

SIDE BETS IN CRAPS, BACCARAT AND OTHER TABLE GAMES

By Bill Zender

In January's issue of *Casino Enterprise Management*, I reviewed and discussed the different side bets that are available for use on blackjack tables. But what about the other table games? Can side bets be used on other games, such as craps, baccarat and poker-style games, to increase revenue and give players more added value to their gaming entertainment? Are there side bets that casino executives should be interested in trying, or are they all a waste of time and resources?

Side bets are not just for blackjack. Developers of new game concepts understand the importance of offering several gambling alternatives. Most games developed in the last 10 years come equipped with side wagering that is already designed into the game. Sometimes side bets will add time to a game's life cycle. Take pai gow poker (PGP) for example. PGP was falling by the wayside when the "Fortune" side bet came along. Since then the game has gained popularity, and it now enjoys an increased live game floor presence. If it wasn't for the Fortune side bet option, PGP might have been relegated to the Asian pit as an alternative game.

From the beginning, Caribbean stud poker (CSP) was designed to include a progressive side bet. In my opinion, it made CSP a very popular card game in the '90s, not just another five-card game. One of the best in-casino fistfights I ever witnessed was between a husband and wife playing CSP. He was betting the progress \$1 on every hand; she wasn't because it was a "sucker's bet." When the wife turned over a five-card straight flush that would have paid 10 percent of the meter (about \$11,000), the fight was on. With the recent deluge of new alternative games, CSP has waned in popularity, even though it still offers the highest jackpots.

What about other casino games? Can side bets help make other casino games more popular or more productive? Let's check out some other games and their side bet possibilities.

Pai Gow Poker

Players wager the Fortune side bet in pai gow poker prior to the distribution of the cards. The object of the Fortune bet is to receive a five- to seven-card combination of the highest 11 poker rankings, starting with a five-card straight and going all the way up to a seven-card natural straight flush (no joker). The

Fortune side bet gives players additional action—not only are they involved in setting a two-card low hand and a five-card high hand, but they are also looking for different award hand combinations.

The Fortune side bet is also unique because of the second part of the bet: the "Envy" option. The Envy option is activated once the player wagers a minimum of \$5. Through the Envy option, players who bet \$5 or more on the Fortune side bet can share in the luck of another player at the table. If another player holds a four-of-a-kind or higher, any player betting \$5 on the Fortune bet, activating the Envy option, will win. On the plus side for the casino, the Envy option motivates players to wager at least \$5 on a side bet that provides a 4.1 to 8.5 percent house advantage. *[Note: Because of the nature of the Envy option, the more customers playing on the table, the more chances the Envy bettors have to win. This lowers the house advantage (4.1 percent is the lowest).]*

The Fortune side bet can also be connected to a progressive jackpot meter. In this modified version, the Envy option is eliminated and the players are allowed to bet a maximum of \$1. The attraction to this modification is the progressive meter payoff. In addition to a fixed multiple pay schedule on lower hands, the progressive meter will pay off on a seven-card straight flush with a joker (25 percent of the meter); a high five-card hand royal flush with a royal match copy on the low two-card hand (50 percent of the meter); and a seven-card straight flush without a joker (100 percent of the meter).

The Fortune house advantage is 7.8 percent with a hit frequency of approximately 20 percent (once every five hands). Fortune with the Envy option has a house advantage of 4.1 to 8.5 percent, depending on the number of players at the table. Both option rights are owned by Shuffle Master.

Another side bet option for pai gow poker is called the "Emperor's Challenge." This bet includes winning possibilities on high hand combinations as well as the three lowest hand combinations. The winning hand combinations start with a five-card straight or higher, but they also include the usually losing PGP hands of jack high, 10 high and 9 high (9 high pays 40-to-1).

The house advantage for the Emperor's Challenge is 4.2 percent with a hit frequency of approximately 21 percent. Galaxy Gaming owns the rights to Emperor's Challenge.

