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(54) **Title:** IMPROVEMENTS IN OR RELATING TO THE GAME OF BACCARAT

(57) **Abstract:** Apparatus for playing a modified game of Baccarat, comprises a table-top having in addition to the standard three regions for player win, banker win and tie, an additional region for an automatic result, meaning an event that leads to a result without an additional card being drawn. Preferably three additional regions are provided, one for an automatic banker win, one for an automatic player win and one for an automatic tie. A networked version of the game is also provided.

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IMPROVEMENTS IN OR RELATING TO THE GAME OF BACCARAT

FIELD AND BACKGROUND OF THE INVENTION

The present invention, in some embodiments thereof, relates to the game of baccarat and, more particularly, but not exclusively, to a new layout for a baccarat-playing table.

Baccarat is a casino card game generally played at a playing table specially designed for the game. The following description is taken from the Wikipedia online encyclopedia. Baccarat is believed to have been introduced into France from Italy during the reign of Charles VIII of France (ruled 1483-1498), and it is similar to the games of Faro and Basset. There are three accepted variants of the game: *baccarat chemin de fer* (railway), *baccarat banque* (or à deux tableaux), and *punto banco* (or *North American baccarat). Punto banco* is strictly a game of chance, with no skill or strategy involved; each player's moves are forced by the cards the player is dealt. In *baccarat chemin de fer* and *baccarat banque,* by contrast, both players can make choices, which allows skill to play a large part.

Baccarat is a simple game with only three possible results - 'Player', 'Banker'[1] and 'Tie'. The term 'Player' does not refer to the customer and the term 'Banker' does not refer to the house. They are just options on which the customer can bet.

The game Baccarat is based on modulo ten counting, and the name is taken from the zero hand, any hand adding up to exactly ten and therefore worth zero. In Baccarat, cards 2-9 are worth face value, 10's and face cards (J, Q, K) are worth zero, since 10 modulo 10 is equal to zero, and Aces are worth 1 point. Players calculate their score by taking the sum of all cards modulo 10. Simply, when the total value of cards in a hand equals or exceeds 10, the tens digit is dropped. For example, a hand consisting of 2 and 3 is worth 5. A hand consisting of 6 and 7 is worth 3 that is 6+7=13=3 when taken modulo 10. That is the first digit is dropped because the total is higher than 10. A hand consisting of 4 and 6 is worth zero, or "Baccarat" (4+6=10=0 modulo 10. The name "Baccarat" is unusual in that the game is named after the worst hand, worth 0. The highest score that can be achieved is 9.

Generally, bets are settled at the end of each play.

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Punto Banco (North American Baccarat)

In the United States, Australia, Canada, Sweden, and Macau, a variation of baccarat is played in which the casino banks the game at all times. Players may bet on either the "player" or the "banker," which are merely designations for the two hands dealt in each game.

The cards are dealt face down, one to the 'Player' first, then to the 'Banker'; 'Player' then 'Banker' again. This is the initial deal consisting of two cards each. Both cards in each hand are then turned over and added together and the [[croupier]] calls the total (e.g. five to the 'Player', three to the 'Banker'). From this position the 'Tableau' or table of play is used to determine if further cards need to be drawn. Depending on the two hands, the Player and Banker may draw a single card or stand pat. The hand with the highest total wins.

If either the Player or the Banker achieve a total of 8 or 9 on the initial deal (known as a 'natural'), no further cards are drawn. If neither player has an 8 or a 9, play proceeds as follows.

If the Player has an initial total of 0-5, the Player draws a single card. If the Player has an initial total of 6 or 7, he stands.

The Banker's play depends on the Banker's hand, on whether the Player drew a card, and on what card the Player drew:

If the Player did not draw a card, the Banker draws if he has 0-5, and stands if he has 6-7.

If the Player drew a 2 or 3, the Banker draws if he has 0-4, and stands if he has 5-7.

If the Player drew a 4 or 5, the Banker draws if he has 0-5, and stands if he has 6-7.

If the Player drew a 6 or 7, the Banker draws if he has 0-6, and stands if he has 7.

If the Player drew an 8, the Banker draws if he has 0-2, and stands if he has 3-7.

If the Player drew an ace, 9, 10, or face-card, the Banker draws if he has 0-3, and stands if he has 4-7.

The croupier deals the cards according to the tableau and announces the winning hand - either 'Player' or 'Banker'. Losing bets are collected and the winning bets are paid

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according to the rules of the house. Usually even money or 1-1 is paid for a player win and 95% for a 'Banker' win, leaving 5% as commission to the house. Such an arrangement is known as commission Baccarat. Some casinos pay even money or 1-1 to both 'Player' and 'Banker' except when the 'Banker' wins with 6. Then the 'Banker' is paid 50% or half the original bet.

Should both the 'Banker's' hand and the 'Player's' hand have the same value at the end of the deal the croupier announces "Egalite - tie bets win." AU tie bets are then paid at the odds of 9 for 1, or 8 to 1 and the croupier does not touch the bets on either 'Player' or 'Banker'. That is to say the bets remain on the table for the next round.

