

# **Contingencies Functionality Report for SA Entertainment Solutions (Pty) Ltd.**

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**BMM Testlabs South Africa (Pty) Ltd**

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## Contingencies Functionality Report

<b>Manufacturer Name &amp; Address:</b>	SA Entertainment Solutions (Pty) Ltd. 6B Montague Road, Monte Vista, Cape Town, Western Cape, 7460
<b>Manufacturer Reference Number:</b>	Service request Letter dated: 01 August 2025 Client reference number: SAES20250414_03
<b>Local Supplier Name &amp; Address:</b>	SA Entertainment Solutions (Pty) Ltd. 6B Montague Road, Monte Vista, Cape Town, Western Cape, 7460
<b>Testing Start and Completion Dates:</b>	Start Date: 06 August 2025 End Date: 11 September 2025
<b>Product Type:</b>	Betting Contingencies
<b>Jurisdictions Recommended:</b>	Mpumalanga <input type="checkbox"/> Western Cape <input checked="" type="checkbox"/> North West <input type="checkbox"/> Eastern Cape <input type="checkbox"/>
<b>Type of testing Performed:</b>	Functionality Testing <input checked="" type="checkbox"/> Integration Testing <input type="checkbox"/>
<b>Location where test was performed:</b>	BMM Testlabs South Africa (Pty) Ltd No. 10 Brands Hatch Close, Kyalami Business Park Kyalami, Midrand 1685 South Africa
<b>Location where report was issued:</b>	BMM Testlabs South Africa (Pty) Ltd No. 10 Brands Hatch Close, Kyalami Business Park Kyalami, Midrand 1685 South Africa
<b>Conclusion:</b>	Pass
<b>BMM Ref Number:</b>	SAES.1001
<b>Consultant(s):</b>	Sibusiso Guambe, Deshlani Subramani
<b><u>Wagering Record Keeping Software Information (Integration Testing)</u></b>	
<b>System Name:</b>	Not Applicable Game Functional Testing Only
<b>Version Number:</b>	Not Applicable Game Functional Testing Only
<b>Evaluation Report Number:</b>	Not Applicable Game Functional Testing Only

## 1. PURPOSE

SA Entertainment Solutions (Pty) Ltd., requested BMM Testlabs South Africa (Pty) Ltd., hereinafter referred to as BMM, to evaluate the functionality of the betting contingencies under this submission, for satisfactory operation in relevant South African gambling markets/Jurisdictions.

## 2. BMM EVALUATION PERFORMED (SAMPLE UNDER TEST)

The SA Gaming contingencies are fixed odds contingencies. BMM has tested and confirmed compliance of the SA Gaming Contingencies against a Test Plan using the relevant South African Jurisdiction/s criteria, as agreed between BMM Testlabs and the Client.

BMM performed the following Games Verifications to confirm compliance:

BMM Checklist: APAC-AF-SAF-CH-21a

- Game Functionality:
  - Bet Acceptance and Processing
  - Evaluate that the game does not mislead players.
  - Evaluate that the player cannot manipulate the game and results.
  - To evaluate fairness of the game.
  - Ensure that all features incorporated in the game are consistent with the approved bet types.
  - RNG Game Use Verification
- Meter Testing:
  - Odds Verification and Resulting
  - Game accounting and the verification of the game pays, which are correct and in accordance with the pay table.
- Game Information and Artwork Evaluation:
  - Evaluate accurate description of game rules and payouts.
  - Evaluate that game rules are clearly visible and not bias.
  - Verify correct usage of language.
  - Game Name is visibly displayed.
  - RTP % Verification
- Software Information Verification:
  - Game Version

### 3. BETTING CONTINGENCIES

The contingencies functionality of the below list of games was confirmed and found to be working in accordance with the relevant South African Jurisdiction/s criteria for such contingencies.

#### 3.1 SA Gaming Contingencies:

Game Name	Game Version <sup>1</sup>	Theoretical RTP% <sup>2</sup>	Calculated RTP% <sup>3</sup>
1. Andar Bahar	5.15.25	85.36% - 98.59%	85.36% - 98.59%
2. Baccarat	5.15.25	85.25% - 98.94%	85.25% - 98.94%
3. Blackjack	5.15.25	99.39%	89.64% - 99.39%
4. Dragon Tiger	5.15.25	96.27%	96.27%
5. Fish Prawn Crab	5.15.25	92.13%	86.11% - 92.13%
6. Pok Deng	5.15.25	98.75%	89.64% - 98.75%
7. Roulette	5.15.25	97.30%	97.30%
8. Sic Bo	5.15.25	97.22%	86.11% - 92.13%
9. Teen Patti 20-20	5.15.25	97.50%	91.44% - 97.50%
10. Thai HiLo	5.15.25	97.50%	85.65% - 97.50%
11. Xoc Dia	5.15.25	98.75%	93.75% - 98.75%

**Note<sup>1</sup>:** The game versions were verified through the game rules.

**Note<sup>2</sup>:** The Theoretical RTP% has been verified against the international test report during game testing by BMM.

