



Live Baccarat

(including No Commission Baccarat and Speed Baccarat)

Game Help

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Document Change History

Version	Date	Remarks
1.1	14 may 2020	Auto-play, side bets RTP, stats corrections, text corrections
1.2	28 july 2020	New Super 6 rule, p.13
1.3	1 july 2020	Multi-table play paragraph - REMOVED
1.4	28 December 2020	Player/Banker Bonus

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Introduction

Live Baccarat is one of the oldest and most popular casino games in the world. It is especially popular among high-rollers and Asian gamblers. It's as simple as betting on the toss of a coin. However, it is extremely tense and exciting!

The objective in Baccarat is to predict which side (Player or Banker) wins, by having a hand whose value is closest to 9.

How to Play

To start playing, select a bet amount by clicking on a chip from the chips tray and then click on your choice of the following: Player, Banker or Tie.

You will be allowed to place or modify your bets while the message **"PLEASE, PLACE YOUR BETS"** is shown on the screen.

You may place bets during the betting time until the Dealer announces: **"BETS CLOSED"**.

The total amount of your bets will be shown in the **Total Bet** field.

The Dealer will deal **4 initial cards** in the following order: 1st and 3rd card to the Player's side and 2nd and 4th cards to the Banker's side. After the betting time is over, the Dealer will have to scan/reveal the 4 initial cards dealt to the Player and Banker, starting with the Player.

If a 3rd card is needed by either side, the Dealer will deal the additional card according to the [Third Card Rule](#) explained below.

Once the Live Dealer has dealt all needed cards to each hand, the game round will be complete. The side with a points total closer to 9 wins. If the points totals are equal, the game round is a Tie.

On the game user interface, the winning bet fields will be highlighted. If any of your bets cover the winning bet fields, you will receive returns in accordance with the type of bets placed. Your win amount will be shown in the win message.

Once the game round is finished, the Dealer will collect all the open cards on the table, place them in the discard and open bets for the next game round.

If one or both additional cards were not needed in the previous game round, they will be used as the initial cards for the next game round.

Card Values

The game is played with 8 standard 52-card decks.

Only the numeric value of each card is relevant in the main Baccarat game; cards' suits (hearts, spades, clubs or diamonds) are irrelevant.

Cards	A	2	3	4	5	6	7	8	9	10	J	Q	K
Points	1	2	3	4	5	6	7	8	9	0	0	0	0

The points on the Player's and Banker's sides are calculated by adding up the value of the cards.

In Baccarat the maximum possible points score is 9. If the total is 10 or higher, 10 points must be subtracted, with the remaining points counted as Baccarat points.

e.g.

$$5 + 5 = 10 - 10 = 0$$

$$8 + 7 = 15 - 10 = 5$$

$$J + K = 0$$

$$1 + 5 + 8 = 14 - 10 = 4$$

$$8 + Q = 8$$

$$9 + 9 = 18 - 10 = 8$$

The Third Card Rule

There are 3 cases when a game round is over after dealing 4 cards (Small hand) with no additional cards needed:

- When the Player's or Banker's first 2 cards are equal to 8 or 9 points in total (Natural hand);
- When the Player has 6 points and the Banker has 7 points or vice versa;
- When there is a Tie on 6, 7, 8 or 9 points.

If the Player and Banker receive initial two-card hands worth 0-7, the "**Third Card Rule**" is consulted to determine if a third card is to be dealt to either hand or both hands. The Player always goes first.

For the Player's hand to draw:

If the Player's two cards total:	Behaviour
0, 1, 2, 3, 4, 5	Player's hand must draw
6, 7	Player's hand must stand
8, 9 (Natural)	Both hands stand

For the Banker's hand to draw:

Banker's initial two cards	Value of third card drawn by Player										
	No third card	0	1	2	3	4	5	6	7	8	9
0	D	D	D	D	D	D	D	D	D	D	D
1	D	D	D	D	D	D	D	D	D	D	D
2	D	D	D	D	D	D	D	D	D	D	D
3	D	D	D	D	D	D	D	D	D	S	D
4	D	S	S	D	D	D	D	D	D	S	S
5	D	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	S	D	D	S	S
7	S	S	S	S	S	S	S	S	S	S	S
8	S	S	S	S	S	S	S	S	S	S	S
9	S	S	S	S	S	S	S	S	S	S	S

D - Draw; S- Stand

When the Player's first 2 cards are equal to 6 or 7 points in total but the Banker's first 2 cards are equal to 0,1,2,3,4 or 5 points in total, the Banker must draw an extra card.

