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How to Play Baccarat
Like a Pro!

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How to Play Baccarat Simplified Explanation

Baccarat (pronounced BAH-kah-rah) is a card game that's popular with Asian players. James Bond also played it in one of the movies. The house edge is just 1.06%, making it one of the best bets in the casino. It's also one of the simplest card games around, because there's not really any strategy. It's kind of like roulette: You choose what you want to bet on, then the cards are dealt, and then you see whether you won or lost. There's no deciding whether to hit, stand, raise, or any of that. Just pick your bet and wait to see the result. That's it. So it's a good game for those graduating from slots, who want a better chance of winning, and the ability to lose a lot slower than with slots.

Here's how it works: Two hands are dealt, and the higher hand wins. You can bet on either hand to win. One hand is called "Banker" and the other called "Player", but that's purely arbitrary, and you can bet on either hand. The "Banker" hand has nothing to do with the casino, and the "Player" hand has nothing to do with you. They might as well call the hands Hand 1 and Hand 2. Note also that there's only one "Player" hand dealt no matter how many players there are, because the "Player" hand isn't really the *player's* hand, it's just one of the choices you can bet on.

There's no such thing as busting in Baccarat. Only the last digit of the total is counted. For example, 9+5 is really 4 (not 14). And 6+5 is 1 (not 11). Aces count as 1, and face cards have no value.

Initially two cards are dealt to each hand, and complicated rules determine whether a third card is dealt to either hand. You don't have to worry about this, because if a third card needs to be dealt, the dealer will deal it automatically. But for those who want to know, the third-card conditions are listed further down.

Betting on Player has a house edge of 1.24%, and betting on Banker has an edge of 1.06%, so betting on Banker is the best Baccarat play**.** The low 1.06% edge includes the 5% commission you have to pay on winning Banker bets. (Binion's Horseshoe in Downtown Vegas took only a 4% commission on the Banker bet for years until they went out of business in 2003. They reopened with a new owner but didn't resurrect the 4% commission.) The dealer keeps track of the commission and you pay it when you at the end of your session. Even with this commission, betting on Banker still has a lower house edge, because the Banker hand is much more likely to win against the Player hand. You can also bet that there will be a tie between Banker and Player, but this carries a whopping 14.4% house edge.

In the snooty Baccarat rooms with the high table limits, each player gets a turn to deal the cards. On the casino floor there's no such perk, but some casinos like the Orleans will deal the cards to a player so the player can turn them over.

Baccarat is appealing because there's no strategy to learn. Most games with a low edge require you to learn some strategy. But with Baccarat, you get the some low edge no matter what, because the only decisions you make are how much to bet and which of the two low-edge hands you want to bet on, Player or Banker. The only way to screw this up is to make the Tie bet which carries a high edge.

If you play with Asians then the play is generally very slow, because they take a long time to make their betting decisions. It's even slower if the casino lets them handle the cards. This can be a good thing, because the slower you play, the less you'll lose per hour.

You can **practice baccarat online for free** at Bodog, with no registration required. One click and you're in.

Drawing rules

Here are the rules which determine whether a third card is dealt, just as FYI -- because you have no choice about whether a third card is drawn, and you can't base any strategy on it.

When Player's first 2 cards total...	Player will:	and Dealer Will:
0-5	Draw one card	(see next table)
6-7	Stand	Draw if Banker has 5 or less, Stand if Banker has 6 or more
8-9 (Natural)	Stand	(see next table)

When Banker's hand totals...	Banker DRAWS when player's third card is:	Banker STANDS when player's third card is:
1 or 2	any card	(always draws)
3	1, 2, 3, 4, 5, 6, 7, 9, 10	8
4	2, 3, 4, 5, 6, 7	1, 8, 9, 10
5	4, 5, 6, 7	1, 2, 3, 8, 9, 10
6	6, 7	1, 2, 3, 4, 5, 8, 9, 10
7	Stands	Stands
8 or 9 (Natural)	Stands	Stands

How to Play Baccarat – Detailed Explanation

Introduction

Baccarat is one of the oldest and most popular games in casinos all over the world. It is especially popular among high-rollers and Asian gamblers. In Macau, baccarat is extremely dominant. Although the game seems serious and elegant, it is really as simple as betting on the flip of a coin.

Rules

Baccarat is played in a snooty roped off area to separate itself from the other games. The players are usually very well dressed and the table minimums are often high. The regular baccarat table is about the size of a craps table with 3 casino dealers and up to 12 or 14 players. Each player, including the player dealing, may still bet on either the player or the banker but it is customary for the dealer to bet on the banker.

