

# Beginners Guide to Baccarat

Baccarat is a very popular card game that can be found in almost every online casino. But how is Baccarat actually played? And what do the various unusual terms used in the game mean? You're in the right place to learn the answers to these questions! Read on for a beginners guide to Baccarat.

## Glossary of Important Words

Before we get into the details of how to play the game, it's important to understand a few words and phrases that are used in Baccarat. Some words may already be familiar to you from other online casino games. However, in Baccarat, some of these words can have a different meaning. Let's take a look at some of the most important ones.

**Baccarat** - In addition to this being the name of the game, it also means zero, which is the worst hand to have in the game

**Banker** - This is one of the three bets you can choose in the game, with Player and Tie being the other two. It is important to note that in Baccarat, Banker is not the dealer, and Player is not you, the player. These are just the names of your bet options. A Banker win pays 19/20 (1/1 (evens) minus 5% commission).

**Coup** - One round of Baccarat, where both the Banker and the Player receive cards and an outcome is reached.

**Dealer** - This is the person dealing the cards and handling chips in the game. In traditional real world casinos, this is a member of the casino staff. In online casinos, the dealer is either unseen or played by a person via webcam.

**Face Cards** - Any cards with an illustration, ie. Jacks, Queens and Kings. For the purposes of Baccarat, these cards have a points value of 0.

**Hand** - The cards belonging to the Banker or Player.

**La Grande** - Also called a natural nine, this is either the Player or Banker's cards adding up to nine, the highest value hand in the game.

**La Petite** - Also called a natural eight, this is either the Player or Banker's cards adding up to eight, the second highest value hand in the game.

**Monkey** - This is any card with a points value of zero, ie. 10s, Jacks, Queens and Kings.

**Natural** - When the first two cards dealt to the Player or the Banker add up to eight or nine, this is referred to as a natural. If either player is dealt a natural nine, they win the coup. If one player is dealt a natural eight and no natural nine is dealt, that player wins the coup.

**Player** - This is one of the three bets you can choose in the game, with Banker and Tie being the other two. Remember, in Baccarat, Player is not you, the player. This is just the name of one of your bet options. A Player win pays 1/1 (evens).

**Punto Banco** - An alternative name for Baccarat, from the Spanish 'punto' meaning player and 'banco' meaning banker.

**Tableau/Table of Play** - The rules that determine when a third card is dealt in the game are called the Tableau or Table of Play. These may not be visible when playing online Baccarat.

**Tie** - This is one of the three bets you can choose in the game, with Player and Banker being the other two. When the Banker and Player end up with the same hand value, this is a tie, which pays 8/1.

## How to Play Baccarat

The game of Baccarat is quite simple. Two hands are dealt: one for the Player and the other for the Banker. Your goal is to bet on which you think will win or if you think it will be a Tie.

Each card is given a points value, with cards A to 9 worth face value and cards 10, J, Q and K assigned 10 but actually worth zero points - this is because any points value that exceeds single digits is given a value of the right hand digit only. For example, a hand totalling 13 would have a points value of three; a hand totalling 16 would have a points value of six.

Before the cards are dealt, you bet on what you think the outcome of the coup will be by placing your bet on Player, Banker or Tie.

The Player and Banker are given two cards each. If either has a natural nine, they win. If there is no natural nine but one has a natural eight, they win.

If there is no natural eight or nine, the rules for dealing a third card come into effect:

First to act is the Player. If the Player has a points total of 6 or 7, they stand (no third card dealt). If the Player has a points total of 0-5, they are dealt a third card.

Next to act is the Banker. If the Player stayed with two cards (wasn't dealt a third card), the Banker follows the same rules as the Player, ie. stand on 6 or 7, dealt third card on 0-5.

However, if the Player was dealt a third card, the Banker is forced to act depending on their hand total and the Player's third card as follows:

<b>Banker hand total</b>	<b>Player third card</b>	<b>Banker action</b>
2 or less	Anything	Third card dealt
3	Anything except 8	Third card dealt
4	2, 3, 4, 5, 6 or 7	Third card dealt
5	4, 5, 6 or 7	Third card dealt
6	6 or 7	Third card dealt
7	N/A	Stand

After the third card is dealt, whoever has the highest points wins. If there is a tie, the Tie bet pays.

When playing Baccarat online, all of this happens automatically, so you won't need to remember it. But it is good to know what the rules are.

The best way to learn the game is to play it, so try Baccarat today!