**Note<sup>3</sup>:** The Calculated RTP% has been obtained from GLI International Report.

**Note<sup>4</sup>:** BMM has verified that the above RTP meets the minimum RTP requirement approved by relevant PLA's.

**Disclaimer:** BMM takes no accountability for the actual Maths, RTP and combination testing of these contingencies. The RTP results are merely extracted from the international report and verified by BMM Testlabs South Africa for ease of reference for the regulator.

BMM only verified the game versions and RTP's for the above contingencies in the international reports to meet the relevant South African Jurisdiction/s criteria. All contingencies are subject for approval by the relevant Provincial Legislative Authority.

#### 3.2 Related International Test Reports

Game Name	Report Number
1. Andar Bahar	MO-711-SA4-25-02-711
2. Baccarat	MO-711-SA4-25-02-711
3. Blackjack	MO-711-SA4-25-02-711
4. Dragon Tiger	MO-711-SA4-25-02-711
5. Fish Prawn Crab	MO-711-SA4-25-02-711
6. Pok Deng	MO-711-SA4-25-02-711
7. Roulette	MO-711-SA4-25-02-711
8. Sic Bo	MO-711-SA4-25-02-711
9. Teen Patti 20-20	MO-711-SA4-25-02-711
10. Thai HiLo	MO-711-SA4-25-02-711
11. Xoc Dia	MO-711-SA4-25-02-711

#### 4. ADDITIONAL INFORMATION

The full compliance of the contingencies shall be subject to satisfactory fulfilment of additional target jurisdictional requirements with the contingencies integration with a WRS and/or as determined by the regulator.

BMM has compared the (Return to Player) RTP percentage (%) displayed for each game contingency to the RTP stated in the GLI International issued test report respectively, as submitted by SA Entertainment Solutions (Pty) Ltd.. The return to player percentages (RTP %) for each game contingency is subject to approval by the respective gambling authorities. Limitations may exist in the current gambling framework with regards to the approval of such a gambling activity and its configuration.

BMM only verified the game versions and RTP's for the below contingencies to meet the relevant South African Jurisdiction/s criteria. All contingencies are subject for approval by the relevant Provincial Legislative Authority.

#### 5. COMPLIANCE CONFORMITY

BMM Testlabs South Africa (Pty) Ltd., has conducted a level of testing which has been adequate for a submission of this type. However, inherent in testing in a laboratory environment is the unavoidable limitation of verifying all possible configurations and environments that occur in actual gaming venues. Accordingly, and from the testing performed, BMM Testlabs South Africa (Pty) Ltd. confirms that the item under test (unless otherwise stated) conforms to the relevant requirements per – Test plan – as agreed between BMM Testlabs and the Client.

The results relate only to the items tested.

This report shall not be reproduced – except in full – without prior approval of the testing laboratory.

**Disclaimer 1:** *BMM allows its clients to review the draft BMM Evaluation Report for content it has finalized. If BMM receives no queries within 30 days from date of issue as stated on page 1 of the BMM Evaluation Report, BMM Testlabs South Africa (Pty) Ltd., will take the report as correct and accepted.*

**Disclaimer 2:** *BMM shall not be liable to any other party with respect to the undertaking of this project, BMM will not and cannot warrant or guarantee, expressly or impliedly, any aspect of the product. BMM is not responsible for either the action or inaction of any governmental or regulatory authority.*

Yours sincerely,

**Jason Moodley**  
**Senior Manager – Digital Gaming and Security**

## Game Rules:

### SA Gaming Contingencies:

#### 1. ANDAR BAHAR

##### **Game Description**

A single deck of game cards with no joker card is used in this game. The game starts with dealing one initial card called the “Game Card”.

Players predict and place bets on whether a card having the same value with the “Game Card” will be dealt on Andar or Bahar.

The deck is shuffled after each game round. The dealer will collect the open cards on the table, take the remaining ones from the shoe and place them in the Shuffle Machine. Here, the dealer will also take the shuffled deck of cards and start a new game round.

##### **Gameplay**

After the shuffle process is finished, the dealer will draw the first card as the “Game Card”. The game starts and the countdown begins.

Bets are accepted after the countdown begins.

After the betting time is over, all the betting areas will become inactive. The dealer will deal cards to each side, as follows: 1st card to the Andar side and 2nd card to the Bahar side, and so on.

When the value of a dealt card matches that of the “Game Card” (irrespective of the suit), the game round ends.

##### **How to Win**

This game offers two betting modes: Andar Bahar and No Commission Andar Bahar. Bet types and payouts differ between the two betting modes. Players can switch betting mode with the use of an in-game toggle button.

