

09/2024



Games Department

Baccarat Manual

(MD, EZ Bac, DB, 5 Treasures)



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<i>PROFESSIONALISM</i>	

Each dealer should possess enough personal pride to "be the best that you can be". You are a professional and should always act the part. Pride in your work is something that can be seen not only by supervisors and peers but by the people who matter the most, our guests. Professional Dealers make tokes the old fashion way. "They earn them". With management encouraging you to "talk with the players" a unique opportunity exists for you as a Dealer to establish rapport with the players that is conducive to good tokes. Most players toke when they feel a genuine effort has

been made to make them feel comfortable and a professional image has been presented. Know your job duties and responsibilities, but more importantly, carry them out.

Customer Relations

As an expanding and competitive business, our Casino must work hard at maintaining steady customers. This can only be accomplished through the efforts of front line employees, like you, who provide a positive and congenial atmosphere for the guest.

Players enjoy being known whatever their action is. Acknowledge them; address them in an upbeat and professional manner using their name (Mr. Jones or Mrs. Kline – first names are acceptable if a relationship has already been established). By knowing your players each Dealer should be able to develop regular players who want to play with them. Every Dealer should promote a positive image for true customer relations. Greet every player with a smile and a warm welcome.

Politeness to customers is a must. The use of "please", "thank you", "excuse me", "yes, Ma'am", "no, Sir" (try to avoid saying no, whenever possible) and every other polite phrase means good customer relations. Guests deserve attention and respect. Politeness is the key to doing this. Wish them good luck and welcome them back when they leave. Don't forget to use EGE – everyone greets everyone.

Every employee is responsible for knowing about the facility we work in. You should be able to respond to questions concerning the locations of various outlets, bathrooms, telephones, pit locations, elevators, and exits. You must be able to provide help to guests no matter how trivial the request seems. Allow yourself to be approachable. Exhibit a pleasant and cheerful attitude. Encourage our customers to ask questions. Be alert to seek out guests who appear to be confused, lost or in need of your assistance. Try to be exact in directions and if unsure call for the supervisor to assist you. Take time to help our customers. Remember you make the difference.

Never argue or raise your voice to a Customer. A Customer may not always be right but they are never wrong. Allow your supervisor to handle all problems and discrepancies on the game. Any infraction, no matter how small, should be brought to the Supervisor's attention. Abusive guests should be handled by the Supervisor - not the Dealer.

You are the company's image. In dealing first hand with guests you are what they remember most. Gamblers may not be the easiest people in the world to service, but they are people and there is a professional, courteous and congenial manner in which they should be treated. Treat every customer pleasantly and courteously regardless of the size of their bets. Always maintain high standards of professionalism. You as a professional must develop that talent. It is an art and it is part of your job.

Dealer Courtesy

Appropriate greetings that should be used when interacting with our guests are as follows:

CUSTOMER ARRIVES AT YOUR GAME:

Hello.

Good morning/afternoon/evening.

Introduce yourself.

CUSTOMER BUY-INS:

Try to make eye contact while pushing chips to a player.

Wish him/her good luck.

Ask for a player's card.

(Don't forget to use your Cultural Sensitivity Training.)

CUSTOMER WHO TOKES:

Always acknowledge the customer and say "Thank you Mister/Miss Jones".

WHEN CUSTOMER LEAVES THE TABLE:

Thank you.

Have a good day.

Please come back.

DUTIES

1. The Dealer of the game shall keep his/her eyes on the layout at all times.
2. The Dealer of the game shall take charge of the game and keep the pace of the game running smoothly without running over the players.
3. When making change, place the money to be changed above the cheque tray (on the left side), make the change above the cheque tray (on the right side) and hand it off on the layout in front of the player; never place change in a betting area, in the player's hand or near the player's exiting stack(s) of cheques.
4. The Dealer of the game shall call out the hands to the players.
5. Collect all losing wagers first before paying winning wagers.

OPENING OF GAME & DEAD GAME

1. The Dealer and Supervisor are no longer required to inspect the cards since pre-shuffled, vaulted cards will be used.

*In the case that there are not pre-shuffled cards available; card inspection at the gaming table shall require each deck that is to be used, be in sequence and in suit to assure that all cards are in the deck. The Supervisor and Dealer shall also check the back of each card to assure that it is not flawed, scratched or marked in any way. If after checking the cards, the Dealer finds that certain cards are damaged or improper, a Casino Supervisor shall bring him/her cards in substitution from the card reserve in the pit stand. The damaged or improper cards shall be taken off the game, identified by table number/date/shift/time and signed by the Dealer and Supervisor.

2. After the cards have been inspected, the cards will be mixed thoroughly by "washing" them. If using cards from a pre-shuffled vault, they can be placed directly in machine.

3. When the table goes dead, the Dealer will leave the cards, in the shoe until a player arrives at the table to play. When a player arrives at the table, play will continue as normal. (There will be no burn or dummy hand).

SHUFFLE AND CUT OF THE CARDS

Prior to the initial commencement of play the Dealer shall shuffle the cards so that they are randomly mixed. (Pre-shuffled, vaulted cards will be used on all Mini-Baccarat games at this time.) Make sure to bring the shoe immediately to the center of the table. Prior to removing any cards from the shoe, the Dealer will announce "shuffle" and await an affirmative response from the Casino Supervisor. Remove the remaining cards from the shoe and place in the discard rack. All cards must hit the discard rack before beginning the shuffle. WindCreek Casino Chicago Southland currently does NOT allow a manual shuffle; a shuffle machine MUST be used.

