



Games Department Spanish 21 Manual

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Introduction

The game of Spanish 21 is very similar to traditional Blackjack. It is played on a traditional Blackjack layout with a separate betting area for the optional “Match the Dealer” wager. The game will be played with a shoe containing six or eight Spanish decks. A Spanish deck will consist of 48 cards (2-9, J, Q, K, A; no number “10” cards) so a shoe will consist of 288 or 384 cards. The only exception to the standard deck is that all number “10” cards and Jokers are removed. When new cards are being put into play, the Floor Supervisor/Dealer will take out the 10 cards and tear them before returning them to the bag, unless it is a pre-shuffle deck with all the Tens out. Regular blackjack rules will always apply unless otherwise stated below.

General Information

Dealers must hit on 16 and stand on all 17's. A player with a blackjack or a hard or soft total of 21 will not be permitted to draw additional cards. Players may wager on more than one hand (same rules as regular blackjack will apply).

Player total of 21 will always beat a dealer total of 21 and will be paid in turn. The dealer will pay all Blackjacks and point totals of 21 (including after splits and double downs) before continuing on to the next hand. Certain player 21 totals may result in a Bonus 21 pay out. See charts below for more details. The Bonus 21 payout odds will be paid on the original bet (not in addition to the original bet).

Doubling Down

A player may double down at any time and on any amount of cards, including after splitting. The only exception is that a player may not double down on a blackjack or 21. Players may double down for less (unlike regular BJ, DD doesn't need to meet table minimum).

After a player double down, the dealer must ask the player if they want to rescue the wager (unless it's a 21). This means that the player may choose to take their doubled down bet back but will forfeit their original wager. Please note that it is the doubled down amount that is returned (in case the amounts are different). Busted doubles can NOT be rescued. If they choose this option, the dealer will hand back the double down money (palm up, push back) lock up the original wager then lock up the cards. The dealer must wait for a hand signal (motion) from the player before rescuing a bet.

The motion for the rescue/surrender option is indicated by the player running their finger along the backside of the betting area.

Splitting

Players can split cards of equal value including Aces up to three times, creating four hands. When splitting, Aces are treated like any other card. Hitting and doubling down of split hands, including Aces, will be allowed. Double down rescues after splitting are allowed.

Blackjacks

Player blackjack will always beat a dealer blackjack and will be paid 3 to 2. Blackjacks will be paid first but only after MTD bets have been paid/taken and before the dealer peeks. The Blackjacks will be paid in a clockwise direction (from left to right). Unless the dealer has face cards showing, then the BJ will pay from right to left before checking for dealer's BJ. For insurance, please see procedure below.

Insurance

All regular insurance rules apply. Please note that a player with a blackjack may insure their hand. If the player has blackjack when insurance is offered to the table.

1. Player/s with BJ chooses not to bet insurance. After the dealer close insurance, the dealer will pay BJ that's not insured from right to left individually and pick up cards as we go. Then, the dealer will check for BJ before settle the rest of the action.
2. Player/s with BJ chooses to bet insurance. After close insurance, the dealer will check for BJ. If the dealer doesn't have BJ, the dealer will go around the table collect the losing insurance bets from right to left, and then pay BJ from right to left. The dealer will continue hit and stand sequence after. If the dealer does have BJ, the dealer will start from the furthest right spot working individually pay/take for the insurance, hands with BJ will pay 3 to 2 for the hand, and 2 to 1 for their insurance bets.
3. Keep in mind, when multiple BJ's on the table with/without insurance bet, the procedures will be followed #1 and then #2.

Surrender

Surrender allows the player to forfeit half of the amount wagered and drop out of the hand. A player may not surrender when the dealer's hand is a blackjack. The player may surrender on the first two cards only (not after splits). They will receive one half their original wager back. Simply hand off ½ the original wager, lock up the remainder of the wager then lock up the cards. If ½ of the wager cannot be handed off without making change, bring the entire original wager in to your working area, then bring out exactly ½ of that wager from your rack. Hand that out to the player, lock up their cards then lock up the original wager that is in your working area. Early Surrender (before dealer peeking) will not be permitted. If the player surrenders with a token bet, both bets will combine for surrender. WCCS might offer \$5 increment to avoid improper surrender amount.

Bonus 21 Payout

Bonuses are not paid on doubled hands - they are paid on splits. Players with hands totaling 21 who have not doubled down are paid a Bonus 21 Payout. The payouts are as follows:

- 5 card 21 pays 3 to 2
- 6 card 21 pays 2 to 1
- 7 (or more) card 21 pays 3 to 1
- 6-7-8 unsuited pays 3 to 2
- 6-7-8 suited (not spades) pays 2 to 1
- 6-7-8 of Spades pays 3 to 1
- 7-7-7 unsuited pays 3 to 2
- 7-7-7 suited (not spades) pays 2 to 1
- 7-7-7 of Spades pays 3 to 1

Super Bonus Payout

The Super Bonus payout requires no special or side bet. When a player's first three cards are suited 7's and the dealer's up card is any 7, that player wins the Super Bonus. All other betting players of that round receive an Envy Bonus. If multiple players hit the Super Bonus on the same round, the full Super Bonus amount goes to each player that hit the Super Bonus and an Envy Bonus payout is made to each of the other betting players at that table on each of the Super Bonus hands. The Super Bonus payout amount is based on the amount of the original wager. The Super Bonus does not get paid on doubled or split hands. The payouts are as follows:

\$5-\$24 original bet pays \$1,000

\$25 or higher original bet pays \$5,000

Envy Bonus always pays \$50

If there is a potential for a super bonus payout, the supervisor must be called immediately. When the Super Bonus Payout is to be made, the supervisor must call a pit manager or above and notify surveillance. (A W2 form is not needed.)

