



Washington State Gambling Commission

Protect the Public by Ensuring that Gambling is Legal and Honest

January 28, 2025

Sent via email to lindsey.perez@interblockgaming.com

Ms. Lindsey Perez
Interblock
6900 S. Decatur Blvd
Las Vegas, NV 89118

RE: Baccarat - #3187 (Dia Bacc, Koi Bacc, Punto Banco)

Dear Ms. Perez,

Thank you for requesting approval to market the game of "Baccarat-updated game rules" to Washington State Tribal casinos utilizing Electronic Table Games (ETG's).

Based on our review of the documentation we received from Interblock, the Washington State Gambling Commission will approve the game under the conditions listed below:

Tribal Casinos

- The game(s) shall be played and operated under the terms and conditions set forth under the "Baccarat – Rules of Play/Game Description"
- Each Tribal Gaming Operation must request and obtain approval from their respective Tribal Gaming Agencies (TGA).
- Before TGA allows your game to operate, they will seek concurrence from our agency as well.
- No modifications may be made to allow the game to be played online or via the internet in Washington State.

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Lacey, WA 98503
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PO Box 42400
Olympia, WA 98504
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901 N Monroe St Suite
240
Spokane, WA 99201
509-325-7900

In addition to your approved rules, the Tribal submission to us must include all supplemental information required by Tribal-State Compact Appendix A, Section 18.

- Manufacturers and distributors of graphic layouts and/or any other equipment associated with the game must be certified by the state and licensed by the Tribe prior to the sale of the equipment.

Furthermore, any modifications to this game may affect this approval. Contact the Commission should you contemplate modifications. If you have any questions on Tribal implementation, please contact Kelly Main at (206) 423-4260.

Thank you for your cooperation and willingness to comply with the gambling laws of Washington State.

Sincerely,



Jim Nicks
Assistant Director

cc: Tina Griffin, Director
Julie Lies, Tribal Liaison
Kelly Main, Special Agent Supervisor Tribal Gaming
File

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BACCARAT

Game description

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1 INTRODUCTION

Interblock's Baccarat (Dia Bacc, Koi Bacc, Punto Banco) game is available in many hardware configurations. List of Interblock's machines where Baccarat gameplay is available:

- Diamond Card Generator (configurations with connected EGT Terminals),
- Diamond Video Generator (configurations with connected EGT Terminals),
- Live Card Table (Stadium, Pulse Arena, Smart PIT variants) with dealer assist – community experience,
- Diamond Universal Standalone Video (with internal RGN – not available in all jurisdictions),
- Diamond Universal Cabinet (with Card topper – not available in all jurisdictions),
- Diamond Starbar (with internal RNG or connected to a mechanical or live external generator – not available in all jurisdictions),
- Diamond Bartop (with internal RNG or connected to a mechanical or live external generator – not available in all jurisdictions).

2 BACCARAT GAME RULES

In Baccarat, bets can be placed on the Player, Banker and Tie betting fields or a combination thereof, depending on settings. The objective is to obtain a higher total hand value on the chosen betting field compared to the opposite one or to tie with it. Placing a bet on the Player betting field means the player expects this betting field to have the higher hand total. Placing a bet on the Banker betting field means the player expects this betting field to have the higher hand total. Placing a bet on the Tie betting field means the player expects the Player and Banker hand totals to be equal.

Card value in this game equals the face value, except for 10s, Jacks, Queens, and Kings, which are worth zero and Aces, which are worth one. The lowest total game value of a hand is zero, while the highest is nine. If the total hand value is ten or more, then point value is determined by dropping the first digit. For example, if the card total is 15, the hand total is five; if the card total is 20, the hand total is zero.

The game begins with each player placing a bet on the Player, Banker, or Tie betting field. The two initial cards are dealt face up for the Player and Banker. If at least one hand has a value of 8 or 9, it is considered as a "natural" and is automatically the winning hand. In that case, no further cards are dealt. If a "natural" does not occur, a third card can also be dealt (see [Third Card rule](#) below). When this happens, the same rules for calculating hand value apply.

Bets placed on Player or Banker are paid out after they are won except in the case of a tie where bets are pushed (bets are returned to the player). This also applies if two identical "natural" hands occur.

