

# EZ BACCARAT™



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## SUMMARY OF GAME

The object of the game is to assemble two hands of two (2) or three (3) cards with a point value as close to nine (9) as possible.

EZ Baccarat™ plays the same way as regular baccarat except that it eliminates the odds differential between Player Line and Dealer Line wagers and replaces it by "barring" one specific winning Bank hand (the winning Bank hand consisting of three cards and totaling seven points). The appearance of this hand is the "Dragon 7™". Customers can make an insurance bet - the Dragon 7 bet, which pays 40 to 1 when the three card winning Bank hand totaling 7 points occurs.



To begin the game, players make a wager(s) on Player, or Dealer, or Tie ("Base Game Wager") or a combination of the above. Players that have placed a Base Game Wager may also place a "Dragon 7" bet (three card winning Bank hand totaling 7 points). All wagers must be between the minimum and maximum table limit.

Wagers are resolved as follows:

In the case of a Bank win, Bank wagers are paid 1 to 1. Player, Tie and Dragon 7 wagers lose.

In the case of a Player win, Player wagers are paid 1 to 1. Bank, Tie and Dragon 7 wagers lose.

In the case of a Tie, Tie wagers are paid 8 to 1. Bank and Player wagers push and Dragon 7 wagers lose.

In the case of a Dragon 7, Dragon 7 wagers are paid 40 to 1. Bank wagers push, Player and Tie wagers lose.

## DETAILS

### ***Standards of Play***

The game features a rotating player/dealer position that collects from all losers and pays all winners to the extent that their wager covers the action. The rotation of the Player/Dealer position is the same of industry standard games and complies with 330.11 of the California Penal Code. The object of the game is to form a hand that equals nine (9) or as close to it as possible. The player's hand is compared with the player/dealer's hand. The hand closest to "9" wins.

### ***Type of Gaming Table Used***

The game shall be played on a standard blackjack table having eight places on one side for the players and the player/dealer, and a place for the Casino dealer on the opposite side.

The game may also be played on a batwing table that accommodates up to fourteen (14) seated positions.

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## ***Number of Players in the Game***

A minimum of two (2) and a maximum of fourteen (14) players can participate in the game. Backline betting is allowed.

## ***Type of Card Deck***

A standard 52 deck of cards is utilized in a multiple deck shoe. A minimum of three (3) decks and a maximum of eight (8) decks can be used during the play of the game. There are no Jokers.

All cards 2 through 9 hold their face value. 10, J, Q & K have a value of zero (0). The Ace has a value of one (1). A hand with cards whose sum is in double figures is ranked with the tens (10s) digit ignored. For example, a hand totaling eighteen (18) would count as eight (8).

## ***Betting Scheme***

1. All wagers in EZ Baccarat shall be made by placing gaming chips on the appropriate betting areas of the table layout keeping in mind the table minimum and maximum wagering limits.
2. All wagers shall be placed prior to any cards being dealt. No bets shall be made, increased, or withdrawn after the dealer has begun dealing.
3. At the beginning of each round of play, players have the following options when placing their wager(s):
  - a. Player line which pays 1 to 1
  - b. Dealer line which pays 1 to 1

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## ***Tie Wager***

The Tie bet pays 8 to 1 if the player/dealer and Player hands tie. A player may only place a tie bet wager if they have also placed either a player line wager or a dealer line wager prior to the initial deal. Seated players as well as back-line bettors may place a tie bet wager. The tie wager may be less than, equal to, or greater than the base game wager. However, the tie bet wager cannot exceed the table limit. In the event that the player's hand and the player-dealer's hand are not of the same value, the player-dealer will win the tie bet wager. There will be no extra fee for placing a tie bet wager.

**The player-dealer will pay all winning tie bet wagers and will collect all losing tie bet wagers.** Wagers are collected or paid, to the extent that the player-dealer's wager covers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer will be returned to the players. In the event that the player-dealer's wager does not cover the amount wagered by all players, an action button shall be used to designate where the action will begin.

## ***Dragon 7 Bonus Bet***

EZ Baccarat™ plays the same way as regular baccarat except that it eliminates the odds differential between Player Line and Dealer Line wagers and replaces it by "barring" one specific winning Bank hand (the winning Bank hand consisting of three cards and totaling seven points). The appearance of this hand is the "Dragon 7™". Customers can make an insurance bet - the Dragon 7 bet, which pays 40 to 1 when the three card winning Bank hand totaling 7 points occurs. A player may only place a Dragon 7 wager if they have also placed either a player line wager or a dealer line wager prior to the initial deal. Seated players as well as back-line bettors may place a Dragon 7 wager. The Dragon 7 wager may be less than, equal to, or greater than the base game wager. There will be no extra fee for placing a Dragon 7 wager.

**The player-dealer will pay all winning Dragon 7 wagers and will collect all losing Dragon 7 wagers.** Wagers are collected or paid, to the extent that the player-dealer's wager covers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer will be returned to the players. In the event that the player-dealer's wager does not cover the amount wagered by all players, an action button shall be used to designate where the action will begin.

## ***Dealing Procedures***

At the start of a game a player is offered the player-dealer position. Once accomplished, the casino dealer shall wait for each player to make their wager (within posted table limits) on base game as well as any bonus bets. Once all wagers are placed, the house dealer deals one card to the right and one card to the left, one by one in rotation, until each hand has a total of two cards each. All cards are dealt face up. The hand to the left of the house dealer is a community hand that belongs to those that placed a bet on the dealer line. The hand to the right of the house dealer is a community hand that belongs to those that placed a bet on the player line. The decision, if any, is made by the player's betting on the Player hand and then the Dealer's hand is resolved. The position that is closest to 9 wins.

