the game of Craps where a team of dealers is observed as well. Each dealer in Baccarat, as in Craps, has his own function to fulfill. Two of the dealers occupy the central position of the banker's side and each takes care of the players' bets. The Caller, the third dealer, stands opposite the two dealers on the Players' side. The Caller is like the Croupier in Roulette, and as the name suggests, makes the 'calls' on the hands. Because the players deal the cards in Baccarat you can be sure that the dealers' team acts as hawks on each card dealt.

A tool that Baccarat dealers use is called The Pallet which resembles a flat cricket bat with a handle at the end. Because the standard Baccarat table is so immense, The Pallet is a handy tool with which the dealers can scoop up the players' cards and move them around.

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03 THE RULES AND GAMEPLAY

Another important member of the casino's personnel is the Pit Boss who is a manager of sorts. The Pit Boss is not restricted to supervising the Baccarat pit only and is often seen auditing most of the other casino's table games as well.

Although not regarded as a real member of the casino's personnel, the Eye in the Sky can definitely be considered as such and is primarily used to catch out cheating players.



THE PIT BOSS

Now that you know the tools needed for a game of Baccarat, let us take a look at the tools needed by the player to win at the game. These include knowledge of the game's rules and a basic strategy.

PUNTO BANCO

Punto Banco is the most well known form of Baccarat and is widespread in casinos in the US, Australia, UK, Sweden, Finland and Macau, to name a few. *Punto Banco* has exact drawing rules for both the Player (*Punto*) and Banker (*Banco*). Cards are drawn for both the Player and Banker with the players getting to choose which side they want to wager with. The game uses 4, 6 or 8 decks of cards in a shoe, just as in Blackjack. The decks are shuffled together at random intervals to discourage card counting. Players can also wager on a Tie, which is an unfavorable bet due to the house edge involved. We look at house edges further on in this guide.

The aim of *Punto Banco* is to achieve a totaling hand of 8 or 9. If neither the Banker's or Player's card is an 8 or a 9 then the drawing rules come into play to determine whether the Player should receive a third card. Then, based on the card drawn by the player, further drawing rules determine whether the Banker should receive a third card as well.

The drawing rules of *Punto Banco* are also known as the *Tableau*, which means 'diagram' in French.

CARD VALUES

- Ace = 1
- 2 - 9 = face value (also known as *pip value*)
- 10 and Face Cards = 0

Note that these values stay constant for all the Baccarat versions we have included in this guide.

GAME PLAY

At the start of a new shoe, the dealer will turn one card to determine how many cards will be burned based on the card value. The only difference is that if a 10 or face card is turned then 10 cards will be burned.

Baccarat play begins by all players either betting on the Player, Banker or a Tie. Some Baccarat tables will even allow you to wager on a Player pair or a Banker pair. After all bets have been placed, the dealer will deal two cards to the Player and Banker.

Remember, 'the player's cards' does not mean that every player will receive a hand of two cards. Rather, two community Player's cards will be dealt in a similar fashion to Texas Hold'em poker. You will essentially be picking sides of which hand wins: the Player's or the Banker's. If the Player, for example, has an 8 or a 9 and the Banker anything less, the Player automatically wins. Similarly, if the Banker has an 8 or a 9 and the Player anything less, the Banker automatically wins.

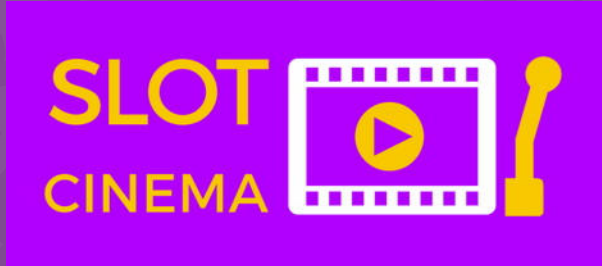
SCORING

The score of a Baccarat hand is always the second digit of the totaling hand. Therefore, if the two cards dealt are an 8 and a 9 the total would be 17 and the score 7. The score in Baccarat always ranges from 0 to 9. It is impossible to bust in Baccarat as in the case of Blackjack.

CARD MACHINE



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THE TABLEAU OF DRAWING TABLES

If neither the Player nor the Banker are dealt a hand totaling an 8 or 9, the tableau is consulted – first for the Player’s rule and then for the Banker’s.

PLAYER’S DRAWING RULES

If a player has a score of 0 to 5, he draws a third card. If he has an initial score of 6 or 7, he stands.

BANKER’S DRAWING RULES

If the Player stood on two cards, the Banker regards only his own hand and plays to the same rules as the Player (see above). If the Player however drew a **third card**, the Banker plays according to the following more multifaceted rules:

- If the Player drew a 2 or 3, the Banker must draw with 0-4, and must stand with 5-7.
- If the Player drew a 4 or 5, the Banker must draw with 0-5, and must stand with 6-7.
- If the player drew a 6 or 7, the Banker must draw with 0-2, and must stand with 7.
- If the Player drew an 8, the Banker must draw with 0-2, and must stand with 3-7.
- If the Player drew an Ace, 9 or 10, or face card, the Banker must draw with 0-3, and must stand with 4-7.

