

## **Live Casino game rules**

1. Live Baccarat
2. Live Blackjack
3. Casino Hold'em
4. Generic Roulette
5. Three card Poker

## **1. LIVE BACCARAT**

### **1.1. GAME OBJECTIVE**

The objective in LIVE BACCARAT is to predict whose hand will win by having the value closest to 9.

### **1.2. GAME RULES**

The game is hosted by a dealer and is played with eight standard 52-card decks. Card values are as follows:

- Aces are the lowest cards and are worth 1 point each.
- Cards from 2 to 9 are worth their numerical face values.
- 10s and face cards (jacks, queens and kings) are each worth 0.

Only the numeric value of each card is relevant in the main Baccarat game; Each card's suit (hearts, spades, clubs or diamonds) is irrelevant.

Prior to each deal, you must place your bet on whether the Player or the Banker will win the round by having the hand with a value closest to 9. You also have the option to bet that the round will end in a Tie, which occurs when both the Player and Banker hold hands of equal value.

The dealer begins by dealing two cards each to the Player and to the Banker.

Two hands are dealt in Baccarat: one hand to the Player and one hand to the Banker.

If the Player and Banker hold hands of equal value, the round ends in a tie. The Tie bet wins, and bets on the Player and Banker push (are returned).

Each hand's value is calculated by dropping the tens digit in a hand otherwise worth 11 or more. For example, a 7 and a 9 is only worth 6 in Baccarat (because  $16-10=6$ ). Similarly, a face card plus a 9 will be worth 9.

If the Player or the Banker receives an initial two-card hand worth 8 or a 9 (a "natural" 8 or 9), no additional cards will be dealt to either hand.

If the Player and Banker receive initial two-card hands worth 0-7, the "Third Card Rule" is consulted to determine if a third card is to be dealt to either hand or both hands. The Player always goes first.

## 2. LIVE BLACKJACK

### 2.1. SUMMARY

The objective of LIVE BLACKJACK is to achieve a higher card count than the dealer, but without going over 21. The best hand is Blackjack –

when the sum of values of the first two dealt cards is exactly 21. You compete only against the dealer, not against other players.

- Played with 8 decks.
- Dealer always stands on 17.
- Double Down on any 2 initial cards.
- Split initial cards of equal value.
- Only one Split per hand.
- Single card to each Split Ace.
- No Double Down after Split.
- Insurance offered when dealer shows an Ace.
- Blackjack pays 3 to 2.
- Insurance pays 2 to 1.
- Push game when hands tie.

### 2.2. GAME RULES

The game is hosted by a dealer and allows up to 7 players.

The game is played with eight standard 52-card decks. Card values 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. Note that a *soft* hand includes an Ace worth 11.

After the allotted betting time has expired, the dealer deals one card face up to each player. Dealing starts with the first player to the dealer's left and continues clockwise, ending with the dealer. The dealer then deals a second card face up to each player



and face down to himself. The value of your initial hand is displayed next to your cards.

### **Blackjack**

If the value of your original two-card hand is exactly 21, you have Blackjack!

### **Insurance**

If the dealer's upcard is an Ace, you are given the option to purchase insurance to offset the risk that the dealer has blackjack – even when you have blackjack yourself. The amount of insurance is equal to one half of your main bet, and the insurance bet is settled separately from the bet on your hand. The dealer then peeks at the value of his downcard to check for blackjack. If the dealer does not have blackjack, the round continues. If the dealer has blackjack, but you do not, the dealer's hand wins. If you and the dealer both have blackjack, the game ends in a push and your bet is returned. Note that when the dealer's upcard is a ten or face card, you will be given no option to purchase insurance, and the dealer will not peek at his downcard to check for blackjack.

### **Double Down, Hit or Stand**

When the dealer does not have blackjack upon checking his two initial cards, players are given the chance to improve the values of their hands in turn, as the dealer moves clockwise around the table.

If the value of your initial hand is not 21, you can decide to **Double Down**. In this case, you will double your bet and be dealt only one additional card to add to your hand. Alternatively, you can decide to **Hit** to be dealt an additional card to add to the value of your hand. You can hit more than once to receive additional cards before you decide to **Stand** once you are satisfied with the value of your hand.

### **Split**

If your initial hand is a pair of cards of equal value, you can decide to **Split** the pair to make two separate hands, each with a separate bet equal to your main bet. After a second card is dealt to both your hands, you can improve the value of these two hands by using the hit option before you stand. However, if you split an initial pair of Aces, you will receive only one additional card per hand with no option to hit.

### **Outcome**

If the sum of your hand exceeds 21, you bust and lose your bet on that hand.

When all players have taken their turns, the dealer reveals the value of his downcard. The dealer must hit on a hand of 16 or less and must stand on a hand of soft 17 or more.