Super Bonus payoffs will be made immediately. The dealer will pay the bet and lock up the cards, unless it qualifies for an Envy Bonus. The Envy Bonus payoffs will be made immediately after the Super Bonus payoffs have been completed and before the cards have been locked up.

The Super Bonus Payout is paid in addition to the Bonus 21 payout.

Match the Dealer Side Bet (MTD)

A Match the Dealer up Card wager (MTD) is a wager that one or both of a player's original two cards of the hand will exactly match the dealer's up card in rank.

In order to play the MTD wager, the player must make a regular 21 wager. There are two kinds of matches for this wager, a suited match and an unsuited match. One or both cards may be suited or unsuited to win. The Payouts are as follows:

SINGLE MATCH:

Unsuited rank match pays 3 to 1

Suited rank match pays 12 to 1

DOUBLE MATCH:

Unsuited rank match plus Unsuited rank match pays 6 to 1

Unsuited rank match plus Suited rank match pays 15 to 1

Two Suited rank matches pay 24 to 1

Match the Dealer bets will be reconciled, paying/taking each in order, counterclockwise around the table. We will pick up all losing bets then go back to pay winning bets. After all MTD bets have been reconciled, the game will continue as normal starting with the dealer offering insurance (if applies) or checking for a blackjack.

Minimum/Maximum Bets

Regular min/max will be posted – currently max bet is \$5,000.

MTD - \$5min - \$200max

Dealer Bets

A dealer may accept a wager on both betting areas. The maximum wagers are the same as regular blackjack. (10% when player is betting table max or combo not to exceed table max)

A dealer bet is paid the Super Bonus and Envy payouts (must have required \$5 min bet and player rules apply).

Irregularities

1. A card found turned face upward in the shoe or deck will not be used in the game and must be burned.
2. If a dealer should fail to burn a card as outlined in these rules, play will continue uninterrupted.
3. After each guest has received the first two cards and a card is drawn in error and exposed to the guests, it will be used as the next card in play. If any guest refuses this card in turn, they will not be afforded the opportunity to draw additional cards. If the card can not be used by the dealer, i.e. the dealer's total is 17 or higher, the card will be burned.
4. Under no circumstances will cards ever be backed up or given to a guest who has been previously offered a card.
5. If a dealer fails to deal a first card to a guest, the wager will be considered void for that round.
6. If a dealer fails to deal a second card to a guest, all remaining guests and the dealer will receive a second card and then a second card dealt to that guest before any additional cards are drawn.
7. If the dealer fails to deal a first or second card to the dealer, he/she will complete dealing two cards to each guest and then take the correct number of cards.
8. If the dealer revealed a BJ after everyone hit and stand. All wagers will be collected except player's BJ, Split or Double wager. If player has 21 and got paid, both wager and payout will collect.
9. If there are insufficient cards remaining in the shoe or deck to complete a round of play, the cards in the discard rack must be shuffled. The dealer must then complete the round of play.
10. The supervisor may declare a misdeal for any Irregularities or give players option to opt in/out the game base on situation. Management holds final decision.

SPANISH 21 BASIC STRATEGY

	DEALERS HAND									
PLAYERS HAND	2	3	4	5	6	7	8	9	10	ACE
soft 19-21									s6	
soft 18	s4	s4	d4	d5	d5	s6	s4	h	h	h
soft 17	h	h	d3	d4	d5	h	h	h	h	h
soft 16	h	h	h	h	d4	h	h	h	h	h
soft 12-15	h	h	h	h	h	h	h	h	h	h
hard 18-21										
hard 17							s6	s6	s6	rh
hard 16	s5	s6	s6			h	h	h	h	h
hard 15	s4*	s5*	s5*	s6	s6	h	h	h	h	h
hard 14	h	h	s4*	s5"	s4*	h	h	h	h	h
hard 13	h	h	h	h	h	h	h	h	h	h
hard 12	h	h	h	h	h	h	h	h	h	h
hard 11	d4	d5	d5	d5	d5	d4	d4	d4	d3	d3
hard 10	d5	d5	d	d	d	d4	d3	h	h	h
hard 9	h	h	h	h	d4	h	h	h	h	h
hard 4-8	h	h	h	h	h	h	h	h	h	h
9/9		p	p	p	p		p	p		
8/8 & A/A	p	p	p	p	p	p	p	p	p	p
7/7	p	p	p	p	p	p\$	h	h	h	h
6/6	h	h	p	p	p	h	h	h	h	h
3/3 & 2/2	p	p	p	p	p	p	p	h	h	h

Double down Rescue: 12-16 vs 8-A, 17 vs A

Surrender: 17 vs A

Never split 4's, 5's or 10's

h = hit

p = split

p\$ = split, except hit with suited sevens

blank area = stand

s4 = stand, except hit with 4 or more cards

* = Hit if any 6-7-8 possible

s5 = stand, except hit with 5 or more cards

" = Hit if spaded 6-7-8 possible

s6 = stand, except hit with 6 or more cards

d = double

d3 = double, except hit with 3 or more cards

d4 = double, except hit with 4 or more cards

d5 = double, except hit with 5 or more cards

r = surrender

rh = surrender if allowed, otherwise hit