

# **Blackjack with Match the Dealer Up Match & Dealer Down Match Side Bets**

**The name of the card game:** Blackjack with Match the Dealer Up Match & Dealer Down Match Side Bets

## **The object of the card game:**

The object of the game is for a player to have a hand closer to 21 than that of the dealer without going over. If a player is dealt an Ace and at the same time a 10, Jack, Queen, or King on the first two cards, the player has “Blackjack.”

## **The rules of the card game:**

The values of the cards are as follows: The cards 2 through 10 count as their face value. King, Queen, and Jack cards are worth 10. An Ace may count as either 1 or 11. A hand that contains an Ace is called a “soft” total if the Ace can count as either 1 or 11 without going over 21. If the Ace must be counted as 1 to prevent going over 21, the hand is then considered a “hard” total.

Players are not permitted to touch the cards.

Play starts on the dealer’s left and players must wait until it is their turn to act.

A player may play multiple hands as governed by the House Rules of the Casino.

The dealer must stand on all hard 17's and hit all soft 17's. (See Method of Play for further explanation). The outcome of the hand will be paid according to Blackjack Pay Table 1.

Players may surrender on their first action of a hand. Surrendering forfeits half the player's Ante and player's hand is killed immediately.

Side bets among players are not permitted. Players' conduct at the table is proscribed by the House Rules.

## **The equipment used for the card game:**

- Standard gaming table including a chip well and a cash drop box and plastic paddle
- Blackjack felt indicating the location for placing ante and Dealer Up Match & Dealer Down Match wagers
- 6 standard 52 playing card decks
- 2 cut cards
- Value chips
- Plastic lammers
- Dealer shoe
- Card muck
- Automatic card shuffler (optional)

## **The method of play for the card game:**

When opening the game, the dealer will spread each deck to ensure all cards are being used. The dealer will verify all six decks of cards. After each deck is verified, the dealer will wash all six decks separately, then wash them in stacks of two, then finally all decks together.

Upon the completion of the wash, as described above, or the completion of a shoe, as described below, the dealer performs the following shuffle procedure. The dealer cuts the pile (composed of 6 standard decks) in six even piles, and in sets of two riffle shuffles all the cards together to form a new pile. The dealer splits the pile again into two piles. The dealer takes approximately half a deck from each pile and riffles them together and places on a cut card forming a third pile in the center, the final pile, repeating until one pile in the center remains. While riffling the final pile together, the dealer will not square the deck (collapse into an even pile) showing players the cards are being distributed evenly.

When the shuffle is complete the dealer squares the deck against the shoe and presents the deck to the player that received the cut card at the end of the last shoe, or a player volunteer. A player must cut at least one deck (approximately) from the front or back of the pile. Once the cut card has been placed, the dealer cuts the remaining cards from the back of the pile to the front. After that is done, the dealer places a second cut card approximately one and a half decks from the bottom card. When this second cut card is dealt, it signals the last hand of the shoe, and a new shuffle will commence.

Once the bets are placed, after a new shuffle, the dealer then burns the first card and deals to each of the players' bets. The dealer makes two passes around the table starting on the dealer's left so that the players and dealer have two cards each. When all players' bets have two cards, the dealer then places the dealer's second card, face down, under the first exposed card. The dealer then collects all losing Dealer Up Match bets pays the Dealer Up Match winners from right to left. Dealer Up Match is a wager as to whether either of the player's cards is similar to the dealer's first exposed card and is paid according to Blackjack Pay Table 3: Dealer Up Match & Dealer Down Match.

After Dealer Up Match, then player Blackjacks and possible dealer Blackjacks are resolved. If any player has Blackjack and the dealer has neither an Ace nor a 10, Jack, Queen, or King as their face up card then the player wins 3:2 immediately. If the dealer has an Ace showing, then all players without a Blackjack are offered Insurance and any player with Blackjack is offered Even Money. Insurance is a side bet on whether the dealer will make a Blackjack and it pays 2:1. Players accepting Even Money will receive 1:1 on their ante. If the dealer has Blackjack then all players will lose their antes excluding players with Blackjack who did not take Even Money which push. Insurance is then paid. If the dealer does not have Blackjack, then all Blackjacks that did not take Even Money will be paid 3:2, all Insurance bets are collected, and play continues. If the dealer has a Ten, Jack, Queen or King as their face up card they check to see if they have an Ace as their down card, and hence Blackjack. If the dealer has Blackjack, then all player bets are collected, except players with Blackjacks which push. If the dealer does not have Blackjack, then play continues as described below. If a player has a resolved hand and has not bet the Dealer Down Match side bet, their cards are mucked. If that player has bet the Dealer Down Match their first two cards remain on the table, but are placed underneath the Dealer Down Match bet. Dealer Down Match is a wager as to whether either of the player's cards is similar to the dealer's

second card (the down card) and is paid according to Blackjack Pay Table 3: Dealer Up Match & Dealer Down Match.