Here is a table of the drawing rules so you can memorize them in an easier fashion. At the top is the Player’s third card and on the left the Banker’ Score. ‘S’ stand for Stand and ‘D’ for Draw.

	0	1	2	3	4	5	6	7	8	9
7	S	S	S	S	S	S	S	S	S	S
6	S	S	S	S	S	S	D	D	S	S
5	S	S	S	S	D	D	D	D	S	S
4	S	S	D	D	D	D	D	D	S	S
3	D	D	D	D	D	D	D	D	S	D
2	D	D	D	D	D	D	D	D	D	D
1	D	D	D	D	D	D	D	D	D	D
0	D	D	D	D	D	D	D	D	D	D

As you can see, the Banker will always have to hit on a total of 0 to 2 and stand on a 7.

PAYOUTS

The payouts in Punto Banco are usually 1 to 1 (or even money). However, betting on the Banker and wining means that you will have to pay a commission of 5% to the house as the house edge is slightly lower on the Banker’s side. If the Player’s and Banker’s hand are of the same value, the dealer will call, ‘égalité, tie bets win!’, and all bets placed on a tie will be paid at 8 to 1 odds. All bets placed on the Player or Banker will remain in place for the next round of play. Some casinos will return these bets back to the players.

THE PAYOUT



HOUSE EDGES

Punto Banco is a casino game that contains one of the smallest house edges of all casino games. Betting on the Player gives the house an edge (advantage) of 1.24% and the Banker 1.06%. This is why the house charges a commission (known as a vig) of 5% if the hand is a winning one. Some casinos around the world will charge a smaller commission on a Banker’s win.

EZ Baccarat is one such variation where the house does not in fact charge any commission at all. It is a good idea to find out where EZ Baccarat is played as wagering on the Banker can turn out to be quite lucrative.

PUNTO BANCO



THE ONE AND ONLY STRATEGY FOR PUNTO BANCO

The best strategic advice is to stick to either the Banker or the Player bet as the tie bet holds the highest house edge.

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EZ BACCARAT

EZ Baccarat is also known as No Commission Baccarat. It is an extremely fast game and its rules and gameplay are very similar to Punto Banco. One rule that does differ is that if the Banker wins with a 3-card score of 7 then the Banker bet will be considered as a Push.

For all other instances, EZ Baccarat pays even money and the house edge of the Banker bet is at 1.018% due to the abovementioned Banker rule. The house edge in regular commission Baccarat is 1.058% which makes EZ Baccarat somewhat of a godsend.

EZ Baccarat also offers some extra bets that regular Baccarat does not. Let us take a look at these bets individually.



EZ BACCARAT

THE DRAGON 7 BET

This side bet pays 40 to 1 if the Banker gets a winning 3-card 7. The house edge of this bet is 7.61%, which is regarded as a god house edge based on the odds involved.



THE PANDA 8 BET

The Panda 8 bet pays 25 to 1 if the Banker gets a winning 3-card 8. The house edge stands at 10.19% making the Dragon 7 bet far more favorable.



LUCKY BONUS

This side bet is seldom found at casinos around the world. One casino that does offer the Lucky Bonus is the Pala casino in California. This is the only bet that has a player advantage of 2.34%. However, players can only make 10% of the Banker bet on the Lucky Bonus. This bet pays 18 to 1.

CHEMIN DE FER

This version of Baccarat is mostly played in France as it was the first Baccarat introduced there. It can be said that the French like holding on to their traditions. *Chemin de Fer*, meaning 'way of iron', uses 6 decks that are shuffled together. The table of Chemin de Fer is oval and players are seated randomly around it.

GAME PLAY

In Chemin de Fer, one of the players is given the role of the Banker. This player will therefore deal the cards for the game's round. The Banker passes counterclockwise. The Banker also decides and indicates to the rest of the players how much he is willing to risk in the hand. Starting from the Banker's left, the players indicate how much they want to bet. If a player decides to bet the maximum, based on the banker's stated maximum loss, he would declare "banco". Here no other players will be allowed to make further bets.

Once the betting arrangements have been agreed upon, the Banker will deal two cards for the Banker's and Player's hands.

The Banker hand stays with the Banker and the Player hand is given to the player with the highest wager.

The player who has control of the hand will then see the cards and if they bear a score of 8 or 9 will have to turn them over straight away.

The great thing about Chemin de Fer is that the player with the highest wager can decide whether to draw another card, much like Blackjack where players decide to hit or stand.