Baccarat Main Bets

There are three different kinds of main bets in Baccarat that can be placed corresponding to three possible outcomes: **Player wins** (player has the higher score), **Banker wins** and **Tie bet wins** (when the cards on the Player and the Banker side are worth the same points total).

Bets can be placed on the designated areas on the graphical game layout on the User Interface. Traditionally in Baccarat, the Player's betting field is coloured blue, the Banker's is red and the Tie field is green.

A winning bet on **Player** is paid at **1:1**.

A winning bet on **Banker** is paid at **0.95:1**.

A winning **Tie** bet is paid at **8:1**. In the event of a Tie, bets on Player and Banker will not lose and will be pushed.

Placing bets on the Player and Banker betting spots may be a subject to opposite betting blocking.

Baccarat Side Bets

To make your Baccarat experience more exciting, with bigger and more frequent wins, we offer several types of side bets:

- Player Pair
- Banker Pair
- Either Pair
- Perfect Pair
- Player Bonus
- Banker Bonus

Player Pair and Banker Pair

A **Player Pair** side bet wins if the two initial cards in the Player's hand form a pair while a **Banker Pair** side bet wins if the two initial cards in the Banker's hand form a pair. Any type of pair is considered for both Player and Banker hands:

- **Perfect Pair** – two identical cards (e.g. two Kings of Hearts)
- **Coloured Pair** – two cards of the same value or letter and the same colour but different suits (e.g. 5 of Hearts + 5 of Diamonds)
- **Mixed Pair** – two cards of different suits and colours but the same value or letter, e.g. 7 of Spades + 7 of Diamonds

A winning bet on any type of Player or Banker Pair is paid at **11:1**.

Either both or only one side bet on Player Pair or Banker Pair can be placed in the same game round.

You may place bets on Player and Banker Pair without having to place a main bet first.

Either Pair

An **Either Pair** side bet wins if the two initial cards of either or both sides - Player or Banker - form a pair of cards of the same value or letter.

A winning bet on Either Pair is paid at **5:1**.

You may place bets on Either Pair without having to place a main bet first.

Perfect Pair

A **Perfect Pair** side bet wins if the two initial cards of either or both sides - Player or Banker - form a perfect pair of cards (same value or letter and same suit).

A winning bet on Perfect Pair is paid at **25:1**.

You may place bets on Perfect Pair without having to place a main bet first.

Player Bonus and Banker Bonus

The **Player Bonus / Banker Bonus** side bet wins with the outcomes shown below:

Event	Payout
Win by 9	30:1
Win by 8	10:1
Win by 7	6:1
Win by 6	4:1
Win by 5	2:1
Win by 4	1:1
Natural Win	1:1
Natural Tie	PUSH

Placing Bets

When placing bets, please pay attention to the screen elements below to make sure your bets are placed on time and successfully validated.

The **Table Name** indicates the table you are currently playing at and the **Table Limits** show the minimum and maximum stakes allowed at the table. When clicking on this area, the **Bet Limits & Payouts** window will be opened, showing minimum and maximum limits for each bet type as well as the payout odds.

Live Baccarat £ 1 to £ 75,000 

The **Game Information Indicator** will inform you of the game status, the remaining time for placing bets and the status of your bets.

PLACE YOUR BETS - 10

“PLEASE, PLACE YOUR BETS” is shown to tell you when you may start placing your bets. The indicator bar will show the remaining time in green, which will decrease to the left. “LAST BETS” is shown when only 5 seconds of the betting time remain. This indicator will be coloured orange.

“**BETS CLOSED**” means that there is no more time to place bets and all betting areas will become inactive.

