



US 20080296840A1

(19) **United States**

(12) **Patent Application Publication**  
**Snow**

(10) **Pub. No.: US 2008/0296840 A1**

(43) **Pub. Date: Dec. 4, 2008**

(54) **PROGRESSIVE JACKPOT BACCARAT**

(52) **U.S. Cl. .... 273/274**

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(57) **ABSTRACT**

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A method of playing a game of baccarat with an optional side bet is disclosed. According to the method, at least one player places a Baccarat Wager. Each player also optionally places a side bet wager. The dealer initially deals at least one initial two card player hand and the initial two card banker hand. The game of baccarat is played to conclusion according to conventional baccarat rules. Hands receive an additional card according to the traditional rules of Baccarat. The side bet wager is resolved after all the cards in the baccarat game are revealed. Payouts are made on predetermined winning hand combinations made from all available player and banker cards. Preferred winning hand combinations are runs of three or more cards of the same rank. Payouts may be fixed amounts, may pay odds on the original wager, and may be progressive or combinations thereof. The top payout may be split amongst players participating in the side bet.

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(21) **Appl. No.: 11/809,972**

(22) **Filed: Jun. 4, 2007**

**Publication Classification**

(51) **Int. Cl.**  
**A63F 3/00 (2006.01)**

**PROGRESSIVE JACKPOT BACCARAT**

**BACKGROUND OF THE INVENTION**

**[0001]** 1. Field of the Invention

**[0002]** The present invention relates to the field of casino card games, casino card games in which players compete against dealers for point count in hands, as in baccarat, and side bet wagers placed in such underlying casino card games on playing card events that are not based on rules of the underlying card game.

**[0003]** 2. Background of the Art

**[0004]** Baccarat is one of the many live table games played in casinos or gaming establishments. Baccarat uses a standard deck of 52 playing cards and is usually dealt from a shoe having multiple decks that have been shuffled together prior to the beginning of play.

**[0005]** The object of the game of Baccarat is for the bettor to successfully wager on whether the Banker's hand or the Player's hand is going to win. The bettor receives even money for his wager if he selects the winning hand and loses his wager if he selects the losing hand. Because of the rules of play of Baccarat and more particularly the pre-established draw rules, the Banker's hand has a slightly higher chance of winning than does the Player's hand. The winning frequency for the Banker's hand has been determined to be 0.45859 (45.859%) whereas the winning frequency for the Player hand is 0.44624 (44.624%) with the remainder of the outcomes being ties. Therefore, if the bettor wagers on the Banker's hand and the Banker hand wins, the bettor must pay to the gaming establishment a commission (typically, 5%) of the amount the bettor wins. No commission is paid if the bettor successfully wagers on the Player's hand.

**[0006]** As used in this specification, the term "Conventional Manner of Play of Baccarat" is as follows:

**[0007]** A multiple number of decks of standard playing cards, 52 in number, are used; typically eight decks are shuffled together and placed in a shoe from which the cards are dealt during the play of the game.

**[0008]** Each bettor makes a wager on whether the Banker's hand or the Player's hand will win. After all wagers are made, two cards are dealt from the shoe to the Bank position and two cards are dealt from the shoe to the Player position on the table layout. The cards are turned face up and the value of the Banker hand the Player hand is determined, modulo ten.

**[0009]** Aces count one; Kings, Queens, Jacks and Tens count zero and the other cards count their respective face value. The suits (Spades, Hearts, Diamonds and Clubs) have no meaning in Baccarat.

**[0010]** The highest hand value in Baccarat is nine. All hand values range from a low of zero to a high of nine. If when the cards are added together, the total of the hand exceeds nine, then the hand value is determined modulo ten. For example, a seven and an eight total fifteen, but the hand value is five. An Ace and a nine total ten, but the hand value is zero.

**[0011]** A two card total of eight or nine is called a "natural"; a two card total of zero is called a "baccarat." As will be explained below, in certain situations in the play of the game, a third card will be dealt. The value of this third card is added to the total of the first two cards and a new hand value is established. Again, if the new hand total exceeds nine, the hand value is determined by subtracting ten from the total of the hand.