You win when the value of your final hand is closer to 21 than the dealer's or when the dealer busts. If the value of your hand is the same as the dealer's, the game round ends in a push and your bet is returned.

Blackjack beats a hand of 21 comprised of three or more cards. Blackjack also beats a hand of 21 resulting from a split pair.

**SIDE BETS [This chapter is enabled only if one or both side bets (Perfect Pairs/21+3) are enabled in the game.]**

This Blackjack game includes optional side bets – Perfect Pairs and 21+3. You may place side bets in combination with your main blackjack bet.

You have the chance to win on any side bet regardless of whether or not you later win on your blackjack bet.

### **Perfect Pairs**

The **Perfect Pairs** bet gives you the chance to win if your first two cards comprise any pair – for example, two Queens, two Aces or two 3s.

There are three types of pairs, each with a different payout:

- **Perfect Pair** – same suit, e.g. two Aces of Spades.
- **Coloured Pair** – different suits of the same colour, e.g. 2 of Diamonds + 2 of Hearts.
- **Mixed Pair** – different suits, e.g. 10 of Hearts + 10 of Clubs.

### **21+3**

The **21+3** bet gives you the chance to win if your first two cards plus the dealer's upcard comprise any of the following winning combinations

(similar to those in poker), each with a different payout:

- **Suited Trips** – an identical triplet, e.g. 3 Queens of Hearts.
- **Straight Flush** – in numerical sequence and same suit, e.g. 10, Jack and Queen of Diamonds.
- **Three of a Kind** – same value but different suits, e.g. any 3 unmatching Kings.
- **Straight** – in numerical sequence but different suits, e.g. 2 of Spades + 3 of Clubs + 4 of Hearts.
- **Flush** – same suit, e.g. 2, 6 and 10 of Clubs.

Chapter SIDE BETS are displayed only if one or both side bets (Perfect Pairs/21+3) are enabled. Otherwise chapter is hidden.



## **BET BEHIND [This chapter is enabled only if Bet Behind feature is enabled in the game.]**

The Bet Behind feature allows you to bet on a hand dealt to another player. You will share the outcome of the other player's hand. The payouts for Bet Behind wagers are the same as for ordinary bets.

You can use this feature whether or not you are seated at the table and intend to play your own hand. However, you cannot place a Bet Behind bet on your own hand.

### **3. CASINO HOLDEM**

#### **3.1. GAME OBJECTIVE**

**Casino Hold'em** is a variant of the popular Texas Hold'em poker. **Casino Hold'em** differs from Texas Hold'em in that it is played against the house rather than against other players.

An unlimited number of players can play simultaneously at one Casino Hold'em table. Each player can take only one seat by the table.

The aim of Casino Hold'em is to beat the dealer's hand by getting the best possible five-card hand, made out of the two cards dealt to the player and five community cards.

To add to the excitement, you can also place a Bonus bet that pays out if a pair of Aces or higher is dealt in the first five cards.

#### **3.2. GAME RULES**

Casino Hold'em is played with one standard 52 card deck (Jokers are excluded). Only one game is played with one deck of cards, and cards are shuffled after each game round.

To play the game you place a bet on the **Ante bet** (initial bet). Optionally you can also place a **Bonus bet**.

The dealer deals out two cards face up to you and two cards face down to the dealer. Three community cards are dealt face up in the middle of the table. These three community cards are common for you and the dealer for making up the hand.

After dealing the initial cards you can see the name of your combination displayed on the screen.

Now you have to estimate your chances of winning and to decide whether to make a **Call bet** and continue playing, or **Fold** and lose all bets made.



If you have a winning Bonus bet, you will receive a message "CALL to collect your BONUS win!" beneath the CALL/ FOLD decision pop-up window. You have to CALL to receive your Bonus bet payout.

By clicking **CALL** you will continue to play the game and place the Call bet, which is always double the Ante bet. The Call bet will be placed automatically on the Call bet spot.

By clicking **FOLD** you will lose all bets placed – the Ante and the Bonus bet. When you Fold, you will still see the remainder of the game played out, but you will not participate in the game. You will need to wait until next game round to place your bets.

If decision time is over and you have not made CALL or FOLD decision, your hand will be automatically folded and you will lose all your bets. The traffic lights game information indicator will display the message AUTO FOLDED.

When decision time is finished, the dealer will deal two more community cards (called "Turn" and "River") and will also turn the dealer's initial two cards face up.

To find a winner, the best paying hands are formed and compared for you and for the dealer, using five out of seven available cards.

### **3.3. GAME OUTCOMES**

**The dealer must have a pair of 4s or higher to qualify.**

You win if the dealer doesn't qualify. The Ante bet is paid out according to the payout table, but the Call bet is returned to you.