##### **Main Bets**

Players can place bets on Andar or Bahar to guess which side a card having the same value as the “Game Card” will be dealt on.

##### **Side Bets**

\* 1st Andar / 1st Bahar – The bet type wins if the 1st card dealt to Andar or Bahar, respectively, has the same value as the “Game Card”.

\* First 3 – This bet type wins if the three-card combination from the “Game Card”, the first card dealt to Andar and the first card dealt to Bahar has a Flush, Straight or Straight Flush pattern. This bet type loses if there are fewer than 3 cards dealt (e.g., Andar’s first card has the same value as the “Game Card”, and the game ends).

Pattern	Description	Example
Straight Flush	A suited hand with card values in sequence	
Straight	A hand with card values in sequence and with at least two suits	
Flush	A hand with cards of the same suit but values not in sequence	

Number of Cards Dealt – Players can predict the total number of cards dealt, excluding the “Game Card”, to end the game.

\* *Bet type not available in No Commission Andar Bahar.*

### Examples

#### Example 1

Game Card	Andar Card Sequence	Bahar Card Sequence
		-
Betting Mode: No Commission Andar Bahar Bet Type: Andar Bet Amount: \$10 Result: Win (1st card) Net Win: $\$10 \times 0.25 = \$2.5$		
Betting Mode: Andar Bahar Bet Type: Andar Bet Amount: \$50 Result: Win Net Win: $\$50 \times 0.9 = \$45$		
Betting Mode: Andar Bahar Bet Type: 1st Andar Bet Amount: \$20 Result: Win Net Win: $\$20 \times 15 = \$300$		

#### Example 2

Game Card	Andar Card Sequence	Bahar Card Sequence
	 >  >  > 	 >  > 
Betting Mode: Andar Bahar Bet Type: First 3 Bet Amount: \$10 Result: Win    (The first 3 cards form a Straight pattern) Net Win: $\$10 \times 8 = \$80$		
Betting Mode: No Commission Andar Bahar Bet Type: 6-10 Bet Amount: \$5 Result: Win (Total number of cards dealt is 7 which is between 6 and 10) Net Win: $\$5 \times 3 = \$15$		

## 2. BACCARAT

### Game Description

Baccarat is a classic card game involving two hands: Player and Banker. The game uses 8 standard decks of cards without jokers. The main objective of the game is for the players to predict whether the Player or Banker hand will achieve a score closest to 9.

### Gameplay

At the start of a new shoe, the dealer draws and reveals a card to set the number of “burn” cards based on the drawn card’s face value, with 10 or face cards resulting in 10 cards burned.

During each round, the first 4 cards are dealt to the hands in the sequence: Player-Banker-Player-Banker. Depending on the score of each hand from its initial 2 cards, one or more hands may receive a third card. Refer to the section “Third Card Rules” below.

Each card is assigned a point value as follows:

- Aces count as 1 point.
- Cards 2 through 9 are worth their face value.
- Tens and face cards (Jack, Queen and King) are worth 0 points.

The score of a hand at any given moment is computed by summing the points of the individual cards, and dropping the leftmost digit if the total is greater than 9. For instance, if Banker has an “8” and a “9”, the total is 17 and the score becomes 7.

After all the cards are dealt, the final scores of the two hands are compared and the hand with the higher score wins. When both hands have the same score, the result is a Tie and all bets on Player and Banker push. Whenever the “cut” card is drawn, it signals the final round of that shoe. After the final round, the decks are reshuffled and a new shoe will be used for the next round.

### Third Card Rules

If either the Player or Banker hand has a score of 8 or 9 points from its initial 2 cards, the hand is referred to as a “natural”. No further cards will be dealt and both hands will stand.

### Rules for Player

- The Player hand will receive a third card on a score of 5 or less from the initial 2 cards.
- The Player hand will stand on a score of 6 or 7 from the initial 2 cards.

### Rules for Banker

If the Player hand stands with a score of 6 or 7 points from its initial 2 cards, the Banker hand will receive a third card on a score of 5 or less from its initial 2 cards.

If the Player hand has received a third card, the Banker hand will either stand or receive a third card according to the following table:

Score from Banker's First 2 Cards	Banker Receives Third Card when Player's Third Card Has Point:	Banker Stands when Player's Third Card Has Point:
0, 1, 2	0, 1, 2, 3, 4, 5, 6, 7, 8, 9	-
3	0, 1, 2, 3, 4, 5, 6, 7, 9	8
4	2, 3, 4, 5, 6, 7	0, 1, 8, 9
5	4, 5, 6, 7	0, 1, 2, 3, 8, 9
6	6, 7	0, 1, 2, 3, 4, 5, 8, 9
7	-	0, 1, 2, 3, 4, 5, 6, 7, 8, 9

### Betting Modes

The game offers 2 betting modes: Traditional “Baccarat” and “No Commission Baccarat”. Players can switch betting mode with the use of an in-game toggle button.