**[0012]** Prior to the deal, each better can make one of three wagers: 1) that the Banker hand will win; 2) that the Player

hand will win; or 3) that the Banker hand and the Player hand will tie. Wagering locations are provided on the Baccarat table layout. Whichever of the Banker hand or the Player hand is closest to a total on nine is the winner.

**[0013]** All winning Banker hand wagers are paid off at odds of one-to-one and the house charges a five percent (5%) commission on the amount won by the bettor. For example, if a bettor wagers \$100 on the Banker hand and the Banker hand wins, the bettor wins \$100 and is charged a \$5 commission on the amount that the bettor won. The bettor is not charged any commission on the amount of his wager.

**[0014]** All winning Player hand wagers are paid off at odds of one-to-one and the bettor is not charged any commission on the amount of his winnings or his wager because the house, by virtue of the third card draw rules, has a statistical advantage over the player of 45.859-44.624 or 1.235% which is the vigorish of the house on player wagers. Winning wagers on the Tie hand bet are paid off at odds of nine-to-one or eight-to-one (depending on the gaming establishment) and the bettor is not charged any commission on the amount of his winnings or his wager since there is already a statistical advantage in favor of the house on tie wagers. If a Tie hand occurs, all wagers on the Banker hand and all wagers on the Player hand are "pushes" and the amount wagered is returned to the bettor.

**[0015]** Depending on the point total of the Player's hand and the Dealer's hand, one more card may be dealt to either the Player's hand, the Dealer's hand or both hands. The rules for determining whether a third card is dealt are fixed rules; there is no discretion for either the Player's hand or the Dealer's hand on whether a third card is dealt.

**[0016]** If either the Player hand or the Dealer hand has a point total of eight or nine on the first two cards, no third card is dealt to either hand and the hand with the highest point total is the winner (or the hand is a Tie, as the case may be). If neither the Player hand nor the Dealer hand has a point total of eight or nine, then there is a possibility of a third card draw.

**[0017]** The third card draw rules generally are as follows, but may be varied:

**[0018]** Rule 1: If the initial two card Player hand has a point total of 0, 1, 2, 3, 4 or 5, the Player hand draws a third card. If the initial two card Player hand has a point total of 6 or 7, the Player hand stands and does not receive a third card.

**[0019]** Rule 2: If the Player hand stands and does not draw a third card, then the Banker hand follows Rule 1. In other words, if the Player hand has a point total of 6 or 7, the Banker hand draws a third card on a point total of 0, 1, 2, 3, 4 or 5 and the Banker hand stands on a point total of 6 or 7.

**[0020]** Rule 3: If the Player hand draws a third card, the Banker hand must draw or stand as follows:

Banker hand Point total	Banker hand Draws when the player's Hand third card point total is	Banker hand STANDS when the Player's Hand third card count is
0, 1 or 2	Bank always draws	
3	0, 1, 2, 3, 4, 5, 6, 7 or 9	8
4	2, 3, 4, 5, 6 or 7	0, 1, 8 or 0
5	4, 5, 6 or 7	0, 1, 2, 3, 8 or 9
6	6 or 7	0, 1, 2, 3, 4, 5, 8 or 9
7		Bank always stands

[0021] At the end of each hand, winning wagers are paid and losing wagers are collected by the house. Any commission due to the house is marked in commission boxes in the center of the table. Gaming chips are used to represent the amount of money owed by each bettor to the house for the commissions. In order not to slow down the game, the commission is not actually collected from each bettor until the end of the round determined by all of the cards in the shoe being dealt down to the plastic cut card, usually approximately eighty hands.

[0022] It has become desirable to provide side bet events or jackpot events to enhance the interest of and attractiveness to gamers.