AUTOMATIC SHUFFLE (shuffle machine):

A. SPREAD:

The Dealer must spread the cards to ensure that all the cards are still face down. The Dealer will take all the cards from the discard and place them on the table. The Dealer will take a large chunk from the stack and spread them on the table above the cheque tray. Next they will finger through the cards that have been spread to ensure they are all face down. After the chunk is checked, it will be placed into the discard rack. After all cards have been checked and placed in the discard rack, the cards will be placed into the shuffle machine.

B. MACHINE:

Only the supervisor will be allowed to press the shuffle machine before placing the cards from the discard rack into the shuffle machine. Then, insert the first cut card underneath the already shuffled cards from the machine and place them on the table.

C. CUT:

After the shuffled cards are removed from the shuffle machine, the Dealer will offer the stack of cards, with backs facing away from him/her clockwise around the table (or any wish to cut the deck). Offer the stack to each player until a player accepts the cut. If no player accepts the cut, notify your supervisor, and then the Dealer shall cut the cards. The cards shall be cut by placing the cut card in the stack at least one deck in from either end. Once the cut card has been inserted into the stack, the Dealer will take all cards in front of the cut card and place them to the back of the stack. Please note on a Dealer cut, the shoe should always be cut in half. **It is very important that when a player try to cut the deck, he/she should not be running the cut card on the edge of the deck to expose any card. Or by any chances to reveal the cards before the deck is placing back in the shoe. A supervisor should be notified immediately if any of these activities occur during shuffle.**

D. INSERT:

The Dealer will insert the second cut cards in a position of at least 26 cards from the back of the stack. The Dealer will return the cards to the shoe for the commencement of play.

E. BURN:

Prior to the commencement of play, the Dealer will remove the first card from the shoe and place it face up in the center of the table and then draw an additional amount of cards equal to the amount on the first card drawn, face down. These cards are then picked up, unexposed, with the original burn card on the bottom. Face cards and tens count as tens. Aces count as one. The dealer will then say how many total cards they are burning, such as; burning ten for a total of eleven.

MANUAL SHUFFLE: (currently not allow at the WCCS)

A. **WASH:**

Place cards face down on the layout and randomly mix the cards by using a circular manner. After the cards have been thoroughly mixed (should take approximately 2 minutes), pick them up and place them in the discard rack.

B. **SPREAD:**

The Dealer will use the Standard House Shuffle, unless otherwise stated. Because the cards were “washed”, the Dealer must spread the cards to ensure that all the cards are still face down. The $\frac{3}{4}$ of a deck (described below) will be spread face down before the riffle until all cards have been spread once. The “already shuffled” cards from the middle stack (described below) will not be spread a second time.

C. **STANDARD HOUSE SHUFFLE:**

1. Remove the cards from the discard rack and place them in the center of table above the cheque tray.
2. Divide the cards into two equal stacks. (Spin 180 degrees on the right stack.)
3. Approximately $\frac{3}{4}$ of a deck will be taken from each side. The cards are spread, squared, separated into equal halves, and then riffled one time. That pile will be placed in between the two stacks and above the shuffling area.
4. Take approximately $\frac{3}{4}$ of a deck from the newly formed middle pile and approximately $\frac{3}{4}$ of the deck from the left stack. These cards will be spread (from left stack only), squared and riffled one time only. When that is completed they will be placed on top of the newly formed middle pile.
5. Take $\frac{3}{4}$ of a deck from the middle pile and $\frac{3}{4}$ of a deck from the right stack, spread (from right stack only), square and riffle one time.
6. This alternate pattern will continue until all cards are shuffled and in one pile. All the cards have been “spread” now and we can skip that going forward.
7. At this point the cards will again be separated into two equal stacks. Place a cut card in the middle of the two stacks where the middle pile will be formed.
8. Then take approximately $\frac{3}{4}$ of a deck from each stack and strip the deck once and riffle once. Do not push cards completely together. Leave about $\frac{3}{4}$ inch space on both sides leaving enough space to where three of the four logos can be seen. This will allow your supervisor to see that there has been a proper mixture of cards. Place the riffled cards in the middle forming the new pile. Continue this process until all cards have been moved to the middle pile.
9. Announce “Rolling” and wait for a supervisor’s approval or a minimum of three calls before proceeding.

D. **CUT:**

After the “Roll”, the Dealer will offer the stack of cards, with backs facing away from him/her clockwise around the table. Offer the stack to each player until a player accepts the cut. If no player accepts the cut, notify your supervisor, and then the Dealer shall cut the cards. The cards shall be cut by placing the cut card in the stack at least one deck in from either end. Once the cut card has been inserted into the stack, the Dealer will take all cards in front of the cut card and place them to the back of the stack. Please note on a Dealer cut, the shoe should always be cut in half. Do not offer the cut past the tie bet line.

E. **INSERT:**

The Dealer will insert the second cut cards in a position of at least ½ of the deck (26 cards) from the back of the stack. The Dealer will return the cards to the shoe for the commencement of play.

F. **BURN:**

Prior to the commencement of play, the Dealer will remove the first card from the shoe and place it face up in the center of the table and then draw an additional amount of cards equal to the amount on the first card drawn, face down. These cards are then picked up, unexposed, with the original burn card on the bottom. Face cards and tens count as tens. Aces count as one. The dealer will then say how many total cards they are burning, such as; burning ten for a total of eleven. The burn procedure is only done after a shuffle, before the first hand is dealt.