The traditional form of punto banco baccarat is played at an oval table. The table is staffed by a croupier, who directs the play of the game, and two dealers who collect and pay bets as well as tallying the commissions due. Six or eight decks of cards are used, normally shuffled only by the croupier and dealers. The dealing shoe is passed around from player to player, and for each round one of the players acts as the dealer of the cards and as "banker," but he or she does not actually bank the game. Indeed, the "banker" may bet on the player hand if he or she wishes, or may pass the shoe along to another player, so that the role of the "banker" is merely ceremonial. The person who bet the highest amount on the player hand takes on the role of the player and is given the player-hand cards, though he or she simply turns the cards over, announcing their total. The croupier instructs the "banker" as to if or when to deal third cards, and then announces the winning hand.

In casinos in Las Vegas, Nevada and Atlantic City, New Jersey, this version of baccarat is usually played in special rooms separated from the main gaming floor, ostensibly to provide an extra measure of privacy and security because of the high stakes often involved. The game is frequented by the highest of high rollers, who may wager tens or hundreds of thousands of dollars on a single hand.

Minimum bets on the game in these casinos are relatively high, often starting at US$25 and going as high as $500. Posted maximum bets are often arranged to suit a player, but maximums of $10,000 per hand are common.

Despite its simplicity, or perhaps because of it, the punto banco version of baccarat offers some of the lowest house advantages available in a casino. The player bet has a house advantage of 1.24%, and the banker bet, despite the 5% commission, has an

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advantage of 1.06%. The tie bet, despite the much higher odds, has a much higher house advantage of 14.44%, based on six decks in play.

Like all casino games, the odds are in favor of the house, and everybody except the house loses in the long run.

5   Mini-baccarat is essentially the same game, but played at a smaller table very similar to a blackjack table. A single dealer handles the entire game, including dealing the cards. The pace is usually much faster than the "big baccarat" version. Betting minimums and maximums are usually lower. In casinos outside of Las Vegas, and Atlantic City, Mini-baccarat is frequently the only version of baccarat that is offered.

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Other Versions of Baccarat

Baccarat Chemin de Fer

In Baccarat Chemin de Fer, six full packs of cards of the same pattern are used, shuffled together. The players seat themselves around the table. In the center is a basket

15   for the reception of the used cards. If there is any question as to the relative positions of the players, it is decided by lot. The person who draws the first place seats himself at the right hand side of the croupier, and the rest follow in succession.

The croupier shuffles the cards, and then passes them on, each player having the right to shuffle in turn. When they have made a circuit of the table, the croupier again

20   shuffles, and, having done so, offers the cards to the player on his left, who cuts. The croupier places the cards before him, and, taking a manageable quantity from the top, hands the cut to the player on his right, who for the time being is dealer, or "banker." The other players are punters.

The dealer places before him the amount he is disposed to risk, and the players

25   place their stakes. Any punter, beginning with the player on the immediate right of the dealer, is entitled to say "Banco", meaning to "go bank," to play against the whole of the banker's stake. If no one does so, each player places his stake before him. If the total so staked by the seated players is not equal to the amount currently in the bank, other persons standing round may stake in addition. If it is more than equal to the amount in

30   the bank, the punters nearest in order to the banker are given the right of priority or preference up to that amount, and the banker has the right to decline any stake in excess of that limit.

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The banker proceeds to deal four cards face downwards, the first, for the punters, to the right; the second to himself; the third for the punters, the fourth to himself. The player who has placed the highest stake represents the punters. If two punters are equal in this respect, the player first in rotation has the preference. Each then looks at his cards. If he finds that they make either nine, the highest point at Baccarat, *or* eight, the next highest, he turns them up, announcing the number aloud, and the hand is at an end. If the banker's point is the better, the stakes of the punter become the property of the bank. If the punters' point is the better, the banker, or the croupier on his behalf, pays each punter the amount of his stake.

The stakes are made afresh, and the game proceeds. If the banker is the winner, he deals again. If otherwise, the cards are passed to the player next in order, who thereupon becomes banker in his turn.

If neither party turns up his cards, this is an admission that neither has eight or nine. In this case the banker is bound to offer a third card. If the punter's score is baccarat (i.e. cards together amounting to ten or twenty, = 0), one, two, three, or four, he accepts as a matter of course, replying, "Yes," or "Card." A third card is then dealt to him, face upwards. If his point is already six or seven, he will, equally as a matter of course, REFUSE the offered card. To accept a card with six or seven, or refuse with baccarat, one, two, three, or four (known in either case as a "false draw"), is a breach of the established procedure of the game, and brings down upon the head of the offender the wrath of his fellow-punters; indeed, in some circles he is made liable for any loss they may incur thereby, and in others is punishable by a fine. At a score of five, and no other, is it optional to the punter whether to take a card or not; nobody has the right to advise him, or to remark upon his decision.