The deal will rotate around the table, much like the dice rotate around the craps table. If a player does not want to deal they may pass the shoe to the next player. The same person will keep dealing as long as the banker keeps winning. The person dealing will put two cards, face down, tucked under the shoe, and give the player with the greatest bet on the player the other two cards, face down. This player then looks at the cards and then gives them back to the player who is dealing. Then the player who is dealing will turn over the cards and one of the casino dealers will announce the totals. Depending on the totals, the dealer may then instruct the person dealing the cards to deal a third card. Finally the dealers will pay winning wagers and collect losing ones out of the dealer's tray. The player who actually deals is not assuming any financial responsibility of the other players bets, unlike pai gow, and is just turning over cards.

Mini baccarat has the same rules are big table baccarat. However, unlike the game at the big table, the dealer turns over all the cards, making for a much faster game. The odds are exactly the same as those of the big table, assuming

the same number of decks. Mini baccarat is sometimes dealt from a six-deck shoe, changing the odds slightly. It can usually be found in the main casino areas.

Midi baccarat is the same as mini baccarat, except the size of the table is larger, and it is usually found in the high-limit rooms, as opposed to the main casino floor.

- Baccarat is usually played with eight decks of cards.

- Cards are given point values as follows: ace=1, 2-9=pip value, 10 and face cards=0.

- At the start of a new shoe, the dealer will turn over one card. This will determine how many cards the dealer will burn, according to the baccarat value, except a 10 or face card will result in 10 cards burned.

- The cut card will be placed 16 cards from the bottom of the shoe. When the cut card appears, the dealer will finish that hand, play one more hand, and then start a new shoe. If the cut card comes out instead of the first card, the dealer will finish that hand, and then start a new shoe.

- Play begins by all players betting either on the "player", "banker", or a tie. At some tables you may also bet on a player pair and banker pair.

- After all bets are down, the dealer gives two cards each to the player and the banker. The score of the hand is the right digit of the total of the cards. For example, if the two cards were an 8 and 7, then the total would be 15 and the score would be a 5. The scores will always range from 0 to 9 and it is impossible to bust.

- A third card may or may not be dealt to either the player or the dealer depending on the following rules.

- If either the player or the banker has a total of an 8 or a 9 they both stand. **This rule overrides all other rules.**

- If the player's total is 5 or less, then the player hits, otherwise the player stands.

If the player stands, then the banker hits on a total of 5 or less. If the player does hit then use the chart below to determine if the banker hits (H) or stands (S).

Banker's Score	Player's Third Card									
	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	H	H	S	S
5	S	S	S	S	H	H	H	H	S	S
4	S	S	H	H	H	H	H	H	S	S
3	H	H	H	H	H	H	H	H	S	H
2	H	H	H	H	H	H	H	H	H	H
1	H	H	H	H	H	H	H	H	H	H
0	H	H	H	H	H	H	H	H	H	H

- The score of the player and dealer are compared; the winner is the one that is greater. Winning bets on the banker pay 19 to 20 (or even money less a 5% commission), winning bets on the player pay 1 to 1, winning bets on a tie usually pay 8 to 1. In the event of a tie, banker and player bets will push.

- On winning banker bets, the player will be paid even money. Meanwhile, the dealer will keep track of the 5% commission owed with small laminated markers. At the end of each shoe, or when a player wants to leave, the dealer will collect all commissions owed.

8 Decks

The following return tables show the possible outcomes of the banker, player, and tie bets for an 8-deck game. As the lower left cells in each table show, the house edge is 1.06% on the banker bet, 1.24% on the player bet, and 14.36% on the tie.

				Banker Bet — 8 Decks
Event	Pays	Combinations	Probability	Return
Banker wins	0.95	2,292,252,566,437,888	0.458597	0.435668
Player wins	-1	2,230,518,282,592,256	0.446247	-0.446247
Tie	0	475,627,426,473,216	0.095156	0
Total		4,998,398,275,503,360	1	-0.010579

				Player Bet — 8 Decks
Event	Pays	Combinations	Probability	Return
Banker wins	-1	2,292,252,566,437,888	0.458597	-0.458597
Player wins	1	2,230,518,282,592,256	0.446247	0.446247
Tie	0	475,627,426,473,216	0.095156	0
Total		4,998,398,275,503,360	1	-0.012351

				Tie Bet — 8 Decks
Event	Pays	Combinations	Probability	Return
Banker wins	-1	2,292,252,566,437,888	0.458597	-0.458597
Player wins	-1	2,230,518,282,592,256	0.446247	-0.446247
Tie	8	475,627,426,473,216	0.095156	0.761248
Total		4,998,398,275,503,360	1	-0.143596

				Pair Bets — 8 Decks
Event	Pays	Combinations	Probability	Return
Pair	11	6448	0.074699	0.821687
No pair	-1	79872	0.925301	-0.925301
Total		86320	1	-0.103614

6 Decks

The following return tables show the possible outcomes of the banker, player, and tie bets for a 6-deck game. As the lower left cells in each table show, the house edge is 1.06% on the banker bet, 1.24% on the player bet, and 14.44% on the tie.