CARDS/ NUMBER OF DECKS/ VALUE/ POINT COUNT

1. Mini-Baccarat shall be played with six (6) or **eight (8)** decks of cards and two (2) or more additional solid colored cut cards. The WCCS currently uses 8 decks on all MB games.
2. The "Value" of the cards in each deck shall be as follows:
 - a. Any card from two (2) to nine (9) shall have face value;
 - b. Any Ten, Jack, Queen or King shall have a value of zero;
 - c. Any Ace shall have a value of one.
3. The "Point Count" of a hand shall be a single digit number from zero (0) to nine (9) inclusive, and shall be determined by totaling the value of the cards in the hand. If the total of the cards in the hand is a two-digit number, the first digit of such number shall be discarded having no value and the right digit shall constitute the Point Count of the hand. Examples of this rule are as follows:
 - a. A hand composed of an Ace, a two (2) and four (4) has a Point Count of seven (7);
 - b. A hand composed of an Ace, a two (2) and nine (9) has a total of 12, but only a Point Count of two (2) since the first digit (1) in the number 12 is discarded.

WAGERS

1. The following wagers shall be permitted to be made by a player at the game of MB:
 - A. A wager on the "Banker's Hand" which shall:
 1. Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";
 2. Lose if the "Banker's Hand" has a Point Count lower than that of the "Player's Hand";
 3. Be void (standoff) if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal.
 - B. A wager on the "Banker's Dragon Bonus" which shall:
 1. Win if the "Banker's Hand" is a natural winner or if the "Banker's Hand" is a non-natural winner that wins by at least four points over the "Player's Hand";
 2. Lose if the "Player's Hand" has a Point Count higher than the "Banker's Hand", the "Banker's Hand" wins by less than four points over the "Player's Hand" or if there is a non-natural tie;
 3. Be void (standoff) if there is a natural tie.
 - C. A wager on the "Player's Hand" which shall:
 1. Win if the "Player's Hand" has a Point Count Higher than that of the "Banker's Hand";
 2. Lose if the "Player's Hand" has a Point Count lower than that of the "Banker's Hand";
 3. Be void (standoff) if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal.
 - D. A wager on the "Player's Dragon Bonus" which shall:
 1. Win if the "Player's Hand" is a natural winner or if the "Player's Hand" is a non-natural winner that wins by at least four points over the "Banker's Hand";
 2. Lose if the "Banker's Hand" has a Point Count higher than the "Player's Hand", the "Player's Hand" wins by less than four points over the "Banker's Hand" or if there is a non-natural tie;
 3. Be void (standoff) if there is a natural tie.
 - E. A wager on the "Tie" which shall win when the Point Count of the "Banker's Hand" and the "Player's Hand" are equal.

2. A player will make a wager by placing cheques in an individually numbered box (which corresponds with the player's seat number) of either the Banker, Banker Dragon Bonus, Player, Player Dragon Bonus or Tie section of the layout.
3. Guests may place a wager ONLY in any of the betting boxes which corresponds with his/her individually numbered chair. Guests will not be permitted to wager in any other position on the table (unless otherwise stated by a supervisor) - over the shoulder betting is permitted (there will be specific spots for over the shoulder betting).
4. Under NO CIRCUMSTANCES will a CASH WAGER be accepted.
5. Once the Dealer announces "No More Bets" and waves off the table, no wager may be made, added to, decreased or withdrawn. See "Irregularities" for details on late bets.
6. The table minimum and the table maximum will be conspicuously posted on the table. (Table max bet for player or banker is \$25,000.) (Minimum/Maximum can change.) Guest may allow to chooses to wager on both Banker and Player as long as meeting the table minimum. WCCS currently requires all wagers on Baccarat in \$5 increment.
7. When necessary the Dealer will announce "Pay or Take to the Table Max". Any amount over the table limit will not be paid.
8. If a player wagers more than the maximum bet, the Dealer should bring it to the attention of his/her Supervisor and the player immediately. If the fact that the player wagered more than the maximum bet is not realized until after a winning hand, the Dealer will pay only up to the table maximum. Any part of the bet that is over the maximum will be given back to the player and not considered part of a valid wager. If a player wagers less than the minimum bet, bring it to his/her attention immediately. If the fact that the player wagered less than the minimum bet is not realized until after a winning hand, the Dealer will pay the wager and inform the player of the table minimum. (Notify your Supervisor.)
9. All player and banker bets must meet table minimums. The minimum dragon bonus bet is \$5 as long as the table minimum has already been met. If not, the minimum dragon bonus bet must meet the table minimum. The maximum dragon bonus bet is \$1,000 and can be larger than the original bet, if one is made. (Minimum/Maximum can change.)
10. Tie bets are \$3,125 maximum and \$5 minimum bet, as long as the table minimum has already been met. If not, the minimum tie bet must meet the table minimum. (Minimum/Maximum can change.)

CALLING THE GAME

1. The Dealer will inform the customer, "Place your bets, all bets set and no more bets please".
2. The Dealer will draw four cards from the shoe, face down, with his/her left hand. The first and third cards will represent the Player's Hand. The Player's Hand will be placed in the appropriate box on the layout and protected with the Dealer's right hand; the Banker Hand

will be placed under the lip of the corner of the shoe (inside, nearest the Dealer is preferable). After all four cards are drawn from the shoe, the Dealer will move the Banker Hand into the appropriate box on the layout, with his/her left hand.