Craps

A side bet for craps? Craps?! Craps is a game that has almost nothing but side bets. The basic game involves only the pass line and the shooter's ability to establish a point and then make that number before rolling a seven. Over its long history, the craps game grew to include a series of side bets in order to keep it interesting and to allow the house to make more money ... sound familiar? The field, the come, placing numbers, buying numbers, wagering on hard ways and single-roll "hopping" numbers are all side bets that surround the basic pass line game.

And as if that wasn't enough, management can offer triple-on-12 in the field, and double, triple and 100X odds for pass and come bets. There is even a "crapless" version of the game where the "craps" numbers of 2, 3 and 12 aren't instant losers on the come-out roll; instead they become points that take forever to roll. Is there any other way we can make craps more complicated? Maybe someday someone will invent "simple" craps.

The most popular side bet for craps is the "Fire Bet." The Fire Bet is based on the point numbers a player can roll before the dice seven out. Since there are six point numbers (4, 5, 6, 8, 9 and 10), in order to win the highest payout (usually 1,000-for-1), the player must roll each of the six points at least once prior to a

seven out. The Fire Bet also pays off if the player rolls only four different points (25-for-1) or five different points (250-for-1). Payouts are based on the highest number of points obtained.

A specially designed layout is required for the Fire Bet. The dealer records the point numbers that are rolled by placing a lamer button in the center of that point's box on the layout. The wagers are initially placed on the table in front of each player, but they are moved to a spot in front of the box person after the first (come out) point is made. The downside to this game is the limited frequency of winning events.

The house advantage of the Fire Bet is 24.7 percent, with a hit frequency 1.06 percent (once every 94.6 come-out shooters). The rights to Fire Bet are owned by Hopbet Inc.

Another side bet I've been hearing about is "Bonus Craps." Bonus Craps is very similar to the Fire Bet because it tracks the number of points made

before a seven out. Bonus Craps is structured as three separate bets: "All Smalls" (2, 3, 4, 5 and 6); "All Talls" (8, 9, 10, 11 and 12); and "All or Nothing at All" (all the numbers other than 7). The Smalls and Talls pay 34-to-1 while All or Nothing pays 175-to-1. As with the Fire Bet, all the numbers in the category wagered have to be rolled before a seven is rolled. A specially designed layout is also required. As the points are rolled they are recorded

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MEET KERRY PATTERSON

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with lamer buttons, which are placed on the layout in front of the box person. The wagers are treated like proposition wagers and are maintained similarly to hop bets.

Bonus Craps has house advantages of 7.8 percent and 7.5 percent, with a hit frequency of 2.6 percent (once every 38 dice throws on Smalls or Talls). The rights are owned by Lakes Game Development Inc.

This next side bet is one that should appeal to your more pessimistic dice customers. "Point Seven" is a side bet that wins if the shooter rolls a point and then sevens out on the very next roll. The player also loses if he rolls a craps or a 7/11 winner on the come out. If the player is fortunate enough to place the Point Seven wager before the come out roll, have the shooter establish a point, and then roll an immediate seven out, the player is paid 7-to-1. For all those customers who you have heard complain about consecutive point seven rolls, here's the bet for them.

Point Seven has a house advantage of 11.1 percent, with a hit frequency of 11.1 percent (once every nine come-out shooters). The rights are owned by Casino Gaming LLC.

■ Baccarat is probably the game most in need of a side bet option. ■

Baccarat

Baccarat is probably the game most in need of a side bet option. The customer has two decisions to make while playing baccarat: where to bet and how much to bet. His choices are limited to only three wagering areas: the player hand, the banker hand and the tie. Also, he doesn't have the option of making hit/stand decisions like he does in blackjack, because the "third card rule" presides. Many players don't find baccarat interesting enough to play past the initiation stage. In recent years, the majority of baccarat players have been Asian, as the game fits nicely into their perception of gambling. Baccarat has become the most profitable casino game marketed to the gambling-motivated Asian customer.