In Chemin de Fer a player remains as Banker as long as he's winning. Once the Banker loses, the Banker duties are passed on to the next player.

If the player decides to hit (draw), he must turn over the additional card and show it to the rest of the participants. After the Player's third card has been shown, the banker will then also have the choice to take a third card as well. It is said that players should always hit on a hand lower than 4 and stand on 6 or more.

DID YOU KNOW

Chemin de Fer is the favored game of James Bond, Agent 007. The secret agent can be seen playing the game throughout many of Ian Fleming's novels, and mostly in *Casino Royale* where a big part of the plot revolves around a Baccarat game between Bond and SMERSH operative La Chiffre.

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CHEMIN DE FER STRATEGY

Here is the **Banker Strategy** when the **Player hits on 5**:

PLAYER HITS

Player
Banker

	0	1	2	3	4	5	6	7	8	9
7	S	S	S	S	S	S	S	S	S	S
6	S	S	S	S	S	S	D	D	S	S
5	S	S	S	S	D	D	D	D	S	S
4	S	S	D	D	D	D	D	D	S	S
3	D	D	D	D	D	D	D	D	S	D
2	D	D	D	D	D	D	D	D	D	D
1	D	D	D	D	D	D	D	D	D	D
0	D	D	D	D	D	D	D	D	D	D

Banker Strategy when the **Player stands on 5**

PLAYER STANDS

Player
Banker

	0	1	2	3	4	5	6	7	8	9
7	S	S	S	S	S	S	S	S	S	S
6	S	S	S	S	S	S	D	D	S	S
5	S	S	S	S	S	D	D	D	S	S
4	S	S	D	D	D	D	D	D	S	S
3	D	D	D	D	D	D	D	D	S	S
2	D	D	D	D	D	D	D	D	D	D
1	D	D	D	D	D	D	D	D	D	D
0	D	D	D	D	D	D	D	D	D	D

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04 LAND-BASED VS. ONLINE

Even though we have included the three main Baccarat variations in this eBook, most online casinos will only offer Punto Banco in their lobbies. Punto Banco of course is not as involved as Chemin de Fer because the Player and Banker have no choice of when to draw an extra card. Online Baccarat is therefore a much simpler game where you choose one of the three possible wagers (Player, Banker, or Tie) and hope for the best.

Land based Punto Banco is largely the same as Online Punto Banco in that players also have to succumb to the drawing rules of the game. However, one thing that is more exciting about land-based Punto Banco is that there will be other players seated at the table, which makes the game a bit of a social event. The pressure is however greater for new players, making online casinos a good starting ground. Online casinos also allow players to practice for free.

This brings up the importance of strategizing your bets. Because Baccarat games pay even money, you can easily employ certain wagering strategies that can prove to be quite useful in the long run.

Well, this is about it from us. We hope that you have come away from this a knowledgeable player. We wish you the best of luck at the table. And remember, practice is what makes a casino gamer a force to be reckoned with!

We leave you with some Baccarat jargon for next time you want to brag about how much you really know about the game.

DID YOU KNOW

High rollers' game of choice in Vegas is Baccarat, where limits can go as far as \$100,000 a hand.

FREE PRACTICE

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05 BACCARAT GLOSSARY

- Banco - The Banker.
- Bankroll - A participants total gambling money.
- Callman - Dealer who runs or calls the game.
- Carte - French for request a card be dealt.
- Coup - French for a round of play.
- Croupier - French for dealer.
- Down Card - A face down card.
- Face Cards - The Jack, Queen, and King of any suit of cards.
- High roller: A player playing for with a huge bankroll and betting astronomically on each hand.
- House Edge - The casino in-built advantage, usually gained by paying less than the odds.
- Ladderman – Casino employee who oversees the baccarat game. Personnel working this game are two dealers seated together at the center of the table, a caller standing at the table across from the dealers, and the ladderman, supervising the action from a chair above the table.
- La Petite - French for the eight dealt in a natural.
- Le Grande - French for natural 9.
- Mini-baccarat - A smaller version table baccarat.
- Monkey - A term for a face card or a 10.

- Natural - An 8 or a 9 with the first two cards.
- Palette - The long flat wooden baton used in the Baccarat game to move cards on the table.
- Punto - The Player.
- Sabot - French for the shoe.
- Shoe - Device, usually a wooden box, used for holding and dispensing playing cards to be dealt.
- Shuffle Up - Shuffling of playing cards by the dealer.
- Standoff - A tie.
- Tableau – French for diagram.
- Upcard - A face up card.
- Vigorish (or Vig) - The 5% commission charged on the winning Banker hands.

06 THAT'S ALL FOLKS


We hope you've enjoyed this free educational ebook. Let us know how you feel and what you liked.

DISCLAIMER

The gambling advice put forward in this ebook is presented as best practice and offers no promises or guarantees of profiting from Baccarat or any other casino game.

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