

**Maryland State Lottery and Gaming Control Agency**  
**Standard Rules - Mini Baccarat**

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**Chapter 1 - Definitions.**

The terms defined in the chapters for Midi Baccarat have the same meanings in this chapter.

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**Chapter 2 - Mini Baccarat Tables.**

A. Mini Baccarat shall be played on a table having:

- (1) Numbered positions for no more than nine seated players on one side of the table; and
- (2) A place for the dealer on the opposite side of the table.

B. A facility operator shall submit to the Commission for approval the layout for a Mini Baccarat table, which shall contain at least:

- (1) The name or logo of the facility operator;
- (2) Separate areas designated for the placement of wagers on the Banker's Hand, Player's Hand, and Tie Hand for each player;
- (3) The payout odds for all permissible wagers offered by a facility operator, except that if the payout odds are not inscribed on the layout, a sign identifying the payout odds shall be posted at each Mini Baccarat table;
- (4) An area designated for the placement of cards for the Player's Hand and Banker's Hand;
- (5) If a facility operator offers the Dragon Bonus Wager authorized under Chapter 7 – Wagers, separate areas designated for the placement of the Dragon Bonus Wager for each player;
- (6) If a facility operator offers EZ Baccarat:
  - (a) Separate areas for each player designated for the placement of the Dragon 7 Insurance Wager authorized under Chapter 7 - Wagers; and
  - (b) Inscriptions that advise players that a wager on the Banker's Hand that results in a Dragon 7 shall push and be returned to the player, except that if the information is not inscribed on the layout, a sign containing the information shall be posted at each Mini Baccarat table; and
- (7) Unless the dealer, in accordance with the option selected in the facility operator's Rules Submission, collects the vigorish from a player at the time the winning payout is made or the table is designated for play as an EZ Baccarat table, numbered areas that correspond to the seat numbers for the purpose of marking vigorish.

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C. If marker buttons are used for the purpose of marking vigorish, the marker buttons shall be placed in the table inventory container or in a separate rack designed for the purpose of storing marker buttons.

D. If a separate rack is used, the rack shall be placed in front of the table inventory container during gaming activity.

E. A Mini Baccarat table shall have a drop box and a tip box attached on the same side of the gaming table as, but on opposite sides of, the dealer, as approved by the Commission.

F. The Commission may approve an alternative location for the tip box when a card shuffling device or other table game equipment prevents the placement of the drop box and tip box on the same side of the gaming table as, but on opposite sides of, the dealer.

G. A Mini Baccarat table shall have a discard bucket on the dealer's side of the table.

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**Chapter 3 - Cards; Number of Decks.**

A. Mini Baccarat shall be played with six to eight decks of cards that have:

- (1) Cards that are identical in appearance; and
- (2) Two cover cards.

B. If an automated card shuffling device is utilized, Mini Baccarat shall be played with 12 to 16 decks of cards in accordance with the following requirements:

- (1) The cards shall be separated into two batches with an equal number of decks included in each batch;
  - (2) 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;
  - (3) 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;
  - (4) Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe; and
  - (5) The cards from only one batch shall be placed in the discard rack at any given time.
- C. The decks of cards opened for use at a Mini Baccarat table shall be changed at least once every 24 hours.

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**Chapter 4 - Opening a Table for Gaming.**

A. After receiving six or more decks of cards at a table, a dealer shall inspect the cards for any defects and a floorperson assigned to the table shall verify the inspection.

B. After the cards are inspected, the dealer shall spread the cards out face up on the table, in horizontal fan shaped columns by deck according to suit and in sequence, for visual inspection by the first player to arrive at the table.

C. After the first player has been afforded an opportunity to visually inspect the cards, the dealer shall:

- (1) Turn the cards face down on the table;
- (2) Mix the cards thoroughly by washing them; and
- (3) Stack the cards.

