

Introduction

Live Baccarat is one of the world's oldest and most popular casino games. Being especially popular among high-rollers and players from Asia, it is also a simple and exciting game.

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 play, select a bet amount to bet on Player, Banker, or Tie. You are allowed to place or modify your bets while the betting time is open.

The total amount of your bets is displayed in the **Total Bet** field.

The Dealer then deals **4 initial cards** in the following order: 1st and 3rd card to the Player's side and 2nd and 4th card to the Banker's side. After the betting time is over, the Dealer scans and reveals 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 deals the additional card according to the [Third Card Rule](#), explained below.

When all the necessary cards are dealt to each hand, the game round is complete. The side with a hand value, closer to 9, wins. If the value of both hands is equal, the game round ends in a Tie.

The winning bet spots will be highlighted, and you will be paid according to the type of bets you placed. Your winnings will be displayed on your screen.

Once the game round is finished, the Dealer collects all the open cards on the table, places them in the discard and opens bets 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 – the suit of cards (hearts, spades, clubs or diamonds) is 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 value on the Player and Banker sides are calculated by adding up the points of the cards.

In Baccarat, the maximum possible points score is 9. Each hand's value is calculated by dropping ten digits in a hand otherwise worth 10 or more.

For example,

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

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

$$J + K = 0$$

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

$$8 + Q = 8$$

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

The Third Card Rule

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

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

If the Player and Banker receives an initial two-card hand worth 0-7, the **Third Card Rule** is consulted to determine if the third card is to be dealt to either of 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 draws the third card
6, 7	Player stands
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

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

Baccarat Main Bets

The main bets in Baccarat are Player, Banker, and Tie. The hand that has the highest total card value wins. If the value of cards for Player and Banker hands is equal, it is a Tie and you win, if your bet was placed on Tie.

Bets can be placed on the betting grid, displayed on your screen.

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

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

A winning bet on **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 add to your excitement, you can now bet also on the side bets to increase your chances of winning.

Live Baccarat / No Commission Baccarat / Speed Baccarat Game Help

- 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 constitute a pair while a **Banker Pair** side bet wins if the two initial cards in the Banker's hand constitute 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 and colour but different suits (e.g., 5 of Hearts and 5 of Diamonds)
- **Mixed Pair** – two cards of different suits and colours but the same value, (e.g., 7 of Spades and 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.

* After 60 game rounds the side bets Player Pair and Banker Pair will be disabled.

Either Pair

An **Either Pair** side bet wins if the two initial cards of either or both sides – Player or Banker – constitute 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 – constitute 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.

* After 60 game rounds the side bets Perfect Pair and Either Pair will be disabled.

Player Bonus and Banker Bonus

Player wins **Player Bonus** or **Banker Bonus** side bets on a natural hand of 8 or 9 or by at least four points.

Player wins **Player Bonus** or **Banker Bonus** side bets based on the outcomes below:

Outcome	Payout
Wins with a non-natural hand by 9 points	30:1
Wins with a non-natural hand by 8 points	10:1
Wins with a non-natural hand by 7 points	6:1
Wins with a non-natural hand by 6 points	4:1
Wins with a non-natural hand by 5 points	2:1
Wins with a non-natural hand by 4 points	1:1
Natural Win	1:1
Natural Tie	PUSH

* After 44 game rounds the side bets Player Bonus and Banker Bonus will be disabled.

Placing Bets

The **Table Name** indicates the table you are currently playing at, and the **Table Limits** show the minimum and maximum bets allowed at the table.

When clicking/tapping this area, the **Bet Limits & Payouts** window is opened, showing minimum and maximum limits and payout odds for each bet type.

Live Baccarat £1 to £75,0000 

The **Game Information Indicator** informs you of the game status.

PLACE YOUR BETS – 10

While PLEASE PLACE YOUR BETS is displayed, you may start placing your bets. The indicator shows the remaining time in green, decreasing to the left. Your balance must be sufficient to cover all your placed bets.

