BACCARAT – MIDI BACCARAT

Rules

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1. Definitions

The following words and terms, when used in this chapter, have the following meanings, unless the context clearly indicates otherwise:

Dragon 7-- A Banker's Hand which has a Point Count of 7 with a total of three cards dealt and the Player's Hand which has a Point Count of less than 7.

EZ Baccarat-- A variation of Midibaccarat in which vigorish is not collected.

Natural-- A hand which has a Point Count of 8 or 9 on the first two cards dealt.

Panda 8-- A Player's Hand which has a Point Count of 8 with a total of three cards dealt and the Banker's Hand which has a Point Count of less than 8.

Free Hand – A courtesy hand that is dealt without any wagers being placed on the table.

No Commission Baccarat – A variation of Midibaccarat in which no vigorish is collected on winning wagers made on the Banker's Hand.

Lucky 6 – An optional side wager that wins when the Banker's Hand has a Point Count of 6 with two or three cards.

Tiger Baccarat—A variation of Midibaccarat in which vigorish is not collected. A winning wager made on the Banker's Hand with a Point Count of 6 shall be paid 1 to 2.

2. Midibaccarat table physical characteristics

(a) Midibaccarat shall be played on a table having numbered positions for no more than nine seated players on one side of the table and a place for the dealer on the opposite side of the table.

(b) The layout for a Midibaccarat table shall be submitted to the IEB and approved in accordance with 205 CMR 146.18 (relating to approval of table game layouts, signage and equipment).
   (1) An area designated for the placement of cards for the Banker's Hand and Player's Hand.
   (2) If a licensee offers the Dragon Bonus Wager, authorized under Section 7(a)(4) (relating to wagers), separate areas designated for the placement of the Dragon Bonus Wager for each player located, from the player's perspective, immediately to the right of the areas designated for placement of wagers on the Banker's Hand and Player's Hand.
   (3) If a licensee offers EZ Baccarat in which vigorish is not collected:
      (i) Separate areas designated for the placement of the Dragon 7 Insurance Wager, authorized under Section 7(a)(5), for each player located, from the player's

perspective, on the right side of the area designated for placement of a Tie Hand wager.

(ii) Inscriptions that advise patrons that a wager on the Banker's Hand that results in a Dragon 7 shall push and be returned to the player. If the information is not inscribed on the layout, a sign containing the information shall be posted at each Midibaccarat table.

(iii) Separate areas designated for the placement of the Panda 8 Insurance Wager, authorized under Section 7(a)(6), for each player located, from the player's perspective, on the left side of the area designated for placement of a Tie Hand wager.

(4) If a licensee offers No Commission Baccarat in which vigorish is not collected:

(i) Inscriptions that advise players that a winning wager on the Banker's Hand totaling 6 shall be paid at odds of 1 to 2. If the information is not inscribed on the layout, a sign containing the information shall be posted at each Midibaccarat table.

(ii) Separate areas designated for placement of the Lucky 6 Wager, authorized under Section 7(a)(7), for each player located, from the player's perspective, on the left side of the area designated for placement of a Tie Hand wager.

(5) If a licensee offers the optional Progressive Payout Wager authorized under Section 12 – Payout Odds; vigorish, a separate area designated for the placement of the Royal 9 Wager for each player.

(6) If a licensee offers the House Money Wager, authorized under Section 7(a)(13), separate areas designated for the placement of the House Money Wager for each player.

(7) Numbered areas that correspond to the seat numbers for the purpose of marking vigorish unless the dealer, in accordance with the option selected in the licensee's Rules Submission (relating to table games Rules Submissions), collects the vigorish from a player at the time the winning payout is made or the table is designated for play as an EZ Baccarat, No Commission Baccarat, or Tiger Baccarat table in which vigorish is not collected.