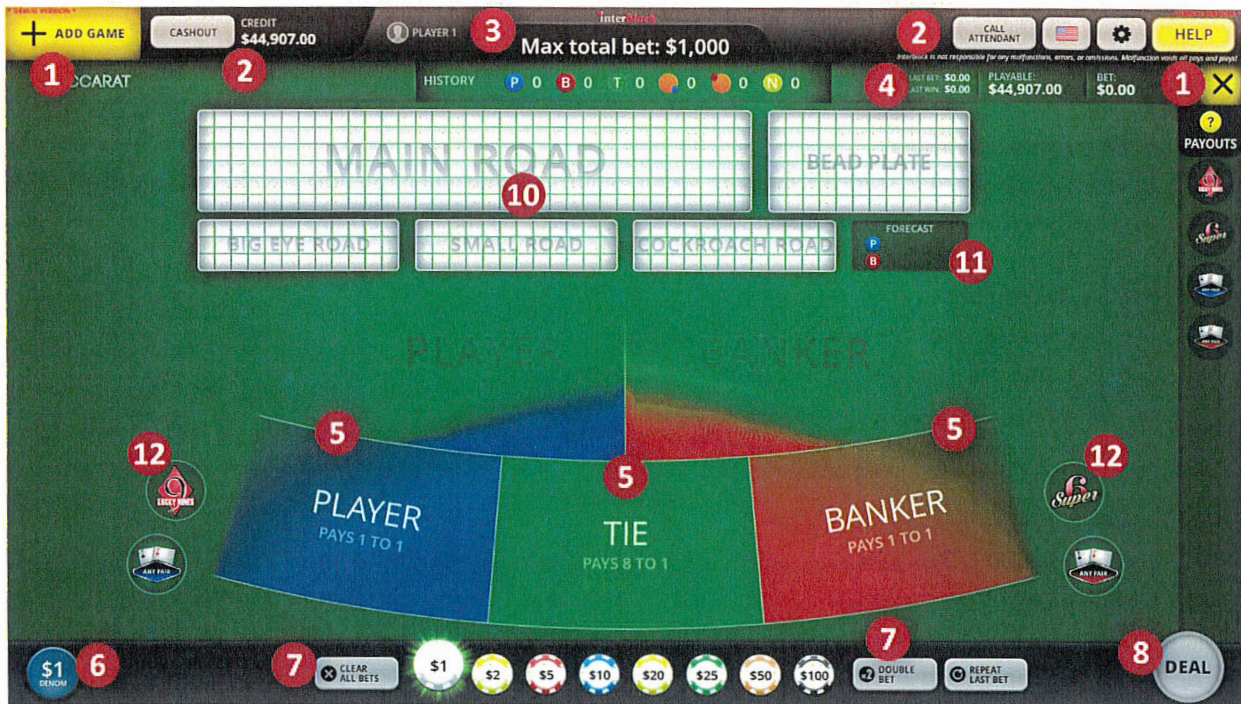
NOTE: Depending on the pay table, a bet can also be a push when Banker wins with a three-hand total of 7.

2.1 Third Card rule

A third card is dealt face up to the Player if the initial two cards' total is less than 6. The chart below explains when the Banker's third card is dealt in relation to the Player's third card value (S – stand (do nothing), D – draw third card).

		Player's third card value									
		0	1	2	3	4	5	6	7	8	9
Banker's game value	7	S	S	S	S	S	S	S	S	S	S
	6	S	S	S	S	S	S	D	D	S	S
	5	S	S	S	S	D	D	D	D	S	S
	4	S	S	D	D	D	D	D	D	S	S
	3	D	D	D	D	D	D	D	D	S	D
	2	D	D	D	D	D	D	D	D	D	D
	1	D	D	D	D	D	D	D	D	D	D
	0	D	D	D	D	D	D	D	D	D	D

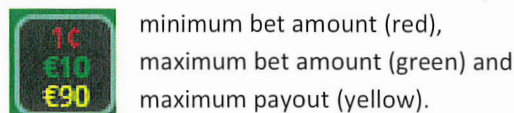
3 BACCARAT GRAPHIC USER INTERFACE



- 1 Add game and Close (X) game**
The player can add up to four games and change the way those games are displayed. By pressing the X button, the player can exit a game if there are no bets on the table.
- 2 Interface controls on the upper left**
 - **Cashout (button):** When no bets are on the table, pressing this button will pay out the player’s credit via ticket printer or hand-pay, if the credit exceeds the limit for ticket pay-outs.
 - **Credit meter:** Displays the total of player’s credits.
 - **Credits opacity (button):** Used to reduce the visibility of player credits, last bets, wins and the playable amount.

Interface controls on the upper right

- **Concierge/Call Attendant:** Signals the attendant or used by attendants to enter the Operator menu.
- **Flags:** Changes the language of the entire game interface to the language of the selected flag.
- **Options menu**
 - **Sounds:** Controls the sound volume of the game.
 - **Reserve table:** Locks the ETG Terminal, reserving it for the player.
 - **Show Bet Limits:** Shows bet limits over every field where a bet can be placed:



- **Show Winnings:** Displays the possible winnings over every placed bet.
- **Values In:** Toggles between displaying following amounts as either credit or currency: Last bet, Last win, Playable, Bet, Min Bet, Max Bet as well as chip values. The Credit meter (see #1) will always be displayed as a currency value, regardless of the Values In setting.
- **Help:** Displays help texts, which contain game information, payouts, and button functions.

3 Main information display

Information on when to start placing bets, when to hurry up and when the bets are closed is displayed here, along with bet limits or any error messages that may occur on the ETG Terminal.