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When only 5 seconds of the betting time remain, the status changes to LAST BETS, and the indicator becomes orange.

LAST BETS – 2

Once the betting time is over, BETS CLOSED is displayed, and all betting areas become inactive. The game status will then show BETS ACCEPTED informing that all your placed bets have been accepted and will participate in the game round.

BETS ACCEPTED

The **Chip Display** allows you to select the value of the chips you wish to bet with. Only chip values that can be covered with your current Balance are available.



The **Rebet** button allows you to repeat the same bets from the previous game round at the current table. Once you have clicked/tapped the Rebet button, the Double and Undo buttons are enabled.



The **Double** button doubles all your placed bets. Every click/tap doubles your bets up to the maximum limit.



The **Undo** button removes the last bet you placed. This button is available only during the betting time. Once the bets are closed, you will not be able to undo or change your bets. Clicking/tapping the Undo button repeatedly will remove bets one by one, with the most recent bet removed first.



The **Balance indicator** shows your available funds and currency. Your balance has to be sufficient to cover all your placed bets.

If your balance is not updated (after placing bets, losing or winning), please refresh your game or click/tap the F5 key on your keyboard.

The **Cashier** button will open the Cashier window for deposits and withdrawals. On mobile devices the Cashier button is available inside the game Menu.



The **Total Bet indicator** shows the total value of all bets placed in the current game round.

Each game round is identified by a unique **Game ID Number**. The **Time indicator** shows your current local time.

12:36 ID:1234567890

Please use the game ID number for reference (or take a screenshot of the game number) if there are any questions and you wish to contact Customer Service.

Baccarat Multiplay

Game Objective

Baccarat Multiplay mode allows you to play on multiple Baccarat tables simultaneously, all within a single window. This allows you to stay engaged and find the perfect opportunity to place your bets. You can easily keep track of each table's game status, analyse game statistics, and place your bets on the tables that you prefer.

Entering Baccarat Multiplay mode

Baccarat Multiplay mode can be launched from the Baccarat Lobby or from any Baccarat table and is available on mobile and desktop devices.

To access this mode from the Lobby, simply click/tap the **Play Now** button. This will replace the Lobby view with a window that displays all available Baccarat tables for Multiplay.

After entering the Multiplay mode, you will see a list of all the Baccarat tables that are currently available.

To enter Baccarat Multiplay mode from the currently opened table, click/tap the **Multiplay mode** icon.



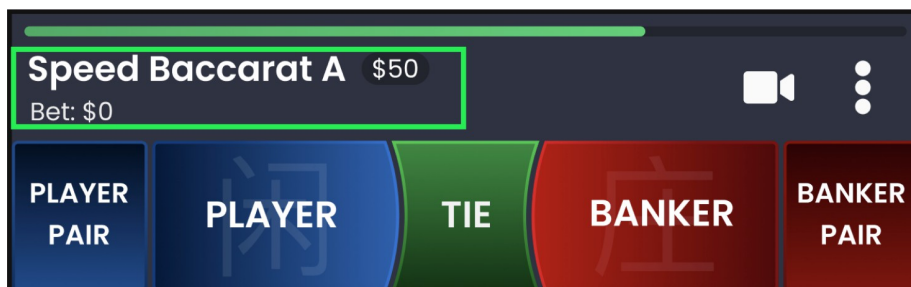
Multiplay mode is then launched and appears in a compact window. This mode displays only the tables with Good Road patterns.

Clicking/tapping the **Expand** icon opens the full view of the Multiplay window with all available Baccarat tables. Click/tap **X** to exit this mode.



Placing bets

You can place bets at any table on the bet spots Player, Banker, Tie, Player Pair and Banker Pair during the betting time.



The **Total Bet** is displayed under the table name.

The **minimum and maximum bet limits** are indicated for each table, next to the table name.

The **Chip Display** allows you to select the value of the chips you wish to bet with.