D. If an automated card shuffling device is utilized and two batches of cards are received at the table, the dealer shall:

- (1) Spread all the decks in one batch of cards for inspection on the table separate from the decks in the other batch of cards; and
- (2) After the first player is afforded an opportunity to visually inspect the cards, separately turn each batch of cards face down on the table and stack the cards.

E. If the decks of cards received at the table are preinspected and reshuffled §§A—D of this chapter do not apply.

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**Chapter 5 - Shuffling and Cutting the Cards.**

A. Unless the cards were preshuffled, immediately prior to commencement of play the dealer shall:

- (1) Shuffle the cards manually or by use of an automated card shuffling device so that they are randomly intermixed; and
- (2) If the cards have been manually shuffled, leave the entire stack of cards intermixed but not entirely squared off so the floorperson can verify that the shuffle did not result in any uneven distribution of cards.

B. After the cards have been shuffled, the dealer shall offer the stack of cards to a player to be cut:

- (1) The cards shall be offered with the backs facing away from the dealer;
- (2) The dealer shall begin with the player seated in the highest number position at the table and, working clockwise around the table, offer the stack to each player until a player accepts the cut;
- (3) If a player does not accept the cut, the dealer shall cut the cards; and
- (4) The cards shall be cut by placing a cover card in the stack at least ten cards in from the top or the bottom of the stack.

C. Once the cover card has been inserted into the stack, the dealer shall take all cards above the cover card and the cover card and place them on the bottom of the stack, and:

- (1) Insert the second cover card in a position at least 14 cards above the bottom of the stack; and
- (2) Insert the stack of cards into the dealing shoe for commencement of play.

D. After the cards have been cut and before the cards have been placed in the dealing shoe, a floorperson or above may require the cards to be recut if the floorperson or above determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

E. If a recut is required under §D of this chapter:

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(1) The cards shall be recut by the next person entitled to cut the cards, as described in §B of this chapter; and

(2) The stack of cards shall be inserted into the dealing shoe for commencement of play.

F. Prior to commencement of play, the dealer shall remove and expose the first card from the dealing shoe and place it, and an additional number of cards, drawn face down, equal to the face value of the first card drawn, in the discard bucket.

G. When determining the face value of the first card removed from the dealing shoe under §F of this chapter:

(1) A 10, jack, queen, or king count as ten; and

(2) An ace counts as one.

H. If there is no gaming activity at a Mini Baccarat table which is open for gaming, the dealer shall:

(1) Remove the cards from the dealing shoe and the discard rack;

(2) Unless a player requests that the cards be spread face up on the table, spread the cards out on the table face down;

(3) After the first player is afforded an opportunity to visually inspect the cards:

(a) If there is no automated shuffling device in use, mix the cards thoroughly by washing the cards, and then stack, shuffle, and cut them in accordance with this section;

(b) If an automated shuffling device is in use, stack the cards and place them in the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed; and

(4) Unless a player requests otherwise, the batch of cards removed from the automatic shuffler under paragraph (b) of this section does not need to be spread for inspection and reshuffled prior to being dealt if:

(a) The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner; or



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(b) The shuffled cards have been secured, released and prepared for play in accordance with procedures submitted to the Commission and approved.

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**Chapter 6 - Value of Cards; Point Count of Hand.**

A. The value of the cards in each deck is as follows:

- (1) A card from 2 to 9 has its face value;
- (2) A 10, jack, queen, or king has a value of zero; and
- (3) An ace has a value of one.

B. The Point Count of a hand is:

- (1) A single digit number from 0 to 9; and
- (2) Determined by totaling the value of the cards in the hand.

C. If the total point count of the cards in a hand is a two-digit number under §B of this chapter:

- (1) The left digit of the number is discarded; and
- (2) The right digit constitutes the point count of the hand.