After the betting time is over, you will receive a “**BETS ACCEPTED**” message indicating that your bets have been accepted and will participate in the game round. Otherwise you will receive a message stating “**NOT ALL BETS ACCEPTED**” or “**BETS REJECTED**” in cases described in the “[Game Inconveniences](#)” section of this guide.

The “**DEALING**” message will be shown when the Dealer is dealing initial cards and additional cards.

The “**REVEALING**” message will be shown when the Dealer will have to open the facedown cards and announce the card points.

The message “**WAIT FOR NEXT GAME**” is shown if you have no bets placed in the current game round. After this game round is over, you may place your bets during the next betting time.

A “**LOW BALANCE**” message on the status bar means that your balance is too low to cover the minimum bet amount allowed at the table. You will need to add funds to your balance to be able to participate in the game round.

A “**GAME PAUSED**” message will appear if the game round is temporarily suspended due to Dealer failure, equipment failure, or other unforeseen circumstances.

A “**GAME CANCELLED**” message will appear on the status bar if the game round is cancelled due to unforeseen circumstances and immediate resolution is not possible. For more information about “Game Cancelled” cases, please refer to the “[Game Inconveniences](#)” section of this guide.

The **Chip Display** allows you to select the value of the chips you wish to bet with. To see all available chip values, click on the chip in the lower part of the screen under the Rebet, Double and Undo buttons. Only chip values that can be used with your current Balance will be available.



The **Rebet button** allows you to repeat the same bet(s) you placed in the previous game round at the current table. Once you have clicked Rebet, the Double and Undo buttons will be enabled.



Clicking the **Double button** will double the number of chips that you have placed on an available bet spot. Every click will double your bet.



Clicking the **Undo button** will remove the last bet you placed. This button will be available only during the betting time. Once bets are closed, you will not be able to undo or change your bets. Repeatedly clicking the undo button will remove bets one by one, with the most recent bet(s) removed first.



The **Balance indicator** shows your available funds and the currency. It is always displayed in the bottom of the game window on desktop and mobile devices.

Please make sure that your balance is sufficient to cover your bets before you start playing.

If your balance is not updated after placing bets or after you see a winning message, please try re-freshing your game window in the browser or click the F5 key on your keyboard.

The **Cashier button** (if applicable) located next to your Balance on desktop will open the Cashier window for deposits and withdrawals. On mobile devices the Cashier button is located inside the game Menu.



The **Total Bet indicator** shows the current total of all bets placed on the current game round. It is always displayed at the bottom of the game window.

The **Game ID Number** shows the unique identifier of any game – the current Game ID Number. It is located next to the table name. The **time indicator** shows your current local time.

12:36 ID:1234567890

If you have any questions and wish to contact **Customer Support**, you should always note down (or take a screenshot of) the **Game ID Number**.

Autoplay

The **Autoplay feature** enables you to automatically repeat your bets for a selected number of game rounds. To activate the Autoplay feature, place your bets and press the **Autoplay button**.



This will open the **Autoplay window** where you will find all available settings to start the Autoplay feature. Depending on your casino jurisdiction, some configurations may be mandatory.

While the Autoplay window is open, Autoplay may be started in the game round when it was initiated or in any of the subsequent game rounds. After pressing the Start button, the Autoplay feature will begin. The remaining number of Autoplay rounds will be indicated on the **Modify Autoplay button**.



Once Autoplay has started, you may modify your bets by placing additional chips on the layout during the betting time.

To stop the Autoplay feature, open the Autoplay window and press the **Stop button**.

The Autoplay feature will be **stopped automatically** in the following cases:

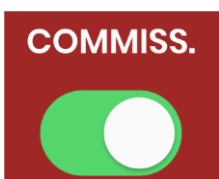
1. The selected number of Autoplay rounds reaches 0. You will be notified with an on-screen message.
2. Your balance is too low to continue Autoplay.
3. One or more of the Stop Autoplay triggers occur (if applicable): balance decreases, balance increases, or single win exceeds selected value.

