

# BLACKJACK MINIMUM RISK ALGORITHM



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# RULES OF BLACKJACK

- Blackjack refers to magic number 21.
- The goal of blackjack is to beat the dealer's hand without going over 21.
- Face cards are worth 10. Aces are worth 1 or 11, whichever makes a better hand.
- Each player starts with two cards, one of the dealer's cards is hidden until the end.
- If you go over 21 you bust, and the dealer wins regardless of the dealer's hand.
- If you are dealt 21 from the start (Ace & 10), you got a blackjack.
- Dealer will hit until his/her cards total 17 or higher.

# Blackjack

## CARD VALUES



= 10



= 1 OR 11



2



3



4



5



6



7



8



9



# SYMBOLS



# MOVES ALLOWED

## HIT

Player draws a card from the deck. If the player is not busted he can again hit, stay or double down in the next move.

## STAY

In this move, the player does nothing and waits for the dealer to get busted or his total is sufficient to beat the dealer.

# MOVES ALLOWED

## Double Down

The player is confident about the next hit and he doubles the bet. After doubling down, the player is allowed to draw only one card.

## SPLIT

When the player is dealt with same value cards he has an option to split his hand into two. Then he has to bet on both of his hands.



# HISTORY OF BLACKJACK

- ❖ In 1956, THORP WITH HIS THREE COLLEAGUES, PUBLISHED THE OPTIMUM STRATEGY, BY EMPIRICAL TRIALS
- ❖ IN 1962, MATHEMATICS PROFESSOR, DR, EDWARD THORP WROTE BOOK “**BEAT THE DEALER**”.
- ❖ AFTER BASIC STRATEGY, EVOLUTIONARY ALGORITHM WAS DEVELOPED WITH 3 MILLION SIMULATIONS
- ❖ THEN EVOLVED BASIC STRATEGY WAS INTRODUCED THAT OFFERED ADVANTAGE OF +0.218% TO PLAYER
- ❖ THEN COUNTING CARDS STRATEGY WAS INTRODUCED WHICH GIVES THE HIGHEST CHANCE TO WIN MONEY
- ❖ THE BASIC STRATEGY FOCUSES ON
  - TO MAXIMIZE PROFIT ON CONSISTENT HANDS
  - TO MINIMIZE LOSS IN THE LONG TERM



# COUNTING CARDS:



# EXAMPLE OF COUNTING CARDS:



# TRUE COUNT:

TRUE COUNT = RUNNING COUNT / REMAINING NUMBER OF DECK OF CARDS

THIS TRUE COUNT HELPS TO MAKE A DECISION AS IT GIVES AN IDEA OF WHAT TYPE OF CARDS ARE GOING TO BE DEALT NEXT.

## EVOLVED BASIC STRATEGY :

DEALER'S UP CARD											
YOUR HAND	2	3	4	5	6	7	8	9	10	A	
12	H	H	S	S	S	H	H	H	H	H	
13	S	S	S	S	S	H	H	H	H	H	
14	S	S	S	S	S	H	H	H	H	H	
15	S	S	S	S	S	H	H	H	H	H	
16	S	S	S	S	S	H	H	H	H	H	
17+	S	S	S	S	S	S	S	S	S	S	
A2	H	H	D	D	D	H	H	H	H	H	
A3	H	H	D	D	D	H	H	H	H	H	
A4	H	H	D	D	D	H	H	H	H	H	
A5	H	H	D	D	D	H	H	H	H	H	
A6	D	D	D	D	D	H	H	H	H	H	
A7	S	D	D	D	D	S	S	H	H	S	
A8	S	S	S	D	D	S	S	S	S	S	
A9	S	S	S	S	S	S	S	S	S	S	

22	P	P	P	P	P	P	H	H	H	H
33	H	H	P	P	P	P	H	H	H	H
44	H	H	H	D	D	H	H	H	H	H
55	D	D	D	D	D	D	D	D	H	H
66	P	P	P	P	P	H	H	H	H	H
77	P	P	P	P	P	P	H	H	S	H
88	P	P	P	P	P	P	P	P	P	P
99	P	P	P	P	P	S	P	P	S	S
10 10	S	S	S	S	S	S	S	S	S	S
AA	P	P	P	P	P	P	P	P	P	P
5-7	H	H	H	H	H	H	H	H	H	H
8	H	H	H	D	D	H	H	H	H	H
9	D	D	D	D	D	H	H	H	H	H
10	D	D	D	D	D	D	D	D	H	H
11	D	D	D	D	D	D	D	D	D	D