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**Chapter 7 - Wagers.**

A. The following are permissible wagers in the game of Mini Baccarat:

(1) A wager on the Banker's Hand, which:

(a) Unless EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7, wins if the Banker's Hand has a Point Count higher than that of the Player's Hand;

(b) Loses if the Banker's Hand has a Point Count lower than that of the Player's Hand; or

(c) Ties and is returned to the player if:

(i) The Banker's Hand and the Player's Hand have the same Point Count; or

(ii) If EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7;

(2) A wager on the Player's Hand, which:

(a) Wins if the Player's Hand has a Point Count higher than that of the Banker's Hand;

(b) Loses if:

(i) The Player's Hand has a Point Count lower than that of the Banker's Hand; or

(ii) If EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7; or

(c) If the Point Counts of the Banker's Hand and the Player's Hand are equal, ties and is returned to the player;

(3) A Tie Wager, which:

(a) Wins if the Point Counts of the Banker's Hand and the Player's Hand are equal; or

(b) Loses if Point Counts of the Banker's Hand and the Player's Hand are not equal;

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(4) If offered by a facility operator, a Dragon Bonus Wager on the Player's Hand or Banker's Hand, or both, which:

(a) Wins if the selected hand is:

(i) A Natural and the other hand is not a Natural;

(ii) A Natural 9 and the other hand is a Natural 8; or

(iii) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by four or more points;

(b) Loses if the selected hand is:

(i) A Natural 8 and the other hand is a Natural 9;

(ii) Not a Natural and has a Point Count less than or equal to the Point Count of the other hand; or

(iii) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by less than four points; or

(c) Ties and is returned to the player if the selected hand is a Natural and the other hand is a Natural of equal Point Count; or

(5) A Dragon 7 Insurance Wager, if the table is designated for play as an EZ Baccarat table, which:

(a) Wins if the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7; or

(b) Loses if the Point Counts of the Banker's Hand and the Player's Hand do not result in a Dragon 7.

B. A player shall make a wager at Mini Baccarat by placing a value chip or plaque on the appropriate area of a Mini Baccarat layout.

C. If a verbal wager is confirmed by the dealer and the cash is expeditiously converted into a value chip or plaque, a verbal wager accompanied by cash may be accepted.

D. A player may not make, increase, or withdraw a wager after the dealer has announced "no more bets".

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**Chapter 8 - Player's and Banker's Hands; Procedure for Dealing Initial Two Cards.**

A. Two hands shall be dealt in Mini Baccarat:

- (1) Player's Hand; and
- (2) Banker's Hand.

B. Prior to dealing any cards, the dealer shall announce "no more bets".

C. The dealer shall deal an initial four cards from the dealing shoe:

- (1) The first and third cards dealt shall be placed face down on the area designated for the Player's Hand; and
- (2) The second and fourth cards dealt shall be placed face down on the area designated for the Banker's Hand.

D. After the four cards described in §C of this chapter have been dealt:

- (1) The dealer shall place the Banker's Hand under the right corner of the dealing shoe;
- (2) Players may not touch, handle, remove, or alter any cards used to play Mini Baccarat;
- (3) After the dealer positions the cards, the dealer shall announce the Point Count of the Player's Hand and the Banker's Hand.
- (4) Following the announcement of the Point Counts of each hand, the dealer shall determine whether to deal a third card to each hand in accordance with Chapter 10 - Rules for Determining Whether a Third Card is Dealt.

E. If a third card is required to be dealt to the Player's Hand, the card shall be placed face up on the area designated for the Player's Hand.

F. If a third card is required to be dealt to the Banker's Hand, the card shall be placed face up on the area designated for the Banker's Hand.

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**Chapter 9 - Procedure for Dealing a Third Card.**

A. After the dealer positions the cards in accordance with Chapter 8 - Player's and Banker's Hands; Procedure for Dealing Initial Two Cards, the dealer shall announce the Point Count of the Player's Hand and the Banker's Hand.

B. Following the announcement of the Point Counts of the hands under §A of this chapter, the dealer shall:

(1) Determine whether to deal a third card to each hand in accordance with Chapter 10 - Rules for Determining Whether a Third Card is Dealt; and

(2) Any third cards required shall be dealt as provided in Chapter 8 - Player's and Banker's Hands; Procedure for Dealing Initial Two Cards.