The **Rebet** button allows you to repeat the same bets from the previous game round at the current table. Once you have clicked/tapped the Rebet button, the Double and Undo buttons are enabled.



The **Double** button doubles all your placed bets. Every click/tap doubles your bets up to the maximum limit.



The **Undo** button removes the last bet you placed. This button is available only during the betting time. Once the bets are closed, you will not be able to undo or change your bets. Clicking/tapping the Undo button repeatedly will remove bets one by one, with the most recent bet removed first.



To see the rest of the available options for a particular table, click/tap the table **Menu** icon.



A drop-down Menu then opens and includes the following options:

- **Pin a Table** – click/tap to pin a table to the top of the list and exclude it from being sorted by the longest streak. You can unpin it at any time. On mobile, you can only pin one table, while on desktop, you can pin up to three tables.
- **Table Limits** – click/tap to view the limits of this table.
- **Join Table** – click/tap to join the table of your choice and play in full view.

When the betting time is over, the cards are dealt.

Once the game result is determined, the title of the tables you have won at are highlighted and your payout is calculated based on your placed bet types. All your winnings are displayed on the screen in the lower part of the Multiplay window.

Managing video stream

Click/tap to switch the video stream on/off at any table.



You can activate the video stream at only one table at a time. The table with the active video stream is automatically placed at the top of the window. If the video stream is activated with muted audio, click/tap the sound toggle.



Managing Road Statistics

On desktop you can see Bead Plate, Big Road and Derived Roads simultaneously at all Baccarat tables in the Multiplay mode.

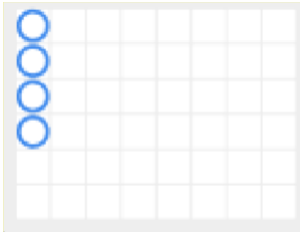
On mobile devices there are 2 views in which you can observe the statistics of all Baccarat tables.

Click/tap one of the tabs on top of the Multiplay window to select the “Big Road” or “Derivatives” view.

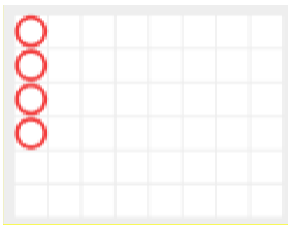
Good Roads Tracking

The Multiplay feature allows you to track 12 patterns of Good Roads:

- Streak Player



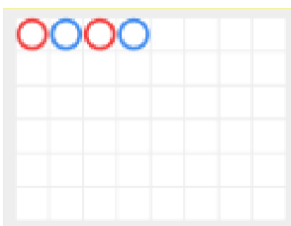
- Streak Banker



- Ping Pong Player



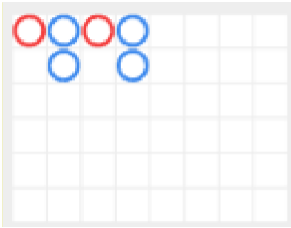
- Ping Pong Banker



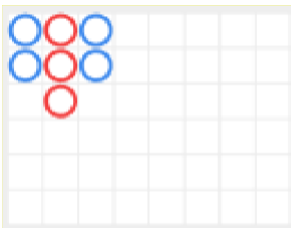
- One Two Player



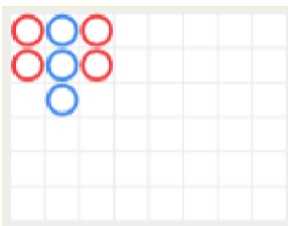
- One Two Banker



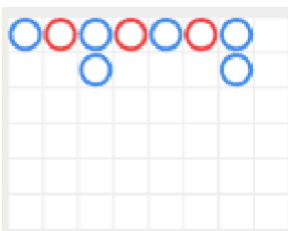
- Sandwich Player



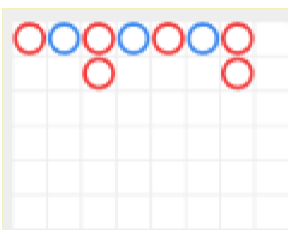
- Sandwich Banker



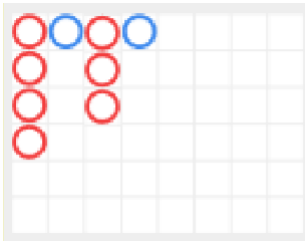
- Separated Player



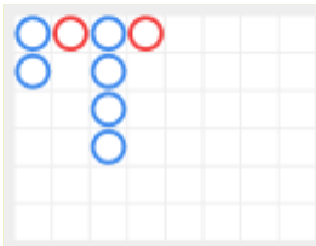
- Separated Banker



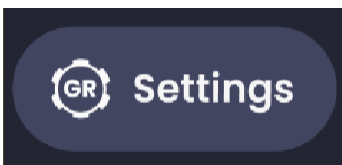
- Switch with Player



- Switch with Banker



Click/tap the **Good Roads Settings** button to select the Good Road patterns you wish to track, and you will be automatically notified when the selected patterns occur.



Sorting the tables by the Good Roads

The **Refresh** button allows you to rearrange the list of tables according to your selected Good Road patterns for tracking.

It will display a special indication when the list of tables can be updated with the latest Road changes. Whenever a Good Road pattern appears on a table, the Refresh button becomes active. Click/tap it to rearrange the tables based on the Good Road patterns.

A red badge will indicate the number of Good Road patterns that have occurred since the last list refresh.



Menu items in the Compact view of Multiplay

Click/tap the Menu button to open the list of available options shown.



- **Cashier** (if applicable)
- **Player History**
- **Baccarat Game Help** – this includes the guide to multi-Table play mode.

Menu items in the Full view of Multiplay

- **Lobby**
- **Cashier**
- **Player History**
- **Table Limits** – click/tap to open a detailed view of the table limits for each table.
- **Baccarat Game Help** – this includes the guide to Multiplay mode.
- Click/tap the **Settings button** to open the **Settings** window and set your desired preferences.
- Click/tap the Full-Screen button to launch the Full-Screen mode. To exit this mode, click/tap the button again or use the "Esc" key on your keyboard.

On mobile devices, these items can be found under the **Menu**.



No-Commission Baccarat

No-Commission Baccarat is a version of classic Baccarat, where players do not have to pay a 5% commission if the Banker wins. This rule makes the game even more exciting and attractive to players. In this version, if the Banker has a winning hand, they are paid the same as the Player at a rate of 1:1, except if the Banker's hand totals **6**.

If the **Banker** wins with a total score of **6** in No-Commission Baccarat, the payout is half of your bet (**0.5:1**).

No-Commission Baccarat also features a popular side bet called **Super 6**. This side bet serves as a form of insurance in case the Banker wins with a score of 6 and pays out at **15:1**. There are certain limitations when placing a Super 6 side bet:

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

** After 44 game rounds the Super 6 side bet will be disabled.

Speed Baccarat

Speed Baccarat is one of the all-time great casino games at an exceptionally fast pace. With its availability on both desktop and mobile devices, it's 60% faster than the regular Live Baccarat game, providing more opportunities for action, quicker wins, and enhanced enjoyment.

Return to Player

Baccarat game theoretical RTP:

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

The optimal Return to Player (RTP) for No Commission Baccarat is 98.76% based on optimal strategy for Players bet.

Bet Type	Return to Player
Super 6 side bet	86.18%
Player Pair	89.64%
Banker Pair	89.64%
Either Pair	86.29%
Perfect Pair	86.97%
Player Bonus	97.35%
Banker Bonus	90.63%

Baccarat Roadmaps

Baccarat trends and streaks are recorded on “roads”. These pictorial representations of past round results and other statistics regarding the current shoe may serve as a guide and help you in predicting the results of future rounds.

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







When a new shoe is started, the process starts from the beginning.