4 Betting information

- **Last Bet:** Displays the last placed bet amount.
- **Last Win:** Displays the amount won in the previous game.
- **Playable:** Displays the amount available for betting.
- **Bet:** Displays the amount currently wagered on the table.

5 Baccarat betting and dealing fields

Here, the player places their bets on Banker, Player, Tie, and special bets. Cards are dealt on the sides of the betting fields.

6 Denomination button

Sets the value of one credit and thus the value of the game. The selected value of one credit is displayed on the denomination button.

7 Game controls and chips

- **Clear last bet/Clear all bets:** Clears the last bet from the table. If pressed twice, all bets will be cleared from the table.
- **Double bet/Raise bet:**
 - Double bet: Doubles all bets on the table. If doubling all bets exceeds playable credit, the bets will not be doubled.
 - Raise bet: Raises bet by the value of a selected chip. If raising all bets exceeds playable credit, the bets will be raised in the order they were placed until there is not enough credit to continue raising.
- **Repeat last bet:** When this button is pressed after the end of the game, it will repeat the bet from the previous game. This button can be set to auto repeat, if pressed for more than 3 seconds and confirming that decision.
- **Chips:** Game chips, each with a different value that the player can select and place on the table. Values assigned to chips are defined with the selected denomination.

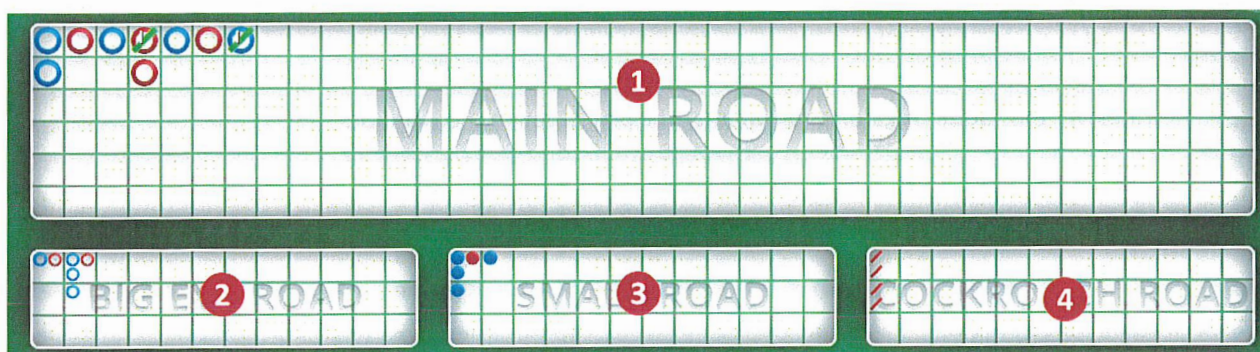
- 8 Deal button** (optional – not available in all jurisdictions)
Starts the game by dealing the cards.
- 9 Dispute button** (optional – not available in all jurisdictions)
If the player believes there is an error, they can dispute the current deal outcome.
Only available for live games.
- 10 Baccarat trends** (optional)
Tracks the results of the game and possible patterns
- 11 Game information fields**
 - **Current shoe** – displays current shoe number
 - **Forecast** – shows which entries will be made in each trend in case of a Player or Banker win
 - **Current shoe result** – shows previous hand results, divided into Player and Banker wins, Ties, Naturals, along with the number of Player and Banker pairs that occurred.
- 12 Special bet info** (optional)
Enabled special bet payouts are listed in this side menu. Winning special bet combinations will be highlighted whenever they occur, regardless of whether the player bet on them or not.

4 BACCARAT TRENDS

Interblock Baccarat offers a realistic gaming experience by adding four widely known scoreboards, tracking game trends. Each one records the gameplay differently. The scoreboards are rectangular in shape but vary in size and number of cells. The biggest one is the Main Road and is initially presented on the Player Information Displays (PID) or Player's Interface as a table of white cells. Underneath it, Big Eye, Small and Cockroach Road are displayed and consist of rows of initially blank cells. Note that only the Main Road has one mark per cell, while the other Roads have four. The length and width of each Road depend on the GUI.

4.1 Roads layout

For detailed information about Baccarat trends, please check chapters with Road names.



- 1 Main Road
- 2 Big Eye Road
- 3 Small Road
- 4 Cockroach Road

4.2 General rules

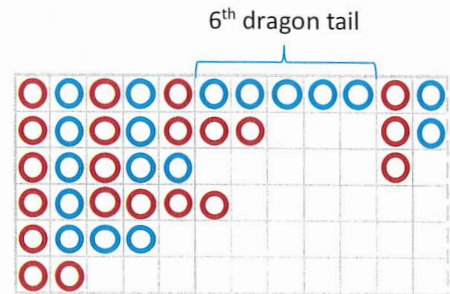
Cells are filled out with alternating red and blue marks, always starting in the upper left-hand corner. The starting color is determined by the hand outcome. Whenever there is a color change (regardless of the type of the Road), a new column is started.