C. The dealer may not deal more than one additional card be dealt to either hand.

D. If a cover card appears as the first card in the dealing shoe at the beginning of a round of play or appears during play, the dealer shall:

(1) Remove the cover card, place it to the side, and complete the hand;

(2) Upon completion of that hand, announce "last hand"; and

(3) At the completion of one more hand, replace the cards with new decks of cards.

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**Chapter 10 - Rules for Determining Whether a Third Card is Dealt.**

A. If either the Player's Hand or the Banker's Hand is a Natural, there may be no more cards dealt to either hand.

B. If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Player's Hand shall:

(1) Draw a third card if the Player's Hand has a Point Count of less than 6; or

(2) Stay if the Player's Hand has a Point Count of 6 or more.

C. If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Banker's Hand shall draw or stay in accordance with the requirements of §§D—E of this chapter.

D. If the Player's Hand does not receive a third card, the Banker's Hand shall be dealt a third card if the Point Count of the Banker's Hand is 5 or less.

E. If the Player's Hand is dealt a third card, and:

(1) The Banker's Hand has a Point Count of less than 3, the Banker's Hand shall be dealt a third card;

(2) The Banker's Hand has a Point Count of 7, the Banker's Hand may not be dealt a third card;

(3) The Banker's Hand has a Point Count of 3, 4, 5, or 6, the Banker's Hand shall be dealt or not dealt a third card in accordance with the following requirements:

(a) If the point count of the third card drawn by Player's hand is 0 and:

(i) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;

(ii) The point count of Banker's hand after two card is 4 the Banker's hand shall stay;

(iii) The point count of Banker's hand after two card is 5 the Banker's hand shall stay;  
or

(iv) The point count of Banker's hand after two card is 6 the Banker's hand shall stay;

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- (b) If the point count of the third card drawn by Players hand is 1 and:
  - (i) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;
  - (ii) The point count of Banker's hand after two card is 4 the Banker's hand shall stay;
  - (iii) The point count of Banker's hand after two card is 5 the Banker's hand shall stay;  
or
  - (iv) The point count of Banker's hand after two card is 6 the Banker's hand shall stay;
- (c) If the point count of the third card drawn by Player's hand is 2 and:
  - (i) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;
  - (ii) The point count of Banker's hand after two card is 4 the Banker's hand shall draw a third card;
  - (iii) The point count of Banker's hand after two card is 5 the Banker's hand shall stay;  
or
  - (iv) The point count of Banker's hand after two card is 6 the Banker's hand shall stay;
- (d) If the point count of the third card drawn by Player's hand is 3 and:
  - (i) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;
  - (ii) The point count of Banker's hand after two card is 4 the Banker's hand shall draw a third card;
  - (iii) The point count of Banker's hand after two card is 5 the Banker's hand shall stay;  
or
  - (iv) The point count of Banker's hand after two card is 6 the Banker's hand shall stay;
- (e) If the point count of the third card drawn by Player's hand is 4 and:
  - (i) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;



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- (ii) The point count of Banker's hand after two card is 4 the Banker's hand shall draw a third card;
- (iii) The point count of Banker's hand after two card is 5 the Banker's hand shall draw a third card; or
- (iv) The point count of Banker's hand after two card is 6 the Banker's hand shall stay;
- (f) If the point count of the third card drawn by Player's hand is 5 and:
  - (i) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;
  - (ii) The point count of Banker's hand after two card is 4 the Banker's hand shall draw a third card;
  - (iii) The point count of Banker's hand after two card is 5 the Banker's hand shall draw a third card; or
  - (iv) The point count of Banker's hand after two card is 6 the Banker's hand shall stay;
- (g) If the point count of the third card drawn by Player's hand is 6 and:
  - (i) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;
  - (ii) The point count of Banker's hand after two card is 4 the Banker's hand shall draw a third card;
  - (iii) The point count of Banker's hand after two card is 5 the Banker's hand shall draw a third card; or
  - (iv) The point count of Banker's hand after two card is 6 the Banker's hand shall draw a third card;
- (h) If the point count of the third card drawn by Player's hand is 7 and:
  - (i) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;
  - (ii) The point count of Banker's hand after two card is 4 the Banker's hand shall draw a third card;

