EN

PUNTO BANCO

SWISS CASINO ZÜRICH

What is Punto Banco?

Punto Banco is a card game popularised by the James Bond films and one of the most well-known variants of baccarat, which is believed to have originated in Italy.
Although the game may seem complicated at first, it quickly becomes clear how simple it is once you are at the table.

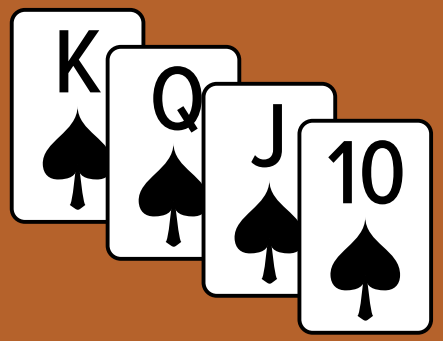
All you have to do is place your bet. The dealer takes care of everything else.

The aim of Punto Banco

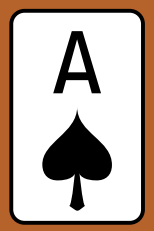
The object of the game is to predict whether the **Punto (Player)** or the **Banco (Banker)** will **get closest to a total of 9 points.** There are three possible outcomes: Punto wins, Banco wins or a tie.

The total is counted up to a maximum of **9 points.** If the sum of the cards exceeds this value, only the **last digit** is counted. For example, 12 points becomes 2 points.

The card values



King, Queen, Jack and 10
0 points



Ass
1 point

Cards 2 to 9
face value
(points as shown
on the card)

5 + 5 = 10
0 points*

* If the total of the two (or three) cards is a two-digit number, only the last digit is counted.

The Punto Banco table

Six decks of 52 cards are used at the Punto Banco table.
Up to seven players can sit at the table
at the same time and play against the house.
You can play either seated or standing.

PUNTO
BANCO
TIE PAYS 8 TO 1
BANCO
BANCO
BANCO
BANCO
BANCO
BANCO
BANCO
PUNTO 7
PUNTO 6
PUNTO 5
PUNTO 4
PUNTO 3
PUNTO 2
PUNTO 1

How do you place bets?

When playing Punto Banco, you use value chips. You can ask the dealer to exchange cash for chips by placing your money on the table.

During each round, you can bet on **Punto, Banco** or a **tie (draw)** until the dealer signals the end of the betting phase by sweeping their arm across the table.

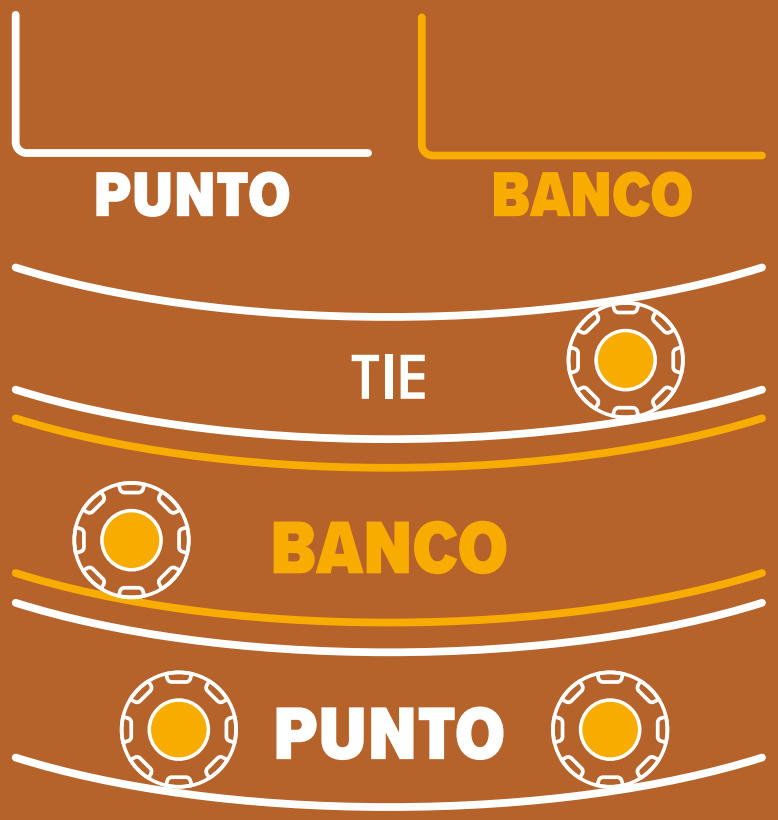
After that, your bet is final.

Game flow

The game is played in three phases.

1. Betting

Your aim is to predict whether Punto or Banco will get closest to 9 points. There are three betting options: Punto, Banco or Tie (Draw).



2. Playing the game

Once all bets have been placed, the dealer draws **two cards for Punto** and **two for Banco** in turn. A third card must then be drawn, if necessary, in accordance with the drawing rules.

3. Who wins?

Once all the cards have been dealt, it becomes clear whether Punto or Banco is closer to 9 points or if it is a tie. Was your prediction correct? If so, you win!

Payouts

- If **Punto wins** and your prediction was correct, you win **1× your bet.**
- If you bet on **Banco** and Banco wins, you also win **1× your bet.**
- **Exception:** If the Banco hand wins with **6 points,** your **winnings are halved.**
- If you correctly predict a **tie,** you win **8× your bet.**
- If there is a **tie** but you bet on Punto or Banco, **your bet is returned.**

Payout table

Combination	Payout
Punto (Player)	1:1
Banco (Banker)	1:1
Banco wins with a total of “6”	1:2
Tie (draw)	8:1

When is a third card drawn?

Whether or not a third card is drawn depends on the total points for each hand.

The exact rules can be found in a rulebook specifically for this game, also known as the **Punto Banco tableau** or **“Triage”.**

You don’t need to know these rules in detail, though – the dealer will run the game correctly for you.

Below, you will find a simplified overview.

Step 1: Does **PUNTO** receive a third card? Does Punto have 0 and Banco 8 or 9 points?

YES

No more cards are drawn. The game ends immediately, after which the outcome is checked.

NO

Punto's two-card total is:

0, 1, 2, 3, 4 or 5 points: Punto draws a third card.

6 or 7 points: Punto stands.

Step 2: Does **BANCO** receive a third card? Has Punto stood after the first two cards?

YES

Does Banco have a total of 0 to 5 points?

YES

Banco draws a third card

NO

Banco stands

NO

Does Banco have a total of 0 to 6 points?

YES

NO

Banco stands

0, 1, 2: Banco draws a third card.

3: Banco draws a third card if Punto's third card is not an 8.

4: Banco draws a third card if Punto's third card is 2, 3, 4, 5, 6 or 7.

5: Banco draws a third card if Punto's third card is 4, 5, 6 or 7.

6: Banco draws a third card if Punto's third card is 6 or 7.

Example

First card (Punto): 2

First card (Banco): King

Second card (Punto):
4 → **6 points**

Second card (Banco):
Jack → **0 points**

Result

Punto has a total of **6 points** and stands.
Banco has **0 points,** also known as a **“baccarat”,** and according to the drawing rules, they must draw a third card. It is a 4, meaning that Banco now has **4 points. Punto wins with 6–4.**

Was that your prediction?
If so, you win this round!

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Glossary

- **Baccarat:** A card total of 0 points.
- **Dealer:** Deals the cards; also referred to as the "house".
- **Tie:** A draw (also known as "égalité").
- **Drawing rules:** A fixed set of rules that determines whether a third card is drawn; also known as the "Punto Banco tableau" or "Triage".

Want to Learn More?

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Or are you curious about other games?
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