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

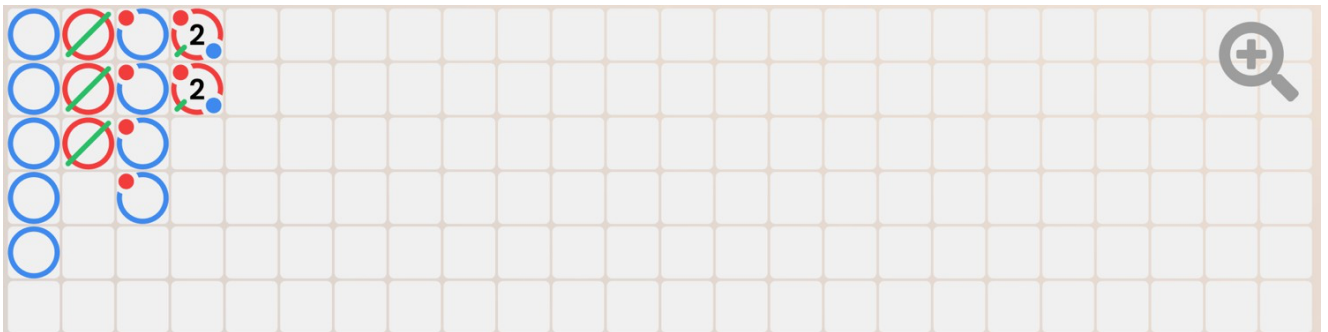
Big Road

The Big Road is the main road which all other roads are derived from.

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 recorded in the top-left corner of the Big Road. If the next result is the same side as the first, it is recorded under it. Otherwise, a new column is started, and it continues in the same way throughout the entire shoe. As a result, the Big Road becomes a series of columns of empty circles – blue for Player and red for Banker.



On the Big Road, a Tie is not displayed in a separate cell, but simply as a green line across the most recent result. If there are multiple ties, a small number is displayed next to the green line, representing the number of ties. If a Tie occurs 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, it is called “the dragon”. Thus, a popular Baccarat strategy is to “follow the dragon” and take this trend into account when betting.

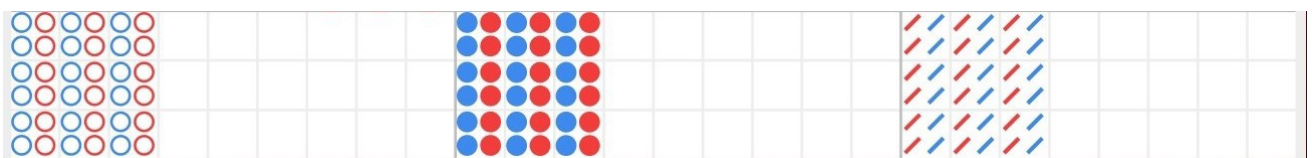


The Derived Roads

The “**Big Eye Boy**”, “**Small Road**” and “**Cockroach Road**” are all derived from the Big Road and show the various patterns in it. Derived roads serve as the “predictive roads” and show whether there were any patterns.

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

The red and blue symbols do not correspond to Banker or Player. Red indicates that there is a pattern, and blue indicates that the shoe is “choppy”, with no pattern.



The derived roads do not start at the very beginning of the shoe. They start with the hand following the first hand in the second, third and fourth columns of 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 is added to that road after every hand.

Click/tap on any of the derived roads to zoom in the road content.

Bead Plate

The **Bead Plate** is an exact representation of every hand of the shoe. A **Tie** is shown in a separate cell in the Bead Plate 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 see the results, represented by letters, corresponding to the winning result (Player, Banker, Tie) or with numbers corresponding to the value of the winning hand.

B	P	T	P			5	7	1	2		
T	P	B	T			3	5	9	5		
B	P	B	B			1	3	8	5		
P	B	T				5	0	5			
B	T	B				7	6	6			
T	B	P				5	4	0			

Roadmap Probing (Ask Player, Ask Banker)

Roadmap Probing helps players in predicting the outcome of the next round. It shows the trends in the Big Road, Big Eye Boy, Small Road, Cockroach Road and Bead Plate if either a Player or a Banker result were added.

