

Table of Contents

BASIS AND PURPOSE FOR RULE 28.....	2
RULE 28 RULES FOR BACCARAT.....	2
30-2801 Baccarat rules.	2
30-2802 Definitions of baccarat.	2
30-2803 Baccarat table - physical characteristics.....	4
30-2804 Posting and furnishing of rules.	4
30-2805 Dealing shoes and shuffling devices.	4
30-2806 Cards: number of decks; value; point count of hand.	5
30-2807 Wagers.....	5
30-2808 Pay out odds; vigorish.....	6
30-2809 Opening of table for gaming.....	8
30-2810 Shuffle and cut of the cards.	8
30-2811 Dealing shoe, continuous shuffling shoe or device.	9
30-2812 Hands of player and banker; procedure for dealing initial two cards to each hand.....	9
30-2813 Procedure for dealing of additional cards.	9
30-2814 Rules for determining whether a third card will be dealt.....	10
30-2815 Announcement of result of round; payment and collection of wagers.	11
30-2816 Irregularities.....	12
30-2817 Hands of player and banker; procedure for dealing initial two cards to each hand for Midi baccarat	12
30-2899.01 The play - 5 Treasures.....	13
30-2899.02 The Play - 99 Fortunes Progressive.	15
30-2899.03 The Play- Dragon Bonus.....	19
30-2899.04 Ez Baccarat and Ez Baccarat Progressive.	21

These copies of the rules are provided as a convenience to the public by the Colorado Department of Revenue and do not constitute an official publication. The official version of these rules is published by the Office of the Secretary of State in the Colorado Code of Regulations and may be obtained from the [Colorado Secretary of State's website](#).

BASIS AND PURPOSE FOR RULE 28

The purpose of Rule 28 is to establish playing rules for authorized types of baccarat, mini baccarat, midi baccarat and management procedures for conducting baccarat, mini baccarat and midi baccarat games in compliance with section 44-30-302(2), C.R.S. The statutory basis for Rule 28 is found in sections 44-30-201, C.R.S., 44-30-203, C.R.S., 44-30-302, C.R.S., 44-30-816, C.R.S., and 44-30-818, C.R.S.

RULE 28 RULES FOR BACCARAT

30-2801 Baccarat rules.

- (1) The game of baccarat authorized pursuant to article 30 of title 44, C.R.S., including all variations thereof, shall be permitted and conducted according to the rules and provisions set forth in this Rule 28, promulgated by the Commission (hereinafter collectively “the rules of mini baccarat”). The rules of mini baccarat shall be followed by all licensees and by all persons participating in any game of mini baccarat.
- (2) If a player has a disability which prevents such player, or a dealer, from complying with every provision found in this Rule 28, the retail licensee shall be permitted to make reasonable accommodations to the disabled player, even if in apparent violation of Rule 28. Such reasonable accommodations shall not promote cheating, fraudulent acts, nor the use of unauthorized devices by any person.
- (3) The Division may promulgate Internal Control Minimum Procedures to provide minimum standards for licensees in the conduct of mini baccarat games and the exercise of licensee discretion in these rules.

30-2802 Definitions of baccarat. *Amended 11/14/21*

The following definitions apply to all the rules of baccarat and to all games of baccarat (mini and midi) conducted by licensees:

- (1) “Baccarat” means “0”. If player or the bank has a total of zero, this is known as baccarat.
- (2) “Banco” is the Spanish word for bank or banker. The dealer is sometimes called the banco in baccarat.
- (3) “Banker Bet” is one of three possible bets player can choose in baccarat.
- (4) “Banker” means the licensed dealer responsible for dealing the cards at a baccarat table.
- (5) “Coup” means a round of baccarat comprising of a Banker Hand and Player Hand.
- (6) “Down card” is also known as a hole card; this card is turned face down.
- (7) "Free Hands" are defined as the act of dealing a set of cards to play a hand without any bets being required on the table. Players are not allowed to handle the cards. The Licensee has the right to determine how many “Free Hands” will be allowed per shoe.

- (8) "Flat bet" is when the punter places the same amount no matter if the hand is a winning or losing one.
- (9) "La Grande" is the best hand in baccarat which is a natural nine.
- (10) "La Petite" is a natural baccarat totaling eight.
- (11) "Layout" or "table layout" means the felt, cloth, or other material covering the playing surface of a baccarat table that indicates a series of boxes and betting sections on the felt. There are spaces for the players to place wagers and also areas where the dealt cards are placed.
- (12) "Match Pair" is an unsuited pair wager on the player or banker hand and pays 11 to 1
- (13) "Mini baccarat" is a smaller version of the full-sized baccarat table that can host up to seven players at once, usually has a lower table limit than full-sized baccarat, and the cards are handled by the dealer and not the players. All cards are dealt face up and the drawing rules are followed without player interaction. The retail licensee will determine the number of players spots at the baccarat table both on a live table and in a Hybrid Game, dealer assisted setting.
- (14) "Midi baccarat" is a version smaller than full-sized baccarat, but larger than mini baccarat. Midi baccarat usually has nine players, and the cards are handled and revealed by the player with the largest bet placed on either the player or banker wager. The retail licensee will determine the number of players spots at the baccarat table both on a live table and in a Hybrid Game, dealer assisted setting.
- (15) "Natural" means a hand which has a point count of 8 or 9 on the first two cards dealt.
- (16) "Over the shoulder" bets are allowed at the discretion of the retail licensee.
- (17) "Palette" is a long wooden stick the croupiers use for moving cards during the full-sized game of baccarat.
- (18) "Pass" is a win.
- (19) "Perfect pair" is an optional bonus wager that wins if either the player or Banker Hand have an identical pair, in both rank and suit, in the first two cards and pays at a minimum of 25 to 1.
- (20) "Punter" means another player.
- (21) "Punto banco" is a baccarat game meaning player banker.
- (22) "Push" means a bet that is neither winning nor losing. The amount wagered is held over for the next round.
- (23) "Run" is another optional bonus wager allowing the player to bet on a series of hands in succession.
- (24) "Shoe" means a dealing device that has a compartment in which six, eight, or ten decks of cards are stacked and which permits cards to be dealt one at a time.
- (25) "Shuffle up" is a new shuffle of all the cards. The cards are then placed in the shoe.
- (26) "Super Pan 9" is a variation of baccarat where only cards A to 6 and all face cards are in the shoe. Also gives the punter the option to "hit" or "stand" regardless of the hand value.