3. The Dealer will then turn over and call the Player's Hand, saying; "The **player shows** ____." This is done with the right hand.
4. The Dealer will then turn over and call the Banker Hand, saying; "The **banker has** ____." This is done with the left hand.
5. If either Player or Banker has a "Natural" eight (8) or nine (9), the Dealer will say, "Player (or Banker) wins with a natural eight (or nine) over ____."
6. In the event of a tie, the Dealer will say, "Tie hand at ____". Then after paying tie bets, the Dealer will say, "Press, change, or re-arrange, ties often repeat paying eight (8) to one (1)".
7. If the player is to receive a third card, the Dealer will say, "Card for the player". The Dealer then draws a card for the Player's Hand, turns it over and places it perpendicular to the Player's previous cards. At this time, the Dealer says, "Player increase/decrease to ____".
8. If the Banker Hand is entitled to a third card according to the rules of Baccarat, the Dealer will say, "Card for the Banker". The Dealer then draws a card, turns it over and places it - using left hand perpendicular to the previous Banker's cards. At this time, the Dealer says, "Banker (or Player) wins, ____ over ____."
9. The Dealer continues the game until the cut card is drawn. If it appears in the middle of a hand it is placed to one side until the hand is completed. Upon completion of the hand, the Dealer shall announce; "This will be the last hand of this shoe" to the players and supervisor. At the completion of one more hand, no more cards will be dealt until the reshuffle occurs.
10. If the cut card appears as the first card of the hand, this will be considered the last hand. The dealer will then inform players and the supervisor that this will be the last hand.

HAND HELD/MIDI BACCARAT GAMES

The procedures on the MIDI games are the same with the following exceptions:

1. The Dealer will draw the cards in the same manner but instead of exposing the cards, the Dealer will first hand off the "Player's Hand" to the Guest with the largest "Player" wager. The Guest will look at the cards and give them back to the Dealer. The Dealer will place the exposed cards in the "Player Hand" area in the usual manner. The Dealer will call the cards as described above. The Dealer will then hand off the "Banker's Hand" to the guest with the largest "Banker" wager. The Guest will look at the cards and give them back to the Dealer. The Dealer will place the exposed cards in the "Banker's Hand" area in the usual manner. The Dealer will call the cards as described above. If the "Banker's Hand" or the "Player's Hand" draws a card, the Guest will be offered that card to look at as well.

2. “Banker” and “Player” cards should never be given out at the same time. Only hand out the “Banker’s Hand” after the “Player’s Hand” has been placed in the proper area. The “Banker’s” third card should not be given out until the “Player’s” third card (if applicable) has been placed in the proper area. Once all cards have been drawn, the game proceeds as normal. A “Banker’s Hand” can only be exposed after the “Player’s Hand” is exposed. If a “Banker’s Hand” is going to be given to a guest, it must be given AFTER the “Player’s Hand” has been given out and handed back in.
3. If more than one player at the table has the largest wager, the cards will be offered to the one closest to the discard rack.
4. If the Guest with the largest wager doesn’t want the cards, they can choose who gets the cards that also has a wager; or the Dealer will offer them to the next largest wager (for that bet).
5. The Dealer will expose the cards if there is no one betting on the corresponding hand or if no one wants the cards. A guest betting on “Player” should not be given the “Banker’s” cards and vice versa.
6. The Dealer will expose the cards if all guests choose to only bet on the tie or any side bets.
7. On the MIDI games, the cards are changed after every shoe.
8. If the Dealer exposes a card(s) without offering it/them to the proper player, that card/hand will still be valid, and play will continue as normal. The Dealer will make every effort to give additional cards to the appropriate player, if applicable.
9. Player must be seated while controlling the cards and can’t pass the cards to another player.
10. Keep in mind, MIDI is the game of fun for Baccarat. By not violating the third card rules, it should be always guest’s favor when it comes to handling cards.

THIRD CARD RULE (original instructions)

1. When the “Point Count” for either the “Banker Hand” or the “Player Hand” after the initial two cards is eight (8) or nine (9) it is a “Natural” hand and neither the banker nor the player may draw a third card.
2. When the “Point Count” for the “Player Hand” after the initial two cards are dealt is six (6) or more, the “Player Hand” must stand (i.e., may not take a third card).
3. When the “Point Count” for the “Player Hand” after the initial two cards is five (5) or less, the “Player Hand” must draw a third card.

PLAYER HAVING POINT COUNT

0	thru	5
6	&	7

THIRD CARD DETERMINATION

PLAYER HAND MUST DRAW
PLAYER HAND MUST STAND

8 & 9

7. When the “Player Hand” has drawn a third card, and the “Banker Hand” “Point Count” is three (3), four (4), five (5) or six (6) on the initial two cards dealt, the point value of the third card drawn by the “Player Hand” determines whether the “Banker Hand” stands or draws. If the “Banker” has a “Point Count” of...
 - a. three (3) – draw unless the Player’s third card is an 8.
 - b. four (4) – draw if the Player’s third card is a 2, 3, 4, 5, 6 or 7; otherwise stand.
 - c. five (5) – draw if the Player’s third card is a 4, 5, 6 or 7; otherwise stand.
 - d. six (6) – draw if the Player’s third card is a 6 or 7; otherwise stand.

The Condensed Instructions (This is easier to remember.)