(8) If a licensee offers Tiger Baccarat in which vigorish is not collected:

(i) Inscriptions that advise players that a winning wager on the Banker's Hand totaling 6 shall be paid at odds of 1 to 2. If the information is not inscribed on the layout, a sign containing the information shall be posted at each Midibaccarat table.

(ii) Separate areas designated for placement of the Tiger wager, authorized under Section 7(a)(8), for each player located, from the player's perspective, on the left side of the area designated for placement of a Tie hand wager.

(iii) If the licensee offers the Big Tiger side bet under Section 7(a)(9), separate areas designated for the placement of the Big Tiger side bet for each player.

(iv) If the licensee offers the Small Tiger side bet under Section 7(a)(10), separate areas designated for the placement of the Small Tiger side bet for each player.

(v) If the licensee offers the Tiger Tie side bet under Section 7(a)(11), separate areas designated for the placement of the Tiger Tie side bet for each player.

(vi) If the licensee offers the Tiger Pair side bet under Section 7(a)(12), separate areas designated for the placement of the Tiger Pair side bet for each player.

(c) Each Midibaccarat table must have a discard bucket or rack capable of handling up to 8 decks of cards securely attached to the top of the dealer's side of the table.

3. Cards; number of decks

(a) Midibaccarat shall be played with at least six decks of cards having backs of the same color and design and two additional cut cards. The cut cards shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission.

4. Opening of the table for gaming

(a) After receiving the six or more decks of cards at the table in accordance with 205 CMR 146.49, the dealer calling the game shall, as applicable, comply with the requirements of either the gaming equipment regulations and (b) through (c) below or the requirements of the gaming equipment regulations

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face upwards on the table for visual inspection by the first participant or participants to arrive at the table. The cards shall be spread out in columns by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.

(c) After the first participant or participants is afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked.

(d) If the licensee uses pre-inspected and pre-shuffled cards, addressed under 205 CMR 146.50 on their baccarat games they must follow in accordance with their procedure submitted in the licensee's Rules Submission.

(e) If the licensee uses a batch type shuffle machine, addressed under 205 CMR 146.51 on their baccarat games they must follow in accordance with their procedure submitted in the licensee's Rules Submission.

5. Shuffle and cut of the cards

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled (pursuant to the gaming equipment regulations), and after each shoe of cards is completed, the gaming licensee shall require the dealer to shuffle the cards so that they are randomly intermixed. After the cards have been shuffled, the dealer shall lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.
   (1) After lacing the cards, the gaming licensee may, as an additional option, require the dealer to shuffle some or all of the cards again.
   (2) A gaming licensee shall not initiate or terminate the use of this reshuffling option unless the gaming licensee provides its surveillance department and the Commission with at least 30 minutes prior written notice.

(b) Any shuffling or lacing option chosen for use by a gaming licensee pursuant to (a) above shall be implemented at all tables within a pit.

(c) After shuffling or lacing the cards and, where applicable, reshuffling them, the dealer calling the game shall perform one of the following options. The dealer will use their right hand to offer the stack of cards, with backs facing away from him to the players to be cut, or at the casino's discretion, the dealer will cut the stack of cards for the table. The dealer shall begin with the participant seated in the highest number position at the table or, in the case of reshuffle the last curator and working clockwise around the table, shall offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer shall cut the cards.

(d) The cards shall be cut by placing the cut card in the stack at least a deck in from either end.

(e) Prior to commencement of play, the dealer shall remove and expose the first card from the dealing shoe and place it, and an additional number of cards, drawn face down, equal to the face value of the first card drawn, in the discard rack. When determining the face value of the first card removed from the dealing shoe, a 10, jack, queen or king shall count as ten and an ace shall count as one. The licensee has the option of placing the burned cards face up for the player prior to placing them in the discard rack or bucket.

(f) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the gaming licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by section (c) above.

