

MINIBACCARAT

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 Minibaccarat 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.

2. Minibaccarat table physical characteristics

- (a) Minibaccarat 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 Minibaccarat table shall be submitted to the Massachusetts Gaming Commission and approved in accordance with 205 CMR 146.18 (relating to approval of table game layouts, signage and equipment) and contain, at a minimum:
 - (1) An area designated for the placement of cards for the Player's Hand and Banker'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.
 - (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.
 - (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 Minibaccarat table.
 - (iii) Separate areas designated for the placement of the Panda 8 Insurance Wager, authorized under Section 7(a)(6), for each player.
 - (4) If a Licensee offers the House Money Wager, authorized under Section 7(a)(7), separate areas designated for the placement of the House Money Wager for each player.
 - (5) 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, 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 table in which vigorish is not collected.

- (c) Each Minibaccarat table must have a discard rack securely attached to the top of the dealer's side of the table.

3. Cards; number of decks

- (a) Except as provided in subsection (b), below, Minibaccarat shall be played with six to eight decks of cards that are identical in appearance and two cover cards.
- (b) If an automated card shuffling device is utilized, Minibaccarat shall be played with 12 to 16 decks of cards in accordance with the following requirements:
 - (1) The cards shall be separated into two batches with an equal number of decks included in each batch.
 - (2) The cards in each batch must be of the same design but the backs of the cards in one batch must be of a different color than the cards in the other batch.
 - (3) One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being used to play the game.
 - (4) Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe.
 - (5) The cards from only one batch shall be placed in the discard rack at any given time.
- (c) The decks of cards opened for use at a Minibaccarat table shall be changed at least once every 24 hours.

4. Opening of the table for gaming

- (a) After receiving six or more decks of cards at the table, the dealer shall inspect the cards for any defects. The floorperson assigned to the table shall verify the inspection.
- (b) After the cards are inspected, they shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread in horizontal fan shaped columns by deck according to suit and in sequence.
- (c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a washing of the cards and stacked.
- (d) If an automated card shuffling device is utilized and two batches of cards are received at the table, all the decks in one batch of cards shall be spread for inspection on the table separate from the decks in the other batch of cards. After the first player is afforded an opportunity to visually inspect the cards, each batch of cards shall separately be turned face down on the table and stacked.
- (e) If the decks of cards received at the table are preinspected and reshuffled in accordance with 205 CMR 146.50, subsections (a)—(d), above, do not apply.

5. Shuffle and cut of the cards

- (a) Immediately prior to commencement of play, unless the cards were preshuffled in accordance with 205 CMR 146.48 (relating to cards; receipt, storage, inspection and removal from use), after each dealing shoe of cards is dealt or when directed by a floorperson or above, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. If the cards have been manually shuffled, the dealer shall leave the entire stack of cards intermixed but not entirely squared off (leave them feathered) so that the floorperson can verify that the shuffle did not result in any uneven distribution of cards.
- (b) After the cards have been shuffled and, when applicable, reshuffled, the dealer shall offer the stack of cards, with the backs facing away from the dealer, to the players to be cut. The dealer shall begin with the player seated in the highest number position at the table and, working clockwise around the table, offer the stack to each player until a player accepts the cut. If a player does not accept the cut, the dealer shall cut the cards.
- (c) The cards shall be cut by placing a cover card in the stack at least ten cards in from the top or the bottom of the stack.
- (d) Once the cover card has been inserted into the stack, the dealer shall take all cards above the cover card and the cover card and place them on the bottom of the stack. The dealer shall then insert the second cover card in a position at least 14 cards above the bottom of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.
- (e) After the cards have been cut and before the cards have been placed in the dealing shoe, a floorperson or above may require the cards to be recut if the floorperson or above 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 by the next person entitled to cut the cards, as determined by subsection (b), above. The stack of cards shall then be inserted into the dealing shoe for commencement of play.
- (f) 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.
- (g) If there is no gaming activity at a Minibaccarat table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table face down unless a player requests that the cards be spread face up on the table. After the first player is afforded an opportunity to visually inspect the cards:
 - (1) If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing of the cards, stacked, then shuffled and cut in accordance with this section.
 - (2) If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player requests otherwise, the batch of cards removed from the shuffler does not need to be spread for inspection and reshuffled prior to being dealt, if:

- (i) The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner.
 - (ii) The shuffled cards have been secured, released and prepared for play in accordance with procedures submitted to the IEB.
- (h) 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 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 Minibaccarat:
 - (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 Dealer'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 Banker's Hand 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.
 - (ii) Lose if the Point Counts of the Banker'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 Player's Hand 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.
 - (ii) Lose if the Point Counts of the Player's Hand do not result in a Panda 8.
- (7) If offered by a Licensee, a House Money Wager which shall:
- (i) Win if the first two cards of either the Player's Hand or Banker'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 player's hand and the banker's hand, neither the player's hand nor the banker's hand contains a pair.
- (b) Wagers at Minibaccarat shall be made by placing value chips or plaques on the appropriate areas of the Minibaccarat layout. Verbal wagers accompanied by cash may be accepted

provided that they are confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

- (c) A wager may not be made, increased or withdrawn after the dealer has announced “no more bets.”

8. Hands of player and banker; procedure for dealing initial two cards to each hand

- (a) There shall be two hands dealt in the game of Minibaccarat, 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 Player's or Banker'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 Player's Hand and Banker'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(h) of the Rules of the Game of Baccarat-Midi Baccarat (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 Player's or Banker's Hand in accordance with the following:
 - a. All of the winning House Money payout or, if specified in the licensee's Rules Submission filed, 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 Player's or Banker'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 Player's or Banker'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 Player's or Banker'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)(1) or (2) (relating to hands of player and banker; 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).
- (c) After the dealer positions the cards in accordance with Section 8(c)(1) or (2), any third card required to be dealt shall first be dealt face up to the Player's Hand and then to the Banker's Hand.

- (d) In no event may more than one additional card be dealt to either hand.
- (e) 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 reshuffled.

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

- (a) If either the Player’s Hand or the Banker’s Hand is a Natural, no more cards may be dealt to either hand.
- (b) If the Point Count of the Player’s Hand and the Banker’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 Player’s Hand and the Banker’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 Sections 8, 9 and 10 (relating to hands of player and banker; 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.”

- (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 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 them in the discard rack in a manner that permits the reconstruction of each hand in the event of a question or dispute.

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 the reshuffling of the cards in a dealing shoe 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 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 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

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 rack 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 rack 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 placed in the discard rack 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 are reshuffled and placed in the dealing shoe.

14. Continuous shuffling shoe or device

In lieu of the dealing and shuffling requirements set forth in Section 5, a gaming licensee may utilize a dealing shoe or other device designed to automatically reshuffle the cards provided that such shoe or device and the procedures for dealing and shuffling the cards through use of this device are approved by the Commission or its authorized designee.