Play continues starting at the first seat to the dealer's left. In the course of play if the player wishes to be dealt another card, the player will indicate this to the dealer by tapping the felt with a finger behind their cards and/or announcing "hit". If the player doesn't wish to be dealt another card, the player will wave their hand over their cards and/or say "stay." If the player only uses a voice command, the dealer must either wave their hand or hit the table to show the player's intention. A player's hand motions overrule voice commands. If a player busts during the hand, the bet is taken in and the cards are mucked immediately unless the player has bet the Dealer Down Match, in which case their first two cards remain on the table but are placed underneath the Dealer Down Match bet. Play goes from left to right until all players have acted.

Once all players have acted, the dealer reveals their down card. Dealer Down Match losing bets are collected and Dealer Down Match winning bets are paid according to Blackjack Pay Table 3: Dealer Up Match & Dealer Down Match.

The dealer then takes additional cards until a score of "hard" 17 or 18 to 21 is achieved. If the dealer goes over 21 with all, if any, Aces using their lower possible value of 1, they bust, and all remaining player hands are paid. If the dealer has a "soft" 17, when an Ace is being used as an 11, then the dealer must hit. If the dealer has a "hard" 17, meaning all, if any, Aces are using their lower possible value of 1, then the dealer must stay. If neither the player nor the dealer busts, then the outcome will be determined using Blackjack Pay Table 1. The dealer determines the outcomes of players' hands, paying or collecting wagers, accordingly, starting on the dealer's right and moving to the left. The next hand is repeated as described until the second cut card is reached in the shoe and upon the completion of that hand the deck is shuffled again.

### **The types of wager or wagers for the card game:**

**Ante** – chips are placed by the player in the designated position to indicate the desire to play a hand.

**Splitting** – after being dealt the first two cards, a player may choose to split hands with equal rank thereby creating a new hand. An additional bet equal to the ante is required when cards are split. After splitting aces, a hand consisting of an Ace and a 10, Jack, Queen, or King is not considered Blackjack and only counts as 21. After splitting cards with values of 10, a hand consisting of an Ace and a 10, Jack, Queen, or King is not considered Blackjack and only counts as 21, or a "soft" 11. Players may split up to 3 times for 4 hands per starting hand. If a player chooses to split Aces they only get one additional card per Ace, unless one of the new cards is an Ace, in which case they can split again for a maximum of 3 hands per starting hand.

**Double down** – A player may double down when a hand consists of two cards (first action), if the player chooses to do so they may add an additional bet between \$1 and the value of their ante. If a player chooses to double down, the player only receives one additional card.

**Insurance** – When a dealer's up card is an Ace, the player may place an additional bet to insure against the dealer having a Blackjack. These bets can be anywhere between \$1 and 50% of the player's ante. If the dealer has Blackjack, the player will lose their original ante and be paid 2:1 on their Insurance bet. If the dealer does not have Blackjack, the player will lose his or her Insurance bet. The River views this bet as an independent bet, hence, if a player has Blackjack, they are still permitted to take the insurance bet if desired.

**Dealer Up Match & Dealer Down Match** – The player wagers that one or both of their cards will match the dealer's face up card for the Dealer Up Match bet and the dealer's down card for the Dealer Down Match bet. Pays according to Blackjack Pay Table 3 – Dealer Up Match and Dealer Down Match.

### The wager amounts for the card game:

**Ante:** \$5 - \$10

**Dealer Up Match & Dealer Down Match Side Bets:** \$1 - \$10, Match the Dealer Side Bets cannot be greater than the ante bet

### The Payouts and payout odds for each wager in the card game:

#### Split & Double Down Bets

Bets made in the process of splitting a hand or doubling down on a hand are paid according to the Blackjack Pay Table below, with a possible payout range of 1 to -1 relative to the ante.

**Blackjack Pay Table 1**

Player's Hand Relative to Dealer	Player Has Blackjack	Dealer Has Blackjack	Player Hand >21	Dealer Hand >21	Payout
Greater	No	No	No	No	1
Dealer Busts	No	No	No	Yes	1
Equal to	No	No	No	No	0
Less Than	No	No	No	No	-1
Player Busts	No	No	Yes		-1
Player Has Uncontested Blackjack	Yes	No	No	No	1.50
Dealer Has Blackjack - 10 Value Card Up	No	Yes			-1
Dealer Has Blackjack - Ace Up	No	Yes			(Resolve insurance) -1
Even Money*: Accepts	Yes				1
Even Money*: Declines	Yes	No			1.5
Even Money*: Declines	Yes	Yes			0
Player Has Blackjack - Dealer has 10 Value Card Up	Yes	Yes			0

\*Even Money is offered to a player with a Blackjack when they are facing a dealer hand with an up card of an Ace.

**Blackjack Pay Table 2 – Insurance Pay Table**

Player Is Offered Insurance	Dealer Has Blackjack	Insurance Payout
Accepts	No	-1
Accepts	Yes	2
Declines	No	0
Declines	Yes	0

**Blackjack Pay Table 3 – Dealer Up Match & Dealer Down Match**

Two suited matches	18
One suited and One non-suited match	13
Two non-suited matches	8
One suited match	9
One non-suited match	4
No matches	-1