The banker has now to decide whether he himself will draw a card, being guided in his decision partly by the cards he already holds, partly by the card (if any) drawn by the punter, and partly by what he may know or guess of the latter's mode of play. If he has hesitated over his decision, the banker may be pretty certain, unless such hesitation was an intentional blind, that his original score was five, and as the third card, if any, is exposed, his present score is thus equally fairly clear. The banker, having drawn or not drawn, as he may elect, exposes his cards, and receives or pays as the case may be. Ties neither win nor lose, but the stakes remain for the next hand.

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The banker is not permitted to withdraw any part of his winnings, which go to increase the amount in the bank. Should he at any given moment, desire to retire, he says, "I pass the deal." In such case each of the other players, in rotation, has the option of taking it, but he must start the bank with the same amount at which it stood when the last banker retired. Should no one present care to risk that high a figure, the deal passes to the player next on the right hand of the retiring banker, who is in such case at liberty to start the bank with such amount as he thinks fit, the late banker now being regarded as last in order of rotation, though the respective priorities are not otherwise affected.

A player who has "gone bank," and lost, is entitled to do so again on the next hand, notwithstanding that the deal may have "passed" to another player.

When the first supply of cards is exhausted, the croupier takes a fresh handful from the heap before him, has them cut by the player on his left, and hands them to the banker. To constitute a valid deal, there must be not less than seven cards left in the dealer's hand. Should the cards in hand fall below this number, they are thrown into the wastebasket, and the banker takes a fresh supply as above mentioned.

Baccarat Banque

In Baccarat Chemin de Fer, it will have been noticed that a given bank only continues so long as the banker wins. As soon as he loses, it passes to another player. In Baccarat Banque the position of banker is much more permanent. Three packs of cards are shuffled together, although the number is not absolute, sometimes four packs are used and sometimes two; but three is the more usual number. The banker, unless he retires either of his own free will or by reason of the exhaustion of his finances, holds office until all these cards have been dealt.

The bank is at the outset put up to auction, i.e. belongs to the player who undertakes to risk the largest amount. In some circles, the person who has first set down his name on the list of players has the right to hold the first bank, risking such amount as he may think proper.

The right to begin having been ascertained, the banker takes his place midway down one of the sides of an oval table, the croupier facing him, with the waste-basket between. On either side of the banker are the punters (ten such constituting a full table).

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Any other persons desiring to take part remains standing, and can only play in the event of the amount in the bank for the time being not being covered by the seated players.

The croupier, having shuffled the cards, hands them for the same purpose to the players to the right and left of him, the banker being entitled to shuffle them last, and to select the person by whom they shall be cut. Each punter having made his stake, the banker deals three cards, the first to the player on his right, the second to the player on his left, and the third to himself; then three more in like manner. The five punters on the right (and any bystanders staking with them) win or lose by the cards dealt to that side; the five others by the cards dealt to the left side. The rules as to turning up with eight or nine, offering and accepting cards, and so on, are the same as at Baccarat Chemin de Fer, discussed above.

Each punter continues to hold the cards for his side so long as he wins. If he loses, the next hand is dealt to the player next following him in rotation.

Any player may "go bank," the first claim to do so belonging to the punter immediately on the right of the banker; the next to the player on his left, and so on alternatively in regular order. If two players on opposite sides desire to "go bank," they go half shares.

A player going bank may either do so on a single hand, in the ordinary course, or a cheval, i.e. on two hands separately, one-half of the stake being played upon each hand. A player going bank and losing may again go bank; and if he again loses, may go bank a third time, but no further.

A player undertaking to hold the bank must play out one hand, but may retire at any time afterwards. On retiring, he is bound to state the amount with which he retires. It is then open to any other player (in order of rotation) to continue the bank, starting with the same amount, and dealing from the remainder of the pack used by his predecessor. The outgoing banker takes the place previously occupied by his successor.

The breaking of the bank does not deprive the banker of the right to continue, provided that he has funds with which to replenish it, up to the agreed minimum.

Should the stakes of the punters exceed the amount currently in the bank, the banker is not responsible for the amount of the excess. In the event of his losing, the croupier pays the punters in order of rotation, so far as the funds in the bank extend; beyond this, they have no claim. The banker, may, however, in such a case, instead of

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resting on his right, declare the stakes accepted, forthwith putting up the needed funds to meet them. In such an event the bank thenceforth becomes unlimited, and the banker must hold all stakes, to whatever amount, offered on any subsequent hand, or give up the bank.

5   The laws of baccarat banque are complicated and no one code is accepted as authoritative, the different clubs making their own rules.

SUMMARY OF THE INVENTION

        The present embodiments relate to novel apparatus for use in playing a variation
10   of the game of Baccarat. The game is played using a table with additional regions, more specifically three additional regions. The game is played in the normal way but automatic wins or ties are regarded as separate events, which events correspond to the additional regions.