No-Commission Baccarat

No-Commission Baccarat is a version of Baccarat where 5% commission is not taken if the Banker wins. This makes the game more appealing since the house edge is decreased. A **Banker** winning hand is paid same as Player at **1:1** with any points total, **except 6**.

If the **Banker** wins with a **points total of 6**, the payout will be half of your bet (**0.5:1**).

By default, all Baccarat tables are set to regular Baccarat mode, but you may switch to **No-Commission mode** at any moment during the betting time. **To do so, press the “COMMISS.” toggle button on the game interface.**



Once pressed, the layout will change as follows:

- The payout for the **Banker** betting spot will be shown as **1:1**.
- The additional **Super 6** side bet will appear.

No-Commission Baccarat has a very popular **side bet - Super 6**, which wins if the Banker beats the Player with a points total of 6. It is paid at **15:1**, with any other outcome being a loss. This side bet can be considered as a form of insurance in case the Banker wins with 6 points.

There are some limitations when placing a Super 6 side bet:

- A Super 6 side bet may be placed only after at least one main bet has been placed. Betting on Super 6 and Player at the same time is not regarded as hedging betting.
- The amount placed on a Super 6 side bet cannot exceed the value of the main bet.

Speed Baccarat

If you want to play one of the all-time great casino games at a super-accelerated pace, **Speed Baccarat** is for you. Available on desktop or mobile devices, it's 60% faster than regular Live Baccarat. More action, faster wins, enhanced enjoyment - it's all right here for you.

Return to Player

Regular Baccarat game theoretical RTP:

Bet Type	Return to Player
Player	98.94%
Banker	98.76%
Tie	85.64%

The optimal Return to Player (RTP) for Baccarat is 98,94% based on optimal strategy for Banker bet.

Side bets theoretical RTP:

Bet Type	Return to Player
Player Pair	89.64%
Banker Pair	89.64%
Either Pair	86.29%
Perfect Pair	86.97%
Player Bonus	97.35%
Banker Bonus	90.63%

No-Commission Baccarat theoretical RTP:

Bet Type	Return to Player
Player	98.94%
Banker	98.54%
Tie	85.64%
Super 6 side bet	86.18%

Baccarat Roadmaps

Baccarat trends are recorded on "roads" which are pictorial representations of the results of the shoe in play. These roads help players quickly assess the history of the game, identify trends and attempt to predict future results.

A Baccarat statistical roadmap begins when the first game round of the new shoe is dealt and continues until the cutting card appears. At the completion of the last hand of the shoe, all current data in the roadmap is cleared.

When the new shoe is started, the process starts over.







There are five traditional roads available:

- The Big Road
- Big Eye Boy
- The Small Road
- The Cockroach Road
- The Bead Plate

Big Road

The Big Road is the main road which all other roads are derived from. It is a grid, always six rows deep by many columns wide.

Symbols on the Big Road:

Icons						
Meaning	Player won	Banker won	Tie won after Banker	2 consecutive Ties	Player Pair won	Banker Pair won

When the shoe begins, the first result is shown in the top-left corner of the Big Road. If the second result is for the same side as the first, it goes under the first. Otherwise, a new column is started, and the process continues like this throughout the entire shoe. As a result, the Big Road becomes a series of columns of alternating hollow circles - blue for Player and red for Banker - with a minimum height of one circle and no maximum height.



On the Big Road, a **Tie** is not displayed in a separate cell, but simply as a green line across the most recent result. In the event of multiple ties, a small number is shown next to the green line, representing the number of ties. If a Tie happens before there has been a result in favour of the Banker or Player, the green Tie line is shown in the very top-left cell on the grid, and when the first Banker or Player result is known, that circle is shown in the same cell under the Tie line.

If there are more than six consecutive Banker or Player wins, and the display runs out of vertical space, the situation is called "**the dragon**". One popular Baccarat strategy is to "follow the dragon" and take this trend into account when betting.