- (27) "Table of play" is the rules according to which the participants in the game can receive a third card.
- (28) "Tie" is when the player and banker end up with the same value hand.
- (29) "Tie bet" is one of three possible bets. If the hand ends in a tie, the player gets his or her bets back. If the player places a bet on the "tie bet", the player will be paid 8:1.
- (30) "Vigorish" means the percentage deducted from a winning wager.
- (31) "4-5-6" is a total card wager for the number of cards dealt to the player and banker; 4 cards pays 3 to 2, and 5 and 6 pay 2 to 1

30-2803 Baccarat table - physical characteristics.

The retail licensee will determine the number of players spots at the baccarat table both on a live table and in a Hybrid Game, dealer assisted setting.

- (1) A baccarat table, while in play, must have a chip tray, a discard rack, a drop slot and drop box, and a tip box, except that no tip box shall be required if tips are not accepted at the table. Baccarat tables must have an identifying number, assigned by the retail licensee, on the top surface of the table or a table accessory. This table number must be visible to surveillance personnel and must be able to be captured on surveillance video of table activity.
- (2) The layout must have specific areas marked in which to place wagers, and may have imprinted on it the name and logo of the establishment. A layout used for an approved variation game may have additional markings which identify the game, the holder of intellectual property rights to the game, the distributor of the game, any special markings needed for play of the game, and any other markings approved by the Director or Director's designee. A baccarat table that uses electronic betting terminals (EBTs) will have the wager areas and any special markings needed for play of the game included on the electronic screens.
- (3) Baccarat shall be played on a table having:
 - (a) The pay out odds for all permissible wagers offered by a retail licensee, except that if the pay out odds are not inscribed on the layout, a sign identifying the pay out odds shall be posted at each baccarat table;
 - (b) Minimum and maximum table betting limits; and
 - (c) A statement that players may request a copy of all baccarat rules.
- (4) Publication of payoffs above may be provided by wall signage meeting the requirements of Regulation 30-413, rather than by table signage.

30-2804 Posting and furnishing of rules.

Posted house rules governing play of baccarat must be clear and legible and posted in conspicuous and conveniently accessible locations available to all players in the baccarat area. The rules and the place of posting must be approved by the Director or designee. Printed copies of the house rules and rules of play must be provided to any player upon request. Any restrictions on dealer tip wagers must be posted at the table or as wall signage. *Amended 11/14/21*

30-2805 Dealing shoes and shuffling devices.

A dealing shoe must be designed and constructed to maintain the integrity of the game. Dealing shoes and shuffling devices in the establishment must be inspected each gaming day before cards are placed in them to ensure that the shoe or other device is not damaged, is operating properly, and has not been compromised in any manner which might affect the integrity of the game. The shoe must be designed so the next card to be dealt is not completely visible to the players.

30-2806 Cards: number of decks; value; point count of hand.

- (1) Baccarat will be played with six to ten decks of cards and two additional cutting cards. *Amended 6/14/21*
 - (a) Cards must be identical in appearance; and
 - (i) The cards shall be separated into two batches with an equal number of decks in each batch;
 - (ii) The cards in each batch must be of the same design but the backs of the cards in one batch must be of a different color than the cards in the other batch;
 - (iii) One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being used to play the game;
 - (iv) Both batches of cards shall be continuously alternated in and out of play, with each batch being used from every other dealing shoe; and
 - (v) The cards from only one batch shall be placed in the discard rack at any given time.
 - (b) Have two cut cards.
 - (i) The cutting cards will be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards.
- (2) The "Value" of the cards in each deck will be as follows:
 - (a) Any card from 2 to 9 will have its face value;
 - (b) Any Ten, Jack, Queen or King will have a value of zero; and
 - (c) Any Ace will have a value of one.
- (3) The "point count" of a hand will be a single digit number from 0 to 9 inclusive and will be determined by totaling the value of the cards in the hand. If the total of the cards in a hand is a two-digit number, the left digit of such number will be discarded having no value and the right digit will constitute the point count of the hand. Examples of this rule are as follows:
 - (a) A hand composed of an Ace, a 2 and a 4 has a point count of 7; and
 - (b) A hand composed of an Ace, a 2 and a 9 has a total of 12 but only a point count of 2 since the digit 1 in the number 12 is discarded.
- (4) If an automated card shuffling device is utilized, baccarat will be played with at least 6 to 20 decks of cards in accordance with the following requirements in Regulations 30-2810 and 30-2811.

30-2807 Wagers.

- (1) The following wagers will be permitted to be made by a participant at the game of baccarat:
 - (a) A wager on the "Banker's Hand" which will:
 - (i) Win if the "Banker's Hand" has a point count higher than that of the "Player's Hand";
 - (ii) Lose if the "Banker's Hand" has a point count lower than that of the "Player's Hand"; and
 - (iii) Either be void or, if the licensee charges vigorish in accordance with the provisions of Regulation 30-2808, may be charged a vigorish equal to 25 percent of the wager, if the point counts of the "Banker's Hand" and the "Player's Hand" are equal.
 - (b) A wager on the "Player's Hand" which will:
 - (i) Win if the "Player's Hand" has a point count higher than that of the "Banker's Hand";
 - (ii) Lose if the "Player's Hand" has a point count lower than that of the "Banker's Hand"; and
 - (iii) Be void if the point counts of the "Banker's Hand" and the "Player's Hand" are equal.
 - (c) A "Tie Bet" which will win if the point counts of the "Banker's Hand" and the "Player's Hand" are equal and will lose if such point counts are not equal.
 - (d) "Perfect Pair" will pay if either the Player or Banker hand have an identical pair, in both rank and suit, in the first two cards and pays at a minimum of 25 to 1.
 - (e) Total Card Wager for the number of cards dealt to the Player and Banker.
- (2) Unless otherwise approved by the Division, licensees will not accept any wager at the game of baccarat other than those specified in (a) above.
- (3) All wagers at baccarat will be made by placing value chips, promotional chips or coupons on the appropriate areas of the baccarat layout.
- (4) No wager at baccarat will be made, increased or withdrawn after the dealer has announced "no more bets".
- (5) Once the first card of any hand has been removed from the shoe by the dealer, no participant will handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.