(g) When the licensee is using a manual shuffle the following steps will be incorporated into their shuffle procedure.
   (1) The "plug" is a method for inserting unused cards from behind the cut card into the cards in the discard tray. This is usually the first step.
   (2) The "riffle" is when the cards are divided into two piles and interlaced.
   (3) The "turn" involves dividing the shoe into two stacks and rotating one stack 180 degrees before riffling the stacks together.
   (4) The "strip" also known as running cuts. The strip should not occur before at least two riffles have taken place.
   (5) The "cut" is the final step before the cards are put back into the shoe. This insures that the top card cannot be identified if it was accidentally exposed during the other steps.

6. Value of cards; Point Count of hand

(a) The value of the cards in each deck shall be as follows:
   (1) Any card from 2 to 9 shall have its face value.
   (2) Any 10, jack, queen or king shall have a value of zero.
   (3) Any ace shall have a value of one.

(b) The Point Count of a hand shall be a single digit number from 0 to 9 and shall be determined by totaling the value of the cards in the hand. If the total of the cards in a hand is a two-digit

number, the left digit of the number shall be discarded and the right digit shall constitute the Point Count of the hand. Examples of this rule are as follows:

(1) A hand composed of an ace, 2 and 4 has a Point Count of 7.

(2) A hand composed of an ace, 2 and 9 has a total of 12 but a Point Count of only 2 since the left digit of the number 12 is discarded.

7. Wagers

(a) The following are permissible wagers in the game of Midibaccarat:

(1) A wager on the Banker's Hand which shall:

(i) Win if the Banker's Hand has a Point Count higher than that of the Player's Hand unless EZ Baccarat is being played and the Point Counts of the Banker's Hand result in a Dragon 7.

(ii) Lose if the Banker's Hand has a Point Count lower than that of the Player's Hand.

(iii) Tie and be returned to the player if the Banker's Hand and the Player's Hand have the same Point Count or if EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(2) A wager on the Player's Hand which shall:

(i) Win if the Player's Hand has a Point Count higher than that of the Banker's Hand and if EZ Baccarat is being played and the Point Counts of the Player's Hand and the Banker's Hand result in a Panda 8.

(ii) Lose if the Player's Hand has a Point Count lower than that of the Banker's Hand or if EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

(iii) Tie and be returned to the player if the Point Counts of the Banker's Hand and the Player's Hand are equal.

(3) A Tie Wager which shall:

(i) Win if the Point Counts of the Banker's Hand and the Player's Hand are equal.

(ii) Lose if Point Counts of the Banker's Hand and the Player's Hand are not equal.

(4) If offered by a licensee, a Dragon Bonus Wager on the Player's Hand or Banker's Hand, or both, which shall:

(i) Win if the selected hand is:

a. A Natural and the other hand is not a Natural.

b. A Natural 9 and the other hand is a Natural 8.

c. Not a Natural and has a Point Count that exceeds the Point Count of the other hand by four or more points.

(ii) Lose if the selected hand is:

a. A Natural 8 and the other hand is a Natural 9.

b. Not a Natural and has a Point Count less than or equal to the Point Count of the other hand.

c. Not a Natural and has a Point Count that exceeds the Point Count of the other hand by less than four points.

(iii) Tie and be returned to the player if the selected hand is a Natural and the other hand is a Natural of equal Point Count.

(5) A Dragon 7 Insurance Wager, if the table is designated for play as an EZ Baccarat table, which shall:

(i) Win if the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7. Lose if the Point Counts of the Banker's Hand and the Player's

Hand do not result in a Dragon 7.

(6) A Panda 8 Insurance Wager, if the table is designated for play as an EZ Baccarat table, which shall:
   (i) Win if the Point Counts of the Banker's Hand and the Player 's Hand result in a Panda 8.
   (ii) Lose if the Point Counts of the Banker's Hand and the Player 's Hand do not result in a Panda 8.

(7) A Lucky 6 Wager, if the table is designated for play as a No Commission Baccarat table, which shall:
   (i) Win if the Point Count of the Banker's Hand wins with a 6; or
   (ii) Lost if the Banker's Hand does not win with a 6.