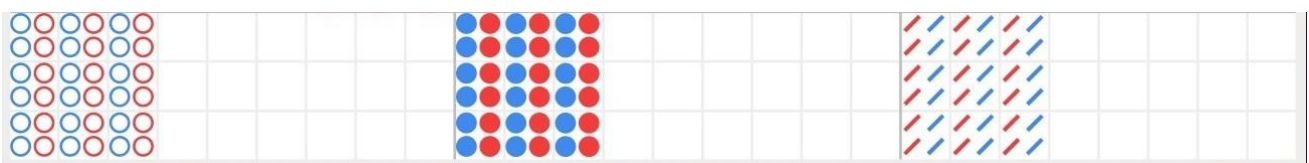


The Derived Roads

The "**Big Eye Boy**", "**Small Road**" and "**Cockroach Pig**" are all derived from the Big Road and describe the various patterns in it. Derived roads don't tell you exactly what happened - they tell you whether there were patterns are therefore also known as "predictive roads".

The derived roads are made up of red and blue symbols: hollow circles for Big Eye Boy, solid circles for the Small Road, and slashes for the Cockroach Road.

The red and blue symbols that make up the derived roads do not correspond to Banker or Player. **Red** generally means there is a pattern, and **blue** generally means that the shoe is "choppy", with no pattern.



Each roadmap marks the game results using a different pattern. Specifically, the difference lies in the starting point and in the results scored in the Big Road:






- For **Big Eye Boy**: the second result in the second column;
- For the **Small Road**: the second result in the third column;
- For the **Cockroach Road**: the second result in the fourth column.

Once a derived road starts, an additional red or blue symbol will be added to that road after every hand.

Clicking on any of the derived roads will zoom in on the road content.

Bead Plate

The **Bead Plate** is an exact representation of every hand of the shoe. A **Tie result** is shown in a separate cell in the Bead Plate road and is marked with a green circle.

Icons					
Meaning	Player won	Banker won	Tie won	Player Pair won	Banker Pair won

The first symbol appears in the top-left corner of the grid, and the road is filled vertically down through all six cells of the column. A new column is begun once the previous column has been filled, irrespective of the result of each hand.

By clicking/tapping on the Bead Plate statistics area, you will be able to see the results, shown with letters corresponding to the winning results (Player, Banker, Tie) or with numbers corresponding to the points totals of the winning hands.

Roadmap Probing (Ask Player, Ask Banker)

Roadmap Probing helps players to predict the outcome of the next round. It shows what the trends will look like in the Big Road, Big Eye Boy, Small Road, Cockroach Road and Bead Plate if either a Player or a Banker result is added.

Press the **Ask Player button** to see the roads if the next result is a Player win or press the **Ask Banker** button to see how they will look if the next result is a Banker win.



The symbols on the buttons represent the actual last symbol in each of the derived roads.

Navigation Controls

The **Lobby button** can be clicked at any time from any game. It allows you to easily change table, select any other live game or simply leave the table. You will not be removed from your current table until you have selected the new table you wish to join, so the Lobby can be used to browse other games while remaining at the current table. Once on the lobby page, please click the **Return to Game button** in order to exit the lobby and return to your open table.



Clicking the **Chat button** opens the chat window so you can send messages to the Dealer and other players. Our Dealers will communicate with you directly and answer any questions regarding the game.



If you need to speak with our **Live Support team**, please select the corresponding chat room by clicking the **Support button** and you will be assisted in a private chat.



Chat messages are monitored by dedicated Studio personnel at all times. Any chat messages may be deleted, and your chat feature may be blocked if you use inappropriate or rude language with the Dealers and/or other players at the table or flood the chat with unnecessary messages.

Clicking the **Volume Control button** will open a slider which lets you change the sound volume at your table. Clicking the Volume control button will mute the game – it will then turn into a “Muted” icon.



By default, the game is opened with muted audio. Please click the **Muted button** to unmute the game. The icon will then turn into the **Volume Control button**.



Clicking the **History button** will open a window showing details of your activity in our Live Casino. By default, it will be opened on your history for Today. You can also see your history from previous days by selecting the Older tab.



Simply select a game round from the list to see details of it, including all your bets. The details of your Live Baccarat game round history will be shown in the **History window** and will be split into 2 parts: game round information and bets information.

Clicking the **Game Help button** opens the Help window you are in right now.