4.2.1 Dragon's tail

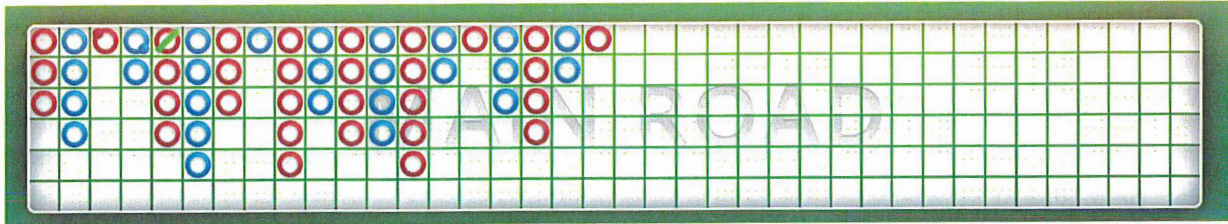
If there are more than six consecutive marks in a column, the overflow is arranged along the bottom-most available row and to the right, until the next color switch. This is called a "dragon's tail" and many players will wager on the current streak or "follow the dragon". The longer a dragon's tail is, the better. If one dragon tail should happen to bump into another, it will be shifted to the right and arranged into the first available row.

When filling out the derived Roads, if a starting field happens to be empty, the player should move to the top entry in the adjacent right column.

In the extremely unlikely event of six consecutive dragon tails, the sixth tail will be arranged along the top row until a change of winner occurs, after which marking continues normally. Interblock's Baccarat system keeps all consecutive tail marks in the same row.



4.3 Main Road



Example of Main Road layout

The Main Road tracks Player and Banker wins, while the other Roads are derived from it. The length and width of the Main Road depend on the GUI. In the event the Main Road runs out of columns, the Road simply scrolls to the left and the results in the leftmost column drop off the display. The Main Road is filled out with red and blue hollow circles, along with additional markings, indicating ties, pairs, and naturals on either side.

Player wins are indicated by a blue circle, while Banker wins are red.

A red dot in the upper left-hand corner signifies a Banker pair, while a blue dot in the lower right-hand corner means that the Player position received a pair. If both have pairs, both dots are displayed. The pair dots are marked regardless of the winning hand, as shown in the table.

Ties are indicated by a small green slash. If a tie is the first result of the game, the slash will be in the upper right corner of the cell. The next Player/Banker win will place a circle over the tie, in the same cell. If a tie is any other result of the game, the slash will be placed in the lower left corner of the previous cell. Consecutive ties will be indicated by a number next to the slash.

Naturals are indicated by the natural score (8 or 9) in a circle the color of the winning hand. Tracking naturals in Main Road can be turned on or off in settings, depending on casino preferences.

Symbol's meaning

Player wins

Banker wins

Player wins, Player has pair

Player wins, Banker has pair

Banker wins, Banker has pair

Banker wins, Player has pair

Player wins, both Player and Banker have pairs

Banker wins, both Player and Banker have pairs

Tie was the first game result

Tie was any other game result

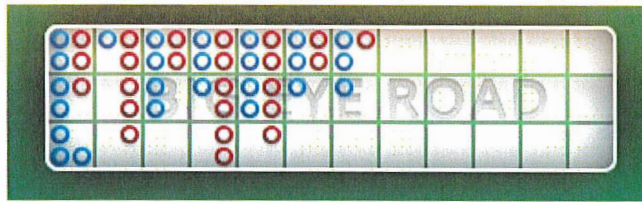
Player wins with a natural score of 8 or 9

Banker wins with a natural score of 8 or 9

Symbol



4.4 Big Eye Road



Example of Big Eye Road layout

The Big Eye Road is the first among the derived roads and relies on the Main Road to be filled out. The length and width of the Big Eye Road depend on the GUI.

Unlike the Main Road, the red and blue circles do not indicate Player or Banker wins. Rather, they mark change (or lack thereof) in winning streaks. In order to have sufficient data, the first entry in the Big Eye Road table is the hand after the first entry in the second column of the Main Road, namely second row – second column.

Symbol's meaning

Compared columns have the same depth or compared cells are the same color.

Compared columns are different in depth or compared cells are different in color.