        According to a first aspect of some embodiments of the present invention there
15   is provided apparatus for playing the game of Baccarat, the apparatus comprising a table-top having a first region, a second region and a third region, each region divided to allow each one of a plurality of players to take a position regarding the progress of the game, the table top further comprising at least a fourth region, likewise divided to allow each of the plurality of players to take a position regarding the progress of the game, the
20   apparatus for use in a method comprising:

        drawing first and second cards for a first entity,

        drawing first and second cards for a second entity,

        for each entity scoring the drawn cards modulo ten to define initial scores for each entity respectively,

25   determining if the initial scores define a result, the result arising from the initial scores being designated an automatic result;

        if the scores do not define a result, then drawing at least a third card for at least one of the entities to modify the initial scores and declare a non-automatic result, and

        comparing the automatic or non automatic result with positions taken by each
30   player to determine scores for each player, the fourth region defining player positions relating to the automatic result.

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In an embodiment, the first region represents a win by the first entity, the second region represents a win by the second entity and the third region represents a tie between the entities.

In an embodiment, the automatic result comprises one member of the group consisting of an automatic win by the first entity, an automatic win by the second entity and an automatic tie.

An embodiment may comprise a fifth region, the fifth region representing another member of the group.

An embodiment may comprise a sixth region, the sixth region representing a third member of the group.

In an embodiment, the fourth region represents an automatic win by the first entity and comprises a scoring rating of less than 5.8:1.

In an embodiment, the fourth region represents an automatic win by the first entity and comprises a scoring rating of substantially 4.5:1.

In an embodiment, the fifth region represents an automatic win by the second entity and comprises a scoring rating of less than 5.8:1

In an embodiment, the fifth region represents an automatic win by the second entity and comprises a scoring rating of substantially 4.5:1.

In an embodiment, the sixth region represents an automatic tie and comprises a scoring rating of less than 27.8:1

In an embodiment, the sixth region represents an automatic tie and comprises a scoring rating of substantially 23:1.

In an embodiment, the game of Baccarat comprises the game of punto banco.

In an embodiment, the game of Baccarat comprises the game of Baccarat Chemin de Fer.

In an embodiment, the game of Baccarat comprises the game of Baccarat Banque.

According to a second aspect of embodiments of the present invention there is provided a networked server configured for allowing remote players to play a modified game of Baccarat, the server providing to each remote server a virtual table-top having a first region, a second region and a third region, each region divided to allow each one of a plurality of players to take a position regarding the progress of the game, the table top

further comprising at least a fourth region, likewise divided to allow each of the plurality of players to take a position regarding the progress of the game, each player being able to mark his own positions and see the positions of other players, the apparatus for use in a method comprising:

5   drawing first and second cards for a first entity,

drawing first and second cards for a second entity,

for each entity scoring the drawn cards modulo ten to define initial scores for each entity respectively,

determining if the initial scores define a result, the result arising from the initial 10 scores being designated an automatic result;

if the scores do not define a result, then drawing at least a third card for at least one of the entities to modify the initial scores and declare a non-automatic result, and

comparing the automatic or non automatic result with positions taken by each player to determine scores for each player, the fourth region defining player positions 15 relating to the automatic result.

According to a third aspect of embodiments of the present invention there is provided a computer readable media carrying a program operable on a computer to allow players to play a modified game of Baccarat, the program providing a virtual table-top having a first region, a second region and a third region, each region divided to 20 allow each one of a plurality of players to take a position regarding the progress of the game, the table top further comprising at least a fourth region, likewise divided to allow each of the plurality of players to take a position regarding the progress of the game, each player being able to mark his own positions and see the positions of other players, the apparatus for use in a method comprising:

25   drawing first and second cards for a first entity,

drawing first and second cards for a second entity,

for each entity scoring the drawn cards modulo ten to define initial scores for each entity respectively,

determining if the initial scores define a result, the result arising from the initial 30 scores being designated an automatic result;

if the scores do not define a result, then drawing at least a third card for at least one of the entities to modify the initial scores and declare a non-automatic result, and

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comparing the automatic or non automatic result with positions taken by each player to determine scores for each player, the fourth region defining player positions relating to the automatic result.

Unless otherwise defined, all technical and/or scientific terms used herein have the same meaning as commonly understood by one of ordinary skill in the art to which the invention pertains. Although methods and materials similar or equivalent to those described herein can be used in the practice or testing of embodiments of the invention, exemplary methods and/or materials are described below. In case of conflict, the patent specification, including definitions, will control. In addition, the materials, methods, and examples are illustrative only and are not intended to be necessarily limiting.

Embodiments may be implemented as software for computer and Internet implementations. In such cases, implementation of the method and/or system of embodiments of the invention can involve performing or completing selected tasks manually, automatically, or a combination thereof. Moreover, according to actual instrumentation and equipment of embodiments of the method and/or system of the invention, several selected tasks could be implemented by hardware, by software or by firmware or by a combination thereof using an operating system.