Two Card Rules (add the two original cards – rules before a third card can be considered)

- 1.) Natural hands: a total of 8 or 9 for either the player or banker (or both) = no draw for both sides
- 2.) Player stands on a total of 6 and higher
- 3.) Banker stands on a total of 7 and higher & will stand on 6 if the player doesn't draw

Third Card Rules (do not add cards – refers to the actual third card dealt to each side)

6 = 6 or 7: When the banker has a total of 6, the player's third card needs to be a 6 or 7 for the banker to draw.

5 = 4 thru 7: When the banker has a total of 5, the player's third card needs to be 4 through 7 for the banker to draw.

4 = 2 thru 7: When the banker has a total of 4, the player's third card needs to be 2 through 7 for the banker to draw.

***38 special:** When the banker has a total of 3 and the player's third card is an 8, the banker does not draw. *notice – unlike the previous rules this rule tells you when the banker does not draw.

PAYOUTS AND COMMISSION

1. After all the cards have been drawn; the Dealer will announce the final "Point Count" of each hand indicating which hand has won the round. If the two hands have an equal "Point

Count", the Dealer will announce it is a tie hand. A winning tie bet shall be paid off at odds of eight (8) to one (1).

2. After the result of the round is announced, the Dealer will first collect all losing wagers starting from right to left, picking up the bets furthest away starting with the dragon bet, working toward the rack and then pay all winning wagers.
3. A winning wager made on the "Player's Dragon Bonus" shall be paid off first and at the posted odds (chart below). A winning wager made on the "Player's Hand" shall be paid off last and at even money. (Note: Each Dragon is paid before the Player bet is paid.)
4. A winning wager made on the "Banker's Dragon Bonus Hand" shall be paid off first and at the posted odds. A winning wager made on the "Banker's Hand" shall be paid off last at even money minus 5% commission. (*Note: Each Dragon is paid before the Banker bet is paid.) The commission or "vigorish" will be taken out of the payout or handed in by the player. A commission box on the layout may also be used. When figuring out an improper commission (when allowed), the dealer will round down to the nearest 25 cent increment.
5. Winning wagers consisting of combinations of different value chips should be broken down to verify the correct amount before paying and left broken down until the payoffs are made.
6. Each individual tie bet will be counted out in front of the rack, the total announced, then the payoff heeled off in front of the tie bet, until all wagers are paid.

GAME PROTECTION

1. Be aware of the table minimum and maximum limits.
2. Know how to count down the table bankroll.
3. Verbally acknowledge "color coming in" - approval is needed for all amounts coming in. Cheque change of Black or above and cash change over \$300 will need Supervisor approval.
4. Be aware of chips left on the table by players taking a break especially during the shuffle between shoes. In a friendly manner, inform the player that leaving chips is not permitted. Reserved signs or spacers are sufficient to denote a seat is occupied.
5. Break down any winning wager over five (5) cheques high on the "Banker's Hand" (and over four (4) cheques high, for denominations that are broken down in fours).
6. Acknowledge payoffs, money changes, cheque change, color change, chips in action, etc. verbally for protection of yourself, the Supervisor, and for the confirmation of the player.
7. Be aware of the wagers on the layout, watch for late bets. There should not be any late bets after Dealer announces "No More Bets". (See Irregularities.)

8. When there is no activity at the table, a Dealer should not play with cheques or attempt to straighten the rack without the knowledge and permission of his/her Supervisor.
9. The Dealer should stand with his/her hands in front of them, placed palms down on either side of the cheque tray. Always keep your hands out of your pockets. Avoid tucking in your shirt, pulling up pants or skirt while at the table.
10. "Pay or take to the Table Limits" should be stated when any wager appears to be over the table limit.
11. During your shift, follow your Supervisor's instructions and corrections. If you have a question, resolve it after leaving the table.

RELIEF OF DEALERS

1. A Dealer may not be relieved from his/her game until all winning bets have been paid out (and commissions marked - if applies).
2. Before leaving the table, the relieved Dealer should clear hands by clapping then showing hands face up and face down with fingers spread for all to view.
3. The relieved Dealer should go directly to designated break areas and should avoid unnecessary conversation in the pit areas.

IRREGULARITIES (apply to MINI, MIDI, EZ and DAI BACC)

- A. A third card dealt to the "Player's Hand" when no third card is authorized by the drawing rules, shall become the third card of the "Banker's Hand" if the "Banker's Hand" is obliged to draw. If, in such circumstances, the "Banker's Hand" is required to stay, the card dealt in error shall become the first card of the next hand unless it has been exposed. In such case, the exposed card will be used as the first card in a "dummy" hand in which the players may not bet. The supervisor must be called whenever a card is drawn in error. They must be present for this "dummy" hand.
- B. If the first card out of the shoe is found face upward, it shall not be used in the game and shall be used in a "dummy" hand. A dummy hand is defined as a hand in which no bets are allowed but cards are drawn as in accordance with the basic rules of the game. The Dealer will push off any bets to the player until the completion of the dummy hand. **If any card other than the first card out is found face upward, the play will stay as normal. (The shoe will reshuffle if two or more hands occur during the shoe.)**
- C. If there are insufficient cards remaining in the shoe to complete a round of play, that round shall be void and a new round shall commence after the entire set of cards are reshuffled and placed in the shoe.
- D. If a player places a bet after the Dealer calls "No more bets" and waves off the table, the Dealer will proceed as follows.