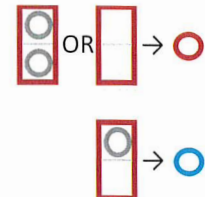
Symbol



4.4.1 How to use the Big Eye Road

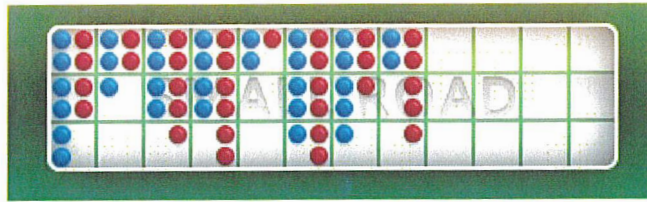
Each entry in the Big Eye Road is recorded as follows:

- If the hand in question causes a new column in the Main Road, the software compares the previous two columns in the Main Road. If they are the same depth, the software marks a red circle in the Big Eye Road. If they are different, then the software marks a blue circle.
- If the hand in question is in the same column as the previous hand (or in the same dragon tail), the software compares the cell to the left of the newly created entry in the Main Road with the cell directly above that one. If these two cells are the same (both Player, both Banker or both blank) then a red circle is placed in the Big Eye Road. Otherwise, the circle is blue.



	Starting position	If first in row check length	If any other position check similarity	Example result
Big Eye Road				

4.5 Small Road



Example of the Small Road layout

The Small Road is also a derived Road and functions similarly to the Big Eye Road. Despite the different marks, the meaning is the same as in the Big Eye Road: blue indicates change, while red indicates a continuing trend. The length and width of the Small Road depend on the GUI.

In order to have sufficient data, the first entry in the Small Road table is the hand after the first entry in the third column of the Main Road, namely second row – third column.

Symbol's meaning

Compared columns have the same depth or compared cells are the same color.

Compared columns are different in depth or compared cells are different in color.

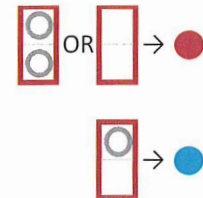
Symbol



4.5.1 How to use the Small Road

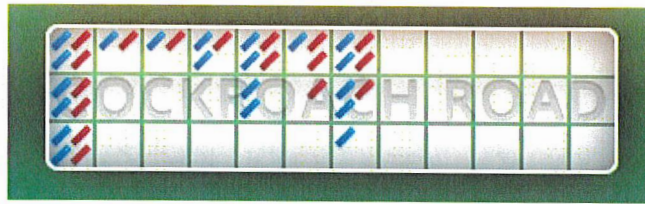
Each entry in the Small Road is recorded as follows:

- If the hand in question causes a new column in the Main Road, the software compares the first and third columns to the left of the new column in the Main Road. If they are the same in depth, the software records a red dot. If they are different, the software records a blue dot.
- If the hand in question is in the same column as the previous hand (or in the same dragon tail), the software compares the cell two cells to the left of the newly created entry in the Main Road with the cell directly above that one. If these two cells are the same (both Player, both Banker or both blank), then a red dot is placed in the Small Road. Otherwise, the dot is blue.



	Starting position	If first in row check length	If any other position check similarity	Example result
Small Road				

4.6 Cockroach Road



Example of Cockroach Road layout

The Cockroach Road (also sometimes called Cockroach Pig) is also a derived Road and functions similarly to the Big Eye Road. Despite the different marks, the meaning is the same as in the Big Eye Road: blue indicates change, while red indicates a continuing trend. The length and width of the Big Eye Road depend on the GUI.

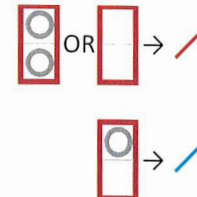
In order to have sufficient data, the first entry in the Cockroach Road table is the hand after the first entry in the fourth column of the Main Road, namely second row – fourth column.

Symbol's meaning	Symbol
Compared columns have the same depth or compared cells are the same color.	
Compared columns are different in depth or compared cells are different in color.	