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(iii) The point count of Banker's hand after two card is 5 the Banker's hand shall draw a third card; or

(iv) The point count of Banker's hand after two card is 6 the Banker's hand shall draw a third card;

(i) If the point count of the third card drawn by Player's hand is 8 and:

(i) The point count of Banker's hand after two card is 3 the Banker's hand shall stay;

(ii) The point count of Banker's hand after two card is 4 the Banker's hand shall stay;

(iii) The point count of Banker's hand after two card is 5 the Banker's hand shall stay;  
or

(iv) The point count of Banker's hand after two card is 6 the Banker's hand shall stay;

(j) If the point count of the third card drawn by Player's hand is 9 and:

(i) The point count of Banker's hand after two card is 3 the Banker's hand shall draw a third card;

(ii) The point count of Banker's hand after two card is 4 the Banker's hand shall stay;

(iii) The point count of Banker's hand after two card is 5 the Banker's hand shall stay;  
or

(iv) The point count of Banker's hand after two card is 6 the Banker's hand shall stay.

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**Chapter 11 - Announcement of Round Result; Payment and Collection of Wagers.**

A. After every hand has received all the cards to which it is entitled under Chapters 8 - Player's and Banker's Hands; Procedure for Dealing Initial Two Cards, 9 - Procedure for Dealing a Third Card, and 10 - Rules for Determining Whether a Third Card is Dealt, the dealer shall announce the final Point Count of each hand indicating which hand has won the round.

(1) If two hands have equal Point Counts, the dealer shall announce "tie hand".

(2) If the table is designated for play as an EZ Baccarat table and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7, the dealer shall announce "Dragon 7".

B. After the result of the round is announced, the dealer shall first collect each losing wager.

(1) Unless the table is designated for play as an EZ Baccarat table, after the losing wagers are collected, starting at the highest numbered player position at which a winning wager is located the dealer shall mark or collect the vigorish owed by a player.

(2) Immediately thereafter, the dealer shall pay a player's winning wager; and

(3) Proceeding in descending order to the next highest numbered player position at which a winning wager is located, repeat the procedure described in §B(1) and (2) of this chapter until the vigorish owed by each player is either marked or collected and each winning wager is paid.

C. At the conclusion of a round of play, the dealer shall remove all cards from the table and place the cards in the discard bucket.

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**Chapter 12 - Payout Odds; Vigorish.**

A. A winning wager made on the Player's Hand shall be paid at odds of 1 to 1.

B. A winning Tie Wager shall be paid at odds of at least 8 to 1.

C. Unless a facility operator is offering EZ Baccarat, a winning wager made on the Banker's Hand shall be paid at odds of 1 to 1, except that the facility operator shall extract a vigorish from the winning players in an amount equal to 5 percent of the amount won.

D. When collecting the vigorish under §C of this chapter:

(1) The facility operator may round off the vigorish to 25 cents or the next highest multiple of 25 cents; and

(2) A dealer shall collect the vigorish from a player in accordance with one of the following procedures selected by the facility operator in its Rules Submission:

(a) At the time the winning payout is made; or

(b) At a later time, if:

(i) The outstanding vigorish shall be collected prior to beginning play with a new dealing shoe of cards or when the player leaves the gaming table, whichever occurs first;

(ii) The amount of the vigorish shall be tracked by placing a coin or marker button, which contains the amount of the vigorish owed, in the rectangular space on the layout that is imprinted with the number of the player owing the vigorish; and

(iii) The coin or marker button may not be removed from the layout until the vigorish owed is collected.