1. If no cards have been drawn, the Dealer will allow the late bet and wave off again.
2. If a card has been drawn, the Dealer will stop immediately and call the Supervisor. The Supervisor will decide whether or not to allow the late bet.

TOKES – DEALER TIPS

1. Pressuring or hustling of customers is not permitted and will result in disciplinary action, up to and including termination.
2. A winning bet for the Dealer shall be paid in order around the table. At the same time, the banker/player is being paid. After the Dealer's winning bet has been paid, the Dealer's money will immediately be picked up and placed in the token box (before everyone else at the table has been paid).
3. Tokens are not to be shared with any supervisory personnel. Such activity will result in disciplinary action, up to and including termination.
4. A Dealer is not permitted to accept individual gratuities in any form from customers. Failure to comply with this rule will result in disciplinary action, up to and including termination.
5. If player is betting table maximum, the dealer token bet is not to exceed 10% of the table maximum on Player, Banker or a Tie. If the player is not betting max then the combination of the two bets cannot be over table max, respectively.
6. If a player gives you the choice of whether to bet a token or 'drop' it, you should encourage them to make the decision. If they decline to decide THE TOKEN MUST BE DROPPED AND NOT BET.
7. Commission is never charged on dealer bets.

DRAGON BONUS

Dragon Bonus is a Baccarat side bet that pays when your hand is a natural winner, or when it wins by at least four (4) points. The player may place a bet on either the Dragon Bonus or the Player/Banker; or they may bet both. The hands are dealt like regular Mini Baccarat.

The dealer will pay and take in order from right to left. Starting with the last spot, he/she will pick up the losing bets in each spot in order from furthest away to nearest (Dragon Bonus, Player/Banker and then Tie). After all losing bets have been collected; the dealer will pay all winning bets by paying the Dragon Bonus then the Player/Banker for each position individually.

The highest payout (30 to 1) is for a non-natural that wins by nine points. The lowest payout (1 to 1) is for a non-natural that wins by four points. All natural ties are a push. All natural winners

pay 1 to 1. All non-natural ties lose.

The Dragon Bonus pays as follows:

Naturals

Natural Winners	1 to 1
Natural Ties	Push

Non-Naturals

Win by nine (9) points	30 to 1
Win by eight (8) points	10 to 1
Win by seven (7) points	6 to 1
Win by six (6) points	4 to 1
Win by five (5) points	2 to 1
Win by four (4) points	1 to 1

All other outcomes, including non-natural ties, result in a loss of the Dragon Bonus bet. The Player, Banker and Tie winning bets all are to be paid as usual.

The minimum Dragon Bonus bet is \$5 as long as the table minimum has been met. If the table minimum has not been met, then the minimum Dragon Bonus is the table minimum. The maximum Dragon Bonus bet is \$500 and can be larger than the original bet, if one is made. (Limits may change.)

EZ BACCARAT

This new version of the game is very similar to traditional mini-baccarat but without the hassle of commission. There is no commission on this game, ever. All regular mini-baccarat rules apply unless otherwise stated below. In the case of a Dragon 7 or Panda 8 hand, the dealer will declare the hand as such before proceeding with the pay/take sequence.

DRAGON 7:

1. There is an optional Dragon 7 side bet (not to be confused with Dragon Bonus). There are no Dragon Bonus bets on this game.
2. A Dragon 7 bet only wins when a winning 3 card Banker hand totaling 7 appears. Dragon 7 loses on all other outcomes and never pushes.
3. A winning 3 card Banker hand totaling 7 is a **push** for the Banker. All Player and Tie bets lose on this hand but Dragon 7 bets win.
4. Dragon 7 bets are paid 40 to 1 odds.
5. The minimum bet is \$5. The maximum bet is \$500.
6. Dealer Max – combine with player cannot exceed table max or 10% if player at table max.

PANDA 8:

1. There is an optional Panda 8 side bet.
2. A Panda 8 bet only wins when a winning 3 card Player hand totaling 8 appears. Panda 8 loses on all other outcomes and never pushes.
3. A winning 3 card Player hand totaling 8 is **paid 1 to 1** for the Player (not a push). All Banker and Tie bets lose on this hand but both the Panda 8 and the original Player bets win.
4. Panda 8 bets are paid 25 to 1 odds.
5. The minimum bet is \$5. The maximum bet is \$500.
6. Dealer Max – combine with player cannot exceed table max or 10% if player at table max.

PAY & TAKE SEQUENCE:

All losing bets on the table will be collected before any winning bets will be paid. The losing bets will be collected in the following order: Player, Banker, Panda 8, Tie then Dragon 7. When paying, the side bet (Panda 8 or Dragon 7) will be paid first and heeled off before addressing the original bet (Player or Banker). Bets will be collected and paid in a counterclockwise direction.

DAI BACC

Dai Bacc is a commission free version of Baccarat (similar to EZ Bac) and it is comprised of two standard bets; Banker and Player and four side bets; Tiger 7 (similar to Dragon 7), Ox 6, Kill Bet and Tie. There is no commission on this game, ever. All regular mini-baccarat rules apply unless otherwise stated below. In the case of a Tiger 7, Ox 6, Kill Bet and Tie, the dealer will declare the hand as such before proceeding with the pay/take sequence.