(8) A Tiger wager, if the table is designated for play as a Tiger Baccarat table, which shall:
   (i) Win if the point count of the Banker's hand wins with a 6; or
   (ii) Lose if the Banker's hand does not win with a 6.

(9) A Big Tiger wager if the table is designated for play as a Tiger Baccarat table, which shall:
   (i) Win if the point count of the Banker's hand wins with three cards totaling 6; or
   (ii) Lose if the Banker's hand does not win with three cards totaling 6.

(10) A Small Tiger wager if the table is designated for play as a Tiger Baccarat table, which shall:
   (i) Win if the point count of the Banker's hand wins with two cards totaling 6; or
   (ii) Lose if the Banker's hand does not win with two cards totaling 6.

(11) A Tiger Tie wager if the table is designated for play as a Tiger Baccarat table, which shall:
   (i) Win if the Banker's hand and Player's Hand tie with 6-point hands; or
   (ii) Lose if the Banker's hand and Player's Hand do not tie with 6-point hands.

(12) A Tiger Pair wager if the table is designated for play as a Tiger Baccarat table, which shall:
   (i) Win if either the Banker's hand or Player's Hand have a pair in their first two cards (Single Tiger Pair); or
   (ii) Win if both the Banker's hand and Player's Hand have a pair in their first two cards (Double Tiger Pair); or
   (iii) Win if the first two cards of the Banker's hand and Player's Hand have the same value or same face cards (Twin Tiger Pair); or
   (iv) Lose if the Banker's hand and Player's hand do not have a pair in their first two cards.

(13) If offered by a licensee, a House Money Wager which shall:
   (i) Win if the first two cards of either the Banker's Hand or Player 's Hand, or both, are a pair. For purposes of the House Money Wager, a pair must be of same rank (two queens, for example), regardless of suit.
   (ii) Lose if in the first two cards dealt to the Banker's Hand and the Player 's Hand, neither the Banker's hand nor the Player's hand contains a pair.

(b) Wagers at Midibaccarat shall be made by placing value chips, plaques, or match play coupon on the appropriate areas of the Midibaccarat layout. Verbal wagers accompanied by cash may be accepted provided that the verbal wagers are confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

(c) At the discretion of the Licensee, the player/players at the table may be allowed to omit their wagers and request a 'Free Hand' be played out.

(d) A wager may not be made, increased or withdrawn after the dealer has announced "no more bets."

8. Hands of Banker and Player; procedure for dealing initial two cards to each hand

(a) There shall be two hands dealt in the game of Midibaccarat, one of which shall be designated the Player's Hand and the other designated the Banker's Hand.

(b) Prior to dealing any cards, the dealer shall announce "no more bets."

(c) The dealer shall then deal an initial four cards from the dealing shoe. The first and third cards dealt shall be placed face down on the area designated for the Player's Hand and the second and fourth cards dealt shall be placed face down on the area designated for the Banker's Hand.

(1) After all four cards have been dealt, the dealer shall place the Banker's Hand underneath the right corner of the dealing shoe. The dealer shall then hand the two cards of the Player's Hand, face down, to the player with the highest wager on the Player's Hand. After viewing the Player's Hand, the player shall return the two cards, face up, to the dealer, who shall place the cards face up on the area designated for the Player's Hand and announce the Point Count of the Player's Hand.

(2) The dealer shall then hand the two cards of the Banker's Hand, face down, to the player with the highest wager on the Banker's Hand. After viewing the Banker's Hand, the player shall return the two cards, face up, to the dealer, who shall place the cards face up on the area designated for the Banker's Hand and announce the Point Count of the Banker's Hand.

