

FAQ: Louisiana Baccarat

Is this really Baccarat or is it some other game?

The only essential change is the simplified “Dealer 3rd card rule”. If you change that and don’t change anything else, it still works just fine as Baccarat, nothing else has to change. The point is that this first change makes many other improvements possible!

Do I have to adopt all the other changes?

You can implement whichever of the other changes you like, but the package of features that goes with the current Table Felt and Rack Card is designed to work well together and feel like an improvement on Standard Baccarat in every way.

This is a Mini-Baccarat table. Does it work for Midi and Full Size Baccarat too?

Absolutely. It is even better when the players are allowed to handle the cards, because the dealer has flexibility in whether to make the Player or the Banker go first, so someone handling the Player cards can increase the suspense when he peeks at his 3rd card by going last.

Does it have to use the 7-7 rule to avoid commissions?

You can use other commission-free methods like “Banker win with 3-card 7 is a push” or “Banker win with 6 pays 1:2”, but the 7-7 rule has the feature that all wins are paid in full, and the negative event of losing rather than pushing on that tie is both less annoying and occurs less often. You can also play the game with commissions.

I can use 5% commissions just like in Standard Baccarat?

Yes, but it also works great with 4% commissions – paying \$1 less on a \$25 chip makes the game workable even with a lower betting limit. The House Edge on the Banker bet is still over 1%. Another way to do it is to have a Banker wager put up 26 to win 25, which is effectively a 3.85% commission—that avoids making a lot of change and fussing with small chips (the same trick works with putting up 21 to win 20, effectively a 4.76% commission).

The Big Win Bonus House Edge is too low, we would make much less on the Banker side than we do now with the Dragon Bonus. How do we fix that?

Just reduce the top payout for a 9-0 win from 30 to 25, you will gain about 2%.

The Big Win Bonus House Edge is too high, players only play the Dragon Bonus because the House Edge is so low on the Player side. How do we fix that?

Just increase the top payout for a 9-0 win from 30 to 35, you will lose about 2%.

Is the 7-7 Tie bet the same as the “Egalite 7” bet they have in Europe?

Yes, but it's more attractive here because it's related to the main game and allows bettors to hedge if they took the Banker side.

Is that bet vulnerable to card counting?

A little bit, but you can neutralize this vulnerability by only allowing players to wager \$25 on it, or limit it to a fraction of the money placed on Player or Banker bets (1/4 is good enough to make card counting not worth it). If you're really worried, just pay 40 to 1 instead of 45 to 1 and don't let it exceed the Player or Banker bets.

What's the deal with this “Play your own cards” feature?

The deal, for Player cards, is made to the bettors who confirm that they want their own cards. The dealer only asks them this if they have made only a Player bet, so they can't change the odds on the side bets with a weird strategy. They get to decide for themselves if they want a 3rd card, although the only time when both options are good is when they have 5. The regular “common” Player hand is still played out against the Banker hand if anyone else made any other kind of bet.

How can you do this? Why isn't there already a game like this?

Only with the simplified 3rd card rule is it feasible for the Dealer to play the Banker hand against multiple different Player hands. All previous attempts to make Baccarat play like Blackjack had to change the rules and odds until it wasn't really Baccarat any more.

How do I change the payout on the 77 bet or the Big Win Bonus pay table when the numbers are on the felt?

Alternate table felts will be available upon request.

Isn't 0.8% an awfully small House Edge for the Player bet?

It's bigger than in Blackjack! But the main point is that Baccarat players tend to play both bets in similar proportions even if the math is different, so what matters is the average of the Player and Banker House Edges, which is about the same as for Standard Baccarat.

Why do you offer 9 to 1 on the Tie Bet?

It's still a nice House Edge of 5.7%, and we want every bet to be better! You will get a lot more action on "Tie" with the generous odds instead of the stingy 8 to 1.

OK, so how is the Player bet "better"?

The Banker hand doesn't get to use the extra information of what the player's 3rd card was, so can't beat the Player hand as often.

How is the Banker bet "better"?

All wins are paid in full and the negative event that replaces commission occurs less often than in other kinds of commission-free Baccarat. If a 4% commission is used instead that's also a selling point to encourage the Banker wager.

How is the Big Win Bonus bet better than the Dragon Bonus?

It pays starting at "win by 3" rather than "win by 4".

How is the "77" bet better?

Compared to the other one-shot high-paying side bets, the "Dragon bet" (dealer wins with 3-card 7), it pays 45 to 1 instead of 40 to 1. (This also confirms to players that the "negative event" occurs less often than in EZ Baccarat and encourages betting on the Banker hand.)

How is the "Play your own cards" feature better? Baccarat players prefer to trust their luck!

They can decline and bet on the common Player hand instead. If they worry that the other players will spoil their outcome, just deal the common Player and Banker 3rd cards face down at the beginning in case they are needed, so they don't depend on decisions made by bettors.

Should people playing their own cards stand on 5?

Yes, but it's only 0.01% better. The dealer will then draw on 5 against them instead of standing.

Is the game faster?

It's faster if the dealer wants it to be faster, because both Player and Banker 3rd cards can be dealt at the same time. But this isn't necessary, some Baccarat players prefer to take their time and savor their luck. At Mini tables where cards are face up and not handled by the players, there can be a significant speedup if players are not given the option to play their own cards, but that must be weighed against possibly attracting fewer players in the first place.

Does the game come with an electronic display of previous results?

Electronic displays and "smart shoes" could be reprogrammed to use the new Banker 3rd card rule, but that capability is not available in the product at this time.

Where can I get more information on this game?

LouisianaBaccarat.com

Why is it called "Louisiana Baccarat"?

That's a secret. But we hope that someday it will just be called "Baccarat"!