

Introduction

Live Blackjack is a popular casino-banked game where players compete against the house rather than each other. The game allows for up to 7 seats to be occupied at the table.

The objective of Blackjack is to get a higher card count than the dealer, but without ever exceeding 21. The best hand is Blackjack – when the sum of the values of the first two cards dealt is exactly 21.

Game Settings

- Played with 8 decks of 52 cards each.
- Dealer must draw on 16 and always stand on 17.
- Player can Double Down on any two initial cards.
- Player can also Double Down after a Split, except when splitting Aces.
- Double Down receives one card only.
- Player can Split two initial cards of equal value.
- Player can Split once each box.
- Player can Split Aces.
- Player cannot Hit on Split Aces.
- Insurance is offered with an opened Ace.
- Blackjack pays 3 to 2.
- Insurance pays 2 to 1.
- Push game round when hands tie.

How to Play

To play, select the value of your bet and place it on the bet spots you prefer. While the betting time is open, you can modify your original bet and place any additional bets.

Once the bets are closed and the betting time is over, the Dealer proceeds to deal the cards, starting with the seat to their left, following the next seat in turn, and lastly, to the Dealer. A second card is then dealt in the same manner, face-up to each seat, with the Dealer receiving the hidden card face-down.

After all cards are dealt, you have **the options** to select from – Hit, Stand, Double or Split, starting from the first seat to the Dealer's left through to the last seat in clockwise order.

Once all decisions are made, the Dealer opens the hidden card and deals additional cards, following the rule that the Dealer must draw to 16 and stand on 17. If the Dealer has a total of 16 or less, Dealer draws more cards.

If the Dealer's opened card is an Ace, you are given the option to purchase Insurance to offset the risk of the Dealer having a Blackjack. Once the time to place an Insurance bet is over, the Dealer's hand is

checked for a possible Blackjack combination. If it is a Blackjack, the game round ends. If it is not Blackjack, the game round proceeds to the **Blackjack Options** stage.

When all cards are dealt, the Dealer's hand is compared with the player's hands and the winner is determined.

Once the game round is finished, all cards on the table are collected and discarded, and bets are opened for the next game round.

Card Values

Live Blackjack is played with 8 standard 52-card decks. Card values in Blackjack are as follows:

- Cards from 2 to 10 are worth their face value.
- Face cards (Jacks, Queens, and Kings) are each worth 10.
- Aces are worth 1 or 11, whichever is more favourable to the hand.

You win when the value of your final hand is closer to 21 than the Dealer's hand or when the dealer busts.

Example combinations:

$7\spadesuit + 4\heartsuit = 11$, $5\clubsuit + 10\spadesuit = 15$, $K\heartsuit + Q\clubsuit = 20$, $A\clubsuit + 5\heartsuit = 6$ or 16 and $A\heartsuit + 10\spadesuit = \text{BJ}$.

Any Ace + 10, J, Q or K combination is the best combination in the game and is called **Blackjack**.

A combination of an Ace and any card with a value between 2 and 9 is called a "soft hand" since the value of an Ace in such a combination can be 1 or 11. For example, $A\clubsuit + 5\heartsuit = 6$ or 16 .

The suit of the cards is irrelevant in the main Blackjack game.

Taking Your Seat

Click/tap the SIT HERE icon to occupy a free seat at any stage of the game.



If the **Multiseat** option is available, you may occupy more than one seat by clicking/tapping the multiseat icon. The number of maximum seats allowed is indicated in the **Bet Limits & Payouts** window. Once you have taken the number of maximum seats allowed, other free seats become unavailable to you.



As soon as you occupy a seat, it changes to occupied.



Place your bet on the main bet spot, which is blinking during the betting time.

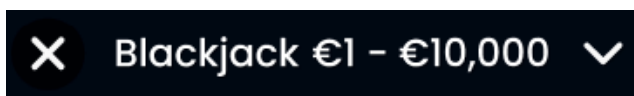
Your nickname under the seat identifies your seat.

Click/tap the X button above the animation to leave the seat. You cannot leave the seat during an active game round if you have placed a main bet.

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 opens, showing the minimum and maximum limits and payout odds for each bet type.



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



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.

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



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

After betting time is closed and all bets are accepted, the status changes to DEALING, and Dealer will proceed to deal the initial cards.

The DEAL NOW feature is enabled during the betting time if you have placed a bet. Once you click/tap the DEAL NOW button, the Dealer starts dealing the cards immediately, without waiting for the betting time to expire.

DEAL NOW

After you have clicked/tapped the DEAL NOW button, and the betting time has expired, you are not able to change or undo your bets.