Banker Bet — 6 Decks

Event	Pays	Combinations	Probability	Return
Banker wins	0.95	403095751234560	0.458653	0.43572
Player wins	-1	392220492728832	0.446279	-0.446279
Tie	0	83552962932288	0.095069	0
Total		878869206895680	1	-0.010558

Player Bet — 6 Decks

Event	Pays	Combinations	Probability	Return
Banker wins	-1	403095751234560	0.458653	-0.458653
Player wins	1	392220492728832	0.446279	0.446279
Tie	0	83552962932288	0.095069	0
Total		878869206895680	1	-0.012374

Tie Bet — 6 Decks

Event	Pays	Combinations	Probability	Return
Banker wins	-1	403095751234560	0.458653	-0.458653
Player wins	-1	392220492728832	0.446279	-0.446279
Tie	8	83552962932288	0.095069	0.76055
Total		878869206895680	1	-0.144382

Pair Bets — 6 Decks

Event	Pays	Combinations	Probability	Return
Pair	11	3588	0.073955	0.813505
No pair	-1	44928	0.926045	-0.926045
Total		48516	1	-0.11254

One Deck

The following return tables show the possible outcomes of the banker, player, and tie bets for a single deck game. As the lower right cells in each table show, the house edge is 1.01% on the banker bet, 1.29% on the player bet, and 15.75% on the tie.

Banker Bet — 1 Deck

Event	Pays	Combinations	Probability	Return
Banker wins	0.95	6737232640	0.459624	0.436643
Player wins	-1	6548674432	0.44676	-0.44676
Tie	0	1372227328	0.093615	0
Total		14658134400	1	-0.010117

Player Bet — 1 Deck

Event	Pays	Combinations	Probability	Return
Banker wins	-1	6737232640	0.459624	-0.459624
Player wins	1	6548674432	0.44676	0.44676
Tie	0	1372227328	0.093615	0
Total		14658134400	1	-0.012864

Tie Bet — 1 Deck

Event	Pays	Combinations	Probability	Return
Banker wins	-1	6737232640	0.459624	-0.459624
Player wins	-1	6548674432	0.44676	-0.44676
Tie	8	1372227328	0.093615	0.748923
Total		14658134400	1	-0.157461

Pair Bets — 1 Deck

Event	Pays	Combinations	Probability	Return
Pair	11	78	0.058824	0.647059
No pair	-1	1248	0.941176	-0.941176
Total		1326	1	-0.294118

Liberal Banker Rules

A less than 5% commission on winning banker bets has been known to happen. Currently, the only land casino I know to offer reduced-commission baccarat, at 4%, is the D in downtown Las Vegas. For a short time in 1989 the Sahara offered 0% commission. The Betfair Internet casino offers a 2.75% commision in their "Zero

Lounge." The following table shows the expected value on the banker bet according to the number of decks and commission.

Reduced Commission Baccarat

Commission	1 Deck	6 Decks	8 Decks
5.00%	-1.012%	-1.056%	-1.058%
4.00%	-0.552%	-0.597%	-0.599%
3.00%	-0.092%	-0.139%	-0.141%
2.75%	0.022%	-0.024%	-0.026%
0.00%	1.286%	1.237%	1.235%

Liberal Player Rules

The "bonus casino" at the 5 Dimes Internet sports book pays 1.01 to 1 on the Player bet. Assuming eight decks, the house edge on that bet is 1.04%.

Liberal Tie Rules

The tie has been known to pay 9 to 1 at some casinos. For examle Binion's Horseshoe in Las Vegas used to, and the Bodog online casino pays 9 to 1. Here is the house edge on the tie bet if it pays 9 to 1.

- 8 decks: 4.844%
- 6 decks: 4.931%
- 1 deck: 6.385%

The "bonus casino" at the 5 Dimes Internet sports book pays 9.4 to 1 on the Tie bet. Assuming eight decks, the house edge on that bet is 0.79%.

Egalite Bets

I have heard that some casinos in London offer "egalite" bets on specific ties, by the total of the tie. For example, a 5-5 tie pays 110 to 1. The following table shows the probability and return for each bet, based on eight decks.