For example, hardware for performing selected tasks according to embodiments of the invention could be implemented as a chip or a circuit. As software, selected tasks according to embodiments of the invention could be implemented as a plurality of software instructions being executed by a computer using any suitable operating system. In an exemplary embodiment of the invention, one or more tasks according to exemplary embodiments of method and/or system as described herein are performed by a data processor, such as a computing platform for executing a plurality of instructions. Optionally, the data processor includes a volitile memory for storing instructions and/or data and/or a non-volatile storage, for example, a magnetic hard-disk and/or removable media, for storing instructions and/or data. Optionally, a network connection is provided as well. A display and/or a user input device such as a keyboard or mouse are optionally provided as well.

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BRIEF DESCRIPTION OF THE DRAWINGS

Some embodiments of the invention are herein described, by way of example only, with reference to the accompanying drawings. With specific reference now to the drawings in detail, it is stressed that the particulars shown are by way of example and for purposes of illustrative discussion of embodiments of the invention. In this regard, the description taken with the drawings makes apparent to those skilled in the art how embodiments of the invention may be practiced.

In the drawings:

FIG. 1 is a simplified diagram showing a modified apparatus for playing Baccarat according to a first embodiment of the present invention; and

FIG. 2 is a simplified diagram showing a flow chart for playing a modified game of Baccarat using the apparatus of FIG. 1

DESCRIPTION OF EMBODIMENTS OF THE INVENTION

The present invention, in some embodiments thereof, relates to an alternate way of playing the game of Baccarat using novel playing apparatus, and, more particularly, but not exclusively, to a modification of the game of Baccarat to recognize a winning event in which no new cards are offered as a separate event on which a position can be taken.

The variation is herein described with calculated odds for the variety of Baccarat called Punto Banco. However it is equally applicable to mini-Baccarat, Baccarat Chemin de Fer and Baccarat Banque, and to any other version of the game of Baccarat.

Apparatus for playing a modified game of Baccarat, comprises a table-top having in addition to the standard three standard regions, typically in the form of grooves, for player win, banker win and tie, an additional region, which may likewise be elongated into the form of a groove along the length of the table so that all players have access thereto, for an automatic result, meaning an event that leads to a result without an additional card being drawn. Preferably not just the one, but three additional grooves are provided for the three possible automatic events, that is one for an automatic banker win, one for an automatic player win and one for an automatic tie.

Instead of a table top, a computer screen may be provided, and software may be used to offer the game to players using the modifications discussed herein. The virtual

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game may be provided on computer readable media such as a CD Rom or a disk on a key or any other suitable media, or may be supplied over a network from a server, where the server storage constitutes the computer readable media. In one embodiment the game is provided over a network, say via a server, so that remotely located players may play against each other.

Before explaining at least one embodiment of the invention in detail, it is to be understood that the invention is not necessarily limited in its application to the details of construction and the arrangement of the components and/or methods set forth in the following description and/or illustrated in the drawings. The invention is capable of other embodiments or of being practiced or carried out in various ways.

Referring now to the drawings, Figure 1 illustrates apparatus for playing Punto Banco in accordance with a preferred embodiment of the present invention.

As shown, the apparatus comprises a table-top 11 or other smooth horizontal surface, having a first region, typically elongated into the form of a groove 12, a second groove 14 and a third groove 16. Each groove is divided to allow each of players 1 to 10 to take a position regarding the progress of the game. Of course any desired number of players may be accommodated, and ten players is merely exemplary. The grooves may be patterned into the surface or they may be three-dimensional grooves penetrating into the surface.

The table top further comprises a fourth groove 18, likewise divided to allow each of the players to take a position regarding the progress of the game. The apparatus is for use in the game of Baccarat played in accordance with the flow chart of Fig. 2. Fig. 2 illustrates a procedure for playing the game using the apparatus as follows:

First of all players place counters or the like on respective positions on the groove, so as to represent a prediction of the outcome of the game.

Then two cards are drawn for the first entity, the player.

Then two cards are drawn for the second entity, the banker.

Then, for each entity, the drawn cards are scored modulo ten to define initial scores for each entity respectively. If the initial scores define an automatic win or a tie then the win or tie is declared and the player positions are scored and bets are paid.

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If the scores do not define an automatic win then additional cards are drawn in accordance with the game play table. The initial scores are modified and then a determination is made as to who has won or whether there is a tie.

This time the modified scores are used but the same determination is made of player win, banker win or tie, and again the result is compared to the players' positions so that their positions can be scored, bets paid out etc.

Specifically, the first groove 12 represents a win by the first entity or player, the second groove represents a win by the second entity or banker, and the third groove represents a tie between the entities. The fourth groove 18 represents an automatic result. The automatic result represented by the fourth groove can be any of an automatic win by the player, an automatic win by the banker and an automatic tie. In fact, if desired, the fourth groove can simply be a bet on an automatic result of whatever kind.

As shown in Fig. 1, the fourth groove 18 represents au automatic win by the player. The fifth groove 20 represents an automatic win by the banker, and the sixth groove 22 represents an automatic tie.

In an embodiment, the fourth groove represents an automatic win by the player as above and comprises a scoring or payout rating of less than 5.8: 1 and typically 4.5:1.

In an embodiment, the fifth groove represents an automatic win by the banker and comprises a scoring or payout rating of less than 5.8:1 and typically 4.5: 1.