[0023] U.S. Pat. Nos. 6,837,494 and 6,588,758 (Lee) describe a method of playing a combined poker and baccarat-type card game. The method comprises dealing 3 cards to both a banker hand and a player hand, with the winning baccarat hand having a higher hand value based on the traditional baccarat scoring system, but without all of the complex baccarat rules for determining if and when a third card is to be dealt. Included is a side bet in which the option of any player to select that the player hand of three cards or the banker hand of three cards or both the player hand and the banker hand will provide a bonus poker hand.

[0024] U.S. Pat. No. 5,395,119 (Jacob et al.) describes additional options for the placement of wagers in the game of baccarat. The various betting or wagering options include the placement of bets on a "natural" hand(s), "super tie" wagers, in which a player may bet on player and banker hands of identical count which each have a predetermined value, and "jackpot" ties. Jackpot ties are similar to super ties but also require every card in the two hands to be of the same value, i.e., 4 of a kind. Yet another option is that of betting on the occurrence of flush hands.

[0025] U.S. Pat. Nos. 7,032,902; 6,637,748 and 6,371,484 (Yuan) describe a game in which players place a base wager on either a first hand or a second hand. Proposition wagers for pushes, ties, and bonus holdings may be placed. Three cards are dealt to a first and a second hand. Either hand may automatically win if it includes a predetermined three-card combination.

[0026] U.S. Pat. No. 6,345,824 (Selitzky) discloses a bonus method for a casino card game, such as Blackjack or Baccarat that begins with the player making an ante wager and a first and second bonus wager. The player and dealer are each dealt a hand of cards, or electronic representations thereof. The player plays the player's hand to completion and is rewarded based on the player's first bonus wager if the player's hand includes a predetermined bonus combination.

[0027] It is still desirable to find methods, rules and wagers for providing additional interest in baccarat, including the addition of novel side bet wagers and games that do not too significantly alter the play of baccarat.

SUMMARY OF THE INVENTION

[0028] A method of playing a game of baccarat is disclosed. One form of the invention includes the step of at least one player placing a Play Wager in the underlying game of baccarat. This wager can be on the banker, player or tie hands. A player elects or is required to place a side bet wager or not place a side bet wager on a specific wagering game available in the game of baccarat. According to the method, a dealer provides an at least initial player hand comprising two cards (usually exactly two cards) and an initial bank (or dealer)

hand comprising two cards (usually exactly two cards), as is customary in the game of baccarat. The game of baccarat is played to conclusion and the Play Wager is resolved according to conventional baccarat rules. The rules of the game may require the dealer to deal zero to two additional cards to complete the banker and player hands.

[0029] The side bet wager is resolved after exposing all cards in final player hand and final banker hand. All players electing to place the side bet wager and holding a predetermined winning hand of cards from the player hand and the banker hand win the side bet. The specified winning hands may be selected from the group consisting of:

[0030] a) three-of-a-kind,

[0031] b) four-of-a-kind,

[0032] c) five-of-a-kind and

[0033] d) six-of-a-kind.

[0034] In one embodiment, payouts on a highest ranking hand are divided equally amongst all players who placed the side bet wager in the same round as when the winning hand is attained.

DETAILED DESCRIPTION OF THE INVENTION

[0035] A method of playing a game of baccarat is disclosed. The method comprises the steps of:

a) at least one player placing a Play Wager in the underlying game of baccarat (this may be a single wager or one of a group of wagers, such as wagers a) and b), wherein at least one of the wagers must be placed, and possibly more than one wager may be mandatory);

b) a player electing or being required to place a side bet wager or not place a side bet wager on a specific wagering game available in the game of baccarat; c) a dealer providing an at least initial player hand comprising two cards (usually exactly two cards) and an initial bank (or dealer) hand comprising two cards (usually exactly two cards); d) playing the game of baccarat to conclusion and resolving the Play Wager according to conventional baccarat rules; and e) resolving the side bet wager in the game of baccarat after exposing all cards in final player hand and final banker hand. Players electing to place the side bet wager are paid a payout when predetermined winning hands exist among all exposed cards from the player hand and the banker hand. Predetermined winning hands may be selected from the group comprising or preferably consisting of:

[0036] a) three-of-a-kind,

[0037] b) four-of-a-kind,

[0038] c) five-of-a-kind and

[0039] d) six-of-a-kind.