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. 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 bets are closed, you will not be able to undo or change your bets. Clicking/tapping the Undo button repeatedly removes 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.

The **Cashier** button opens 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.

Total Bet
€10.00

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.

Blackjack Options

The value of your hand is displayed on your screen by your seat in a small rectangle. When it is your turn to select the preferred betting option, your seat is highlighted.



If your first two cards are an Ace and 10, Jack, Queen or King, your hand constitutes a natural Blackjack. You do not have to select a betting option, as this is the best possible hand in the game.



Once initial cards are dealt, all seats at the table can now select one of the betting options described below.

Stand: no additional cards are drawn. This option is usually selected if the value of hand is satisfying. If you do not select an option during the options time, the Stand option will be selected automatically.



Hit: an additional card is drawn. This option can be selected several times until you decide to Stand or until the value of your hand equals 21. If you reach 22 or more, you automatically lose your bet on the hand.



Double Down: your bet is doubled, and only one additional card is drawn. After doubling down, no further options are offered on the hand, and the game round either moves to the next seat, or the Dealer takes the turn.

In cases when the **Double Down** fails and is cancelled, the decision will revert to a **Hit**.



Split: splits your hand into two individual hands, each with a separate bet equal to your main bet if your initial hand is of pairs or cards of equal value. A second card is then dealt to both your hands, and you can choose to hit, double down or stand on each new hand.



However, when splitting Aces, you will receive only one additional card. If you get a card with a value of 10 on top of a split Ace, then it counts as 21, not a Blackjack. After you have selected the desired option for your hand, a small icon with that option will be displayed next to your seat.

In cases when the **Split** fails and is cancelled, the decision will revert to a **Stand**.

The **Early Decisions feature** allows you to select an option on your hand without waiting for your turn. Simply click/tap on the desired option and the Dealer will act accordingly when your turn comes.



The **Honest Decision** feature becomes active, if you have not selected any option within the options time or in case of disconnection, and automatic selections will be done:

- **Stand** if the value of your hand is 12 or more and **Hit** if the value of your hand is 11 or less.
- If **Insurance** offer is missed, the **No** option will be automatically selected for your hands.

Auto-Decisions

The **Auto-Decisions** feature enables you to make quicker decisions. It is available in Settings under the Auto-Decisions tab, where you can select to activate either **Basic** or **Advanced** Auto-Decisions.

Basic Auto-Decisions

The **Basic Auto-Decisions** let you configure **Auto-Stand**, **Auto-Hit** and **Auto-Insurance** options and set rules for when a Split or Double Down offer should be taken if you are using Auto-Decisions to adapt it to your game strategy.

When activated, **Auto-Stand** will instantly choose the **Stand** option if the value of your cards is equal to or higher than the selected value. To activate, turn the slider on and set the desired value for applying the option. The value cannot overlap with **Auto-Hit**.

Auto-Stand will not be applied when:

- **Split** offer is activated, and initial cards constitute a pair and are in the range set in the option.
- **Double** offer is activated, and initial cards are in the range, set in the option.
- Your hand is a “soft hand”.

If **Auto-Stand** is applied to your hand, a small icon of Auto-Stand will appear next to your seat.



When activated, **Auto-Hit** will instantly choose the **Hit** option if the value of your cards is equal to or lower than the selected value. To activate, turn the slider on and set the desired value for applying the option. The value cannot overlap with **Auto-Stand**.

Auto-Hit will not be applied when:

- **Split** offer is activated, and initial cards constitute a pair, and are in the range, set in the option.
- **Double** offer is activated, and initial cards are in the range, set in the option.
- Your hand is a “soft hand”.

If **Auto-Hit** is applied to your hand, a small icon of **Auto-Hit** will appear next to your seat.



When activated, **Double** and Split offer work as exceptions, compared to **Auto-Stand** and **Auto-Hit** options. The decisions will be made ordinarily based on the value of the hand. To activate, turn the slider on and set the desired value range for applying the option.

When **Auto-Insurance** is active, you can choose one of two options to follow:

- **Always** take Insurance offer (for all taken seats)
- **Never** take an Insurance offer (for all taken seats)

If **Auto-Insurance** with the selected option **Always** is applied to your hand, a small icon of **Auto-Insurance** will appear next to your seat.



Any Basic Auto-Decisions enabled in Settings will be automatically applied in the Advanced Strategy charts, where applicable.

Enabling Basic Auto-Decisions will automatically disable Advanced Auto-Decisions.