Clicking the **Settings button** opens a **Settings window** allowing you to set your desired preferences.

In the **General tab** the following options are available:



- Video stream On/Off
- Manage video quality
- Manage game sounds
- Change interface language

In the **Bets tab** the following preferences are available:

On Desktop:

- Show all side bets
- Show betting statistics

On Mobile:

- Show betting statistics
- Show Perfect Pair and Either Pair side bets
- Show Big and Small side bets.

You can choose only 2 out of 4 side bets at a time.

By clicking the **Classic View button**, you will change the view of the game to **Classic mode** where the video will be shown inside a small frame. The virtual table will be available below the video and the graphical cards will be shown for each side.



The game interface may also change automatically to Classic mode if your internet connection is slow or unstable. If this happens, the video will be automatically set to **Low video resolution**.

Clicking the **Full Screen button** will launch **Full Screen** mode and the game and/or Lobby will fill the entire screen. To exit this mode, either click the button again or press the "Esc" key on your keyboard.



Cards Shuffle and Cards Change

Deck shuffling occurs once the postillion (cutting card) is removed from the shoe and the game round has been completed.

When the cutting card appears during play, it will be removed, and the hand completed. The Dealer will announce "**The last hand of the shoe**". Upon completion of this hand, no more cards should be dealt until the shoe change or shuffle procedure occurs.

Cards must be shuffled (mixed) by a Shuffler on the accessory table or by the Dealer at the gaming table, according to the established procedure.

The cards change procedure takes place at each card game table once every 24 hours. However, it shall also be done in the following cases:

- Table has been opened after a period of inactivity;
- Video stream was unavailable at the table;
- More than three cards fell to the floor during the game round;
- A card with a defective barcode is present in the shoe.

Game Inconveniences

You are personally responsible for the correct positioning of your wagers at any Baccarat table.

In the event of any technical malfunction or human error, the instance will be reported to the **Shift Manager** immediately.

If **any error in the game procedure** occurs, the game round will be temporarily paused, and the Shift Manager will be notified. You will be informed by an on-screen notification that the issue is being investigated.

If the **Shift Manager can immediately resolve the error** (e.g. by rescanning the cards, placing the cards in the correct positions, etc.) the game round will continue as normal.

If **immediate resolution is not possible**, the game round will be cancelled, and initial bets will be refunded to all players who participated in the game round.

A bet may be rejected by the system after the betting time is finished due to not being placed in time, not meeting the minimum or maximum requirements, or to other transaction issues.

If you place a **wager that is lower than the minimum table bet limit**, it will be shown as an inactive chip. You will be informed about this via the small tooltip window above your bet. Once the betting time is over, all inactive chips will be rejected.

If your **bet exceeds any maximum bet limit**, it will be adjusted automatically, and you will be informed about this via the small tooltip window above your bet.

If the game ends with what you consider to be a **wrong result**, or in the event of any other irregularities, please contact Casino Customer Support providing the **Game ID number**.

Disconnection Policy

Pragmatic Play Live Casino services are provided over the internet, from which you may be disconnected at times. This poses potential problems to the game flow and your user experience.

In order to minimize the impact of unexpected disconnections, when you lose connectivity to the game server, a reconnect message will be displayed on the screen.

The following error handling rules apply in the event of disconnection:

- If a disconnection occurs **before the “BETS CLOSED”** message appears on the screen and your bets were not yet accepted by the server, your bets will not be deducted from your balance and you will not participate in the game round. Once reconnected, please verify your balance and inform your Casino Operator immediately if there are any issues.
- If a disconnection occurs **after the “BETS CLOSED”** message appears on the screen and your bets were accepted by the server, the game will proceed as normal and any winnings will be processed according to the game result regardless of the disconnection.

After being disconnected, please check your winnings in the **History window** and if you have any doubts regarding game outcomes, please contact Live Support within the game or Casino Customer Support, providing them with details of the game in question including the **Game ID number**.

If **connection to the table from the Studio is lost** for more than 5 minutes, the game will be cancelled.

If we determine that you would have won the game round, your winnings will be credited to your account through **Casino Customer Support**.