Egalite Bets — Eight Decks

Tie	Pays	Permutations	Probability	Return
9	80	55,146,054,060,032	0.011033	-0.106348
8	80	54,879,416,675,072	0.010979	-0.110669
7	45	101,717,538,899,968	0.020350	-0.063899
6	45	96,170,001,308,416	0.019240	-0.114952
5	110	39,684,046,743,808	0.007939	-0.118732
4	120	36,294,133,463,040	0.007261	-0.121401
3	200	22,250,510,129,408	0.004452	-0.105243
2	225	20,006,606,104,576	0.004003	-0.095412
1	215	20,499,217,668,352	0.004101	-0.114150
0	150	28,979,901,420,544	0.005798	-0.124527

Here are some Egalite bet groupings they have at some casinos in the U.K.

U.K. Egalite Bets Groups — Eight Decks

Tie	Pays	Probability	Return
0	160	0.005798	-0.066548
1 to 3	70	0.012555	-0.108574
4 to 5	60	0.015201	-0.072769
6 to 7	22	0.039590	-0.089426
8 to 9	40	0.022012	-0.097502

Streaks in Baccarat

I get asked a lot about the probability of getting x bets in a row correct in baccarat. Not that the answer is of any value, but to end the questions, I submit the following table. It shows the probability of winning exactly 0 to 20 bets in a row, according to the bet. The probabilities are for each starting point. For example, the probability of the next three outcomes are banker wins, followed by a player win, is 6.42%. The table ignores ties.

Runs in Baccarat — Six Decks

Run	Banker	Player	Random
0	0.49316293	0.50683707	0.5
1	0.24995325	0.24995325	0.25
2	0.12668557	0.12326768	0.125
3	0.06420894	0.06079105	0.0625
4	0.03254347	0.02997989	0.03125
5	0.01649424	0.01478497	0.015625
6	0.00835989	0.0072914	0.0078125
7	0.0042371	0.00359585	0.00390625
8	0.00214752	0.00177334	0.00195313
9	0.00108844	0.00087455	0.00097656
10	0.00055166	0.00043129	0.00048828
11	0.0002796	0.0002127	0.00024414
12	0.00014171	0.00010489	0.00012207
13	0.00007183	0.00005173	0.00006104
14	0.0000364	0.00002551	0.00003052
15	0.00001845	0.00001258	0.00001526
16	0.00000935	0.0000062	0.00000763
17	0.00000474	0.00000306	0.00000381
18	0.0000024	0.00000151	0.00000191
19	0.00000122	0.00000074	0.00000095
20+	0.00000125	0.00000072	0.00000095
Total	1	1	1

Banker Bet — 6 Decks				
Event	Pays	Combinations	Probability	Return
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Player wins	-1	392220492728832	0.446279	-0.446279
Tie	0	83552962932288	0.095069	0
Total		878869206895680	1	-0.010558

Player Bet — 6 Decks				
Event	Pays	Combinations	Probability	Return
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Player wins	1	392220492728832	0.446279	0.446279
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Pair Bets — 6 Decks				
Event	Pays	Combinations	Probability	Return
Pair	11	3588	0.079861	0.878472
No pair	-1	44928	1	-1
Total		48516	1.079861	-0.121528

1 Deck

The following return tables show the possible outcomes of the banker, player, and tie bets for a single deck game. As the lower left cells in each table show, the house edge is 1.01% on the banker bet, 1.29% on the player bet, and 15.75% on the tie.

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Total		1326	1	-0.294118

Reduced Commission Baccarat

A less than 5% commission on winning banker bets has been known to happen. For years the Horseshoe in Las Vegas offered a 4% commission on their big table game. For a short time in 1989 the Sahara offered 0% commission. The Betfair Internet casino offers a 2.75% commission in their "Zero Lounge."

Commission	House Edge
5%	+1.06%
4%	+0.60%

3%	+0.14%
2.75%	+0.03%
2%	-0.32%
1%	-0.78%
0%	-1.24%

9 to 1 Tie Bet

The tie has been known to pay 9 to 1 at some casinos. For examle Binion's Horseshoe in Las Vegas and the Bodog online casino still does pay 9 to 1. Here is the house edge on the tie bet if it pays 9 to 1.

- 8 decks: 4.844%

- 6 decks: 4.931%

- 1 deck: 6.385%

Baccarat Side Bets

Dragon Bonus

The "Dragon Bonus" is a popular pair of side bets in mini baccarat. The following two tables show the possible outcomes of both the banker and player Dragon Bonus bets, based on eight decks. The lower right cells show a house edge of 2.65% on the player Dragon Bonus and 9.37% on the banker Dragon Bonus.