4.6.1 How to use the Cockroach Road

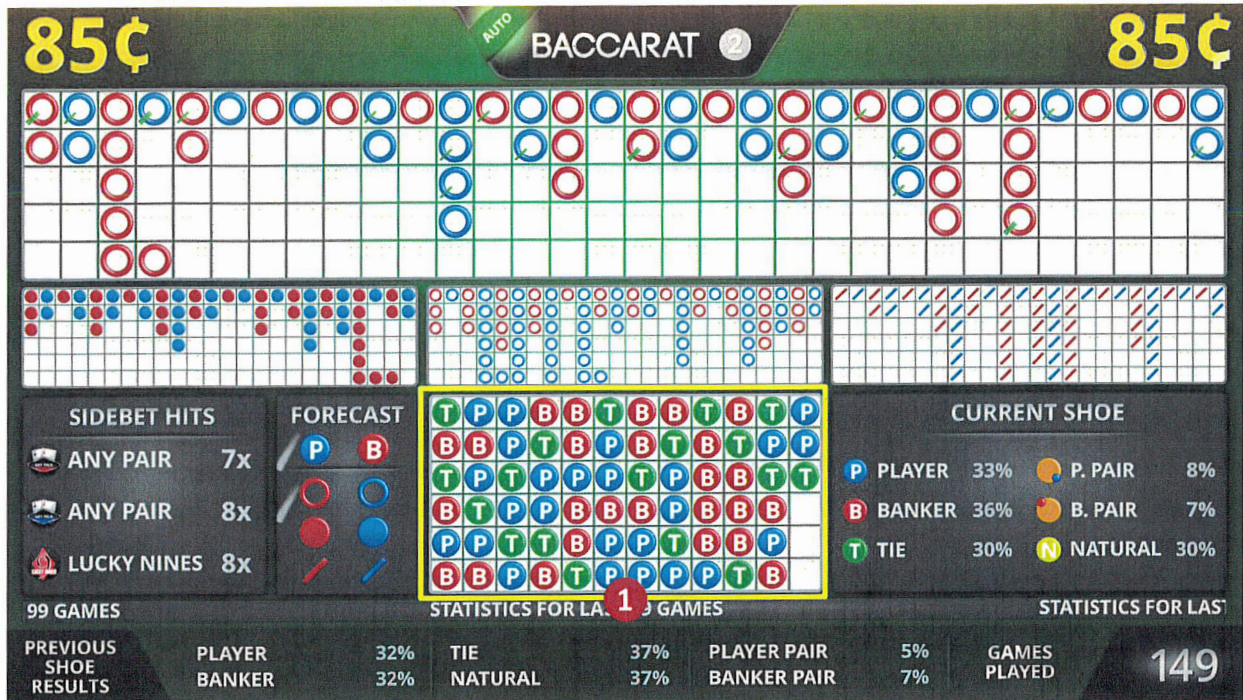
Each entry in the Cockroach Road is recorded as follows:

- If the hand in question causes a new column in the Main Road, the software compares the first and fourth columns to the left of the new column in the Big Road. If they are the same in depth, the software records a red line in the Cockroach Road. If they are different, the software records a blue line.
- If the hand in question is in the same column as the previous hand (or in the same dragon tail), the software compares the cell three cells to the left of the newly created entry in the Main Road with the cell directly above that one. If these two cells are the same (both Player, both Banker, or both blank) then a red line is placed in the Cockroach Road. Otherwise, the line is blue.



	Starting position	If first in row check length	If any other position check similarity	Example result
Cockroach Road				

4.7 Bead Plate on Automated Video ETG



The Bead Plate (section #1 in the GUI) is a scoreboard displayed only on the Automated Video ETG systems. It marks each win in its own cell. The length and width of the Bead Plate depend on the GUI. The wins are marked vertically starting in the upper left-hand corner and continue uninterrupted, regardless of changes. Once a column is filled out, marking wins continues at the top of the adjacent column.

The Bead Plate uses a blue circle for Player wins, red for Banker wins and green for a win on the Tie betting field.

Symbol meaning

Banker wins

Player wins

Tie

Symbol



5 DAI BACC RULES

Dai Bacc is a commission-free Baccarat game that offers the usual main bets (on Player/Banker/Tie) as well as additional bets (Tiger 7, Ox 6 and Kill the Tiger/Ox).

GUI is slightly different to regular Baccarat game, to accommodate the additional bets. It also differs in background color.



5.1 Additional Dai Bacc Bets

Along with Player, Banker and Tie bets, players may also place wagers on additional bets, specific to Dai Bacc.



TIGER 7

The Tiger 7 bet is won if the Banker hand wins with a three-card total of 7.

The Tiger 7 bet is lost if the Player hand wins or there is a tie.

If a player places a bet on both the Banker and Tiger 7 betting fields and wins, both bets are paid out.



OX 6

The Ox 6 bet is won if the Player hand wins with a three-card total of 6.

The Ox 6 bet is lost if the Banker hand wins or if there is a tie.

If a player places a bet on both the Player and Ox 6 betting fields and wins, both bets are paid out.



KILL THE TIGER/OX (KILL BET)

The Kill the Tiger/Ox bet is won in the following cases:

- The Player loses or ties with a three-card total of 6, or
- The Banker loses or ties with a three-card total of 7.
- The Player's three-card 6 ties with the Banker's two-card 6.
- The Player's two-card 7 ties with the Banker's three-card 7.

NOTE: When the Banker three-card total of 7 wins against the Player three-card total of 6, both the Tiger 7 bet and Kill the Tiger/Ox bet win.

For all main bets and special bets pay tables refer to jurisdictionally approved par sheets.