Advanced Auto-Decisions

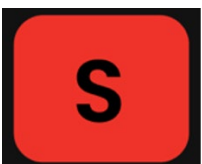
The **Advanced Auto-Decisions** allow you to configure a full set of customisable rules to cover all possible game scenarios. Once set, these rules enable automatic gameplay based on your preferred decisions.

You can modify the Advanced Auto-Decisions to suit your preferences using the buttons provided. Once you are finished customising, switch the toggle to activate. Select the desired actions for each situation and set the values in the chart by simply clicking/tapping them.

Hit – take a card



Stand – end game round



Split – split into two hands



Double/Hit – double your bet, if possible, otherwise Hit



Double/Stand – double your bet, if possible, otherwise Stand



Settings selected for Auto-Decisions during an active game round will be applied to the next game round in which you participate.

Enabling Advanced Auto-Decisions will automatically disable Basic Auto-Decisions.

Insurance

If the Dealer's first card is an Ace, you have the option to purchase Insurance to offset the risk that the Dealer has a Blackjack. The amount of the Insurance bet is exactly **half of your initial bet**, and it wins at odds 2 to 1 if the Dealer's second card has a value of 10.

Additional betting time is offered to all seats at the table to buy Insurance. Click/tap Yes if you want to purchase it for all your seats.



All insured hands have an Insurance icon displayed next to the seat.



Click/tap **No** if you do not want to buy Insurance for your hand. If you have not made a decision during the available time to buy Insurance, **No** is selected by default.



After the Insurance time is over, the Dealer reveals whether it is a Blackjack or not. If the Dealer has a Blackjack, the game round is over. Insured hands get awarded a win.

If the Dealer does not have a Blackjack, the game round continues. You lose your Insurance bets, but you still can win the game round with your own hand.

Game Result

When all the seats and the Dealer have made their moves, the result is calculated for each hand in the game round.

The total win amount in the game round is shown in the win message on your screen.

If the value of the Dealer's hand exceeds 21, all hands at the table win except the ones exceeding 21 before the Dealer.

Please note: 21 with two cards (Blackjack) beats 21 on split Aces and 21 with 3 or more cards.

All winning hands (including split hands) have a **"Win"** icon displayed next to them.



The seats holding a **Blackjack** in their hand automatically **win** unless the Dealer also has a Blackjack. If hands Tie, the game ends in a **push**.

All hands with a value that equals the Dealer are **Push** hands. It means that you do not win or lose any money on that hand, and your bet is returned to your balance.



The hands with a value higher than 21 automatically lose and are labelled with a **"Too Many"** icon. This icon is not applied to the Dealer's hand.



The hands with a value lower than the Dealer's hand lose the game round, and the Dealer wins. Losing hands have a **"No Win"** icon displayed next to them.



Blackjack Payouts and RTP

Winning and pushed hands are paid out as follows:

- Winning hands with a hand value higher than the Dealer are paid 1 to 1.
- Winning hands with a Blackjack are paid 3 to 2.
- Winning Insurance bets are paid 2 to 1.
- In case of a Push, your bet is returned to your Balance.

This information is also available in the **Bet Limits & Payouts** window.

The optimal theoretical Return to Player (RTP) in Blackjack is **99.41%** based on the initial bet.

Bet Behind

The **Bet Behind** feature allows you to place bets on the hands dealt to other players at the table. You will share the outcome of the other player's hand.

The player playing with the main bet in the seat makes all decisions for that hand. To Bet Behind any player, place a bet in any activated Bet Behind spot at another player's seat while betting is open.



Ted

On mobile devices, the Bet Behind bet spot is located under the seat.



You may Bet Behind on players occupying other seats even if you have your own main bet placed, but you cannot Bet Behind on your own hand.

If you place a Bet Behind bet, and the player at that seat decides not to participate in the round, your bet will be refunded immediately.

The payout for Bet Behind bets is the same as for the main Blackjack bets.

The table limits for Bet Behind bets are available in the **Bet Limits & Payouts** window.

The **Winning Badge** next to a player's name highlights those with the longest streaks of victories. The number in the middle of the star represents their consecutive game round wins. Please note that any lost round results in the loss of the Winning Badge, regardless of previous win streaks.



An unlimited number of players may Bet Behind any player at the table.

The nickname below the seat identifies the player making all decisions for that hand. By default, the applied Bet Behind settings follow the actions of the main player and automatically deduct the necessary funds from your balance for Double Down or Split options.

You can modify these preferences under the **Bet Behind** tab in **Settings**. The new preferences are stored in your account settings and applied from the next game round onward.