You win if the dealer's hand qualifies and dealer's hand is lower than yours. The Ante bet is paid out according to the payout table and the Call bet pays 1:1.

You lose if the dealer's hand qualifies and dealer's hand is higher than yours. You lose both your Ante bet and your Call bet.

It is a Push when you and the dealer have exactly the same hand. A Push means nobody wins or loses.

You get back your Ante bet and Call bet.

If you and the dealer have hands of the same type, the one that includes the card of highest value wins (e.g. three Kings beats three Queens; a flush of Q, J, 10, 9, 8 beats a flush of 10, 9, 8, 7, 6).

When you and the dealer tie, the next highest card that is not part of the paying hand, known as the 'Kicker', determines the winner.



Malfunction voids all pays and play.

### 3.4. BET PLACEMENT

To participate in the game, you must have sufficient funds to cover the Ante bet and the Call bet, which is always double the Ante bet. You will receive a message when you reach the Ante bet amount that still allows you to place the Call bet.

## 4. GENERIC ROULETTE

### 4.1. GAME OBJECTIVE

The objective in **ROULETTE** is to predict the number on which the ball will land by placing one or more bets that cover that particular number. The wheel includes the numbers 1-36 plus a single 0.

After the time allotted for betting has expired, the dealer releases the spinning ball within the roulette wheel. The ball will eventually come to rest in one of the numbered pockets within the wheel. You win if you have placed a bet that covers that particular number.

### 4.2. BET TYPES

You can place many different kinds of bets on the Roulette table. Each type of bet covers a certain range of numbers, and each type has its own payout rate.

Bets that are made on the numbered space or on the lines between them are called Inside Bets, while the bets made on the special boxes below and to the left of the board are called Outside Bets.

#### INSIDE BETS:

- **Straight Up** - place your chip directly on any single number (including zero).
- **Split Bet** - place your chip on the line between any two numbers, either on the vertical or horizontal.
- **Street Bet** - place your chip at the end of any row of numbers. A street bet covers three numbers.
- **Corner Bet** - place your chip at the corner where four numbers meet. All four numbers are covered.
- **Line Bet** - place your chip at the end of two rows on the intersection between them. A line bet covers all the numbers in both rows, for a total of six numbers.



## **OUTSIDE BETS:**

- **Column Bet** - place your chip in one of the boxes marked "2 to 1" at the end of the column that covers all 12 numbers in that column. The zero is not covered by any column bet.
- **Dozen Bet** - place your chip in one of the three boxes marked "1st 12," "2nd 12" or "3rd 12" to cover the twelve numbers above it.
- **Red/Black** - place your chip on the Red or Black box to cover the 18 red or black numbers. The zero is not covered by these bets.
- **Even/Odd** - place your chip in one of these boxes to cover the 18 even or odd numbers. The zero is not covered by these bets.
- **1-18/19-36** - place your chip on either of these boxes to cover the first or latter 18 numbers. The zero is not covered by these bets.

## **5. THREE CARD POKER**

### **5.1. GAME RULES GAME RULES**

In Three Card Poker, your goal is to beat the dealer with a better three-card hand.

- Place an Ante bet and an optional Pair Plus and 6 Card Bonus bets.
- You will receive three cards. The dealer's three cards are dealt face down.
- If you feel confident in your hand, click PLAY to place a Play bet equivalent to your Ante bet. Otherwise, click FOLD.

The dealer must qualify with a Queen high or better.

If the dealer does not qualify, your Play bet is returned and your Ante bet pays 1:1.

If the dealer qualifies, your hand is compared to the dealer's hand. The better hand wins the round!

- If you have the better hand, your Play and Ante bet pay 1:1.
- If the dealer has the better hand, you lose your Play and Ante bets.
- If the hands tie, the round is a push. Your Ante and Play bets are returned.

If you place a Play bet and get a Straight Flush, Three of a Kind or Straight on your initial three cards, you win an Ante Bonus even if the dealer wins the round.



If you place an optional Pair Plus bet, you win according to the payable with a Pair or better on your three cards, even if you fold and the dealer wins the round.

If you place an optional 6 Card Bonus bet, you win if your three cards plus the dealer's three cards make a five-card poker hand of Three of a Kind or better. You win according to the payable even if you fold and dealer wins the round.

## 5.2. PAYOUTS

### Ante Bonus

Hand	Payout
Straight Flush	5:1
Three of a Kind	4:1
Straight	1:1

### Pair Plus

Hand	Payout
Mini Royal (AKQ suited)	100:1
Straight Flush	40:1
Three of a Kind	30:1
Straight	5:1
Flush	4:1
Pair	1:1