Are there side bets that are a good fit for the game of baccarat? Yes, there are. One of the more popular side bets is known as the "Dragon Bonus." The Dragon Bonus is based on the margin by which either the player or the banker hand wins. For example, if the customer wagers on the Dragon Bonus for the player's hand and the player's hand wins by four points or more (e.g., the player wins with a 5 over the banker's 1), or if the player's hand wins with a natural 8 or 9, the Dragon Bonus bet wins. All winning hands are paid on a multiple pay schedule, with the highest payout multiple occurring when a non-natural hand wins by 9 points (30-to-1). The Dragon Bonus can be wagered on the player hand as well as the banker hand. The option requires a specially designed layout, which places the wagering circle for each bonus next to the area for the player or banker basic game wager.

Dragon Bonus has a house advantage of 2.7 percent on the player hand and 9.4 percent on the banker hand, with a hit frequency of approximately 28 to 29 percent (once every 3.5 hands). The rights are owned by Shuffle Master.

Alternative Table Games

There are a couple of alternative table games that have been made more profitable and more attractive since they incorporated a side bet bonus. The first game that comes to mind is Shuffle Master's Let It Ride. The game gained popularity in the late '90s because it allows the players to legally reduce their wager after they have seen their hand. Each player makes three separate wagers and is dealt three personal cards, including two community cards that are exposed one at a time by the dealer. The player receives two rounds where he can drag back one of the first two wagers, but he can't draw back the third and final wager. Winning hands are paid on a multiple pay schedule.

In the mid-2000s there was evidence that the game's popularity was waning. Then Shuffle Master introduced "3-Card Bonus" side bet. The side bet is based on the three personal cards the player is dealt, and it has a payoff, house advantage and hit frequency similar to the "Pairs Plus" side bet in Three Card Poker (TCP). Since this side bet's inception, Let It Ride has made a visible comeback. If your casino doesn't offer the 3-Card Bonus

Where Can I Buy These Side Bets?

Pai Gow Poker

Fortune Side Bet
Shuffle Master
(702) 897-7150

Emperor's Challenge
Galaxy Gaming
(702) 939-3254

Craps

Fire Bet
Hopbet Inc.
(586) 945-1007

Bonus Craps
Lakes Game Development Inc.
(952) 449-9092

Point Seven
Casino Gaming LLC
(708) 345-9999

Baccarat

Dragon Bonus
Shuffle Master
(702) 897-7150

Alternative Table Games

3-Card Bonus
Shuffle Master
(702) 897-7150

Pairs Plus
Shuffle Master
(702) 897-7150

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feature, maybe it's time it did.

3-Card Bonus has a house advantage of 7.1 percent, with a hit frequency of 25.6 percent (once every 3.9 hands). The rights are owned by Shuffle Master.

Another game by Shuffle Master that has been extremely popular since its introduction to casino gaming in 1999 is Three Card Poker. TCP has become more profitable for the casino lately, based on a single change to the side bet pay schedule. When TCP first entered the market, the base game was accompanied by an alternative side bet known as "Pairs Plus." In order to win on the Pairs Plus side bet, the player must receive a three-card hand containing one pair or higher. All winning bets are paid on a multiple pay schedule.

What made this side bet unique was its house advantage of 2.3 percent. TCP was the only casino game that offered a side bet utilizing a lower mathematical advantage than the primary game (3.3 percent). Shuffle Master estimated that it could make a slight change to the three-card flush payoff, lowering it from 4:1 down to 3:1, and raise the mathematical advantage up to 7.7 percent. This slight change has had a big effect on TCP's revenue production, primarily because customers bet, on average, 50 percent of their base wager on the Pairs Plus side bet. If your casino offers the Pairs Plus side bet with a three-card flush payoff of 4-to-1, maybe it's time to convert over to 3-to-1. In addition, there is a version of Pairs Plus offered by Shuffle Master that uses a progressive meter. Shuffle Master also has a "Mini Royal" version of Pairs Plus, which offers a slightly different pay schedule.


Pairs Plus has a house advantage of 7.3 percent (flush pays 3-to-1), with a hit frequency of 25.6 percent (once every 3.9 hands). The Mini Royal option has a house advantage of 7.1 percent.



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To read Bill Zender's January article, *Side Bets in Blackjack: All You Ever Wanted to Know—But Were Too Afraid to Ask*, as referenced in this story, visit CEM's online article archives at www.aceme.org/cem-archives.

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