### Bet Types

Player – Player has a higher score than Banker.

Banker - Banker has a higher score than Player.

Tie - Player and Banker have the same score.

Player Pair (P. Pair) - The first 2 cards dealt to Player form a pair.

Banker Pair (B. Pair) - The first 2 cards dealt to Banker form a pair.

Any Pair - The first 2 cards on either Player or Banker form a pair (same card ranks).

Perfect Pair - The first 2 cards on either Player or Banker form a perfect pair (same card ranks and suits).

Player Natural (P. Natural) - Player has 2 cards and a score of 8 or 9.

Banker Natural (B. Natural) - Banker has 2 cards and a score of 8 or 9.

Player Bonus - Player wins with a natural (8 or 9) or by a score difference of 4 points or more.

Banker Bonus - Banker wins with a natural (8 or 9) or by a score difference of 4 points or more.

Lucky Six - Banker wins with a score of 6.

2 Cards Lucky Six - Banker wins with a score of 6 and a 2-card hand.

3 Cards Lucky Six - Banker wins with a score of 6 and a 3-card hand.

**\*Max Round Availability** – The bet type becomes unavailable after the specified number of rounds in the shoe.

### 3. BLACKJACK

#### Game rules

The goal of Blackjack is to beat the dealer by building a hand with total points equal to or as close as possible to 21 without busting.

#### Gameplay

The game is played with eight standard 52-card decks without Jokers. Card values are as follows:

- All cards from 2 to 10 are worth their face value.
- J, Q, K are each worth 10 points.
- Aces count as 1 or 11, whichever is more favourable to the hand.

If the first two cards of a hand consist of an Ace and a 10-valued card, the hand is a Blackjack. If the player has Blackjack and the dealer does not, the main bet pays out according to the payout table.

If the total points of the player's hand is closer to 21 than that of the dealer, the main bet pays out according to the payout table.

If the total points of the player's hand is over 21, the hand Busts and the player Loses the main bet.

If the total points of both the player and the dealer are the same ( $\geq 17$  points), the result is a Push and the player will have the refund of the bet.

Whenever the "cut" card is drawn, it signals the final round of that shoe. After the final round, the decks are reshuffled and a new shoe will be used for the next round.

#### Game Flow

When the game starts, each player can select a maximum of one seat at the table and place bets before the countdown ends. If a game round is in progress, the player will have to wait until the current game round has completed to take a seat or bet behind the seated position(s).

After taking a seat at the table, the player has to place a main bet (i.e. Ante bet). An optional Pair side bet can be placed after the main bet has been confirmed.

After the countdown is over, the dealer starts dealing one card to each seated player. Card dealing starts from the first seated player and continues clockwise, ending at the dealer's own position. Then, the dealer deals a second card to each seated player. The dealer's hand receives only one card at this stage. All cards dealt are face up.

The player can decide how to play his hand. The player has the right to opt for Surrender if the dealer's first card is not an Ace or a 10-valued card. Moreover, the player may choose to Hit, Stand, Double Down, Split and/or purchase Insurance (if the dealer's first card is an Ace). (Refer to "Player's Decision" below for further detail.) If the player does not make a move after receiving the first two cards, the system will Hit

automatically until the player's hand total is over 11 points. Otherwise, the system will complete the player's hand by going for a Stand. The system will never leave the player with a busted hand.

If the player's hand busts (total points higher than 21), the player's round is over. No more card will be dealt to the player's hand.

After dealing all the cards to all player hands, the dealer will deal the second card face up to her own hand. Dealer's hand must draw to 16 and stand on 17 or above.

The seated player will be forced to withdraw from his position after one round of no action.

### **Player's Decision**

Each player is offered various options depending on the card combinations: Hit, Stand, Double Down, Surrender, Spilt, Insurance etc., to offset the risk or improve the point total of the hand(s).

**Hit:** Player can Hit to receive an additional card to his hand. He can hit more than once until he is satisfied with his card values, or until his hand busts.

**Stand:** Player can choose to Stand and receive no additional card to the hand in hope of beating the dealer with the current total.

**Double Down:** Player can choose to Double Down by placing an extra bet amount equal to his main bet. The double down option is only available to the player for the first two cards of his hand. By doubling down, the player will receive only one additional card to complete the hand and no further option will be available afterwards.

**Surrender:** Player may opt to Surrender after his first two cards are dealt if the dealer's first face card is not an Ace or a 10-valued card. The surrendered player will forfeit his hand and lose half of his main bet. This option will only be available after the first round of card dealing and the player is not allowed to surrender after opting for other action(s).