(3) Prior to dealing a third card to the Banker's or Player's hand, the dealer shall settle all House Money Wagers as follows:

(i) If a player placed a House Money Wager, after the initial two cards of the Banker's Hand and Player's Hand have been turned face up on the layout, beginning from the dealer's right and moving counterclockwise around the table, the dealer shall collect all losing House Money wagers and pay all winning wagers in accordance with Section 12(j) (relating to payout odds; vigorish) provided that, at a player's discretion, the player may add the winning House Money payout to the player's original wager on the Banker's or Player's hand in accordance with the following:

a. All of the winning House Money payout or, if specified in the licensee's Rules Submission, only a specified portion of the winning House Money payout shall be added to the area designated for the placement of the player's original wager on the Banker's or Player's hand. The player's original wager and the House Money payout which was added to the player's original wager shall then be settled based on the outcome of the player's wager on the Banker's or Player's hand.

b. A player may not touch the winning House Money payout. The dealer shall either hand the entire winning House Money payout to the player or place all or a portion thereof, as authorized by the licensee, on the area designated for the placement of the player's wager on the Banker's or Player's hand.

(ii) After settling the House Money Wagers, the game shall resume by dealing any third cards that are required to be dealt.

(4) Any third card required to be dealt to the Player's Hand shall be placed face down on the area designated for the Player's Hand. The dealer shall then hand the card, face down, to the player who was handed and returned the Player's Hand. After viewing the card, the player shall return the card, face up, to the dealer, who shall place the card face up on the area designated for the Player's Hand.

(5) Any third card required to be dealt to the Banker's Hand shall be placed face down on the area designated for the Banker's Hand. The dealer shall then hand the card, face down, to the player who was handed and returned the Banker's Hand. After viewing the card, the player shall return the card, face up, to the dealer, who shall place the card face up on the area designated for the Banker's Hand.

(6) If two or more players wager an equally high amount on the Player's Hand, the player making the wager who is closest to the dealer, moving counterclockwise around the table, shall be handed the Player's Hand and any third card required to be dealt. If two or more players wager an equally high amount on the Banker's Hand, the player making the wager who is closest to the dealer, moving counterclockwise around the table, shall be handed the Banker's Hand and any third card required to be dealt.

(d) The dealer or floorperson assigned to the table may require any player to relinquish the right to turn over the cards in accordance with subsection (c), above, if the player unreasonably delays the game. If the voluntary or compulsory relinquishment of that right occurs, the dealer shall offer it to the player immediately to the right of the previous player. If the player does not accept it or there is not a player in that position, the dealer shall offer it to each of the other players in turn, moving counterclockwise around the table for the remainder of that round of play. If no player accepts the cards, the dealer shall turn the cards over and place them on the designated areas of the layout.

9. Procedure for dealing a third card

(a) After the dealer positions the cards in accordance with Section 8(c) (relating to hands of banker and player; procedure for dealing initial two cards to each hand), the dealer shall announce the Point Count of the Player’s Hand and the Banker’s Hand.

(b) Following the announcement of the Point Counts of each hand, the dealer shall determine whether to deal a third card to each hand in accordance with Section 10 (relating to rules for determining whether a third card shall be dealt). Any third cards required shall be dealt as provided in Section 8(c).

(c) In no event may more than one additional card be dealt to either hand.

(d) If the cover card appears as the first card in the dealing shoe at the beginning of a round of play or appears during play, the cover card shall be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer shall announce “last hand.” At the completion of one more hand, the cards shall be replaced with new decks of cards.

10. Rules for determining whether a third card shall be dealt

(a) If either the Banker's Hand or the Player's Hand is a Natural, no more cards may be dealt to either hand.

(b) If the Point Count of the Banker's Hand and the Player's Hand is 0 to 7 on the first two cards, the Player's Hand shall:
  (1) Draw (take a third card) if the Player's Hand has a Point Count of less than 6.
  (2) Stay (not take a third card) if the Player's Hand has a Point Count of 6 or more.