30-2808 Pay out odds; vigorish.

- (1) A winning wager made on the "Player's Hand" will be paid off at odds of 1 to 1.
- (2) A winning tie bet will be paid off at odds of at least 8 to 1.
- (3) Except as otherwise provided in (d) below, a winning wager made on the "Banker's Hand" will be paid off at odds of 1 to 1, except that dealer will extract a commission known as "vigorish" from

the winning player in an amount equal to, at the licensee's discretion, 5 to 25 percent of the amount won as posted by the licensee.

- (a) When collecting the vigorish, licensees may round off the vigorish to 25 cents or the next highest multiple of 25 cents.
 - (b) Licensees shall collect the vigorish from a player at the time the winning pay out is made.
 - (c) The licensee may, in its discretion, charge every player at a baccarat table a vigorish equal to 5 to 25 percent of the player's wager on the "Banker's Hand" if the point counts of the "Banker's Hand" and the "Player's Hand" are equal. The vigorish authorized by this subsection will be collected at the end of the round of play and prior to any cards being dealt for the next round of play. If the licensee elects to charge the vigorish authorized by this subsection, the vigorish otherwise required by (3) above will not be collected. The licensee shall collect the vigorish from the player at the time the winning pay out is made.
 - (d) The licensee will provide notice of any change in the type of vigorish being charged or increase in the percentage of vigorish being charged at each mini baccarat table. The type and percentage of vigorish charged at a mini baccarat table will apply to all players at that table.
 - (e) Non-commission Baccarat games that are non-proprietary are allowed with the written approval of the Division.
- (4) If the licensee offers the total card wagers authorized by Regulation 30-2807, winning wagers will be paid by the licensee at the following odds:

Total Cards Dealt	Pay Out
Four	3 to 2
Five	2 to 1
Six	2 to 1

- (5) No vigorish shall be charged on a winning optional bonus wager. A retail licensee shall pay an optional bonus wager for hands that are not a "natural" with prescribed winning margins and for "natural" winning hands at not less than the odds listed in one of the following alternative pay out schedules:

Pay Table A

Win by 9 points	30 to 1
Win by 8 points	10 to 1
Win by 7 points	6 to 1
Win by 6 points	4 to 1
Win by 5 points	2 to 1
Win by 4 points	1 to 1
Natural winner	1 to 1

Pay Table B

Win by 9 points	20 to 1
Win by 8 points	8 to 1
Win by 7 points	7 to 1
Win by 6 points	4 to 1

Win by 5 points	3 to 1
Win by 4 points	1 to 1
Natural winner	1 to 1

Pay Table C

Win by 9 points	30 to 1
Win by 8 points	10 to 1
Win by 6 or 7 points	4 to 1
Win by 4 or 5 points	2 to 1
Natural winner	1 to 1

30-2809 Opening of table for gaming.

- (1) The dealer will receive the six or more decks of cards at the table in accordance with ICMP Section 15 B. Card Inspection and Control.
- (2) Following the inspection of the cards by the dealer and the verification by surveillance, the cards will be spread out face downward on the table, mixed thoroughly by “washing” the cards, and stacked for shuffling.
- (3) If an automated shuffling device is utilized, all the decks in one batch of cards will be spread for inspection on the table separate from the decks in the other batch of cards. After the player or players are afforded an opportunity to visually inspect the cards, each batch of cards will separately be turned face downward on the table and stacked.
- (4) This Regulation does not apply to pre-shuffled cards.

30-2810 Shuffle and cut of the cards.

- (1) Immediately prior to the commencement of play, and after each shoe of cards is completed, the dealer or automated shuffling device will shuffle the cards so that they are randomly intermixed.
- (2) After shuffling the cards and, where applicable, reshuffling them, the dealer will offer the stack of cards, with backs facing away from the dealer, to the participants to be cut. The dealer will begin with the participant seated in the highest number position at the table and, working clockwise around the table, will offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer will cut the cards.
- (3) The cards will be cut by placing the cutting card in the stack at least 10 cards in from either end.
- (4) Once the cutting card has been inserted into the stack, the dealer will take all cards in front of the cutting card, which may include the cutting card, and place them to the back of the stack. The dealer will then insert one cutting card in a position at least 14 cards in from the back of the stack, and the second cutting card at the end of the stack, if they have not already done so. The stack of cards will then be inserted into the dealing shoe for commencement of play. Prior to the commencement of play, the dealer shall remove the first card from the shoe and place it along with an additional amount of cards equal to the amount on the first card drawn, in the discard rack. Face cards and 10s count as 10, aces count as one. *Amended 11/14/21*
- (5) After the cards have been cut and before any cards have been dealt, a supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards will be recut, at the licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards.

- (6) If there is no gaming activity at a baccarat table which is open for gaming and has previously had play, the cards shall be handled in accordance with (a), (b), (c) or (d) below:
 - (a) If there is no automated shuffling device in use, the cards shall be shuffled, stacked, and remain on the layout in front of the dealer until a patron arrives at the table. The dealer will then offer the cut to the patron.
 - (b) If an automated shuffling device is in use, a batch of shuffled cards may be stacked and remain on the table in front of the dealer until a patron arrives at the table.
 - (c) If an automated shuffling device is in use, the shuffled cards may remain in the shuffling device with the used cards remaining in the discard rack.
 - (d) If a continuous shuffling device is in use, the cards shall remain in the shuffler until a patron arrives at the table.
- (1) The licensee reserves the right to use pre-shuffled cards (pre-shuffled bricks). Cards are inspected and guaranteed by the manufacturer to be complete and accurate. The manufacturer provides security devices on each pre-shuffled deck/brick such as seals, tabs, and the number of each person at the manufacturer that verifies and inspects each pre-shuffled deck/brick. The cards are brought to the table (monitored under Surveillance review) at which time the seal on the boxes or decks of cards will be opened and cards removed from the box by the table games supervisor and placed directly into a shoe or the automated shuffling device by the dealer and the automated shuffling machine reshuffles and mixes the cards again before dealing commences. No further inspection of cards is necessary. Pre-Shuffled cards are only used on games that use shuffle machines provided that each shuffle machine verifies each card and can identify any card that may be missing. In the event that a card is missing, the licensee will inspect the full decks and replace the missing cards and notify the manufacturer of the error using the inventory number as a reference.