In an embodiment, the sixth groove represents an automatic tie and comprises a scoring or payout rating of less than 27.8: 1 and typically 23: 1.

Probabilities for the game of Baccarat are generally obtained from computer simulations.

As mentioned above, the player win in the conventional game is paid at evens, with a house advantage of 1.24%. The banker win is paid at 0.95, with a house advantage of 1.06%. These events need not be changed. The different probabilities for player and banker are connected with the different rules for drawing of a third card that apply to each.

The ratio of an automatic win is the same for either player or banker, since it relates only to the initial cards drawn. Simulations give the ratio of 0.3447. This is divided equally between the player and the banker so 0.1723 (5.8:1) are the odds of the

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individual events of player automatic win or banker automatic win. If the odds offered on the table are 4.5:1 then the house advantage is:

$$\frac{5.8 - (4.5 + 1)}{5.8} = 0.0517 \text{ or approximately } 5.17\text{o/o}.$$

Now on 3% of automatic occasions, ties occur so the bets remain on the table. This reduces the house advantage by 3% from 5.17 to 5%.

The probability of an automatic tie is obtained from simulations as 0.03596, or 27.8:1.

If the house offers 23:1 for this event, then the house advantage is:

$$\frac{27.8 - (23 + 1)}{27.8} = 0.137 \text{ or approximately } 13.7\text{o/o}$$

The present embodiments just contribute to the game of Baccarat some new events that bets can be placed on, with odds that are higher than the highest odds currently available in the game but which also provide the casino with substantial house advantages. The result is to provide a more interesting game for the player without any increase in risk for the house.

The terms "comprises", "comprising", "includes", "including", "having" and their conjugates mean "including but not limited to". This term encompasses the terms "consisting of and "consisting essentially of.

As used herein, the singular form "a", "an" and "the" include plural references unless the context clearly dictates otherwise.

It is appreciated that certain features of the invention, which are, for clarity, described in the context of separate embodiments, may also be provided in combination in a single embodiment. Conversely, various features of the invention, which are, for brevity, described in the context of a single embodiment, may also be provided separately or in any suitable subcombination or as suitable in any other described embodiment of the invention. Certain features described in the context of various embodiments are not to be considered essential features of those embodiments, unless the embodiment is inoperative without those elements.

Although the invention has been described in conjunction with specific embodiments thereof, it is evident that many alternatives, modifications and variations will be apparent to those skilled in the art. Accordingly, it is intended to embrace all

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such alternatives, modifications and variations that fall within the spirit and broad scope of the appended claims.

All publications, patents and patent applications mentioned in this specification are herein incorporated in their entirety by reference into the specification, to the same extent as if each individual publication, patent or patent application was specifically and individually indicated to be incorporated herein by reference. In addition, citation or identification of any reference in this application shall not be construed as an admission that such reference is available as prior art to the present invention. To the extent that section headings are used, they should not be construed as necessarily limiting.

WHAT IS CLAIMED IS:

1.   Apparatus for playing the game of Baccarat, the apparatus comprising a table-top having a first region, a second region and a third region, each region divided to allow each one of a plurality of players to take a position regarding the progress of the game, the table top further comprising at least a fourth region, likewise divided to allow each of said plurality of players to take a position regarding the progress of the game, the apparatus for use in a method comprising:

drawing first and second cards for a first entity,

drawing first and second cards for a second entity,

for each entity scoring said drawn cards modulo ten to define initial scores for each entity respectively,

determining if said initial scores define a result, said result arising from said initial scores being designated an automatic result;

if said scores do not define a result, then drawing at least a third card for at least one of said entities to modify said initial scores and declare a non-automatic result, and

comparing said automatic or non automatic result with positions taken by each player to determine scores for each player, said fourth region defining player positions relating to said automatic result.

2.   The apparatus of claim 1, wherein said first region represents a win by said first entity, said second region represents a win by said second entity and said third region represents a tie between said entities.

3.   The apparatus of claim 1, wherein said automatic result comprises one member of the group consisting of an automatic win by said first entity, an automatic win by said second entity and an automatic tie.

4.   The apparatus of claim 3, further comprising a fifth region, said fifth region representing another member of said group.

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5. The apparatus of claim 4, further comprising a sixth region, said sixth region representing a third member of said group.

6. The apparatus of claim 5, wherein said fourth region represents an automatic win by said first entity and comprises a scoring rating of less than 5.8:1.

7. The apparatus of claim 5, wherein said fourth region represents an automatic win by said first entity and comprises a scoring rating of substantially 4.5:1.

8. The apparatus of claim 6, wherein said fifth region represents an automatic win by said second entity and comprises a scoring rating of less than 5.8:1.

9. The apparatus of claim 7, wherein said fifth region represents an automatic win by said second entity and comprises a scoring rating of substantially 4.5:1.

10. The apparatus of claim 8, wherein said sixth region represents an automatic tie and comprises a scoring rating of less than 27.8:1.

11. The apparatus of claim 9, wherein said sixth region represents an automatic tie and comprises a scoring rating of substantially 23:1.

