PUNTO BANCO How to play



Punto Banco

Traditional Punto Banco Baccarat (*large variant*) is played at a table with two dealers and up to fifteen players. Whereas Midi Baccarat is played at a smaller, semi-circular table, similar to a Black Jack table, with a banker and between seven (Mini Baccarat) and nine players. The cards from 1 (ace) to 9 score the value shown on them, and the picture cards (jack, queen, king) and 10s are worth zero.

The score of a hand is calculated by adding the value of the cards together and ignoring the tens digit (e.g. 8+6=14=4). The highest score that can be achieved is a 9 (known as a "natural" or *abatage*) with the first two cards, and the lowest is "0".

Every player can choose between three different kinds of stake: "Punto" or "Player", "Banco" or Banker, and "Egalité" or "Tie".

Payments are evens except for the *Egalité or Tie combination, which is paid at 8 to 1*. The Casino keeps a 5% house commission (*cagnotte*) of winnings from stakes laid on the Banker's (*Banco*) hand. The Banker conducts the game, dealing the cards, raking in the losing chips and paying the winning ones.

To play a hand, four cards are extracted from the shoe (sabot), one at a time, and laid face down on the table. The first and third are dealt to the Player (Punto), the second and fourth are dealt to the Banker (Banco). Having read the score from these first two cards, play stops or another card is dealt to the Player according to the Table of Play (Tableau de Tirage). This table lists the game rules to be observed by both the Player and the Banker. From this moment on, it is this Table of Play that always determines whether a hand will stand pat or whether a third card will be dealt to the Player or to the Banker.

Scores of eight and nine with the first two cards is a hand known as a "natural" or *abatage* (an expression used in Chemin de Fer for showing your cards) for both the *Player* and the *Banker*.

These combinations close the hand and no further cards can be drawn. The Player must abide by the rules and draw a third card if the first two cards total a score of 0, 1, 2, 3, 4 and 5, stand if they total a score of 6 or 7, and call a "natural" hand or *abatage* if they achieve 8 or 9.

The Banker also calls a natural hand (*abatage*) with an initial score of 8 or 9, draws a third card with 0, 1 and 2, and always stands with a score of 7. With a score of 3, 4, 5 and 6 the banker must observe the rules in the Table of Play.

The Player

| | with a score of : | | |
|------------|-------------------|--|--|
| | 0, 1, 2, 3, 4, 5 | draws a card | |
| | 6, 7 | does not draw a card | |
| | 8, 9 | does not draw a card and declares a natural hand (abatage), which stops the Banker from drawing any more cards | |
| The Banker | | | |
| | with a score of: | | |
| | 0, 1, 2 | always draws a card unless a natural hand (abatage) has been declared | |
| | 8, 9 | does not draw a card and declares a natural hand (abatage) | |
| | with a score of: | draws a card if the Player drew a: | does not draw a card if the Player drew an: |
| | 3 | 1, 2, 3, 4, 5, 6, 7, 9, 10 | 8 |
| | | | |

2, 3, 4, 5, 6, 7

4, 5, 6, 7

6, 7

5

6

Any mistakes that may occur when playing a hand should be corrected by reconstructing play according to the rules in the Table of Play.

1, 8, 9, 10

1, 2, 3, 8, 9, 10

1, 2, 3, 4, 5, 8, 9, 10