(c) If the Point Count of the Banker's Hand and the Player's Hand is 0 to 7 on the first two cards, the Banker's Hand shall draw or stay in accordance with the following requirements:
  (1) If the Player's Hand does not receive a third card, the Banker's Hand shall be dealt a third card if the Point Count of the Banker's Hand is 5 or less.
  (2) If the Player's Hand is dealt a third card and:
    (i) The Banker's Hand has a Point Count of less than 3, the Banker's Hand shall be dealt a third card.
    (ii) The Banker's Hand has a Point Count of 7, the Banker's Hand may not be dealt a third card.
    (iii) The Banker's Hand has a Point Count of 3, 4, 5 or 6, the Banker's Hand shall be dealt or not dealt a third card in accordance with Table 1 as follows:

Table 1

When the Banker's first two cards total	Banker draws when Player's third card is
0, 1, 2	Banker hand always draws
3	Banker hand draws unless Player's third card is 8
4	2 – 7
5	4 – 7
6	6 – 7
7	Banker hand stands
8, 9	Natural – Neither hand draws

11. Announcement of result of round; payment and collection of wagers

(a) After each hand has received all the cards to which it is entitled under Section 8, Section 9 and Section 10 (relating to hands of banker and player; procedure for dealing initial two cards to each hand; procedure for dealing a third card; and rules for determining whether a third card shall be dealt), the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If two hands have equal Point Counts, the dealer shall announce "tie hand." If the table is designated for play as an EZ Baccarat table and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7 or a Panda 8, the dealer shall announce "Dragon 7" or "Panda 8." If the table is designated for play as a No Commission Baccarat table and the Point Count of the Banker's Hand results in a Lucky 6, the dealer shall announce "Lucky 6." If the table is designated for play as a Tiger Baccarat table and the Point Count of the Banker's hand results in a Tiger, the dealer shall announce "Tiger."

(b) After the result of the round is announced, the dealer shall first collect each losing wager. After the losing wagers are collected, the dealer shall, starting at the highest numbered player position at which a winning wager is located, mark or collect the vigorish owed by that player, unless the table is designated for play as an EZ Baccarat, No Commission Baccarat, or Tiger Baccarat table in which vigorish is not collected. Immediately thereafter, the dealer shall pay that player's winning wager and then, proceeding in descending order to the next highest numbered player position at which a winning wager is located, repeat this procedure until the vigorish owed by each player is either marked or collected and each winning wager is paid.

(c) At the conclusion of a round of play, the dealer shall remove all cards from the table and place the cards in the discard rack.

12. Payout odds; vigorish

(a) A winning wager made on the Player's Hand shall be paid at odds of 1 to 1.

(b) A winning Tie Wager shall be paid at odds of at least 8 to 1.

(c) A winning wager made on the Banker's Hand shall be paid at odds of 1 to 1, except that the licensee shall extract a vigorish from the winning players in an amount equal to 5% of the amount won unless the licensee is offering EZ Baccarat in which vigorish is not collected. When collecting the vigorish, the licensee may round off the vigorish to 25¢ or the next highest multiple of 25¢.

(d) A dealer shall collect the vigorish from a player in accordance with one of the following procedures selected by the licensee in its Rules Submission :
  (1) At the time the winning payout is made.
  (2) At a later time, provided that:
    (i) The outstanding vigorish shall be collected prior to beginning play with a new dealing shoe of cards or when the player leaves the gaming table, whichever occurs first.
    (ii) The amount of the vigorish shall be tracked by placing a coin or marker button, which contains the amount of the vigorish owed, in the rectangular space on the layout that is imprinted with the number of the player owing the vigorish.
    (iii) The coin or marker button may not be removed from the layout until the vigorish owed is collected.