12. The apparatus of claim 1, wherein said game of Baccarat comprises the game of punto banco.

13. The apparatus of claim 1, wherein said game of Baccarat comprises the game of Baccarat Chemin de Fer.

14. The apparatus of claim 1, wherein said game of Baccarat comprises the game of Baccarat Banque.

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15.   Networked server configured for allowing remote players to play a modified game of Baccarat, the server providing to each remote server a virtual table-top having a first region, a second region and a third region, each region divided to allow each one of a plurality of players to take a position regarding the progress of the game, the table top further comprising at least a fourth region, likewise divided to allow each of said plurality of players to take a position regarding the progress of the game, each player being able to mark his own positions and see the positions of other players, the apparatus for use in a method comprising:

drawing first and second cards for a first entity,

drawing first and second cards for a second entity,

for each entity scoring said drawn cards modulo ten to define initial scores for each entity respectively,

determining if said initial scores define a result, said result arising from said initial scores being designated an automatic result;

if said scores do not define a result, then drawing at least a third card for at least one of said entities to modify said initial scores and declare a non-automatic result, and

comparing said automatic or non automatic result with positions taken by each player to determine scores for each player, said fourth region defining player positions relating to said automatic result.

16.   Computer readable media carrying a program operable on a computer to allow players to play a modified game of Baccarat, the program providing a virtual table-top having a first region, a second region and a third region, each region divided to allow each one of a plurality of players to take a position regarding the progress of the game, the table top further comprising at least a fourth region, likewise divided to allow each of said plurality of players to take a position regarding the progress of the game, each player being able to mark his own positions and see the positions of other players, the apparatus for use in a method comprising:

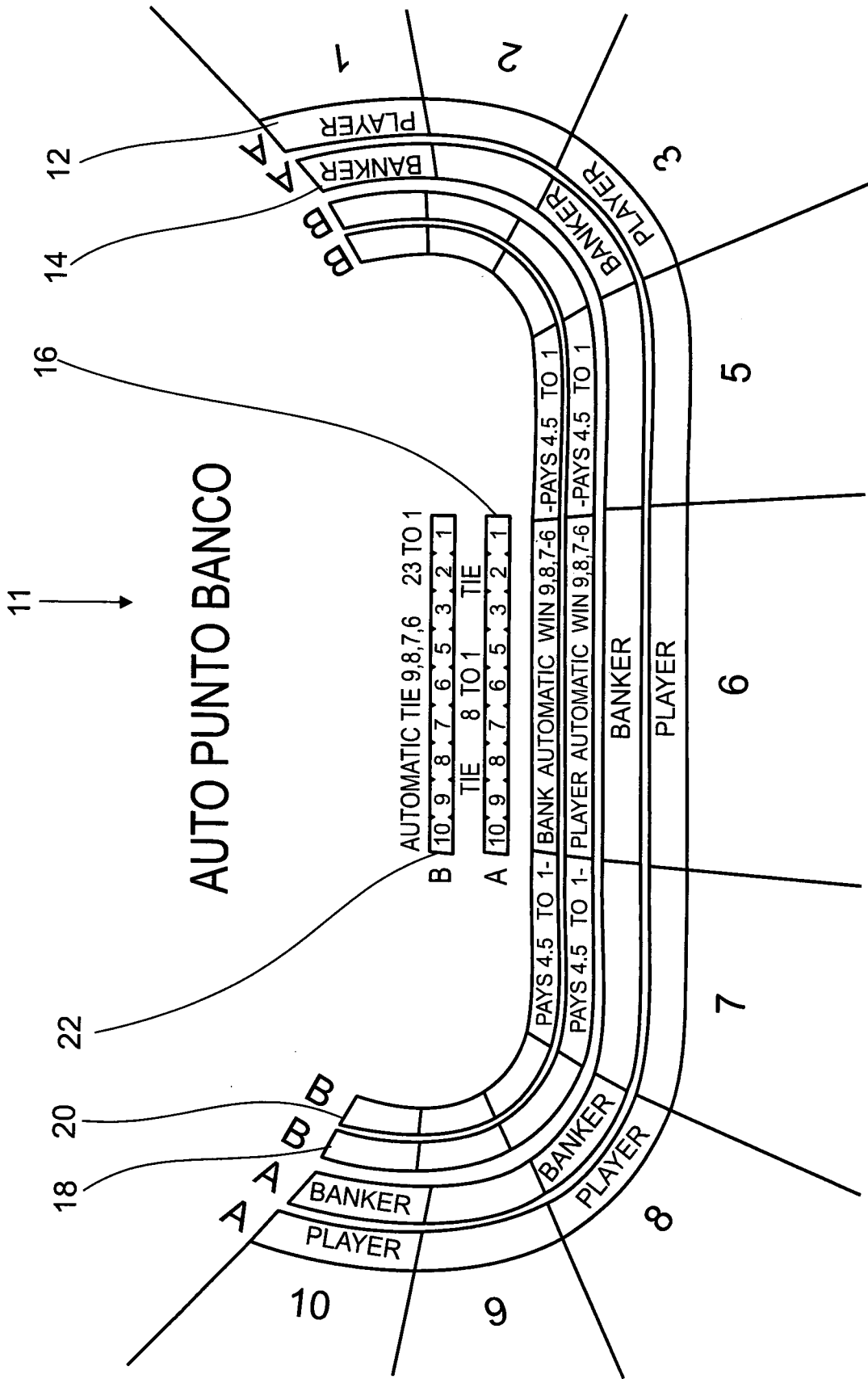drawing first and second cards for a first entity,

drawing first and second cards for a second entity,

for each entity scoring said drawn cards modulo ten to define initial scores for each entity respectively,