30-2811 Dealing shoe, continuous shuffling shoe or device.

All cards used to game at baccarat will have backs of the same color and design and will be dealt from a dealing shoe specifically designed for such purpose. The retail licensee may utilize a dealing shoe or other device designed to automatically reshuffle the cards provided that such shoe or device and the procedures for dealing and shuffling the cards through use of this device are approved by the Division.

30-2812 Hands of player and banker; procedure for dealing initial two cards to each hand.

- (1) There will be two hands dealt in the game of baccarat one of which will be denominated the "Player's Hand" and the other denominated the "Banker's Hand".
- (2) At the commencement of each round of play, the dealer calling the game will announce "no more bets".
- (3) The dealer will deal an initial four cards from the shoe. The first and third cards dealt will constitute the first and second cards of the "Player's Hand." The second and fourth cards dealt will constitute the first and second cards of the "Banker's Hand".
- (4) The dealer will remove cards from the shoe and at the discretion of the Retail Licensee, turn the cards face up or face down and then place them on the appropriate area of the layout. The first and third cards dealt will be placed on the area designated for the "Player's Hand" and the second and fourth cards dealt will be placed on the area designated for the "Banker's Hand".

30-2813 Procedure for dealing of additional cards.

- (1) After the dealer positions the cards, the dealer will announce the point count of the "Player's Hand" and then the "Banker's Hand".
- (2) Following the announcement of the point counts of each hand, the dealer will determine whether to deal a third card to each hand which instructions will be in conformity with the requirements of Regulation 30-2814.
- (3) In no event will more than one additional card be dealt to either hand.
- (4) Whenever the cutting card appears during play, the cutting card will be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game will announce "last hand". At the completion of one more hand, no more cards will be dealt until the reshuffle occurs.

30-2814 Rules for determining whether a third card will be dealt.

- (1) If the point count of either the "Player's Hand" or the "Banker's Hand" after the initial two cards are dealt to each is an 8 or 9 (which will be called a "natural") no more cards will be dealt to either hand.
- (2) If the point count of the "Banker's Hand" on the first two cards is 0 to 7 inclusive, the "Player's Hand" will draw (that is, take a third card) or stay (that is, not take a third card) in accordance with the requirements of Table 1 below.

TABLE 1

Player Having	Third Card Determination
0 to 5	Draws
6 to 9	Stays

PLAYERS' RULES

When first cards Total:	The Players':
0-1-2-3-4-5	Draw a Card
6-7	Stand
8-9	Stand (Natural, Bank cannot draw)

- (3) The "Banker's Hand" will draw (that is, take a third card) or stay (that is, not take a third card) in accordance with the requirements of Table 2 below.
- (4) The first vertical column in Table 2 labeled "point count of Banker's Hand" will refer to the point count of the "Banker's Hand" after the first two cards have been dealt to it.

Banker Drawing Rules

Banker's Score	Player's Third Card									
	0	1	2	3	4	5	6	7	8	9
7	S	S	S	S	S	S	S	S	S	S

6	S	S	S	S	S	S	D	D	S	S
5	S	S	S	S	D	D	D	D	S	S
4	S	S	D	D	D	D	D	D	S	S
3	D	D	D	D	D	D	D	D	S	D
2	D	D	D	D	D	D	D	D	D	D
1	D	D	D	D	D	D	D	D	D	D
0	D	D	D	D	D	D	D	D	D	D

D = Draw third card S = Stand on two cards

TABLE 2		
BANKER RULES		
When First Cards Total:	Draws when PLAYER takes third card	Does not draw when PLAYER takes third card
0-1-2	Always draws *	
3	0-1-2-3-4-5-6-7-9	8
4	2-3-4-5-6-7	0-1-8-9
5	4-5-6-7	0-1-2-3-8-9
6	6-7	0-1-2-3-4-5-8-9
7	Stands	
8-9	STAND (Natural, PLAYER cannot draw)	
* unless PLAYER shows natural 8 or 9		
If the PLAYER takes no cards, the BANKER must draw 0-5 and stand on 6-9		

30-2815 Announcement of result of round; payment and collection of wagers.

- (1) After each hand has received all the cards to which it is entitled, the dealer will announce the final point count of each hand indicating which hand has won the round. If two hands have equal point counts, the dealer will announce "Tie Hand". If the total card wagers authorized by Regulation 30-2807 are offered, the dealer will also announce the total number of cards dealt during the round of play.
- (2) After the result of the round is announced, the dealer responsible for the wagers on the table will first collect each losing wager. Thereafter, the dealer will, in accordance with one of the following

procedures, pay each winning wager and collect any vigorish owed pursuant to Regulation 30-2808.

- (a) Starting at the highest numbered player position at which a winning wager is located and proceeding in descending order to each next highest numbered player position, the dealer will first pay each winning wager. The licensee shall collect the vigorish from the player at the time the winning pay out is made.
- (3) The licensee may, in its discretion, elect to use any of the procedures authorized in (2) above at any baccarat table in its establishment; provided, however, that:
 - (a) The same procedure will be used for all baccarat tables located within the same gaming pit;
 - (b) Any baccarat table located in a gaming pit that also contains a punto banco table will use the same procedure that is to be used at the punto banco table; and
 - (c) The licensee surveillance department will be notified, within 30 minutes of the implementation of or a change in the particular procedure to be used at a table or gaming pit.
 - (4) At the conclusion of a round of play, all cards on the layout will be picked up by the dealer and placed in the discard rack, in order and in such a way that they can be readily arranged to indicate the "Player's Hand" and the "Banker's Hand" in case of question or dispute.
 - (5) No participant or spectator will handle, remove or alter any cards used to game at mini baccarat and no dealer or other casino employee or casino key employee will permit a participant or spectator to engage in such activity.

30-2816 Irregularities.

- (1) A third card dealt to the "Player's Hand", when no third card is authorized by these regulations, will become the third card of the "Banker's Hand" if the "Banker's Hand" is obliged to draw by Table 2 of Regulation 30-2814. If, in such circumstances, the "Banker's Hand" is required to stay, the card dealt in error will become the first card of the next hand except as otherwise provided in (2) below.
- (2) If a card dealt in error is disclosed at the time it is dealt. It will be used in the following hand which will be a free hand (No Wagers) to maintain the order of the shoe.
- (3) If the first card of a round is face-up in the shoe, all player's wagers are void and a "free hand" will occur. If any card is faceup in the shoe after the 1st card of the round, the round will proceed as normal.
- (4) If there are insufficient cards remaining in the shoe to complete a round of play, that round will be void and a new round will commence after the entire set of cards are reshuffled and placed in the shoe.