[0040] The above-identified winning hands for purposes of this disclosure are referred to as "runs". A "run" is defined as multiple cards of the same rank.

[0041] The preferred embodiment of the game shall be referred to as Jackpot Baccarat™ game.

[0042] The game can be summarily described as follows. The game is a variant of a baccarat where a side bet is provided. The underlying game of baccarat is not fundamentally altered by the play of the side bet game. Each player makes the underlying baccarat wager and may place the optional side bet wager before any cards are displayed. Cards may be dealt before, during or after wagers are made, but the rank may not be revealed to players until after wagering decisions are final. Each player (usually as a set of community cards) and the dealer (or banker) is provided with (e.g., dealer elec-

tronically displayed) exactly two (2) initial playing cards for each hand. In alternate versions of the game, each Player receives an individual hand.

**[0043]** The 2-card hands are played (completed) out and are scored in traditional baccarat fashion or according to house or local rules.

**[0044]** The completed hands and the underlying baccarat wager are resolved according to conventional baccarat rules or according to house or local rules.

**[0045]** The side bet game is evaluated according to the rules of the side bet game and preferably according to a paytable of predetermined winning hands and corresponding payout odds. Population of cards used to determine hand composition consists of all player cards and all banker cards. In one form of the invention, predetermined winning hands are runs of 3-of-a-kind through 6-of-a-kind.

**[0046]** Payouts on a \$1.00 wager may be, for example, \$8.00; \$50.00; \$1,000; and \$20,000, respectively, on these specific combinations or as proportional wagers on the original amount wagered.

**[0047]** The side bet game in another embodiment pays all or part of a progressive jackpot. Nonlimiting examples of suitable progressive jackpot methods and apparatus for conducting a live table game with a progressive jackpot component can be found in U.S. Pat. No. 4,861,041 (Ser. No. 214,934, filed Jul. 5, 1998) and U.S. Pat. No. 5,078,405 (Ser. No. 361,276, filed Jun. 5, 1989). The content of these patents is herein incorporated by reference in their entireties. For example, 6 Aces may pay a progressive payout instead of a fixed or odds payout, or may pay a progressive payout in addition to the fixed or odds payout.

**[0048]** The method may be played with a range of rates of return in the paytable that pays In the following (or larger) ranges of returns on a \$1.00 wager, as for example, within the following ranges:

**[0049]** a) Three-of-a-kind—\$5.00-\$10.00;

**[0050]** b) Four-of-a-kind—\$20.00-\$100.00;

**[0051]** c) Five-of-a-kind—\$500.00-\$3000.00;

**[0052]** d) Six-of-a-kind—\$8000.00-\$50,000.00; and

**[0053]** e) Six Aces—Progressive (plus or instead of d)).

**[0054]** According to the present invention, improved wagering methods for the game of baccarat are disclosed. Accordingly, one of the aspects of the present invention is to provide improved baccarat wagering methods which generally expand upon the wagering options open to the players of the game.

**[0055]** The present invention includes the provision for betting on the occurrence of like cards or “runs” of cards. Some runs of cards result from hands that are ties or may incidentally be ties. Typical runs may comprise of three, four, five, or six total cards from both hands. In other words, a player may bet upon the chance of three, four, five, or six of a kind being dealt, without necessarily being limited to specific cards being repeated (e.g., a side bet wager wins on hand of at least three of a kind, each card being Aces, twos, threes, fours or all sevens, etc.). (Casino baccarat provides for more than the four equally valued cards of the four suits of a standard deck, due to the fact that multiple decks are shuffled and dealt from the shoe or electronically provided.) As the conventional rules governing the drawing of a third card for either hand are quite specific, certain bonus events can never occur, such as five 4’s or six 4’s, as both dealer and Banker hands would be a natural with the first two pairs of fours (4’s) in each hand.

