

Blackjack Live

Rules of Play

OVERVIEW

Blackjack Live is a variant of Blackjack, played virtually against a live dealer at a real Blackjack table, with seven seats, with a US dealing style, with four optional, configurable side wagers using eight, pre-shuffled standard decks with 52 cards each. The player winning hands are paid using the posted paytables (See **PAYTABLES** for more details.). The default optional side wagers – Dealer Pair, Player Pair, 21+3, and Top 3 – are based on either the Player's hand, the Dealer's hand, or a combination of both.

RULES OF PLAY

To begin, the player joins the table having already taken a seat. The player can change a seat after the end of each game round. The players must place the main bet to start a game round. After placing the main bet, the players can optionally place side wagers – Dealer Pair, Player Pair, 21+3, Top 3 (See **SIDE BETS** for more details.). If a game round is in progress when the player enters the table, the player needs to wait for the next one and then place wagers.

Once all wagers have been placed and after the “No More Bets” signal, the game round starts and the dealer deals four cards: first card face up to the players, second card face up to the dealer, third card face up to the players and fourth card face down to the dealer.

If the dealer shows an Ace in their initial hand, the players get the option to **Insure** their hand against the dealer. If that is the case, dealer reveals their Blackjack directly after the insurance round and ends the game; otherwise, the game round continues.

Next is the action round, where the players can choose to **Hit**, **Stand**, **Double**, or **Split**. The player can split to a maximum of two hands; a player cannot Split a split hand. The player cannot hit or double on split Aces. A player splitting Aces shall only have one card dealt to each Ace and cannot receive additional cards, but can draw as many cards as desired on any other split hand, not involving two Aces.

If a player does not make a move, the system will apply **Stand** automatically. If a player wants to skip their turn, they simply do not place any wagers on the table.

Once all the players made their choices, the dealer begins to draw cards. Dealer stands on any 17. If every player at the table busts (scores higher than 21), the dealer does not draw additional cards and the round is over. In case a game round ends with a Blackjack or bust results for all players on the table, the dealer will not open a hidden card at the end of a round.

Due to the nature of the Internet, video latency may occur. In the case of disconnect with unresolved actions in the live game, a special interrupted game mode will be created, and the interrupted game mode will be resolved based on randomly generated cards. Only the cards that were on the table when a player was disconnected are carried over to the interrupted game mode. Any additional cards required to resolve the game will be randomly generated by the RNG mechanism in the game. For the game disconnect behavior, there are two options for interrupted game mode resolution – player reconnect or AutoComplete based on optimal

strategy excluding any new monetary actions (in other words, using only Hit and/or Stand). The game will wait to reconnect for a certain amount of time for player reconnect and once that expires the game will AutoComplete. Side bets are resolved based on the live game, not the cards generated in the Interrupted Game Mode.

Winnings are paid for the winning wagers at the end of each game round.

If a player picks **Insure**, an amount equal to half their original bet is placed separately on the table. If the dealer does have Blackjack, the player is paid 2:1 on their insurance. This way the player does not lose their original bet (because they get the 2x half of their original bet, plus the insurance amount back). If the dealer does not have Blackjack, the player loses the insurance amount, even if the player's hand outcome results in a loss.

When a player doubles their bet and the dealer's first card's value is 10 and gets Blackjack, the **Double** bet is returned to the player.

If the player receives an Ace and a ten-value card in a split hand, it is considered 21 and not Blackjack. In this case the payout is 1:1, not 3:2.

If the player receives an Ace and a 10-value card as their first two cards, the player has a Blackjack and wins 1.5 times their bet (if their bet was 10, they receive 25). If the total value of the player's cards is closer to 21 than the dealer's, the player wins their bet amount (if their bet was 10, they receive 20). If the total of the player's cards is more than 21, they "bust" and lose their bet. If the player and the dealer have the same card total (17 and up) neither win, and the player's bet is returned to them in a "push".

If the player draws ten cards and does not bust, and the dealer does not have a Blackjack, the player wins automatically. This is known as the Ten-card Charlie rule.

SIDE BETS

Player Pair side wager wins in case the first two cards dealt to the player's hand form a pair (Perfect Pair, Coloured Pair, or a Red/Black Pair).

Dealer Pair side wager wins in case the first two cards dealt to the dealer's hand form a pair (Perfect Pair, Coloured Pair, or Red/Black Pair).

21+3 side wager wins in case the first two cards dealt to the player, combined with the first card dealt to the dealer, will make a three-card poker hand against the following list of winning hands: Suited Three of a Kind, Straight Flush, Three of a Kind, Straight, Flush.

Top 3 side wager wins in case the first two cards dealt to the player, combined with the first card dealt to the dealer, will make a three-card poker hand against the following list of winning hands: Suited Three of a Kind, Straight Flush, Three of a Kind. Top 3 side wager can be placed independently from the wager 21+3.

PAYTABLES

Main Game Outcome	Payout
<i>Tie (aka Push)</i>	0:1
<i>Winning Hand</i>	1:1
<i>Insurance</i>	2:1
<i>Double Down</i>	2:1
<i>Blackjack</i>	3:2

Dealer Pair Side Wager Paytable	
Outcome	Payout
<i>Perfect Pairs</i>	25:1
<i>Coloured Pair</i>	12:1
<i>Red/Black Pair</i>	6:1

Player Pair Side Wager Paytable	
Outcome	Payout
<i>Perfect Pairs</i>	25:1
<i>Coloured Pair</i>	12:1
<i>Red/Black Pair</i>	6:1

21+3 Side Wager Paytable	
Outcome	Payout
<i>Suited Three of a Kind</i>	100:1
<i>Straight Flush</i>	40:1
<i>Three of a Kind</i>	30:1
<i>Straight</i>	10:1
<i>Flush</i>	5:1

Top 3 Side Wager Paytable	
Outcome	Payout
<i>Suited Three of a Kind</i>	270:1
<i>Straight Flush</i>	180:1
<i>Three of a Kind</i>	90:1