(e) If a licensee offers the Dragon Bonus Wager, in accordance with Section 7(a)(4) (relating to wagers), a vigorish may not be extracted on a winning Dragon Bonus Wager. Winning Dragon Bonus Wagers shall be paid out at the odds in one of the following pay tables selected by the licensee in its Rules Submission filed:

Hand	Paytable A	Paytable B	Paytable C
Win by 9 points	30 to 1	20 to 1	30 to 1
Win by 8 points	10 to 1	8 to 1	10 to 1
Win by 7 points	6 to 1	7 to 1	4 to 1
Win by 6 points	4 to 1	4 to 1	4 to 1
Win by 5 points	2 to 1	3 to 1	2 to 1
Win by 4 points	1 to 1	1 to 1	2 to 1
Natural winner	1 to 1	1 to 1	1 to 1
Natural tie	Push	Push	Push

(f) A winning Dragon 7 Insurance Wager, as described in Section 7(a)(5), shall be paid at odds of 40 to 1.

(g) A winning Panda 8 Insurance Wager, as described in Section 7(a)(6), shall be paid at odds of 25 to 1.

(h) If a licensee offers No Commission Baccarat, a winning wager on the Banker's Hand with a point total of 6 shall be paid at odds of 1 to 2.

(i) A winning Lucky 6 Wager, as described in Section 7(a)(7), shall be paid as follows:
  (1) For a winning Banker's Hand containing two cards totaling 6 points, the payout is 12 to1;
  (2) For a winning Banker's Hand containing three cards totaling 6 points, the payout is 20 to 1.

(j) If a licensee offers Tiger Baccarat, a winning wager on the Banker's hand with a point total of 6 shall be paid at odds of 1 to 2.
  (1) For a winning Tiger wager, as described in section 7(a)(8), shall be paid as follows:
    (i) For a winning Banker's hand containing two cards totaling 6 points, the payout is 12 to 1.
    (ii) For a winning Banker's hand containing three cards totaling 6 points, the payout is 20 to 1.
  (2) For a winning Big Tiger wager containing three cards totaling 6 points, the payout is 50 to 1.
  (3) For a winning Small Tiger wager containing two cards totaling 6 points, the payout is 22 to 1.
  (4) For a winning Tiger Tie wager if the Player Hand and Banker hand tie with 6-point hands, the payout is 35 to 1.
  (5) For a winning Single Tiger Pair Wager if either the Banker's hand or Player's Hand have a pair in their first two cards, the payout is 4 to 1.
  (6) For a winning Double Tiger Pair Wager if both the Banker's hand and Player's Hand have a pair in their first two cards, the payout is 20 to 1.
  (7) For a winning Twin Tiger Pair Wager if the first two cards of the Banker's hand and Player's Hand have the same value or same face cards, the payout is 100 to 1.

(k) If a licensee offers the House Money Wager and the player elects to take the payout, the player shall be paid in accordance with the following pay table:

Hand	Odds
Player and Banker Pair	15 to 1
Player or Banker Pair	3 to 1

(l) If a Licensee offers the Royal 9 Baccarat Progressive side wager for Midibaccarat games the Licensee will use either six or eight standard 52-card decks and either six or seven seats at a table. Each player chair will be assigned one unique Personal King-9 combination that can award a progressive. Personal King-9 combinations must be non-suited and unique to each player seat.

Game play begins with players placing their underlying Midibaccarat wagers and optionally the Royal 9 Baccarat Progressive wager. The wager is fixed at $5.00. After all wagers are placed, the Banker hand and Player hand each receive two cards according to their game's procedures.

Table 1. Paytable

Hand	Pay
Personal King-9 vs. Personal King-9	Star Progressive
Banker Personal King-9	Spade Progressive
Player Personal King-9	Heart Progressive
Other Personal King-9 vs. Identical King-9	$5,000
Suited Royal 9 vs. Suited Royal 9	$1,500
Royal 9 vs. Royal 9	$250
Any Suited Royal 9	$50
Any Royal 9	$25
All other hands	Loss