**[0056]** Although one exemplary pay table may include runs of three or more like cards, the side bet game could provide alternate winning outcomes. For example, the rank of each card may be a factor in determining a payout so that 3 Kings outranks 3-9’s and has a higher payout. In other forms of the game, the same population of cards (4-6) is used to determine 5-card poker rankings, for example.

**[0057]** Other rules for resolving the side bet include determining a point value of a hand based on blackjack rules and paying varying payouts depending on whether the player received a 2-card 21, a 3-card 21, a 4-card 21, a 5-card 21, a 6-card 21 and a point total of 20 with all available cards, for example. The specific rules governing how the side bet pay table is resolved can be varied within the scope of the invention.

**[0058]** Another aspect of the present invention is the concept of splitting the winnings when a highest ranking hand is achieved. In one example, the maximum payout is divided equally between all players who wagered on the round of play in which a highest ranking bonus hand was dealt. In another embodiment, the winnings are split unequally.

**[0059]** A player may wager on the likelihood of such bonus events by placing his/her marker or chips on a unique side bet location for each player.

**[0060]** The above described jackpot tie bets may be provided for as “hop” or proposition bets, which bets are in effect for the play of only one round of play. If a player desires to maintain such a bet, it must be renewed prior to the dealing of each hand.

**[0061]** The Jackpot Baccarat™ game is novel and distinctive at least for reasons such as the unique combinations of jackpot winning cards are readily seen by player, absolute assurance of winning side bets can be seen from initial cards dealt (e.g. where a pair, three-of-a-kind, or four-of-a-kind are in the initial four cards constituting the player and Banker hands), and there is heightened expectation as further cards are then turned over according to the rules of baccarat and higher bonuses are expected or achieved.

**[0062]** There are numerous individual, collective and interactive features of novelty in the proposed game, as a baccarat game and b) a side bet wager that the combined hands of the player and banker hands will have Three-of-a-Kind, Four-of-a-Kind, Five-of-a-Kind or Six-of-a-Kind, with no other rankings considered.

**[0063]** When the highest hand pays a progressive, or a combination of any two of a progressive, a fixed pay and an odds payout, the house may elect to divide one or more of the payout types among players who wagered on the round. It is to be understood that when referring to a progressive, the payout may be all or a portion of the jackpot amount.

#### EXAMPLE OF GAME AND SIDE BET PLAY

**[0064]** The game will be played in these examples with only a single player as the number of players is not material. This is because there is only one Player hand and one Banker hand and the number of players does not affect either the baccarat outcome or the side bet outcome.

##### Example 1

**[0065]** The Player places a \$10.00 Baccarat Wager on the Player hand (for purposes of the side bet, it does not matter which hand the Player wager is directed) and a \$5.00 side bet wager.

[0066] A Player hand of Ace and Three is provided (suit doesn't matter).

[0067] A Banker hand of Three and Six is provided.

[0068] The Banker hand automatically wins with a Natural according to standard Baccarat rules, and the player loses the Play Wager. No additional cards are dealt, so the population of cards forming the bonus hand is four.

[0069] The Player also loses the side bet as there are no runs of three-, four-, five- or six-of-a-kind.

Example 2

[0070] The Player places a \$10.00 Baccarat Wager on the Banker hand and a \$5.00 side bet wager.

[0071] A Player hand of Ace and Ace is provided.

[0072] A Banker hand of Two and Ace is provided.

[0073] The Player hand receives a third card automatically with the initial count of 2 and receives a three, for a Player hand count of five.

[0074] The dealer hand automatically receives a third card and receives an Ace.

[0075] The player loses the Play Wager, as the Banker hand (with a final count of four) was wagered on, and the final count on the Player hand was five.

[0076] The Player wins the side bet as there are four Aces (four-of-a-kind) and the rank of the cards does not necessarily matter among cards that form three-, four-, five- or six-of-a-kind. That is, four aces pays the same in he payable as four 2's, 5's kings, etc.