30-2817 Hands of player and banker; procedure for dealing initial two cards to each hand for Midi baccarat

- (1) There will be two hands dealt in the game of midi baccarat one of which will be denominated the "Player's Hand" and the other denominated the "Banker's Hand". In Midi baccarat the cards are handled and revealed by the player with the largest bet placed on either the player or banker wager.

- (2) At the commencement of each round of play, the dealer calling the game will announce "no more bets".
- (3) The dealer will deal an initial four cards from the shoe. The first and third cards dealt will constitute the first and second cards of the "Player's Hand." The second and fourth cards dealt will constitute the first and second cards of the "Banker's Hand." The licensee may deal the initial four cards in accordance with one of the following options:
- (4) The first and third cards dealt will be placed face down on the area designated for the "Player's Hand" and the second and fourth cards dealt will be placed face down on the area designated for the "Banker's Hand." After all four cards have been dealt, the dealer will place the "Banker's Hand" underneath the right corner of the dealing shoe until the "Player's Hand" is called.
 - (a) The dealer will then hand the two cards of the "Player's Hand," face down, to the player with the highest wager on the "Player's Hand." After viewing the "Player's Hand," the player will return the two cards, face up, to the dealer, who will place the cards face up on the area designated for the "Player's Hand" and announce the point count of the "Player's Hand".
 - (b) The dealer will then hand the two cards of the "Banker's Hand," face down, to the player with the highest wager on the "Banker's Hand." After viewing the "Banker's Hand," the player will return the two cards, face up, to the dealer, who will place the cards face up on the area designated for the "Banker's Hand" and announce the point count of the "Banker's Hand".
 - (c) Any third card required to be dealt to the "Player's Hand" will be placed face down on the area designated for the "Player's Hand." The dealer will then hand the card, face down, to the player who was handed and returned the "Player's Hand." After viewing the card, the player will return the card face up to the dealer, who will place the card face up on the area designated for the "Player's Hand."
 - (d) Any third card required to be dealt to the "Banker's Hand" will be placed face down on the area designated for the "Banker's Hand." The dealer will then hand the card, face down, to the player who was handed and returned the "Banker's Hand." After viewing the card, the player will return the card face up to the dealer, who will place the card face up on the area designated for the "Banker's Hand."
 - (e) If two or more players offer to wager equal amounts on either the "Player" or "Banker" hand and cannot agree on who will open the cards, the following will apply. The player making such wager who is closest to the dealer moving counterclockwise around the table will be handed the "Player's Hand" and any third card required to be dealt. If two or more players offer to wager an equally high amount on the "Banker's Hand," the player making such wager who is closest to the dealer moving counterclockwise around the table will be handed the "Banker's Hand" and any third card required to be dealt.
 - (f) Players may request for a lower betting player to turn the cards as long as everyone at the table agrees. Any additional cards must also be turned by the same player. The retail licensee reserves the right to allow or deny this procedure.

30-2899.01 The play - 5 Treasures.

- (1) 5 Treasures is a trademarked baccarat variation game, the rights to which are owned by SG Gaming Inc. of Las Vegas, Nevada and which may be transferred or assigned. 5 Treasures must be played according to the following rules. 5 Treasures baccarat is played the same way as traditional baccarat without modifying any of the existing drawing rules of the standard game. 5

Treasures baccarat offers four separate optional bonus wagers and one that will cover all four of the bonus wagers.

- (2) 5 Treasures may only be played on approved table equipment with the necessary signage and which displays the 5 Treasures table layout. Players make the 5 Treasures wager by betting in the marked area. Players may bet the Dragon Bonus wager for the Player, the Banker or at the discretion of the retail licensee, bet them both. At the discretion of the retail licensee players may be required to make a standard baccarat wager.
- (3) Limits on bets and aggregate pay outs.

At the discretion of the retail licensee the retail licensee may choose to adhere to the following:

- (a) Define and post separate minimum and maximum wagering limits for both the base game and optional wager (if applicable).
 - (b) Define and post (for optional wagers only) an aggregate limit for pay outs (maximum allowed total pay out to winning players wagering on the optional wager, during a single round of play).
- (4) Wagers.

Players make the standard baccarat wager. Players may also make any one (or all) of the bonus wagers by placing their bet/s in the marked area. Once all bets have been placed, the dealer will draw cards and all standard house baccarat rules are followed. It follows all of the traditional drawing rules, including taking 5% commission on winning Banker hands.

- (5) Winning and losing.

Once all cards have been dealt and the baccarat outcome is known, the dealer will resolve the standard baccarat wager along with any bonus wagers the players have made.

- (a) Fortune 7. The Fortune 7 bonus wager wins if the Banker's hand wins with a 3-card total of 7.
- (b) Golden 8. The golden 8 bonus wager wins if the Player's hand wins with a 3-card total of 8.
- (c) Heavenly 9. The Heavenly 9 bonus wager wins if the Banker's and/or Player's final outcome is a 3-card total of 9.
- (d) Blazing 7's. The Blazing 7's bonus wager wins if the Player and Banker's final outcome is either a 2-card total of 7 or a 3-card total of 7.
- (e) Cover All Place. If a Cover All wager and any one of the separate bonus wagers wins, the player wins. *Note- Cover All may be played alone. Players are not required to have placed the separate bonus wager as well, in order to win the pay out for the outcome on the Cover All bonus wager.

See the posted pay table for all bonus wager odds.

- (6) Dealing procedures.

- (a) To begin each round, players make their standard baccarat wager(s) and any, or all, of the optional bonus wagers.
- (b) The dealer then follows house procedures for dealing baccarat.
- (c) When the hand is over, the dealer will reconcile the traditional baccarat wagers and optional bonus wagers according to house procedures. See posted pay tables for bonus wager pay outs.