**Split:** If the player's first two cards have the same value, he can Split them into two separate hands by placing a second bet equal to the original main bet. The two cards will serve respectively as the first card of the two split hands. Each split hand then receives an additional card face up. Afterwards, the player can decide to hit or stand for each hand. Each player is allowed to have only one split (two hands in total) during each round. If the first two cards of the player's hand are Aces and the player splits the hand, the player will only receive one additional card for each Ace in each split hand. If the player receives an Ace and a ten-valued card in one or both split hand(s), the resulting hand will only be considered a non-Blackjack hand of 21 points (i.e. not Blackjack).

**Insurance:** If the dealer's face-up card is an Ace, the player will be offered a chance to Insure his bet against the dealer potentially having a Blackjack. If the player opts for insurance, an amount equal to half the main bet will be placed separately on the table. If the dealer has Blackjack, the player will be paid according to the payout table on his insurance bet. If the dealer does not have Blackjack, the player will lose the insurance amount, regardless of his hand winning or losing against the dealer hand.

**Bet Behind:** A non-seated player can Bet Behind on one or more seated players at the table. The bet behind player cannot influence the decision making by the seated player. Whether the bet for the hand from the bet behind player will be winning or not entirely depends on the outcome of the seated player's hand against the dealer's hand. (Refer to "Bet Behind – Additional Information" below for further detail.)

**Pair:** This side bet is available to both seated and bet behind players. The side bet pays according to the payout table whenever the first two cards of the corresponding hand form a pair. A seated player can place a bet on the Pair area of his hand. For bet behind players, they can place Pair bets on multiple seated positions.

### **Bet Behind – Additional Information**

The Bet Behind option is available at any position that is occupied by a seated player. You can become a bet behind player at more than one seated position during a particular game round. A seated player cannot play as a bet behind player at the same time.

The bet behind player will also be paid according to the payout table for a Blackjack win. In the case of a non-Blackjack win, the payout will remain according to payout table.

If the seated player splits his hand, the corresponding bet behind player will follow the first hand of the seated player. The bet behind player will have five seconds to decide whether to also follow the second hand of the seated player with an equal bet amount. If no action is taken, the player will be considered as declining to do so.

If the seated player opts to double down, the bet behind player will also be given five seconds to decide if he will follow.

#### **4. DRAGON TIGER**

##### **Game Rules**

Dealing order of the game is from Dragon to Tiger.

There are 8 decks of game cards used.

At the start of a new shoe, the dealer will draw a card from shoe and turn over.

This will determine how many cards the dealer will burn, according to the face value, except a 10 or face card will result in 10 cards burned.

The cut card will be placed around the center of the shoe by random. When dealer draw the "cut" card, the current round will be the last round, more cards will be drawn in order to complete this last round. After the last round, cards will be shuffled.

After the last round, all cards will be shuffled and put into the shoe to start a new shoe.

At each round start, one card will be burned.

Dragon Tiger game is very simple, dealer will draw a card for Dragon and Tiger to compete the point.

Cards ranging from A, 2, 3, 4, 5, 6, 7, 8, 9, 10, J, Q to K, A is one point and K is 13 points. Suit is not considered.

No joker is used in the game.

By comparing Dragon hand's point to Tiger hand's point, larger one is the winner, e.g. Q win J.

Player can bet on Dragon, Tiger and Tie. Payoff according to the paytable if bet on Dragon win or Tiger win. If Dragon and Tiger point is the same, it is Tie game. If you bet on Tie and the result is Tie, your payoff according to the paytable.

If the player betting on Dragon or Tiger, if the outcome is a Tie, player lose half of the bet and half of the bet will return to player.

All of the betting area's highest limit is based on the odds' calculation not exceeding your threshold.

Bet limit applies to the whole table, each bet type limit is illustrated in game (button beside the bet limit).

#### **5. FISH PRAWN CRAB**

### Game Rules

Dive into the excitement of Fish Prawn Crab, a timeless dice game that has captured hearts across Asia for generations. Predict the roll of three dice, bet on symbols or combinations, and immerse yourself in the thrill of this iconic game.

### Gameplay

At the start of a new game round, the countdown for placing bets begins. A player can place bet(s) on multiple bet types associated with different specific symbols and/or specific combinations.

At the end of the betting period, the dealer initiates shaking of dice inside a mechanical shaker machine.

After all dice have stopped inside the shaker, the dealer inputs the results into the system. Final game results are then determined and winnings, if any, are paid out to the players.

No placed bets can be withdrawn or cancelled in the below cases:

1. If there are overlapping dice or some dice are not lying flat after shaking, the dealer will perform a re-shake.
2. If the dice tumble fewer than 3 times, the dealer will perform a re-shake.