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determining if said initial scores define a result, said result arising from said initial scores being designated an automatic result;
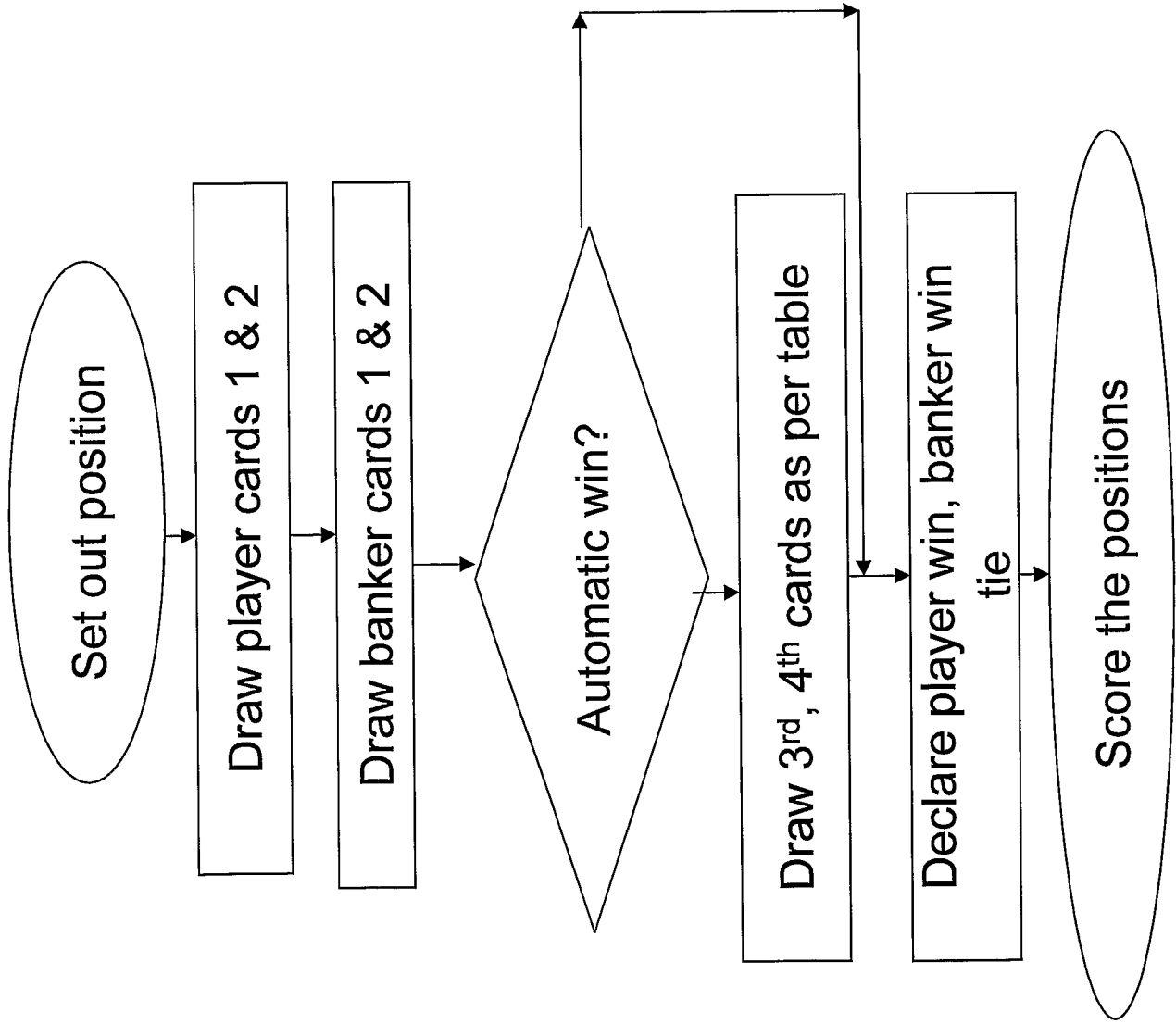
if said scores do not define a result, then drawing at least a third card for at least one of said entities to modify said initial scores and declare a non-automatic result, and

comparing said automatic or non automatic result with positions taken by each player to determine scores for each player, said fourth region defining player positions relating to said automatic result.

AUTO PUNTO BANCO

FIG. 1

FIG.2