Pay Table 1	
Fortune 7	
Banker wins with a 3-Card 7	Pays 40 to 1
Golden 8	
Player wins with a 3-card 8	Pays 25 to 1
Heavenly 9	
Player and Banker have 3-card 9	Pays 75 to 1
Player or Banker have 3-card 9	Pays 10 to 1
Blazing 7's	
Player and Banker have 3-card 7's	Pays 400 to 1
Cover All	
Any winning event from above optional wagers	Pays 6 to 1

Pay Table 2	
Fortune 7	
Banker wins with a 3-Card 7	Pays 40 to 1
Golden 8	
Player wins with a 3-card 8	Pays 25 to 1
Heavenly 9	
Player and Banker have 3-card 9	Pays 75 to 1
Player or Banker have 3-card 9	Pays 10 to 1
Blazing 7's	
Player and Banker have 3-card 7's	Pays 200 to 1
Player and Banker have 2-card 7's	Pays 50 to 1
Cover All	
Any winning event from above optional wagers	Pays 6 to 1

30-2899.02 The Play - 99 Fortunes Progressive.

99 Fortunes Progressive is a trademarked baccarat variation game, the rights to which are owned by SG Gaming Inc. of Las Vegas, Nevada and which may be transferred or assigned. 99 Fortunes must be played according to the following rules.

99 Fortunes Progressive game play is identical to standard baccarat, but it also features an optional progressive wager. 99 Fortunes Progress may be played only on approved tables equipped with the necessary electronic equipment and signage, and which displays the 99 Fortunes table layout.

If two of the first four Player and Banker cards are a suited pair or higher the player wins. The top award will be paid to the player position matching the rank of the cards. Example: four suited 2's, position #2 (if playing the progressive) would win the top award. See pay table for odds.

- (1) Establishing limits on bets and aggregate pay outs.

At the discretion of the retail licensee the retail licensee may choose to adhere to the following:

- (a) Define and post separate minimum and maximum wagering limits for both the base game and optional wager (if applicable).
 - (b) Define and post (for optional wager wagers only) an aggregate limit for pay outs (maximum allowed total pay out to winning players wagering on the optional wager, during a single round of play). Posting an aggregate limit protects the establishment from excessive liability in any one round of play, while allowing the player a wider range of betting options, subject to posted aggregate limits.
- (2) 99 Fortunes Baccarat Progressive is an optional progressive wager.
- (3) The bet considers the first four cards between the Player and Banker hands for all pay outs. See pay table for odds.

Sample pay table:

Hand	Pays	Envy	Seed
Suited Four of a Kind- Player Position	100%	\$1,000	\$10,000
Suited Four of a Kind- Other	1,000		
4 of a Kind	100		
Three of a Kind	10		
Two Pair	9		
Suited Pair	3		

- (4) The top award, suited Four of a Kind, will be paid to the player position matching the rank of the cards. For example, if four 2's of Spades were dealt, position number 2 would win the top award if playing the progressive. The position numbers printed on the layout will be used for this purpose, with Aces representing position 1.

Player Position	Winning Combination
1	4 Suited Aces
2	4 Suited 2's
3	4 Suited 3's
5	4 Suited 5's
6	4 Suited 6's
7	4 Suited 7's
8	4 Suited 8's
9	4 Suited 9's
10	4 Suited 10's

- (5) The meter will be reseeded when the 100% award hits. The cost of the reseed has been factored in to the casino's mathematical advantage.
- (6) To begin each round, players must make their regular game wager. They may optionally place any bonus wagers and the progressive wager. Players must place the progressive wagers on the sensor in front of their betting position. The sensor will light up.
- (7) Once all players place their bets, the dealer will press "START GAME" on the keypad. The sensors will then light up, indicating a progressive wager. The dealer will then remove all progressive bets from the table.
- (8) The dealer then follows house procedures for dealing the regular game.
- (9) The dealer reconciles the standard wager, any bonus wagers and progressive wagers at the same time. Follow the procedure in the next section for reconciling percentage pays from the progressive meter.
- (10) Progressive winners:
 - (a) The percentage pays are paid from the progressive jackpot shown on the progressive meter.
 - (b) Other hands are paid from the tray; they do not come off the meter.
 - (c) The percentage prize shown on the meter is paid to the player position with the winning combination (see item 3, above).
 - (d) When a player has a progressive winner, the dealer will select the player spot corresponding to the player with the winning progressive hand. The dealer will then press the appropriate hand button on the display. (If the hand button is pressed by accident, pressing it again will turn it off.)
 - (e) The dealer will then press the "Hit Jackpot" button.
 - (f) The dealer shall then contact a supervisor.
 - (g) Once the casino verifies the progressive win, the supervisor will press the "Pay Jackpot" button. To complete the action, a supervisor or executive card (depending on jackpot level) swipe is required. This records the win onto the Game Manager computer and adjusts the meter appropriately for the prize won. House procedures are then followed for paying the prize. (Reviewing the monitor connected to the Game Manager will show the prize amount to be paid, and a win page may be printed, which can be used to help record the pay out for accounting).
 - (h) When the dealer reconciles all action, he presses "END GAME." This resets the system to begin the next hand.
 - (i) Once the supervisor or executive card (depending on jackpot level) is swiped the prize is logged into the Game Manager. If the progressive pay needs to be backed out at this point, the award will need to be manually backed out using the Game Manager manual adjustment feature.
- (11) Pay tables:

99 Fortunes Progressive – P1

Hand	Progressive Pay Out	Odds Pay Out	Envy
------	---------------------	--------------	------

Suited Quads (A's – 10's, ex 4's)	100%		\$1,000
Other Suited Quads		\$1,000	
Quads		\$100	
Trips		\$10	
Two Pair		\$9	
Suited Pair		\$3	

99 Fortunes Progressive – P2 – 6 Spots – 8 Decks

Hand	Progressive Pay Out	Odds Pay Out
Suited Quads (A's – 10's, ex 4's)	100%	
Other Suited Quads		PHP100,000
Quads		PHP10,000
Trips		PHP1,000
Two Pair		PHP900
Suited Pair		PHP300

99 Fortunes Progressive – P2 – 7 Spots – 8 Decks - \$5

Hand	Progressive Pay Out	Odds Pay Out	Envy
Suited Quads (A's – 8's, ex 4's)	100%		\$500
Other Suited Quads		\$5,000	
Quads		\$500	
Trips		\$50	
Two Pair		\$45	
Suited Pair		\$15	