TIGER 7 (identical to Dragon 7 on EZ bac):

1. There is an optional Tiger 7 side bet that is paid 40 to 1 odds.
2. A Tiger 7 bet only wins when a winning 3 card Banker hand totaling 7 appears. Tiger 7 loses on all other outcomes and never pushes.
3. A winning 3 card Banker hand totaling 7 is a **push** for the Banker. All Player and Tie bets lose on this hand but Tiger 7 bets win. (Ox 6 will always lose and Kill will lose unless player has 3 card 6.)

OX 6 (same rules as Panda 8 on EZ bac but with a 6 instead of 8):

1. There is an optional Ox 6 side bet that is paid 40 to 1 odds.
2. A Ox 6 bet only wins when a winning 3 card Player hand totaling 6 appears. Ox 6 loses on all other outcomes and never pushes.
3. A winning 3 card Player hand totaling 6 is **paid 1 to 1** for the Player (not a push). All Banker and Tie bets lose on this hand but both the Ox 6 and the original Player bets win. (Tiger 7 and

Kill bet lose.)

KILL BET (pays when the Tiger 7 or Ox 6 could've been paid but were beaten or tied):

1. There is an optional Kill side bet that is paid 30 to 1 odds.
2. The Kill bet wins when...
 - (a) Banker loses or ties with a three card 7 total,
 - (b) Player loses or ties with a three card 6 total.
3. The Kill bet loses on all other outcomes and never pushes.

PAY & TAKE SEQUENCE:

All losing bets on the table will be collected before any winning bets will be paid. The losing bets will be collected in the following order: Ox 6, Player, Tiger 7, Banker, Kill Bet then Tie. When paying, the side bet (Ox 6, Tiger 7 or Kill Bet) will be paid first before addressing the original bet (Player, Banker or Tie). Bets will be collected and paid in a counterclockwise direction.

MAXIMUM BETS:

1. The Players max bet is \$500 (\$5 min when table min is already covered).
2. Dealer Max – combine with player cannot exceed table max or 10% if player at table max.

5 TREASURES

A variation of Baccarat that contains five side bets called Fortune 7, Golden 8, Heavenly 9, Blazing 7's and Cover All in addition to the standard Baccarat wagers and Dragon Bonus bets. **Commission is charged on this game.** Players may place bets on any, or all, of the side bets. All regular mini-baccarat rules apply unless otherwise stated below. In the case of a winning side bet, the dealer will declare the hand as such before proceeding with the pay/take sequence.

FORTUNE 7 (similar to Dragon 7 on EZ bac) is paid 40 to 1 odds:

1. A Fortune 7 bet only wins when a winning 3 card Banker hand totaling 7 appears. Fortune 7 loses on all other outcomes and never pushes.
2. **The Banker is paid.** All Player, Tie bets and all other 5 Treasures bets lose on this hand except Cover All. (Dragon bets may still win.)

GOLDEN 8 (same rules as Panda 8 on EZ bac) is paid 25 to 1 odds:

1. A Golden 8 bet only wins when a winning 3 card Player hand totaling 8 appears. Golden 8 loses on all other outcomes and never pushes.
2. The Player is paid. All Banker, Tie bets and all other 5 Treasures bets lose on this hand except Cover All. (Dragon bets may still win.)

HEAVENLY 9 is paid 10 to 1 odds (75 to 1 for both):

1. A Heavenly 9 bet wins when a 3 card hand totaling 9 appears on the Banker or Player or both (75 to 1 for both). Heavenly 9 loses on all other outcomes and never pushes.
2. Player, Banker or Tie will be paid depending on which one wins (based on regular house rules). All other 5 Treasures bets lose on this hand except Cover All. (Dragon bets may still win.)

BLAZING 7's is paid 50 to 1 for 2 cards (200 to 1 for 3 cards):

1. A Blazing 7's bet wins when a 2 card hand totaling 7 appears on **both** the Banker and Player or 3 card hand totaling 7 appears on **both** the Banker and Player. (Both sides have to be the same number of cards. It cannot be 2 cards on Banker and 3 cards on Player or vice versa.) Blazing 7's loses on all other outcomes and never pushes.
2. Banker and Player is a push. Tie bet wins and all other 5 Treasures bets lose on this hand except Cover All. (Dragon bets will lose.) **Must call surveillance for verification for 200-1 payout.**

COVER ALL is paid 6 to 1 odds:

1. The Cover All bet wins when any of the above bets would win (Fortune 7, Golden 8, Heavenly 9 or Blazing 7's). The Cover All bet loses on all other outcomes and never pushes.
2. Player, Banker or Tie will be paid depending on which one wins (based on regular house rules). One of the other 5 Treasures bets will win and the rest will lose. (Dragon bets may still win.)

PAY & TAKE SEQUENCE:

All losing bets on the table will be collected before any winning bets will be paid. The losing bets will be collected in the following order: Dragon, Player, Dragon, Banker, Heavenly 9, Blazing 7's, Fortune 7, Golden 8, Cover All then Tie. Payout Order: 5 treasures side bet with Cover all last Dragon, Player/Banker then Tie. Bets will be collected and paid in a counterclockwise direction. To avoid piggy bank, seated players and over the shoulder players will be placing their wagers side by side on five treasures. From the dealer's perspective, the seated player's wager will be on the right side and over the shoulder wager will be on the left side on the of the betting spots. For COVER ALL, seated player's wager will be closed to the dealer, and over the shoulder wager will be away from the dealer.

MAXIMUM BETS:

1. The Players max bet is \$250 (\$5 min when table min is already covered).
2. Dealer Max – combine with player cannot exceed table max or 10% if player at table max.

