EZ BACCARAT ™

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U.S. Patents # 5,362,064 and 5,979,896

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Type of Game
The game of EZ Baccarat utilizes a player-dealer position and is a California game. The position shall be offered systematically and continuously in a clockwise manner around the table after every two hands. The player-dealer shall collect all losing wagers, pay all winning wagers, and may not win or lose more than the original amount wagered. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. The gambling enterprise does not participate in the actual play of the game and has no interest in the outcome of the play.

Object of the Game
The object of the game is to assemble two hands of two or three cards with an accumulated point value as close to nine as possible.

Description of the Deck and Number of Decks Used
The game is played using a standard 52-card deck and no jokers. Cards will be dealt using a multiple deck shoe. A minimum of three decks and a maximum of eight decks will be used during the play of the game.

Card Values and Hand Rankings
The value of each card used in EZ Baccarat, shall be as follows: picture cards (king, queen, jack) and 10's have a value of zero, an ace has a value of one, and all other cards have their face value. When the total numerical value of the cards equals ten or more, only the right-hand digit (numeric count) is considered. The ranking of hands for EZ Baccarat, in order from highest to lowest rank, shall be:

Hand Dealt	Hand Requirements
Natural 9	A two card hand that has a value of nine. A Natural 9 shall only be achieved when the first two cards dealt to a hand is valued at nine, according to the rules above.
Natural 8	A two card hand that has a value of eight. A Natural 8 shall only be achieved when the first two cards dealt to a hand is valued at eight, according to the rules above.
Nine or Eight	A three card hand that has a value of nine or eight.
Seven through Zero	A two or three card hand that has a value of seven, six, five, four, three, two, one or zero.

Description of Table Used and Total Number of Seated Positions
The game shall be played on either a standard blackjack table that accommodates up to seven players and a player-dealer position for a total of eight seated positions or a standard baccarat table that accommodates up to thirteen players and a player-dealer position for a total of fourteen seated positions. Within each betting area for each seated player, there shall be four separate betting spaces specifically designated for four separate wagers; the player line, the banker line, the Tie Bet, and the Dragon 7 Bonus Bet. Each betting space at the table has a fixed amount for wagering limits defining the minimum and maximum amounts that may be wagered. Players must bet at least the table minimum. Back-line betting is not permitted. **(SEE OPTIONS SHEET)**

Method used to Determine Action and Distribution of Cards
The action on payouts will always begin with the player to the left of the player-dealer position and continue clockwise. All wagers shall be settled from seat to seat in the following order: all player line wagers, all banker line wagers, all Tie Bet wagers, then all Dragon 7 Bonus Bet wagers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. **(SEE OPTIONS SHEET)**

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Dealing Procedures and Round of Play

At the start of a game a player is offered the player-dealer position. Once accomplished, the house dealer shall wait for each player to make their wager in accordance with the table limits.

Each player has the following options when placing their wager(s):

- The player line which pays 1 to 1;
- The banker line which pays 1 to 1;
- The Tie Bet, which pays 8 to 1; **(SEE OPTIONS SHEET)**
- If a player placed a wager on either the player line or the banker line, that player may place a wager on the Dragon 7 Bonus Bet, which pays 40 to 1.

Once all wagers are placed, the house dealer deals one card to the right and one card to the left, one by one in rotation, until each hand has a total of two cards each. All cards are dealt face-up. The hand to the left of the house dealer is a community hand that belongs to those that placed a bet on the banker line. The hand to the right of the house dealer is a community hand that belongs to those that placed a bet on the player line. The player's hand is resolved first and then the banker's hand is resolved. The hand that is closest to nine wins. After the house dealer delivers the first two cards to both the Player line and Banker line, the following Baccarat rules are followed.

- The player's hand must stand when the hand is valued at 6 through 9, and must hit when the hand is valued at 5 or less.
- If the player's hand stands, then the dealer hand hits on a total of 5 or less.
- If the player's hand hits for a complete hand then the banker's hand hits using the following rules:
  - If the banker's hand total is 3, then the banker's hand is dealt a third card unless the third card dealt to the player's hand was an 8.
  - If the banker's hand total is 4, then the banker's hand is dealt a third card unless the third card dealt to the player's hand was a 0, 1, 8, or 9.
  - If the banker's hand total is 5, then the banker's hand is dealt a third card if the third card dealt to the player's hand was 4, 5, 6, or 7.
  - If the banker's hand total is 6, then the banker's hand is dealt a third card if the third card dealt to the player's hand was a 6 or 7.