E. If a facility operator offers the Dragon Bonus Wager under Chapter 7 - Wagers, a vigorish may not be extracted on a winning Dragon Bonus Wager.

F. A winning Dragon Bonus Wagers shall be paid out at the odds in one of the following paytables selected by the facility operator in its Rules Submission:

(1) Paytable A:

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- (a) For a Win by 9 points payout is 30 to 1;
- (b) For a Win by 8 points payout is 10 to 1;
- (c) For a Win by 7 points payout is 6 to 1;
- (d) For a Win by 6 points payout is 4 to 1;
- (e) For a Win by 5 points payout is 2 to 1;
- (f) For a Win by 4 points payout is 1 to 1;
- (g) For a Natural winner payout is 1 to 1; and
- (h) For a Natural tie payout is Push;

**(2) Paytable B:**

- (a) For a Win by 9 points payout is 20 to 1;
- (b) For a Win by 8 points payout is 8 to 1;
- (c) For a Win by 7 points payout is 7 to 1;
- (d) For a Win by 6 points payout is 4 to 1;
- (e) For a Win by 5 points payout is 3 to 1;
- (f) For a Win by 4 points payout is 1 to 1;
- (g) For a Natural winner payout is 1 to 1; and
- (h) For a Natural tie payout is Push;

**(3) Paytable C:**

- (a) For a Win by 9 points payout is 30 to 1;
- (b) For a Win by 8 points payout is 10 to 1;
- (c) For a Win by 7 points payout is 4 to 1;

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- (d) For a Win by 6 points payout is 4 to 1;
- (e) For a Win by 5 points payout is 2 to 1;
- (f) For a Win by 4 points payout is 2 to 1;
- (g) For a Natural winner payout is 1 to 1; and
- (h) For a Natural tie payout is Push.

G. A winning Dragon 7 Insurance Wager described in Chapter 7 - Wagers shall be paid at odds of 40 to 1.

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**Chapter 13 - Irregularities.**

A. Except as provided in §B of this chapter, a card drawn in error from the dealing shoe that is not disclosed shall be used as the first card of the next hand of play.

B. If a third card is not authorized under Chapter 10 - Rules for Determining Whether a Third Card is Dealt, a third card dealt to the Player's Hand that is not disclosed shall become the:

(1) Third card of the Banker's Hand if the Banker's Hand is required to draw under Chapter 10 - Rules for Determining Whether a Third Card is Dealt; or

(2) If the Banker's Hand is required to stay, the first card of the next hand of play.

C. If a third card is not authorized under Chapter 10 - Rules for Determining Whether a Third Card is Dealt, if a third card dealt to the Player's Hand is disclosed at the time it is dealt or is found face up in the dealing shoe, the dealer shall:

(1) Use the disclosed card as the third card of the Banker's Hand if the Banker's Hand is required to draw under Chapter 10 - Rules for Determining Whether a Third Card is Dealt; or

(2) If the Banker's Hand is required to stay, follow one of the procedures designated in the facility operator's Rules Submission:

(a) Place the disclosed card and one additional card, drawn face down from the dealing shoe, into the discard bucket without disclosing the additional card; or

(b) Use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted, and:

(i) Deal a disclosed card accordance with this chapter; and

(ii) Place the card in the discard bucket upon completion of the dealing procedures.

D. Except as provided in §C of this chapter, if a card is disclosed at the time it is dealt or a card is found face up in the dealing shoe, the dealer shall:

(1) Use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted;

(2) Deal the card in accordance with this chapter; and

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(3) Place the card in the discard bucket upon completion of the dealing procedures.

E. If there are insufficient cards remaining in the dealing shoe to complete a round of play:

(1) That round is void and the dealer shall return all wagers; and

(2) A new round shall commence after the entire set of cards has been replaced and the new set of cards have been placed in the dealing shoe.