Click/tap the **Ask Player** or **Ask Banker** button to see the trends, if the next result were a Player or Banker win, respectively.



The symbols on the buttons represent the most recent symbol in each of the derived roads.

Navigation Controls

The **All Games** button can be selected at any time from any game. It allows you to easily change the game 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 game table you wish to join. You can use the All Games to browse other games while remaining at the current table. Once on the All Games page, please click/tap the **Return to Game** button to exit the All Games page and return to your open table.

All Games

Clicking/tapping the **Chat** button opens the Chat window. You can chat with the Dealer and other players. Dealer will communicate with you directly and answer any questions regarding the game.



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



Chat messages are monitored by dedicated Studio personnel at all times. Players who misuse Chat by abusing the Dealer or other players, or by using inappropriate and/or offensive language might have their Chat privileges disabled.

Clicking/tapping the **Volume Control** button opens a slider and lets you adjust the sound volume at your table. Click/tap the Volume control button to mute the sound. To unmute, click/tap the Volume Control button icon again.



Click/tap the **History** button to launch a window showing details of your gaming activity. By default, it will open your history for today. Under the tab **Older** you can view your previous gaming history.



Simply select a game round from the list to review it in detail, arranged by game round information and information about bets.

Clicking/tapping the **Game Help** button opens the Help window.



Click/tap the **Settings** button to open the Settings window allowing you to select your preferences. Under the tab **General** following settings are available:



- Video stream on/off
- Manage video quality
- Manage video content – single or multiple camera view
- Manage video sounds
- Manage game sound effects
- Change the interface language

Voice Overs feature is an additional functionality available to certain tables. It uses recorded voices to deliver game-related announcements and is currently available in English, Chinese, Japanese, Vietnamese, Korean, Thai, and Indonesian. For all other languages, English voice-overs are used by default.

When changing the interface language, you can also change the voice-overs language. Each supported language is indicated by a corresponding icon for the Voice Overs feature. Tables that offer the Voice Overs functionality can be easily identified in the lobby by the corresponding icon.

Under the **Display** tab the following settings are available:

- Show/hide betting statistics
- Enable/disable Dark scoreboards mode
- Enable/disable extra side bets:
 - Player/Banker Bonus
 - Perfect Pair/Neither Pair

Enabled side bets can be disabled only if they are not covered by bets.

Clicking/tapping the **Classic View** button changes the game view to **Classic mode**, showing the video inside a small frame. Below the video, the virtual table with graphical cards displayed for each side will be available.



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



Click/tap the **Full Screen** button to launch the Full Screen mode. To exit this mode, click/tap the button again or use the "Esc" key on your keyboard.

Cards Shuffle and Cards Change

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

When the cutting card appears during the play, it will be removed. The Dealer then informs that this is the last hand of the shoe, thus completing the hand. Upon completing this hand, no more cards are dealt until the shoe change or shuffle procedure occurs.

Cards are shuffled by a Shuffler on the shuffling table or by the Dealer at the gaming table, according to the shuffling procedure.

The card change procedure occurs once every 24 hours or, additionally, in following cases:

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

Game Inconveniences

If there is an error in the game, system, game procedure or in transaction activity, the game round will be temporarily paused, and the Shift manager immediately notified. You and other players will be informed by an on-screen notification that the issue is being investigated.

If the error can be immediately resolved, the game round will continue as usual. 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.

If you wish to discuss any game related issues, please contact the Live Support providing your **Game ID number**.

Disconnection Policy

The following error handling procedures apply in case of a disconnection:

- If 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, you can view bet outcomes in the History window.
- If a disconnection occurs **after** the BETS CLOSED message appears on the screen and your bets were accepted by the server, the game round continues as usual, your placed bets remain valid and are settled in your absence. Once reconnected, you can view bet outcomes in the History window.

If there are any issues or you have any questions about your bets or balance, please contact the Customer Support.