Example 3

[0077] The Player places a \$10.00 Baccarat Wager on the Banker hand and a \$5.00 progressive side bet wager. The following pay table applies:

Matches	Pays
6	100% of the progressive jackpot*
5	\$1,000
4	\$ 50
3	\$ 8

\*Eligible players split the payout.

[0078] A Player hand of Four and Four is provided.

[0079] A Banker hand of Four and Four is provided.

[0080] The Player hand and Banker hand receive no additional cards as both hands are naturals with a score of eight and the hands tie.

[0081] The player loses (the bet pushes) on the Baccarat Wager, as the Banker hand has the same count as the Player hand.

[0082] The Player wins the side bet as there are four Fours (four-of-a-kind). No progressive payout is awarded.

[0083] The Player receives no more cards because of the rules of Baccarat.

[0084] As with any card game, variations in the rules of play, especially for the side bet may be varied while retaining the practices of the invention disclosed herein. For example, the payable may be adjusted according to desired house retention versus player attraction limits. In instances like Example 3, where no additional cards are allowed because natural hands are dealt, the player may be able to purchase (pay the house) an additional card to improve the side bet hand population. The hand may be compared to the same or a

lowered payable for higher ranked hands. The payable would likely have to be adjusted to assure a house advantage in the side bet.

[0085] The payable may have variable odds for different cards that form three-, four-, five or six-of-a-kind. Suited (same suited or all different suited) multiples may be paid at different rates than are other multiples. That is, four deuces of hearts may pay more according to the payable than would four non-suited deuces. Card ranks may be used to lower or raise a payout within a certain numbered run, i.e., 4 aces—7's pays 8:1, while 4 6's—2's pays 5:1.

[0086] The game may be played as a live table game with physical cards, a virtual system (video, multiplayer platform, internet, wireless hand-held system) or mixtures of physical elements and virtual elements.

[0087] An example of a suitable gaming platform for playing an electronic form of the game is disclosed in U.S. Pat. Nos. 6,464,586; 6,607,443; 7,128,651; and Publication No. 2005-0164759 A1. The contents of these documents are incorporated herein by reference.

What is claimed:

1. A method of playing a game of baccarat according to the steps of:

- at least one player placing a Baccarat Wager;
- a player electing to place a side bet wager or not place a side bet wager available in the game of baccarat;
- a dealer providing an at least initial player hand comprising two cards and an initial dealer hand comprising two cards;
- playing the game of baccarat to conclusion and resolving the Baccarat Wager according to conventional baccarat rules;
- resolving the side bet wager in the game of baccarat after exposing all cards in final Player hand and final Banker hand, and paying players electing to place the side bet wager when a predetermined winning hand composition is achieved.

2. The method of claim 1 wherein the side bet wager is placed on a run of at least three cards.

3. The method of claim 1 wherein the side bet wager must be resolved in favor of the player placing the wager when any rank of three-of-a-kind, four-of-a-kind, five-of-a-kind or six-of-a-kind is present among combined cards of the Player hand and the Banker hand.

4. The method of claim 1 wherein all ranks of three-of-a-kind, four-of-a-kind, five-of-a-kind and six-of-a-kind are paid equally without respect to card rank that forms the three-of-a-kind, four-of-a-kind, five-of-a-kind and six-of-a-kind.

5. The method of claim 2 wherein all ranks within each run are paid equally without respect to card rank.

6. The method of claim 3 wherein all ranks of three-of-a-kind, four-of-a-kind, five-of-a-kind and six-of-a-kind are paid equally without respect to card rank that forms the three-of-a-kind, four-of-a-kind, five-of-a-kind and six-of-a-kind.

7. The method of claim 1 wherein according to a payable identifying the predetermined winning hands, different ranks of three-of-a-kind, four-of-a-kind, five-of-a-kind and six-of-a-kind are paid unequally with respect to card rank and/or card suits that form the three-of-a-kind, four-of-a-kind, five-of-a-kind and six-of-a-kind.