Hand Definitions	
Personal King-9 vs. Personal King-9	Player and Banker hand have exact "King-9" matching preprinted combination player is seated at
Banker Personal King-9	Banker hand matches preprinted combination player is seated at
Player Personal King-9	Player hand matches preprinted combination player is seated at
Other Personal King-9 vs. Identical King-9	Both Player and Banker hands match a "King-9" combination preprinted on any other seat
Suited Royal 9 vs. Suited Royal 9	Player hand and Banker hand both have a suited Royal 9, does not have to be same combination
Royal 9 vs. Royal 9	Player hand and Banker hand both have a Royal 9, does not have to be same combination
Any Suited Royal 9	A suited nine and any face card (J thru K) in the initial two cards dealt to Player or Banker hand
Any Royal 9	A nine and any face card (J thru K) in the initial two cards dealt to Player or Banker hand

The "Personal King-9 vs. Personal King-9" combination occurs when both the Banker and Player hands have the exact "King-9" combination which matches the combination posted at the chair that the player placing the wager is seated at, while the “Banker Personal King-9” and “Player Personal King-9” combinations occur if only one of the Banker or Player hands match. The “Other Personal King-9 vs. Identical King-9” combination occurs when both the Banker and player hands match one of the "King-9" combinations posted at a chair that the player placing the wager is not seated at. The “Other Personal King-9 vs. Identical King-9” combination is awarded regardless of whether the other players are placing a Royal 9 Baccarat Progressive side wager.

“Royal 9” means a nine and any face card (Jack through King) in the initial two cards dealt to a Banker or Player hand. A “Suited Royal 9” is a “Royal 9” combination where both cards in the hand are the same suit. A “Royal 9 vs. Royal 9” hand is when the Player hand and Banker hand both have a “Royal 9” combination, not necessarily the same “Royal 9” combination. A “Suited Royal 9 vs. Suited Royal 9” hand is when the player has a “Suited Royal 9” combination and the banker also has a “Suited Royal 9” combination, not necessarily the same suit or “Royal 9” combination. “Any Royal 9” and “Any Suited Royal 9” combinations are awarded when either the Banker hand or Player hand contains the respective combination.

(m) If Must Hit Progressive for Stax is available, the dealer hitting end-round will determine if there is a random winner from those that participated in the Royal 9 Baccarat Progressive optional side bet. This will be indicated with the light-up bet sensor at that player spot as well as being indicated to the dealer on the dealer touch interface and the double sided progressive display at the table.

13. Irregularities

(a) Except as provided in subsection (b), below, a card drawn in error from the dealing shoe that is not disclosed shall be used as the first card of the next hand of play.

(b) A third card dealt to the Player’s Hand that is not disclosed, when a third card is not authorized under Section 10 (relating to rules for determining whether a third card shall be dealt), shall become the third card of the Banker’s Hand if the Banker’s Hand is required to draw under Section 10(c). If the Banker’s Hand is required to stay, the card dealt in error shall become the first card of the next hand of play.

(c) If a third card dealt to the Player’s Hand, when a third card is not authorized under Section 10, is disclosed at the time it is dealt or is found face up in the dealing shoe, the dealer shall use the disclosed card as the third card of the Banker’s Hand if the Banker’s Hand is required to draw under Section 10(c). If the Banker’s Hand is required to stay, the dealer shall, in accordance with one of the following procedures designated in the licensee’s Rules Submission:
   (1) Place the disclosed card and one additional card, drawn face down from the dealing shoe, into the discard bucket without disclosing the additional card.
   (2) Use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with this chapter and placed in the discard bucket upon completion of the dealing procedures.

(d) Except as provided in subsection (c), above, if a card is disclosed at the time it is dealt or a card is found face up in the dealing shoe, the dealer shall use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with this chapter and shall be placed in the discard bucket upon completion of the dealing procedures.

(e) If there are insufficient cards remaining in the dealing shoe to complete a round of play, that round shall be void and all wagers shall be returned. A new round shall commence after the entire set of cards has been replaced and the new set of cards have been placed in the dealing shoe.