Dragon Bonus — Player

Event	Pays	Combinations	Probability	Return
Win by 9	30	18,409,431,764,992	0.003683	0.110492
Win by 8	10	34,097,645,543,424	0.006822	0.068217
Win by 7	6	89,590,261,473,280	0.017924	0.107543
Win by 6	4	141,238,897,317,888	0.028257	0.113027
Win by 5	2	166,169,165,987,840	0.033244	0.066489
Win by 4	1	186,780,352,174,080	0.037368	0.037368
Natural win	1	812,685,054,124,032	0.162589	0.162589
Natural tie	0	89,325,908,267,520	0.017871	0
Loss	-1	3,460,101,558,850,300	0.692242	-0.692242
Totals		4,998,398,275,503,350	1	-0.026517

Dragon Bonus — Banker

Event	Pays	Combinations	Probability	Return
Win by 9	30	15,390,342,909,952	0.003079	0.092372
Win by 8	10	28,305,092,784,128	0.005663	0.056628
Win by 7	6	79,517,099,278,336	0.015909	0.095451
Win by 6	4	119,200,072,366,080	0.023848	0.095391
Win by 5	2	157,275,882,332,160	0.031465	0.062931
Win by 4	1	201,147,167,287,296	0.040242	0.040242
Natural win	1	812,685,054,124,032	0.162589	0.162589
Natural tie	0	89,325,908,267,520	0.017871	0
Loss	-1	3,495,551,656,153,850	0.699334	-0.699334
Totals		4,998,398,275,503,350	1	-0.093731

The final table shows the house edge on each bet according to the number of decks.

Dragon Bonus House Edge

Number of decks	Player House Edge	Banker House Edge
4	2.70%	9.42%
6	2.67%	9.39%
8	2.65%	9.37%

4-5-6

This is a side bet rumored to be seen at the Atlantic City Hilton. There are three bets available on the total number of final player and banker cards. 4 cards pays 3 to 2, and 5 and 6 pay 2 to 1. The following table shows the probability of winning and expected value of each bet, based on six and eight decks.

4-5-6 Side Bet — 6 Decks

Total Cards	Probability	Pays	Return
4	0.378925	1.5	-0.052688
5	0.303540	2	-0.089380
6	0.317535	2	-0.047395

4-5-6 Side Bet — 8 Decks

Total Cards	Probability	Pays	Return
4	0.378868	1.5	-0.05283
5	0.303444	2	-0.089668
6	0.317687	2	-0.046939

Big and Small

The Big and Small are side bets found at Internet casinos using Playtech software. The Small bet is the same as the 4 bet above, paying 3 to 2 if the total Player and Banker cards equals four. Based on six decks, the probability of winning is house edge is 37.8925% and the house edge is 5.26875%.

The Big bet pays if the total Player and Banker cards equals five or six and pays 0.54 to 1. Based on six decks, the probability of winning is 61.1075% and the house edge is 4.35445%.

Either Pair

The Either Pair bet can be found at Internet casinos using <u>Playtech</u> software. It pays if the first two cards of the Player or Banker form a pair. A win pays 5 to 1. The following table shows the probability of winning and expected return under for six and eight decks. They use six at Playtech.

Either Pair

Decks	Probability	Exp. Ret.
6	0.142439	-0.145365
8	0.143817	-0.137099

Perfect Pair

The Perfect Pair bet can be found at Internet casinos using <u>Playtech</u> software. It pays if the first two cards of the Player or Banker form a suited pair. A win pays 25 to 1. The following table shows the probability of winning and expected return under for six and eight decks. They use six at Playtech.

Perfect Pair

Decks	Probability	Exp. Ret.
6	0.031896	-0.170716
8	0.033450	-0.130294

Lucky Bonus

Lucky Bonus is a side bet found in the [commission-free baccarat](#) game at the Pala casino in California. The bet pays 18 to 1 if the banker gets a winning six. The table below shows a **player** advantage of 2.34%. That is not a mistake; the bet has a player advantage. However, the player can not bet more than 10% of his banker bet on the Lucky Bonus. The house edge on the banker bet is 1.33%, for a combined house edge of 1.11%.

Lucky Bonus — 8 Decks

Event	Pays	Combinations	Probability	Return
Banker win on 6	18	269232304455680	0.053864	0.969547
All other	-1	4729165971047680	0.946136	-0.946136
Total		4998398275503360	1	0.023411

3-Card Six

3-Card Six is a side bet found in the [commission-free baccarat](#) game at the Pala casino in California. The bet pays 100 to 1 if both player and banker get a 3-card six, 8 to one if one of them does, and loses otherwise. The table below shows a house edge of 13.37%.