Bet Type	Description
Specific Symbol	Specific symbol appearing: - 1 time (1 of 3 dice) - 2 times (2 of 3 dice) - 3 times (3 of 3 dice)  There are 6 different Specific Symbol bet types: Fish, Calabash, Tiger, Crab, Prawn and Rooster
Specific Double	2 of the dice showing a specific combination of 2 different symbols  There are 15 different Specific Double bet types  Examples: Fish & Prawn, Tiger & Calabash, Crab & Rooster
Any Triple (Color)	3 dice showing the same color
Any Triple (Symbol)	3 dice showing the same symbol

## 6. POK DENG

### Game Rules

There are 8 decks of game cards used and no joker card is used in the game.

At the start of a new shoe, the dealer will shuffle the cards and insert the “cut card” into the shoe.

Then, the dealer will draw a card from the shoe and turn it over. This will determine how many cards the dealer will burn. The value of the card decides the number of cards to be burnt – except a 10 or face card, which will result in burning 10 cards.

When the dealer draws the “cut card”, the current round will be the last round. More cards will be drawn in order to complete this last round.

After the last round, all cards will be shuffled and put into the shoe to start a new shoe.

There are 10 different choices of betting:

Player 1	Player 2	Player 3	Player 4	Player 5
Player 1 Pair	Player 2 Pair	Player 3 Pair	Player 4 Pair	Player 5 Pair

**How To Win**

Player 1 to Player 5

Players 1 to 5 compare their hands to Banker’s separately. The hand with the higher points value of the cards is the winner.

Player 1 Pair to Player 5 Pair

Player Pair wins if the hand of the corresponding Player is a pair.

**Gameplay**

Bets are accepted after the countdown begins.

At the beginning of a round, the dealer draws a card (face down) from the shoe. This card is burnt. Then, the dealer deals two cards to each Player, with Banker being the last.

Dealing order of the game:

First card	Player 1, Player 2, Player 3, Player 4, Player 5, Banker
Second card	Player 1, Player 2, Player 3, Player 4, Player 5, Banker

**Special Patterns**

Whenever Banker or a Player wins the round with a special pattern (a flush, a pair or any hand listed in Special Combinations), the odds would become according to payable. (For exceptions, please refer to the section Notes.)

**Special Combinations**

When special combinations listed in the table below appear, the hand value is counted as between 7 and 8 points.

Following shows the special combinations and their ranks:

9 > 8 > AK Flush > Special Pairs > Face-card Combo > Single Face-card with No Point > Flush with No Point > 7 > 6 > 5 > 4 > 3 > 2 > 1 > 0

Point	Combination	Illustration
7.5	AK Flush	A and K of the same suit. 
7.4	Special Pairs	Only pairs of A, 5, 6, 10 (of any suit) are counted as Special Pairs. 
7.3	Face-card Combo	Two face cards (of any suit) are counted as Face-card Combo. 
7.2	Single Face-card with No Point	Any combination of a 10 and a face card (of any suit) is counted as Single Face-card with No Point. 
7.1	Flush with No Point	Two non-face cards of the same suit with a combined total of 0 points are counted as Flush with No Point. 

Banker and Player may share the same pattern or have the same hand value in the same round. For example, both Banker and Player 1 may have a Special Pair (7.4 points), resulting in a "tie".

## Notes

1. When a player bets on Player 1, Player 2, Player 3, Player 4 or Player 5, the system will deduct the player's balance by 2 times of the "bet amount". Players should check whether there is sufficient balance.
2. Generally, the odds should be 1:1 when betting on Player 1, Player 2, Player 3, Player 4 or Player 5.
3. When Banker wins with a flush, a pair or any one of the special combinations listed in the table above, the losing odds would be 2:1. (See Example 4 & 6).
4. When Player wins with a flush, a pair or any one of the special combinations listed in the table above, the winning odds would be 2:1 (See Example 3).
5. When Banker has 0 points or 6 points, even Player wins the round with a flush, a pair or any one of the special combinations listed in the table above, the winning odds remain at 1:1 (See Example 8).
6. When Player has 8 points or 9 points with a flush or a pair, even Banker has 0 points or 6 points, the winning odds remain at 2:1 (overriding Point 5) (See Example 9).

## Examples

Example 1			
Bet Type	Player 1		
Bet Amount	100	Withholding Amount	100
Total Amount Deducted	100 + 100 = 200		
Results	Banker: 2   Player 1: 3  		
Payout	<b>Player 1 Wins</b> Player 1 wins with 3 points, at winning odds of 1:1. <b>Return</b> 300 is returned to the player. Bet Amount 100 + Withholding Amount 100 + Win 100 = 300		

Example 2			
Bet Type	Player 1		
Bet Amount	100	Withholding Amount	100
Total Amount Deducted	100 + 100 = 200		
Results	Banker: 5   Player 1: 1  		
Payout	<b>Banker Wins</b> Banker wins with 5 points. Player 1 loses at odds of 1:1. <b>Return</b> 100 (withholding amount) is returned to the player.		