- If the player you Bet Behind decides to Double Down, but you have unticked the option “Double my bet when the main player Doubles Down”, the third card is offered to your hand as a Hit option, but you are not able to draw any additional cards.
- If the player you Bet Behind decides to Split, but you have unticked the option “Double my bet to cover both hands when the main player Splits” your bet covers only the first split hand.

Side Bets

This Blackjack game also includes optional side bets — **Perfect Pairs (PP)** and **Twenty-One-Plus-Three (21+3)**. You have the chance to win on any side bet whether you later win or lose on your Blackjack bet. Side bets are placed on outcomes rather than the result of the hand.



The side bet payouts are higher if compared to regular Blackjack payouts, and therefore the minimum and maximum betting limits are usually lower.

You may place side bets during the betting time, but only after you have placed a main.

Side bet payouts are available in the **Bet Limits & Payouts** window.

Perfect Pairs (PP) is a side bet that is placed prior to any cards being dealt. It gives you the opportunity to win additional money if your two initial cards constitute a pair. There are 3 different types of pairs:

- **Perfect Pair** – two identical cards (e.g., two Queens of Hearts)
- **Coloured Pair** – two cards of different suit but the same colour (e.g., 2 of Hearts and 2 of Diamonds)
- **Mixed Pair** – two cards of different suit and different colour (e.g., 2 of Spades + 2 of Diamonds)

To win with a Perfect Pair side bet, place your bet in the specially designated area, marked PP, before the cards are dealt.

Winning side bets are shown immediately after two initial cards are dealt to each seat, participating in the game round.

A winning PP hand is not affected by the Dealer's hand.

The payout is calculated based on your bet multiplied by the odds of the combination type:

Combination	Payout
Perfect Pair	25 to 1
Coloured Pair	12 to 1
Mixed Pair	6 to 1

The optimal theoretical Return to Player (RTP) for Perfect Pairs is **95.90%**.

Twenty-One-Plus-Three (21+3) side bet is a 3-card combination, using the Dealer's up-card and the two initial cards in your hand, much like that of a Poker hand. It gives you the chance to win if your first two cards plus the dealer's up-card comprise any of the following winning combinations:

- **Suited Trips** – three identical cards (e.g., three Aces of Hearts)
- **Straight Flush** – three cards in sequence and of the same suit (e.g. 10, Jack and Queen of Spades)
- **Three of a Kind** – three cards of the same value but different suits (e.g., Queen of Hearts, Queen of Diamonds, and Queen of Clubs)
- **Straight** – three cards in numerical sequence but in different suits (e.g., an Ace can be used to achieve an Ace, 2 and 3 Straight or Queen, King and Ace Straight)
- **Flush** – three non-sequential cards in the same suit (e.g., 2, 6 and King of Clubs)

To win with a 21+3 side bet, place your bet in the specially designated area marked 21+3 before the cards are dealt.

Winning side bets are displayed immediately after two initial cards are dealt to each seat participating in the game round.

If your hand contains two winning combinations, only the one with a higher payout is paid out.

The payout is calculated based on your bet multiplied by the odds of the combination type:

Combination	Payout
Suited Trips	100 to 1
Straight Flush	40 to 1
Three of a Kind	30 to 1
Straight	10 to 1
Flush	5 to 1

The optimal theoretical Return to Player (RTP) for 21+3 is **96.30%**.

Navigation Controls

The **Lobby** 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 Lobby to browse other games while remaining at the current table. Once on the Lobby page, please click/tap the **Close Lobby** button to exit the Lobby page and return to your open table.



Clicking/tapping the **Chat** button opens the chat window. You can chat with the Dealer and other players. The 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 Customer Support 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:

- Manage video quality
- Manage video sounds
- Manage game sound effects

Under the **Bet Behind** tab, you can set your preferences on whether to follow or unfollow the behaviour of the main player when you Bet Behind other players.

Under the **Auto-Decisions** tab, you can access information about this feature and enable or disable **Basic** or **Advanced** Auto-Decisions.

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 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**.

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.



Subtitles

Subtitles may not be completely accurate. Please refer to the information from the in-game user interface as the primary source.

Cards Shuffle and 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 shoe change procedure can be initiated before the cutting card is removed at the sole discretion of the shift management.

The card change procedure occurs once every 24 hours or, additionally, 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 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 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 Live Support, providing your **Game ID number**.

Disconnection Policy

Pragmatic Play Live Casino services are delivered over the Internet, and occasionally disconnections may occur.

After being disconnected, check your winnings in the **History** window. If you have any questions regarding the game outcomes, please contact Live Support within the game or Casino Customer Support, providing your Game ID number.