Electronic Baccarat Shoe

- Only use specific cut card provide by vender.
- Pull card straight forward from shoe, do not turn up/down while pulling card out, card reader might not be able to function properly.
- Leave shoe to the side whenever tapping in/out, to avoid dusting the reader or causing malfunction.
- When there is technical issue, please notify supervisor. Dealer should never fix the shoe.

ASIAN SENSITIVITY

CUSTOMS AND SUPERSTITIONS:

FENG SHUI AND SUPERSTITIONS

- Feng Shui brings harmony and balance to their lives. Loose translation = wind and water.
- Dislike being touched by strangers. This could disrupt their play or jinx them.

- Do not like Dealers/Supervisors/Managers staring at them or their chips.
- Do not like to color up their lucky chips.
- Jade is a lucky symbol. If the dealer wears Jade, it can imply luck to the house. (Dealers should never wear jade when dealing.)
- It's bad luck to sweep the floor when gambling. It always sweeps the luck away, especially when the broom sweeps/touches someone. (Ask before cleaning up clutter.)

GAMBLING

- Gambling is an accepted form of entertainment that is often shared with friends and family. It's a way to relax and forget day to day pressures and stress.
- Some take gambling very serious, others analyze the game and think of ways to beat dealer.
- They do not like to be rushed when deciding their next wager.

WHAT'S IMPORTANT TO OUR ASIAN GUESTS

- A friendly atmosphere.
- A warm greeting and smiles.
- To be acknowledged and treated as a valued guest.
- Not being inconvenienced, especially always asking for a player's cards.
- Not being interrupted when gambling.
- Comps, especially food.
- Privacy – they don't want to be talked about outside the casino. What happens in the casino must stay in the casino.
- Family is given the highest priority – not oneself. Success and failures of one is shared by all family members.
- A strong sense of respect for their elders. When addressing a group, address the elder first.

COMMUNICATION (VERBAL/NONVERBAL) – THE CHALLENGE

- Speak in a soft tone. Never raise your voice. It's perceived as anger.
- Use simple phrases. Do not use slang.
- When asking a question, try to form it so it can be answered as yes or no.
- Give them time to process the information. Periods of silence are acceptable in conversations.
- When possible, walk the guest to where they need to go.
- Do not appear negative, rash or hard in your attitude, speech or mannerisms, including facial expressions and body language.
- Smiling can cover a variety of emotions. It can be used as a substitute for sorry, hello and yes. Do not assume that is a sign of agreement or understanding.
- Never point with your index finger. Use your entire hand.
- Avoid saying No. You could be setting up a situation where a guest may lose face.
- Never argue, disagree or embarrass a guest. Resolve all issues in a private and polite way.
- Do not put both hands in your pockets. This is associated with arrogance and lack of respect.

GAMING – THE MIND SET

- Excited
- Following their luck
- Playing by the rules

- Dislike behavior that can be perceived as “hustling tokens”
- Prefer dealers that do not disrupt their concentration with small chit chat
- Love to cheer each other on

WHAT STOPS THE GUEST FROM COMING BACK

- Poor service
- Streak of bad luck
- Being denied comps
- Losing face (disrespected) in front of family or friends
- Skipped over in a conversation. Assuming they don’t understand.
- Employees that show impatience or frustration

TAKING LEGENDARY TO THE NEXT LEVEL

SPOTLIGHT BEHAVIORS AND CUSTOMER SERVICE

- Greeting – A warm smile with eye contact (not staring) and a friendly hello
- Upbeat and Positive – Open body language (voice inflection)
- Anticipate Customer Needs – Celebrate their win. Offer score card with both hands, ask for a player’s card when buying in with cash (when coming to the table with cheques, the supervisor will get the player’s name), offer drinks when server is at the table.
- Using names – Call a guest by name and/or use your name
- Farewell – Appreciate them, invite them back, positive parting remarks

DEALING THE GAME – WHAT IS EXPECTED

- Be professional
- Follow procedures
- Call out “cheques play”. Do not say the color of cheques being played or the spot.
- All issues – call the supervisor to explain any issue in a soft, calm manner.

LEAVING THE GAME

- Speak to the guests
- No loitering or talking to dealers on a live game.
- Do not bother guests (especially high end players) unless stopped by them.

WHAT IS LUCKY AND UNLUCKY

LUCKY NUMBERS

- Chinese:
 - 3 – means life
 - 6 – means happiness
 - 8 – pronunciation sounds similar to prosperous
 - 9 – pronunciation sounds similar to sufficient
- Vietnamese:
 - 9 – comes from an old numbers game in which the sum of numbers totaling 9 is a winning game

UNLUCKY NUMBERS

- Chinese:
 - 4 & 7 – pronunciation sounds similar to death
 - 14 – pronunciation sounds similar to accidents
 - 24 – pronunciation sounds similar to must die
 - 58 – pronunciation sounds similar to won't prosper
- Vietnamese:
 - 10 - comes from an old numbers game in which the sum of numbers totaling 10 is a lost game
- All Cultures:
 - 13 – learned from western cultures

LUCKY COLORS

- Chinese and Vietnamese:
 - Red – happiness, prosperity, marriage
 - Orange – associated with the arrival of luck
 - Gold – associated with wealth

UNLUCKY COLORS

- Chinese and Vietnamese:
 - Black – evil influences, danger, death
 - White – associated with death, mourning, ghosts
 - Blue – associated with death