Example 3			
Bet Type	Player 1		
Bet Amount	100	Withholding Amount	100
Total Amount Deducted	100 + 100 = 200		
Results	Banker: 7.2   Player 1: 7.3  		
Payout	<b>Player 1 Wins</b> Player 1 wins with 7.3 points, which is a special combination ("Face-card Combo"), at winning odds of 2:1. <b>Return</b> 400 is returned to the player. Bet Amount 100 + Withholding Amount 100 + Win 200 = 400		

Example 4			
Bet Type	Player 1		
Bet Amount	100	Withholding Amount	100
Total Amount Deducted	100 + 100 = 200		
Results	Banker: 8   Player 1: 5  		
Payout	<b>Banker Wins</b> Banker wins with 8 points and a flush, which is a special pattern. Player 1 loses at odds of 2:1. <b>Return</b> No amount is returned. The player loses 200.		

Example 5			
Bet Type	Player 1		
Bet Amount	100	Withholding Amount	100
Total Amount Deducted	100 + 100 = 200		
Results	Banker: 1  Player 1: 1> 		
Payout	<b>Tie</b> Both Player 1 and Banker have 1 point, even if Banker is holding a flush, the game is a tie. <b>Return</b> 200 is returned to the player. Bet Amount 100 + Withholding Amount 100 = 200		

Example 6			
Bet Type	Player 1		
Bet Amount	100	Withholding Amount	100
Total Amount Deducted	100 + 100 = 200		
Results	Banker: 7.3  Player 1: 4 		
Payout	<b>Banker Wins</b> Banker wins with 7.3 points, which is a special combination ("Face-card Combo"). Player 1 loses at odds of 2:1. <b>Return</b> No amount is returned. The player loses 200.		

Example 7			
Bet Type	Player 1 Pair		
Bet Amount	100	Withholding Amount	0
Total Amount Deducted	100 (No amount is withheld for Pairs)		
Results	Banker: 4  Player 1: 7.4 		
Payout	<b>Player 1 and Player 1 Pair Win</b> Player 1 Pair wins, at winning odds of 11:1. <b>Return</b> 1,200 is returned to the player. Bet Amount 100 + Win 1,100 = 1,200		

Example 8			
Bet Type	Player 1		
Bet Amount	100	Withholding Amount	100
Total Amount Deducted	100 + 100 = 200		
Results	Banker: 6  Player 1: 7.4 		
Payout	<b>Player 1 and Player 1 Pair Win</b> Player 1 wins with 7.4 points. Despite being a special combination ("Special Pairs"), the winning odds remain at 1:1 because Banker has 6 points. <b>Return</b> 300 is returned to the player. Bet Amount 100 + Withholding Amount 100 + Win 100 = 300		

Example 9			
Bet Type	Player 1		
Bet Amount	100	Withholding Amount	100
Total Amount Deducted	100 + 100 = 200		
Results	Banker: 6   Player 1: 9  		
Payout	<p><b>Player 1 Wins</b></p> <p>Player 1 wins with 9 points and a flush. Even Banker has 0 points or 6 points, the winning odds remain at 2:1.</p> <p><b>Return</b></p> <p>400 is returned to the player.            Bet Amount 100 +            Withholding Amount 100 +            Win 200            = 400</p>		

## 7. ROULETTE

### Game Rules

Step into the excitement of classic Roulette, where every spin brings a new chance to win! Your goal is simple: place your bets and predict where the ball will land on the spinning wheel. Will luck be on your side?

### Gameplay

This game uses a single-zero Roulette wheel, featuring numbers 0 to 36.

During the countdown of a game round, the dealer rotates the wheel while players place their bets.

When the countdown ends, the dealer spins the ball and waits for it to come to rest.

Once the ball lands in a pocket, the game result will be confirmed and displayed on the screen. The winning betting areas blink briefly, and payouts are awarded to the winning bets.

If the following situations occur during the game round, the dealer will perform a respin of the ball. All bets will remain valid.

- The ball is accidentally thrown outside of the Roulette wheel.
- The ball completes fewer than five revolutions before landing in a pocket.
- The ball moves incorrectly along the edge of the wheel and fails to land in a pocket.
- The ball spins in the same direction as the wheel.

- There is a malfunction with either the ball or the Roulette wheel.
- The Roulette wheel stops spinning before the ball lands in a pocket for any reason.

### **Bet Types**

**Straight** - Place chip(s) directly on a number. The bet wins if the ball lands on this exact number.

**Two Number (Split)** - Place chip(s) on the line separating 2 numbers, such as the line between 5 and 6 (i.e., "5, 6") or 0 and 1 (i.e., "0, 1"). The bet wins if the ball lands on either number.

**Three Number (Street)** - Place chip(s) on the outer line of a row of 3 numbers, such as 7, 8 and 9 (i.e., "7, 8, 9"). The bet wins if the ball lands on any of these 3 numbers.