H = HIT, S = STAND, D = DOUBLE DOWN, P = SPLIT  
 IF DOUBLING DOWN IS INDICATED AND PLAYER HAS MORE THAN TWO CARDS, THEN HIT  
 NEVER TAKE INSURANCE  
 STOP PLAYING WHEN RECEIVING A PAIR OF 9S OR WHEN TWO OR MORE ACES ARE DEALT IN A SINGLE ROUND

## BLACKJACK APPRENTICESHIP

PAIR SPLITTING										
DEALER UP CARD										
	2	3	4	5	6	7	8	9	10	A
A,A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
T,T	N	N	N	N	N	N	N	N	N	N
9,9	Y	Y	Y	Y	Y	N	Y	Y	N	N
8,8	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
7,7	Y	Y	Y	Y	Y	Y	N	N	N	N
6,6	Y/N	Y	Y	Y	Y	N	N	N	N	N
5,5	N	N	N	N	N	N	N	N	N	N
4,4	N	N	N	Y/N	Y/N	N	N	N	N	N
3,3	Y/N	Y/N	Y	Y	Y	Y	N	N	N	N
2,2	Y/N	Y/N	Y	Y	Y	Y	N	N	N	N

KEY	Y	Split the Pair
	Y/N	Split if `Double After Split (DAS)` is offered, otherwise do not split
	N	Don't Split the Pair

PAIR SPLITTING										
DEALER UP CARD										
	2	3	4	5	6	7	8	9	10	A
A,A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
T,T	N	N	N	N	N	N	N	N	N	N
9,9	Y	Y	Y	Y	Y	N	Y	Y	N	N
8,8	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
7,7	Y	Y	Y	Y	Y	Y	N	N	N	N
6,6	Y/N	Y	Y	Y	Y	N	N	N	N	N
5,5	N	N	N	N	N	N	N	N	N	N
4,4	N	N	N	Y/N	Y/N	N	N	N	N	N
3,3	Y/N	Y/N	Y	Y	Y	Y	N	N	N	N
2,2	Y/N	Y/N	Y	Y	Y	Y	N	N	N	N

KEY	Y	Split the Pair
	Y/N	Split if `Double After Split (DAS)` is offered, otherwise do not split
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# SOFT TOTALS

## DEALER UPCARD

	2	3	4	5	6	7	8	9	10	A
A,9	S	S	S	S	S	S	S	S	S	S
A,8	S	S	S	S	Ds	S	S	S	S	S
A,7	Ds	Ds	Ds	Ds	Ds	S	S	H	H	H
A,6	H	D	D	D	D	H	H	H	H	H
A,5	H	H	D	D	D	H	H	H	H	H
A,4	H	H	D	D	D	H	H	H	H	H
A,3	H	H	H	D	D	H	H	H	H	H
A,2	H	H	H	D	D	H	H	H	H	H

KEY	H	Hit
	S	Stand
	D	Double if allowed, otherwise hit
	Ds	Double if allowed, otherwise stand

## HARD TOTALS

### DEALER UP CARD

	2	3	4	5	6	7	8	9	10	A
17	S	S	S	S	S	S	S	S	S	S
16	S	S	S	S	S	H	H	H	H	H
15	S	S	S	S	S	H	H	H	H	H
14	S	S	S	S	S	H	H	H	H	H
13	S	S	S	S	S	H	H	H	H	H
12	H	H	S	S	S	H	H	H	H	H
11	D	D	D	D	D	D	D	D	D	D
10	D	D	D	D	D	D	D	D	H	H
9	H	D	D	D	D	H	H	H	H	H
8	H	H	H	H	H	H	H	H	H	H

KEY	H	Hit
	S	Stand
	D	Double if allowed, otherwise hit

## LATE SURRENDER

### DEALER UP CARD

	2	3	4	5	6	7	8	9	10	A
16								SUR	SUR	SUR
15									SUR	
14										

KEY	SUR	Surrender
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**INSURANCE OR EVEN MONEY: DON'T TAKE**

# Complexity Analysis

The complexity of the program is  $O(n^2)$ .  
Where  $n$  is the number of players.

# Execution time of the play() function

For  $n=1$  players,  $t=5.00$  sec.

For  $n=2$  players,  $t=20.00$  sec.

# References

- 1) <https://ieeexplore.ieee.org/document/1331064>  
Author - D.B. Fogel
- 2) <https://ieeexplore.ieee.org/document/1299399>  
Author - G. Kendall & C. Smith
- 3) <http://www.cplusplus.com/> (for pre-defined function used in the implementation).



# THANK YOU

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