99 Fortunes Progressive – P2 – 7 Spots – 8 Decks-PHP100

Hand	Progressive Pay Out	Odds Pay Out
Suited Quads (A's – 10's, ex 4's)	100%	
Other Suited Quads		PHP100,000
Quads		PHP10,000
Trips		PHP1,000
Two Pair		PHP900
Suited Pair		PHP300

99 Fortune Progressive – P3 – 6 Spots – 8 Decks-PHP200

Hand	Progressive Pay Out	Odds Pay Out
Suited Quads (A's – 10's, ex 4's)	100%	
Other Suited Quads		PHP200,000
Quads		PHP20,000
Trips		PHP2,000
Two Pair		PHP1,000
Suited Pair		PHP600

99 Fortunes Progressive – P3 – 7 Spots – 8 Decks-PHP200

Hands	Progressive Pay Out	Odds Pay Out
Suited Quads (A's – 10's, ex 4's)	100%	
Other Suited Quads		PHP200,000

Quads		PHP20,000
Trips		PHP2,000
Two Pair		PHP1,000
Suited Pair		PHP600

99 Fortunes Progressive – P4b

Hand	Progressive Pay Out	Odds Pay Out	Envy
Suited Quads (A's – 10's, ex 4's)	100%		\$1,000
Other Suited Quads		\$1,000	
Quads		\$100	
Trips		\$10	
Two Pair		\$9	
Suited Pair		\$3	

99 Fortunes Progressive – P5 – 7 Spots – 8 Decks-\$5

Hand	Progressive Pay Out	Odds Pay Out	Envy
Suited Quads – Matching a Players Seat	100%		\$1,000
Other Suited Quads		\$5,000	\$500
Quads		\$500	\$50
Suited Trips		\$125	\$25
Trips		\$40	\$5
Suited Pair		\$15	\$1

99 Fortunes Progressive – P6 – 7 Spots – 8 Decks CET

Hand	Progressive Pay Out	Odds Pay Out	Envy
Suited Quads – Matching a Players Seat	100%		\$1,000
Other Suited Quads		\$5,000	\$500
Quads		\$500	\$50
Suited Trips		\$125	\$25
Trips		\$50	\$5
Suited Pair		\$20	\$1

30-2899.03 The Play- Dragon Bonus.

- (1) Dragon Bonus is a trademarked baccarat variation game, the rights to which are owned by SG Gaming Inc. of Las Vegas, Nevada and which may be transferred or assigned. Dragon Bonus must be played according to the following rules. Dragon Bonus is an optional wager for baccarat that pays when your hand is a natural winner or wins by a large margin. The highest pay out is for a non-natural that wins by nine points.
- (2) Dragon Bonus may only be played on approved table equipment with the necessary signage and which displays the Dragon Bonus table layout. Players make the Dragon Bonus wager by betting in the marked area. Players may bet the Dragon Bonus wager for the Player, the Banker or at the discretion of the retail licensee, bet them both. At the discretion of the retail licensee players may be required to make a standard baccarat wager.
- (3) Limits on bets & aggregate pay outs.

At the discretion of the retail licensee, the retail licensee may choose to adhere to the following:

- (a) Define and post separate minimum and maximum wagering limits for both the base game and optional wager (if applicable).
 - (b) Define and post (for optional wagers only) an aggregate limit for pay outs (maximum allowed total pay out to winning players wagering on the optional wager, during a single round of play).
- (4) Winning and losing.

Players have two ways to win:

- (a) When the hand is a natural winner; or
 - (b) When the player's non-natural hand wins by at least four points.
- (5) Pay outs.

- (a) Natural Winners 1 to 1.
- (b) Natural ties push.
- (c) Non-natural winners Win by 4 thru 9 points .

See pay table for odds.

- (6) Dealing procedures.

Dragon Bonus is an optional wager for baccarat. Players have two ways to win: 1) If their selected hand for the Dragon Bonus wager is a natural* winner; or 2) is a non-natural winner that wins by four or more points. With non-natural* winners, the higher the margin of victory, the higher the pay out.

- (a) Players must make the Dragon Bonus wager before the dealer deals any cards.
- (b) The dealer will then deal the traditional baccarat hand according to house procedures.
- (c) When the hand is over, the dealer will reconcile traditional baccarat wagers according to house procedures.
- (d) The house can reconcile bonus bets any way they like. Example: Remove losing bets immediately, and then pay winners.
- (e) Notes on naturals:
 - (i) Natural winners always pay even-money on the Dragon Bonus bet.
 - (ii) In the event of a natural tie (8-8, 9-9), the Dragon Bonus pushes.
 - (iii) All other ties will result in Dragon Bonus bet losing.
 - (iv) Natural is a two-card total consisting of 8 or 9.

Pay Table 1		Pay Table 2	
Win by 9 points*	30 to 1	Win by 9 points*	20 to 1
Win by 8 points*	10 to 1	Win by 8 points*	8 to 1
Win by 7 points*	6 to 1	Win by 7 points*	7 to 1
Win by 6 points*	4 to 1	Win by 6 points*	4 to 1
Win by 5 points*	2 to 1	Win by 5 points*	3 to 1
Win by 4 points*	1 to 1	Win by 4 points*	1 to 1
Natural winner	1 to 1	Natural winner	1 to 1
Natural winner	PUSH	Natural ties	PUSH
* Non-naturals		* Non-naturals	

Pay Table 3	
Win by 9 points*	30 to 1
Win by 8 points*	10 to 1
Win by 6-7 points*	4 to 1
Win by 4-5 points*	2 to 1
Natural winner	1 to 1
Natural ties	PUSH
* Non-naturals	

30-2899.04 Ez Baccarat and Ez Baccarat Progressive.