3-Card Six — 8 Decks

Event	Pays	Combinations	Probability	Return
Two three-card 6	100	11932746197248	0.002387	0.238731
One three-card 6	8	347224932859904	0.069467	0.555738
All other	-1	4639240596446200	0.928145	-0.928145
Total		4998398275503350	1	-0.133676

Dragon 7

The Dragon Bet is a side bet found in the game [EZ Baccarat](#). The bet pays 40 to 1 if the banker gets a winning 3-card 7. The table below shows a house edge of 7.61%.

Dragon 7

Event	Pays	Combinations	Probability	Return
Banker win on 3-card 7	40	112633011329024	0.022534	0.901353
All other	-1	4885765264174340	0.977466	-0.977466
Total		4998398275503360	1	-0.076113

Panda 8

The Panda 8 is a side bet found in some <u>EZ Baccarat</u> games. The bet pays 25 to 1 if the player gets a winning 3-card 8. The table below shows a house edge of 10.19%.

Panda 8

Event	Pays	Combinations	Probability	Return
Win	25	172,660,763,262,976	0.034543	0.863580
Lose	-1	4,825,737,512,240,380	0.965457	-0.965457
Total		4,998,398,275,503,360	1.000000	-0.101876

Royal Match

I have an uncomfirmed report that at some casinos in London have a side bet on a the player or banker getting a king and queen in the first two cards, called the "Royal Match." It should not be confused with the <u>side bet of the same name in blackjack</u>. The bet pays 75 for 1 for a suited king/queen, and 30 for 1 for an unsuited king/queen. A single bet pays for both player and banker hands, so the return column in the following table is the product of the probability, win, and 2 (for two hands). The lower right cell shows a return of 97.87%, for a house edge of 2.13%.

Royal Match — 8 Decks

Event	Pays	Combinations	Probability	Return
Suited K/Q	75	256	0.002966	0.444856
Unsuited K/Q	30	768	0.008897	0.533828
All other	0	85296	0.988137	0
Total		86320	1	0.978684

Bellagio Bet

On January 12, 2010 I noticed an electronic baccarat game at the Bellagio, in which multiple players play against an animated dealer on a video screen. The rules looked standard, except there were a pair of pair bets (player and banker) that paid a premium for a three of a kind. As the tables below show, the probability of a Player three of a kind is 0.3036%, and 0.2835% on the Banker. However, strangely, the Player three of a kind paid more at 75 to 1 than the Banker three of a kind at 68 to 1. The following two tables, based on eight decks, show the overall house edges are 5.27% on the Player, and 8.57% on the Banker.

Player Pair — 8 Decks

Event	Pays	Combinations	Probability	Return
Three of a kind	75	15173295632640	0.003036	0.227672
Pair	9	358201033380864	0.071663	0.644968
Loser	-1	4625023946489860	0.925301	-0.925301
Total		4998398275503360	1	-0.05266

Banker Pair — 8 Decks

Event	Pays	Combinations	Probability	Return
Three of a kind	68	14171102634240	0.002835	0.192789
Pair	9	359203226379264	0.071864	0.646773
Loser	-1	4625023946489860	0.925301	-0.925301
Total		4998398275503360	1	-0.085739

Matching Dragon

The Matching Dragon is a baccarat side bet found somewhere in Macau. I heard it can be found at the Lisboa, but my source wasn't sure.

It is actually 13 side bets, one for each rank. The player is paid according to the number of cards of the chosen rank that appear in the next hand. It does not matter how many cards are dealt the next hand, four to six, they all count. Following is the pay table. All wins are on a "to one" basis.

Matching Dragon Pay Table

Matching Cards	Pay Table 1	Pay Table 2
6	100	100
5	60	60
4	40	30
3	20	15
2	3	2
1	1	1
0	Loss	Loss

Example: Consider the following hands:

Player: Q22

Banker: KQ2

A bet on a 2 would have paid 20 to 1 for three twos, Q 3 to 1 for two queens, K 1 to 1 for one king, and the other 10 bets would have lost.

The next table shows the number of combinations for each total number of cards for each rank, based on an eight-deck game.

