

21 STUD



Objective:

"21 STUD" is a variant of Blackjack where players and dealers are simply dealt two cards with no additional draws. The player total must be higher than the dealer total to win. Side bet action offers players a chance to "match" cards for larger payouts.

Equipment used:

- A six, seven, or eight deck shoe using standard 52-card decks.
 - 'Pip' tens (10) card may be removed from all decks to create a "Spanish" version
- Appropriate felt layout as illustrated
- Discard tray to collect hands after payouts have been completed
- Two cut cards to protect the shoe and indicate when the shoe must be reshuffled

Dealing procedures:

At the beginning of the game, the dealer will inspect both sides of all cards for accuracy, then shuffle all decks together to create the "shoe", which is presented to the player. The player will then insert a cut card into the combined decks, and the dealer will move the "cut" portion to the back portion of the cards and reinsert the cut card to be approximately one full deck from the back. The combined decks are then placed into shoe holder and the first card is revealed, then removed from play.

"21 STUD" features four different bets: Base Wager, Match 1, Match 2, and Mirror Match. A player must place a Base Wager to be dealt cards. *All other bets are optional.*

**** All bets are subject to posted limits, not to exceed state maximum for any individual wager ****

1. After all bets have been placed, players are dealt two cards face up, and the dealer is dealt two cards face down. Dealer cards are placed into clearly marked zones that identify which card is to be considered "Dealer Card #1" and the other to be "Dealer Card #2".
2. Once all cards have been dealt, if a player has placed a "Mirror Match" bet and has been dealt two cards with the same label (*for example, two Kings - not a King and a Queen*), then they are awarded a prize based on a combination of the card labels, colors, and suit (*see payouts*). If the cards do not match, then the dealer will collect the bet.
3. After all "Mirror Match" bets have been collected or paid, the dealer will flip over the first card "Dealer Card #1". Once the first dealer card has been revealed, if a player has placed a "Match 1" bet, and at least one of their two cards shares the same label with that of the revealed card, then they are awarded a prize based on a combination of the

number of occurrences and suits (*see payouts*). If the cards do not match, then the dealer will collect the bet.

4. After all "Match 1" bets have been collected or paid, the dealer will flip over the second card "Dealer Card #2". After the second dealer card has been revealed, the dealer will begin to reconcile remaining bets for all players from right to left. If the player has placed a "Match 2" bet, the dealer will pay or collect the wager in a manner identical to that of "Match 1", except the card used in determining win/loss will be that of "Dealer Card #2". After the "Match 2" bet has been collected or paid, the dealer will then examine point totals to see if the player total is higher than the dealer when considering the Base Wager.
5. The Base Wager is paid even money when the player total exceeds the dealer total. However, if the player has been dealt a pair of Aces, or a combination of cards whose value totals 21, then the hand is considered "Blackjack" and is paid at the higher rate. Concerning ties, if the dealer also has a pair of Aces, or a combination of cards whose value totals 21, then he/she also has Blackjack. When the dealer and player have Blackjack at the same time, the Base Wager is a push. In all other cases, if the player total is less than or equal to the dealer total, the bet is collected. After the Base Wager bet has been collected or paid, the dealer will collect the cards for that player and put them into the card return.
6. The dealer will continue to reconcile "Match 2" and Base Wager bets for each player from right to left until all players' cards have been collected. The dealer will finally place the dealer cards into the card return, and a new round of betting begins.
7. Betting rounds continue until the cut card is dealt during a round. When a player is dealt the cut card, they keep it to "cut" the shoe after the next shuffle and are dealt a replacement card. If the dealer is dealt the cut card, they are also dealt a replacement card, but must give the cut card to the player in the rightmost position.

Players may be permitted to play up to two hands if there are no customers are waiting to play. At the end of the game, the dealer will sort all decks back into their original state to ensure all cards are present. Money trays are then counted for accuracy and accountability.

NOTICE REGARDING USAGE

This game is subject to royalties and protected under Utility Patent 16/171,417.

Inquiry regarding usage should be directed to:

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ODDS AND PROBABILITIES

Payouts and odds can change depending on the number of decks used and if "Spanish" rules are in play.

Base Wager

Blackjack consists of two aces or an ace with a ten value card.

Player Total	Dealer Total	Result
Blackjack	Does Not Have Blackjack	3:2 or 6:5
Blackjack	Blackjack	Push (or Pay per above)
Higher	Lower	1:1
Lower	Higher	Lose
Same	Same	Lose

House Edge: 3.862% - 5.803% depending on rules used

Mirror Match

Player Cards	Standard Result	Spanish Result
Mixed color pair	5:1	5:1
Same color pair	12:1	10:1
Same suit pair	25:1	25:1
Suited Aces	40:1	30:1

House Edge - Mirror Match

Decks	Six (6)	Seven (7)	Eight (8)
Standard	-8.11%	-6.91%	-6.01%
Spanish	-5.89%	-4.63%	-3.68%

Match the Dealer (Match 1 and Match 2)

Player Cards	Standard Result	Spanish Result
2 Suited Matches	22:1	18:1
1 Suited and 1 Non-Suited Match	15:1	13:1
1 Suited Match	11:1	9:1
2 Non-Suited Matches	8:1	8:1
1 Non-Suited Match	4:1	4:1
No Matches	Lose	Lose

House Edge - Match the Dealer

Decks	Six (6)	Seven (7)	Eight (8)
Standard	-4.06%	-3.01%	-2.23%
Spanish	-3.06%	-2.12%	-1.42%

Sample game layout

Dealer 2nd Card

Dealer 1st Card

Blackjack Pays 3:2

Ace/Face or Two Aces counts as Blackjack

Base Game Pays 1:1 when Player Total beats Dealer Total

Base Wager is lost when tied with Dealer Total, except for Blackjack which is a push.

Match 2

Mirror Match

Match 1

Base Wager