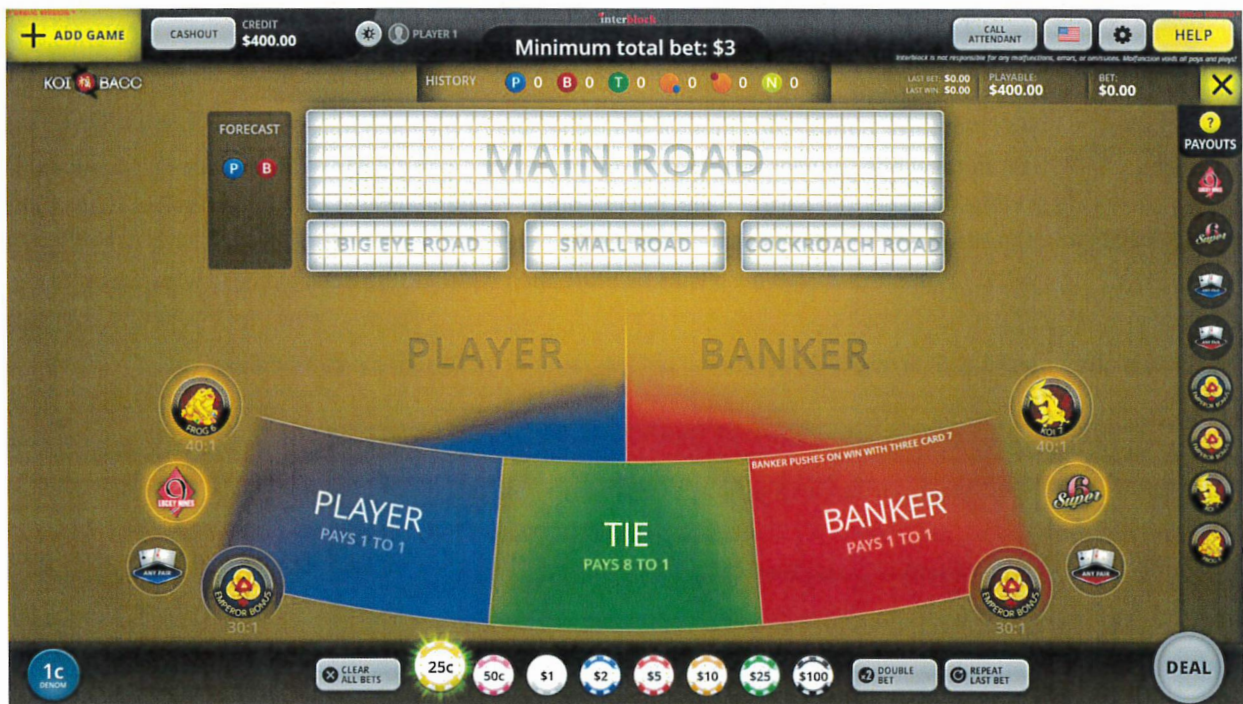
6 KOI BACC GAME RULES

From Global Version 6.0 onwards, a new game variation of the traditional Baccarat game, named Koi Bacc, is added to the list of Interblock's games. Koi Bacc is played according to the same rules as the game of regular Baccarat/Punto Banco, with the addition of Straight Up or Grouped Straight Up bets.



The new Koi Bacc game has a new logo design and a new Graphic User Interface to distinguish it from regular Baccarat.

GUI is slightly different to regular Baccarat game, to accommodate the additional bets. It also differs in background color.



6.1 Additional Koi Bacc bets

Along with Player, Banker, and Tie bets, player can also place wagers on additional bets, specific only to Koi Bacc. There are also new Straight Up bets available.

The new Koi Bacc game additional bets, specific to the game:



- **Frog 6** – A Frog 6 bet wins, if the Player hand wins with a three-card total of 6 and loses on all ties.



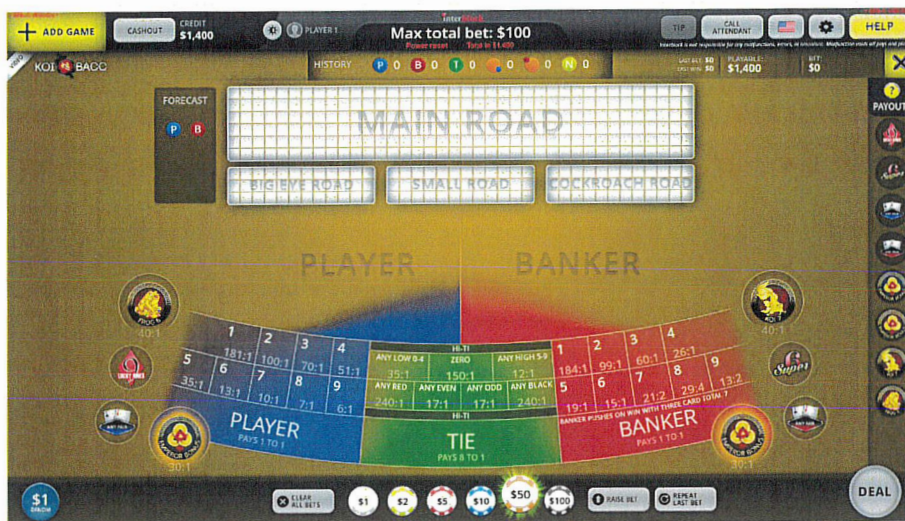
- **Koi 7** – A Koi 7 bet wins, if the Banker hand wins with a three-card total of 7 and loses on all ties.