Matching Dragon Combinations

Rank	Total to Appear					
	0	1	2	3	4	5
A	3,372,235,347,405,820	1,376,864,854,298,620	227,334,747,041,792	20,748,232,028,160	1,174,231,511,040	40,210,759,680
2	3,374,205,845,711,870	1,372,886,682,968,060	229,384,762,118,144	20,753,336,463,360	1,130,651,443,200	36,344,340,480
3	3,375,668,306,236,410	1,368,547,890,921,470	233,294,440,835,072	20,047,474,974,720	840,162,535,680	0
4	3,376,297,590,838,270	1,365,203,603,582,970	237,624,138,319,872	18,841,460,736,000	431,482,026,240	0
5	3,369,867,624,655,870	1,381,466,839,506,940	225,192,490,123,264	20,626,123,653,120	1,201,241,210,880	43,303,895,040
6	3,360,312,058,915,840	1,398,234,533,609,470	219,826,491,219,968	18,905,100,472,320	1,079,228,067,840	40,210,759,680
7	3,360,436,360,129,530	1,396,785,482,645,500	222,199,903,375,360	17,958,953,410,560	986,765,414,400	30,158,069,760
8	3,341,662,250,324,990	1,429,319,839,928,320	212,157,913,151,488	14,755,316,551,680	502,955,546,880	0
9	3,345,838,246,777,850	1,419,219,581,763,580	219,618,524,149,760	13,491,384,115,200	230,538,696,960	0
10	3,372,222,296,173,560	1,376,888,919,302,140	227,325,253,173,248	20,746,767,360,000	1,174,176,276,480	40,210,759,680
J	3,372,222,296,173,560	1,376,888,919,302,140	227,325,253,173,248	20,746,767,360,000	1,174,176,276,480	40,210,759,680
Q	3,372,222,296,173,560	1,376,888,919,302,140	227,325,253,173,248	20,746,767,360,000	1,174,176,276,480	40,210,759,680
K	3,372,222,296,173,560	1,376,888,919,302,140	227,325,253,173,248	20,746,767,360,000	1,174,176,276,480	40,210,759,680

The next table shows the probability for each total number of cards for each rank, based on an eight-deck game.

Matching Dragon Probabilities

Rank	Total to Appear						
	0	**1**	**2**	**3**	**4**	**5**	**6**
A	0.67466319	0.27546121	0.04548152	0.00415098	0.00023492	0.00000804	0.00000013
2	0.67505742	0.27466532	0.04589165	0.00415200	0.00022620	0.00000727	0.00000013
3	0.67535001	0.27379729	0.04667384	0.00401078	0.00016809	0.00000000	0.00000000
4	0.67547590	0.27312822	0.04754006	0.00376950	0.00008632	0.00000000	0.00000000
5	0.67418950	0.27638191	0.04505293	0.00412655	0.00024033	0.00000866	0.00000013
6	0.67227777	0.27973652	0.04397939	0.00378223	0.00021591	0.00000804	0.00000013
7	0.67230264	0.27944662	0.04445422	0.00359294	0.00019742	0.00000603	0.00000013
8	0.66854662	0.28595557	0.04244518	0.00295201	0.00010062	0.00000000	0.00000000
9	0.66938208	0.28393487	0.04393778	0.00269914	0.00004612	0.00000000	0.00000000
10	0.67466058	0.27546603	0.04547962	0.00415068	0.00023491	0.00000804	0.00000013
J	0.67466058	0.27546603	0.04547962	0.00415068	0.00023491	0.00000804	0.00000013
Q	0.67466058	0.27546603	0.04547962	0.00415068	0.00023491	0.00000804	0.00000013
K	0.67466058	0.27546603	0.04547962	0.00415068	0.00023491	0.00000804	0.00000013

The next two tables show the return for each total number of cards for each rank, based on pay tables 1 and 2 and an eight-deck game. The right column shows the total expected return for each of the 13 bets.

Matching Dragon Return Table — Pay Table 1

Rank	Total to Appear							Total
	0	**1**	**2**	**3**	**4**	**5**	**6**	**Total**
A	-0.674663	0.275461	0.136445	0.083020	0.009397	0.000483	0.000013	-0.169845
2	-0.675057	0.274665	0.137675	0.083040	0.009048	0.000436	0.000013	-0.170180
3	-0.675350	0.273797	0.140022	0.080216	0.006723	0.000000	0.000000	-0.174592
4	-0.675476	0.273128	0.142620	0.075390	0.003453	0.000000	0.000000	-0.180885
5	-0.674189	0.276382	0.135159	0.082531	0.009613	0.000520	0.000013	-0.169972
6	-0.672278	0.279737	0.131938	0.075645	0.008637	0.000483	0.000013	-0.175826
7	-0.672303	0.279447	0.133363	0.071859	0.007897	0.000362	0.000013	-0.179363
8	-0.668547	0.285956	0.127336	0.059040	0.004025	0.000000	0.000000	-0.192190
9	-0.669382	0.283935	0.131813	0.053983	0.001845	0.000000	0.000000	-0.197806
10	-0.674661	0.275466	0.136439	0.083014	0.009396	0.000483	0.000013	-0.169850
11	-0.674661	0.275466	0.136439	0.083014	0.009396	0.000483	0.000013	-0.169850
12	-0.674661	0.275466	0.136439	0.083014	0.009396	0.000483	0.000013	-0.169850
13	-0.674661	0.275466	0.136439	0.083014	0.009396	0.000483	0.000013	-0.169850