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A Natural 8 or 9 is accomplished when the first two cards of the player or dealer's hand has a value of eight (8) or nine (9). When this occurs, the other hand will not be allowed to draw an additional card.

## ***How Winners are Determined and Paid***

After the cards are dealt, the closest to 9 will be declared the winner and all winners will be paid and all losers will have their wagers awarded to the player/dealer.

## ***Game Rules:***

After the casino dealer delivers the first two cards to both the Player Line and Dealer Line, the following Baccarat rules are followed.

- The player hand must stand when their hand is valued at 6 through 9, and must hit when the hand is valued at 5 or less.
- If the player stands, then the dealer hand hits on a total of 5 or less.
- If the player does hit for a complete hand then the dealer hand hits using the following rules:
  - If the dealer's hand total is 3, then the dealer hand is dealt a third card unless the player's third card was an 8.
  - If the dealer's hand total is 4, then the dealer hand is dealt a third card unless the player's third card was a 0, 1, 8, or 9.
  - If the dealer's hand total is 5, then the dealer hand is dealt a third card if the player's third card was 4, 5, 6, or 7.
  - If the dealer's hand total is 6, then the dealer hand is dealt a third card if the player's third card was a 6 or 7.

The following chart, where "S"= Dealer Line "stands" and "H"= Dealers Line "hits" demonstrates how each hand combination is resolved:

		Player's Hand									
		0	1	2	3	4	5	6	7	8	9
Dealer's Hand	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

Once all cards have been dealt, the hand with the highest total point count is declared the winner. In the case where both hands have an equal point count, the hand is a Tie. Wagers will then be settled in one of the following two ways:

If the player-dealer's wager covers all action on the table, wagers will be settled starting with the player to the left of the casino dealer and continuing in a clockwise manner around the table until all wagers have received action.

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If the player-dealer's wager does not cover all action on the table, an action button will be used, which determines which player receives first action on their wager(s). The second card dealt to the player-dealer's hand determines the position of the action button. The player-dealer position is always zero (0). The other seats, in clockwise rotation, starting with the player to the left of the player-dealer and continuing in a clockwise manner around the table, respectively represent the other numbers. Wagers will be settled in the following order: each player line and dealer line wager placed, then all tie bet wagers, then all Dragon 7 wagers. When determining where the action button will be placed, cards will hold the following values:

## Action Button Card Chart:

Card Dealt	Card Value
Ace	1
2 through 10	Hold their face value
Jack	11
Queen	12
King	13

## House Way

Player hand hits on five (5) or below and stands on six (6) or more. The casino dealer must use the house way when a player requests the casino dealer to play an additional wager.

## Round of Play

- The Player/Dealer makes their wager.
- All players place their wagers on the player or dealer line.
- The dealer takes all casino collections and drops it in the affixed drop box.
- The dealer deals the cards and then determines the winner (Player or Dealer) or whether the hand is a tie.
- All ties between the player line and the dealer line on zero through nine (0-9) are considered a "push," and the original wagers are called off.
- The dealer places the action button. The action button determines which player receives first action on their wager. The second card dealt to the dealer's hand determines the position of the action button. The player/dealer's position is always zero. Other seats, in clockwise rotation, respectively represent other numbers.
- All wagers are settled to the extent the player/dealer's wager covers the action.
- The dealer (if applicable) records whether the preceding hand was won by the player, dealer or was a Tie on the affixed electronic reader board.

## PLAYER-DEALER & DEAL

The player/dealer position rotates in a systematic and continuous way so that the opportunity to act as the player/dealer does not constantly remain with a single person for many hands. The person in player/dealer position may not act as player/dealer position more than two consecutive hands or rounds of play. The opportunity to act as the player/dealer must be offered to all seated players after two hands or rounds of play so that a single player cannot repeatedly act as the player/dealer within the meaning of *Oliver v. County of Los Angeles*, (1998) 66 Cal.App.4<sup>th</sup> 1397, 1408-09 or section 330.11 of the California Penal Code, relating to gambling establishments and any future regulatory guideline from the California Bureau of

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Gambling Control or the California Gambling Control Commission with respect to the operation of controlled games featuring a player/dealer position.

Player/dealers are never required to cover all opposing players' wagers. Payoffs of wagers are limited to the amount of the player/dealer wager. The house never participates as a player/dealer. The house never takes a percentage of wagers placed in the game. There is no maximum on the player/dealer's wager.



**EZTRAK™: Baccarat Edition** is an LCD-based hand tracking system that provides players with valuable statistical data, enabling them to calculate trends and percentages for any type of Baccarat table games including the very popular EZ Baccarat™.

## Key Features

- Table game min and max amounts
- Numbers and percentages for Player, Banker and Tie Bets
- The occurrence of Naturals
- The number of hands per shoe
- Previous shoe statistics
- A timer (optional) that automatically closes all bets for the hand, speeding up hands per hour.

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## Wagering Limits and Collection Fees

Fees may be charged for all base game wagers and Dragon bonus wagers and shall be determined prior to the start of play of any hand or round. The actual collection of the fee will occur prior to the start of a hand. Ample notice shall be provided to players relating to the assessment of fees. Flat fees on each wager may be assessed at different collection rates.

**PROPOSED WAGERING LIMITS AND COLLECTION FEES MUST BE DETERMINED BY EACH CARDROOM THAT SUBMITS A REQUEST TO HAVE THIS GAME APPROVED.**

<b>Table Limit</b>	<b>Player Fee (per bet)</b>	<b>Dragon Bonu Bet Fee (per bet)</b>	<b>Player- Dealer Fee (per hand)</b>

- Please specify the wagering limit for each wager - base game, tie bet, and Dragon Bonus.
- Please specify whether there is a collection fee for each wager.