8. The method of claim 2 wherein according to a payable identifying the predetermined winning hands, different ranks of runs are paid unequally with respect to card rank and/or card suits

9. The method of claim 3 wherein according to a payable identifying the predetermined winning hands, different ranks of three-of-a-kind, four-of-a-kind, five-of-a-kind and six-of-a-kind are paid unequally with respect to card rank and/or card suits that form the three-of-a-kind, four-of-a-kind, five-of-a-kind and six-of-a-kind.

10. The method of claim 1 wherein a payable pays on a \$1.00 wager within the following ranges:

- a) Three-of-a-kind—\$5.00-\$10.00;
- b) Four-of-a-kind—\$20.00-\$100.00;
- c) Five-of-a-kind—\$500.00-\$3000.00; and
- d) Six-of-a-kind—\$8000.00-\$50,000.00.

11. The method of claim 2 wherein a payable pays on a \$1.00 wager within the following ranges:

- a) Three-of-a-kind—\$5.00-\$10.00;
- b) Four-of-a-kind—\$20.00-\$100.00;
- c) Five-of-a-kind—\$500.00-\$3000.00; and
- d) Six-of-a-kind—\$8000.00-\$50,000.00.

12. The method of claim 3 wherein a payable pays on a \$1.00 wager within the following ranges:

- a) Three-of-a-kind—\$5.00-\$10.00;
- b) Four-of-a-kind—\$20.00-\$100.00;
- c) Five-of-a-kind—\$500.00-\$3000.00; and
- d) Six-of-a-kind—\$8000.00-\$50,000.00.

13. The method of claim 4 wherein a payable pays on a \$1.00 wager within the following ranges:

- a) Three-of-a-kind—\$5.00-\$10.00;
- b) Four-of-a-kind—\$20.00-\$100.00;
- c) Five-of-a-kind—\$500.00—\$3000.00; and
- d) Six-of-a-kind—\$8000.00-\$50,000.00.

14. The method of claim 5 wherein a payable pays on a \$1.00 wager within the following ranges:

- a) Three-of-a-kind—\$5.00-\$10.00;
- b) Four-of-a-kind—\$20.00-\$100.00;
- c) Five-of-a-kind—\$500.00-\$3000.00; and
- d) Six-of-a-kind—\$8000.00-\$50,000.00.

15. The method of claim 6 wherein a payable pays on a \$1.00 wager within the following ranges:

- a) Three-of-a-kind—\$5.00-\$10.00;
- b) Four-of-a-kind—\$20.00-\$100.00;
- c) Five-of-a-kind—\$500.00-\$3000.00; and
- d) Six-of-a-kind—\$8000.00-\$50,000.00.

16. The method of claim 1 wherein all the cards in the final Player and Banker hands are between 4 and 6 cards.

17. The method of claim 1 wherein the predetermined winning hands are blackjack hands.

18. The method of claim 1 wherein at least one payout corresponding to a predetermined winning hand composition is a progressive payout.

19. The method of claim 1 wherein a top payout corresponding to a highest ranking predetermined winning hand composition is paid out to all players having made a side bet wager.

20. The method of claim 1, wherein a top payout is divided either equally or unequally between all players having made a side bet wager.

21. The method of claim 19, wherein a top payout additionally pays either a fixed bonus amount of an odds payout amount.

22. The method of claim 21 wherein at least one payout type comprising the progressive, fixed and odds payouts are divided.

23. A method of playing a game of baccarat comprising: A player placing a baccarat wager on a one of a banker hand, a player hand and a tie; A player optionally making a side bet wager on an occurrence of runs of at least three equally ranked cards in a combined, final player and banker hand;

Playing a game of baccarat and resolving the baccarat wager according to conventional Baccarat ruling and resolving all side bet wagers, wherein all players who placed the side bet wager are paid when at least three equally ranked cards are present in the combined final Player and Banker hands.

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