Matching Dragon Return Table — Pay Table 2

Rank	Total to Appear							
	0	1	2	3	4	5	6	Total
A	-0.674663	0.275461	0.090963	0.062265	0.007048	0.000483	0.000013	-0.238431
2	-0.675057	0.274665	0.091783	0.062280	0.006786	0.000436	0.000013	-0.239093
3	-0.675350	0.273797	0.093348	0.060162	0.005043	0.000000	0.000000	-0.243001
4	-0.675476	0.273128	0.095080	0.056542	0.002590	0.000000	0.000000	-0.248135
5	-0.674189	0.276382	0.090106	0.061898	0.007210	0.000520	0.000013	-0.238061
6	-0.672278	0.279737	0.087959	0.057733	0.006477	0.000483	0.000013	-0.240876
7	-0.672303	0.279447	0.088908	0.053894	0.005922	0.000362	0.000013	-0.243756
8	-0.668547	0.285956	0.084890	0.044280	0.003019	0.000000	0.000000	-0.250402
9	-0.669382	0.283935	0.087876	0.040487	0.001384	0.000000	0.000000	-0.255701
10	-0.674661	0.275466	0.090959	0.062260	0.007047	0.000483	0.000013	-0.238432
11	-0.674661	0.275466	0.090959	0.062260	0.007047	0.000483	0.000013	-0.238432
12	-0.674661	0.275466	0.090959	0.062260	0.007047	0.000483	0.000013	-0.238432
13	-0.674661	0.275466	0.090959	0.062260	0.007047	0.000483	0.000013	-0.238432

It is not difficult to see that this bet would be highly countable, especially with the permissible use of a score card and pen. However, there is a high house edge to overcome as well, especially with pay table 2. Sorry, but you're on your own with that.

Baccarat at Bovada Casino

You're in the right place to learn how to play baccarat. Baccarat was invented during the middle-ages and is named after its worst hand, a zero. If you like the class that goes with playing Baccarat at the casino, you'll love playing the Baccarat online casino game at Bovada.

Baccarat is played with six decks and two players, you and the Banker. One hand is dealt to each of you. To win, you must pick the hand with the highest total, the highest score being 9, and the lowest a zero. If you bet on a tie and win, you get paid 9 to 1 for bigger wins. Even better. Baccarat is James Bond's preferred game, and now it's yours.

How to Play

- The game is played using six decks, which are reshuffled after each hand.
- You can bet on the Player, the Banker, a Tie or a combination of all three.
- The Player plays first.
- If the total of the Player's hand is between zero and 5, draw another card.
- If the total of the Banker's hand is 7, 8 or 9, a new card is not drawn. If the total is zero, 1 or 2, the Banker draws another card. If the hand total is between 3 and 6, the Banker draws a card as follows:

Banker   Player's Draw Card

Total	0	1	2	3	4	5	6	7	8	9
9	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	D	D	-	-
5	D	-	-	-	-	D	D	D	D	-
4	D	-	-	D	D	D	D	D	D	-
3	D	D	D	D	D	D	D	D	-	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

Key

D Draw

-   No Draw

Win Or Lose:

- You must pick the hand with the highest total.
- You picked a Tie to win and there is a tie.
- You bet on the Player and the hand wins, you win what you bet. A $5 bet pays back your $5, plus an additional $5.
- If you bet on the Banker and the hand wins, you win your bet minus a 5% commission.* For example, a $5 bet pays back $5, plus an additional $4.75.
- You bet on a Tie and if the Tie wins, you get nine times your bet. A $5 bet pays back $5, plus an additional $45.

*Note: the commission is 5% of the bet and is rounded up to the next quarter. For example, a minimum bet of $6 would deduct a 50 cent commission. 5% of $6 = 30 cents,

but since the commission is rounded up to the next 25 cents; the commission is actually 50 cents. 5% of $11 = 55 cents makes the actual commission 75 cents.

Ranks:

- The suit of a card has no bearing or value.
- Cards numbered from 2 to 9 have face value.
- 10's, jacks, queens, and kings are worth zero.
- Aces have a value of 1.
- Add the values of each card in the hand, dropping the tens place value to find the score.
- For example, 7 + 7 = 14 results in a value of 4 when you drop the tens place value (the number 1 in 14).

Button descriptions:

- **Bet** - Choose Player, Banker or Tie. Click on the chips at the bottom right to bet them. To deselect chips, click on them in the betting area.
- **Deal** - Used to start the game after you have placed your bet.

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