  The following chart shows when the banker hits (H) or stands (S) according to the rules above:

Banker's Score	Player's Third Card									
	0	1	2	3	4	5	6	7	8	9
7	S	S	S	S	S	S	S	S	S	S
6	S	S	S	S	S	S	H	H	S	S
5	S	S	S	S	H	H	H	H	S	S
4	S	S	H	H	H	H	H	H	S	S
3	H	H	H	H	H	H	H	H	S	H
2	H	H	H	H	H	H	H	H	H	H
1	H	H	H	H	H	H	H	H	H	H
0	H	H	H	H	H	H	H	H	H	H

The house dealer must use the "house way" when a player requests the house dealer to play an additional wager. House way hands shall be set as follows: player hand hits on five or below and stands on six or more

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How Each Wager Wins, Loses, or Pushes

Once both hands have been completed, according to the guidelines above, the player's wagers are settled. The following shall apply for each possible outcome when determining the winner. The player-dealer shall pay and collect all wagers accordingly:

- The player-dealer shall pay all winning player line wagers made by players when the player hand is closer to nine than the banker hand.
- The player-dealer shall pay all winning banker line wagers made by players when the banker hand is closer to nine than the player hand.
- The player-dealer shall collect all losing player line wagers made by players when the banker hand is closer to nine than the player hand.
- The player player-dealer shall collect all losing banker line wagers made by players when the player hand is closer to nine than the banker hand.

Tie Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of a Tie Bet wager. A player may place a Tie Bet wager even if he/she has not also placed either a Player line wager or a Banker line wager prior to the initial deal.
- The player-dealer shall pay all winning Tie Bet wagers when the total of the player's hand and the total of the banker's hand are equal.
- The player-dealer shall collect all losing Tie Bet wagers when the total of the player's hand and the total of the banker's hand are not equal.
- Backline betting is not permitted on the Tie Bet wager. **(SEE OPTIONS SHEET)**
- See the collection rate schedule for restrictions on the amount that may be wagered on the Tie Bet and any collection fees that may be taken.
- The Tie Bet takes into account the total value of the player's hand and the total value of the banker's hand, regardless of the number of cards each hand has, at the completion of the round. Each hand must be played according to the guidelines above. In the event that the player's hand and the banker's hand are of the same value (tie), the tie bet wager shall win. In the event that the player's hand and the banker's hand are not of the same value, the player-dealer shall win the tie bet wager.
- All winning Tie Bet wagers shall be paid 8 to 1. **(SEE OPTIONS SHEET)**
- Wagers are collected or paid, to the extent that the player-dealer's wager covers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.

Dragon 7 Bonus Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of a Dragon 7 Bonus Bet wager. A player may only place a Dragon 7 Bonus Bet wager if they have also placed a wager on either the player line or on the banker line prior to the initial deal.
- Back-line betting is not permitted on the Dragon 7 Bonus Bet. **(SEE OPTIONS SHEET)**
- See the collection rate schedule for restrictions on the amount that may be wagered on the Dragon 7 Bonus Bet and and any collection fees that may be taken.
- If the banker hand has a point value of seven using three cards and the player's hand has a value of six or less, regardless of the number of cards, the Dragon 7 Bonus Bet wins. The Dragon 7 Bonus Bet shall lose on all other outcomes.
- All winning Dragon 7 Bonus Bet wagers shall be paid 40 to 1.
- The player-dealer shall pay all winning Dragon 7 Bonus Bet wagers and shall collect all losing Dragon 7 Bonus Bet wagers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.

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Collection Fee Schedule: How and When are House Fees Collected

Collection fees shall be determined prior to the start of play of any hand or round and shall be conspicuously posted. Ample notice shall be provided to players relating to the assessment of fees. The collection rates may not be calculated as a portion of wagers made or winnings earned.

Table Limit	Player Fee (per bet)	Tie Bet (per bet)	Dragon 7 Bonus Bet (per bet)	Player-Dealer Fee (per hand)

WAGERING LIMITS AND COLLECTION FEES TO BE DETERMINED BY EACH CARDROOM THAT SUBMITS A REQUEST TO HAVE THIS GAME APPROVED.

- Please specify the minimum and maximum wagering limits for the table. If the wagering limit is different for the bonus wagers, please specify the minimum and maximum wagering limits for each wager.
- Please specify the applicable collection fee for each wager.
- Please specify when the collection fees are taken.
- Please specify any other applicable information concerning wagering limits or collection fees.

Table Layout

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Equipment Used

EZTRAK™: Baccarat Edition will enhance your players' Baccarat gaming experience while providing them with the important information they want, to make the bets they want.

EZ Baccarat table with EZ TRAK Baccarat Edition system.

EZTRAK™: Baccarat Edition is an LCD-based hand tracking system that provides players with valuable statistical data, enabling them to calculate trends and percentages for any type of Baccarat table games including the very popular EZ Baccarat™.

Key Features
- Table game min and max amounts
- Numbers and percentages for Player, Banker and Tie Bets
- The occurrence of Naturals
- The number of hands per shoe
- Previous shoe statistics
- A timer (optional) that automatically closes all bets for the hand, speeding up hands per hour.