- **Emperor Bonus** – An Emperor Bonus bet wins if the hand that the player wagers on is either a natural winner or wins by four or more points (non-natural win). This bet can be wagered either on the player or the banker hand, but not both simultaneously. If both hands draw a natural and the result is a tie, the bonus bet is pushed.

NOTE: When the wagered hand wins by more than 4 points, the odds increase with the points.

Koi Bacc is often played with **Straight Up** additional bets. A variation of GUI on a picture below.



NOTE: For all main bets and special bets pay tables refer to jurisdictionally approved par sheets.

7 SPECIAL BETS

NOTE: For all main bets and special bets pay tables refer to jurisdictionally approved par sheets.

7.1 Lucky Nines Special bet

Lucky Nines is a special bet where the player bets on nines being dealt in the first 4 cards (first 2 cards for the Player position and first 2 cards for the Banker position). The more nines that appear - the bigger the payout.



7.2 Super 6 Special bet

Super 6 is a Baccarat special bet, in which the player is betting that the Banker position will win with a total of 6. In this case the player is paid out 12 to 1 (or 15 to 1). If the banker wins with any other total or does not win at all, this bet loses.



7.3 Any Pair Special bet

The Any Pair special bet can be placed on the Player, Banker or both positions. To win, the player must be dealt any kind of pair within the first two dealt cards, on the same position they placed their wager. If there is no pair or a pair occurs on the position the player has not wagered on, the wager is lost.

Depending on the pay table, a pair of nines may have a different payout than other pairs.



7.4 Hi-Ti Special bet

Hi-Ti is played according to the same rules as the game of Baccarat/Punto Banco, except that there are additional Tie wagers available. The Hi-Ti wager wins when Player and Banker hands are equal (Tie/Egalite), and are in a specific range of outcomes. If the score is a Tie, all Hi-Ti wagers on the resulting range of numbers and colors win the corresponding odds. If the score is not a Tie/Egalite or the tie is not in the range on which the wager was placed, the wager is lost.



GUI where Hi-Ti special bets are available cannot support other special bets due to space limitation.

GUI for Hi-Ti special bet support



7.5 Straight up bets

Baccarat GUI has been updated to include Straight Up or Grouped Straight Up betting fields. The players can now decide to wager on the Player and/or Banker position winning with a particular point total by placing your wager on the betting field of that point total. Similarly, the player can place their wager on the betting field of Tie position winning with a particular point total of that position. Note that there can be only one winning Straight Up betting field.

Straight up bets are available in four versions; Player/Banker Straight Up bet, Tie Straight Up bet, Grouped Player/Banker Straight Up bet, and Grouped Tie Straight Up bet. They can be added to various regular commission, or no commission Baccarat pay tables as special bets.

7.5.1 Straight up bets GUI



7.5.2 Grouped Straight Up bets GUI



- 1 Player/Banker Straight up bet
- 2 Tie Straight up bet
- 3 Grouped Player/Banker Straight up bet
- 4 Grouped Tie Straight up bet

7.5.3 PLAYER/BANKER STRAIGHT UP bet

A bet can be placed on the Player and/or Banker position winning with a particular point total by placing a wager on the betting field of that point total.

7.5.4 TIE STRAIGHT UP bet

A bet can be placed on the Tie position winning with a particular point total by placing a wager on the betting field of that point total.

7.5.5 GROUPED PLAYER/BANKER STRAIGHT UP bet

A bet can be placed on the Player and/or Banker position winning with a point total within a defined point range by placing a wager on the betting field of that range.

7.5.6 GROUPED TIE STRAIGHT UP bet

A bet can be placed on the Tie position winning with a point total within a defined point range by placing a wager on the betting field of that range.

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Document Revisions

1.0	Initial document
1.1	Grammatical and formatting corrections, GUI image update
1.2	Added Roads section with examples
1.3	Discarded the pay tables, Interflex chapter, GUI corrected according to our standards, Trend description corrected so that Dai Bacc and Punto Banco have the matching descriptions and added Bead Plate description to it
1.4	Added description for Keep Bets On setting
1.5	Added LATAM contact
1.6	BMMQA-1109: The incorrect sentence "A circle is marked in the Big Eye Road every time that a new column begins on the Main Road." deleted from the Big Eye Road. Also incorrect symbol explanations in the "Cockroach Road" chapter corrected.
1.7	Regional offices' addresses corrected
1.8	"Bead plate" chapter corrected – new pictograms and added USAV GUI
1.9	Grammar corrections, Dispute button added, pair description fixed (Main Road)
2.0	Added reference for Repeat bet in Multiplay mode
2.1	Minor update for the "naturals" description (DOC-1014)
2.2	Added Tie as first result (GFOUR-13547)
2.3	Updated "Keep bets on" description (GFOUR-13826)
2.3.1	Special Washington version where "side bet" is replaced with "special bet", updated addresses and disclaimer, rearranged versioning table, contacts, and disclaimer to match newer document style (PI-3432, DOC-2304)

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