- (1) EZ Baccarat, is a trademarked baccarat variation game, the rights to which are owned by SG Gaming Inc. of Las Vegas, Nevada and which may be transferred or assigned EZ Baccarat must be played to the following rules. Dragon 7 and Panda 8 are optional bonus wagers within EZ Baccarat that pay when a player's hand is a natural winner or wins by a large margin. The highest pay out is for a non-natural that wins by nine points.
- (2) EZ Baccarat is played the same way as traditional baccarat. EZ Baccarat may only be played on approved tables equipped with the necessary electronic equipment and signage, which displays the EZ Baccarat table layout. EZ Baccarat eliminates the 5% commission (Vigorish) after every winning Bank hand without modifying any of the existing drawing rules of the standard game. Instead of taking a commission when the Bank wins with a total of 7 consisting of 3 cards – the Bank hand is a “push” or “barred.” The Player hand and Tie bets lose, as normal.
- (3) At the discretion of the retail licensee the retail licensee may choose to adhere to the following:
 - (a) Define and post separate minimum and maximum wagering limits for both the base game and optional wager (if applicable).
 - (b) Define and post (for optional wagers only) an aggregate limit for pay outs (maximum allowed total pay out to winning players wagering on the optional wager, during a single round of play). Posting an aggregate limit protects your establishment from excessive liability in any one round of play, while allowing the player a wider range of betting options, subject to posted aggregate limits.
- (4) How to Win.

The Banker wins with a 3-card total of 7 (called Dragon 7); and optional bets made on this winning outcome are paid 40 to 1. The Banker side is a “Push”. All other bets lose. The Player

wins with a 3- card total of 8 (called Panda 8); and optional bets made on this winning outcome are paid 25 to 1. The Player side is paid even money. All other bets lose.

The progressive wager qualifies the player for pay outs from the progressive jackpot.

See pay table for odds.

(5) Dealing Procedures:

To begin each round, make a standard baccarat bet and the EZ Baccarat Progressive bet. The dealer then follows the house procedures for baccarat.

- (a) EZ Baccarat Progressive is an optional progressive optional bonus wager for baccarat.
- (b) To begin each round, players make their standard baccarat wager(s). They may also make the Dragon 7, Panda 8 and progressive wagers. Players must place the progressive wagers on the sensor in front of their betting position. The sensor will light up.
- (c) Once all players place their bets, the dealer will press "START GAME" on the keypad. The sensors will then light up, indicating a progressive wager. The dealer will then remove all progressive bets from the table.
- (d) The dealer then follows house procedures for dealing baccarat.
- (e) The dealer reconciles the standard baccarat wagers, any bonus wagers and progressive wagers at the same time. Follow the procedure in the next section for reconciling percentage pays from the progressive meter.
 - (i) It is left to the casino's discretion as to whether or not the player may make the Dragon7 and/or Panda 8 and/or the progressive wagers without playing the base game of baccarat.
- (f) Progressive winners:
 - (i) The percentage pays are paid from the progressive jackpot shown on the progressive meter. Other hands are paid from the tray or from the meter at the casino's requirements.
 - (ii) The percentage prize pay amount shown on the meter is split among all players, at that table, participating in the progressive wager that round.
 - (iii) When a player has a progressive winner, the dealer, using the dealer display, will press the appropriate hand button that corresponds to the player with the winning progressive hand. (If the hand button is pressed by accident, pressing it again will turn it off.)
 - (iv) The dealer shall then contact a supervisor.
 - (v) Once the casino verifies the progressive win, the supervisor will press the confirm button. To complete the action, a supervisor or executive card (depending on jackpot level) swipe is required. This records the win onto the Game Manager computer and adjusts the meter appropriately for the prize won. House procedures are then followed for paying the prize. (Reviewing the monitor connected to the Game Manager will show the prize amount to be paid, and

pressing the “money bag” icon will print a win page, which can be used to help record the pay out for accounting.)

- (vi) Once the dealer has reconciled all action, they press “END GAME.” This resets the system to begin the next hand.
- (vii) Once the supervisor or executive card (depending on jackpot level) is swiped the prize is logged into Game Manager. If the progressive pay needs to be backed out at this point, the award will need to be manually backed out using the Game Manager manual adjustment feature.

(g) The sample pay tables are listed below.

PAYTABLES

Hand	Paytable 1 Pays	Paytable 2 Pays
Dragon 7 – Player 0 – Suited	100%	100%
Dragon 7 – Player 0 – Same Color	250 for 1	230 for 1
Dragon 7 – Player 0	75 for 1	75 for 1
Banker 2 - Card 7 – Player 0	60 for 1	60 for 1

Hand	Paytable 3 Pays
Panda 8 vs. Banker 3-card 7 - suited	100%
Panda 8 vs. Banker 3-card 7 – same color	500 for 1
Panda 8 vs. Banker 3-card7	50 for 1
Panda 8 or Dragon 7 – suited	20 for 1
Panda 8 or Dragon 7	10 to 1

30-2899.05 The play – Golden Frog Baccarat. *Effective 11/14/21*

Golden Frog Baccarat is a trademarked and copyrighted baccarat variation game, the rights to which are owned by Empire Technological Group, Inc. Of Las Vegas, Nevada and which may be transferred or assigned.

Golden Frog Baccarat shall be dealt and played following the standard rules of baccarat, except as follows:

- (1) Golden Frog Baccarat is comprised of various types of optional addition wagers. Casinos may use as many or as few of these wagers as they desire. Golden Frog Baccarat can be played with or without a commission. Golden Frog Baccarat may be played only on tables utilizing a Golden Frog layout. The game can be played using any number of 52 card decks.
- (2) At the same time a player makes his/her standard baccarat wager, the player has the option of making an additional wager on any or all of the Golden Frog outcomes. At the discretion of the licensee a standard baccarat wager may be required. The minimum and maximum wagers may vary according to the casino and the laws of Colorado. Each wager may have a different minimum and maximum limit.
- (3) Dealer tokens may be made on any of the additional Golden Frog wagers. Any restrictions on dealer tip wagers must be posted at the table or as wall signage.

- (4) After the standard baccarat hand is decided the optional Golden Frog wagers will be addressed.

Players win their optional wagers when a hand occurs as follows:

A hand total of nine comprised of three cards wins over a hand total of seven comprised of three cards. The wager is paid 200 to 1.

A hand total of nine comprised of three cards wins over a hand total of one comprised of three cards. The wager is paid 150 to 1.

A hand total of nine comprised of two cards wins over a hand total of seven comprised of two cards. The wager is paid 50 to 1.

A hand total of eight wins over a hand total of six. The wager is paid 25 to 1.

A Banker hand win with a three-card total of seven (Jin Chan wager) is paid 40 to 1.

A Player hand win with a three-card total of eight (Koi wager) is paid 25 to 1.

- (5) To play Golden Frog as commission free the standard game will be a push when the Banker wins with a three card seven hand. The optional Jin Chan wager will still win.