**Four Number (Corner)** - Place chip(s) at the intersection where 4 numbers meet, such as 19, 20, 22 and 23 (i.e., "19, 20, 22, 23"). The bet wins if the ball lands on any of these 4 numbers.

**Six Number (Line)** - Place chip(s) on the intersection between 2 rows of 3 numbers, such as "28, 29, 30" and "31, 32, 33". The bet wins if the ball lands on any of these 6 numbers.

**Row (Column)** - Place chip(s) on the "1st", "2nd", or "3rd" indicator to bet on all 12 numbers in that row, excluding 0. The bet wins if the ball lands on any of these 12 numbers in the selected set, and loses if the result is 0.

**Set (Dozen)** - Place chip(s) on the "1st 12", "2nd 12", or "3rd 12" indicator to bet on all numbers within that set of 12. The bet wins if the ball lands on any of the 12 numbers in the selected set, and loses if the result is 0.

**Red or Black** - Place chip(s) on the Red diamond or Black diamond to bet on the color of the winning number. There are 18 red numbers and 18 black numbers. The bet wins if the ball lands on a number matching the selected color, and loses if the result is 0 (i.e., green).

**1-18 or 19-36** - Place chip(s) on "1-18" or "19-36" indicator to bet on all numbers within that set. The bet wins if the ball lands on a number within the selected range, and loses if the result is 0.

### **Bet Board Layouts**

The game offers 2 distinct layouts for players to place bets. Players can switch betting layouts with the use of an in-game toggle button.

The Table layout is the standard rectangular grid where numbers are arranged sequentially from 0 to 36. It is used for placing inside bets (e.g., Straight, Split, Street, etc.) and outside bets (e.g., Red/Black, Odd/Even, 1-18/19-36, etc.)

The Racetrack layout is an oval-shaped representation of the Roulette wheel, showing numbers in the same order as they appear on the wheel. This layout offers an alternative way to place bets based on sections of the Roulette wheel and allows for strategic betting on groups of numbers based on their positions on the wheel. Refer to the section "Racetrack Bet Options" for further information.

### **Racetrack Bet Options**

Below are the available racetrack bet options:

### Neighbors

Covers a chosen number and its neighbors on both sides on the Roulette wheel:

- The "neighbor counter" feature allows 0 to 9 neighbors per side to be selected.
- The default number of neighbors is 2.
- For example, selecting "neighbors - 3" covers the chosen number and six other neighboring numbers (three on each side).

### Neighbors of Zero

Covers 17 numbers near 0 on the wheel: 22, 18, 29, 7, 28, 12, 35, 3, 26, 0, 32, 15, 19, 4, 21, 2, and 25

This bet requires 9 chips:

- "4, 7", "12, 15", "18, 21", "19, 22", "32, 35" (1 chip each)
- "0, 2, 3", "25, 26, 28, 29" (2 chips each)

### Orphans

Covers 8 numbers: 1, 20, 14, 31, 9, 17, 34, and 6

This bet requires 5 chips: "1", "6, 9", "14, 17", "17, 20", "31, 34" (1 chip each)

### The Third

Covers 12 numbers on the opposite side of the wheel from 0: 27, 13, 36, 11, 30, 8, 23, 10, 5, 24, 16, and 33

This bet requires 6 chips: "5, 8", "10, 11", "13, 16", "23, 24", "27, 30", "33, 36" (1 chip each)

### Jeu Zero

Covers seven numbers closest to 0: 12, 35, 3, 26, 0, 32, and 15

This bet requires 4 chips:

- "0, 3", "12, 15", "32, 35" (1 chip each)
- "26" (1 chip)

## 8. SIC BO

### Game description

Sic Bo is also known as Big/Small, an ancient Chinese game passed from generation to generation. The game utilizes a sealed dice cup with 3 dice placed inside. Players place bets on the potential outcome of a roll of 3 dice.

### Gameplay

At the start of a new game round, the countdown for placing bets begins. A player can place bet(s) on multiple bet types associated with different dice combinations and/or dice total(s).

At the end of the betting period, the dealer initiates dice rolling inside the dice shaker.

After all dice have stopped inside the shaker, the dealer inserts the point of each die (1-6) into the system. Total score is the sum of the individual points from the 3 dice. Final game results are then determined and winnings, if any, are paid out to the players.

No placed bets can be withdrawn or cancelled in the below cases:

- If there are overlapping dice or some dice are not lying flat after shaking, the dealer will perform a re-shake.
- If the dice tumble fewer than three times, the dealer will perform a re-shake.

## Bet Types

Bet Type	Description
Small	Total score from 4 to 10 (inclusive) with the exception of a triple
Big	Total score from 11 to 17 (inclusive) with the exception of a triple
Odd	Total score being an odd number with the exception of a triple
Even	Total score being an even number with the exception of a triple
Specific Number	Specific number appearing: 1 time (1 of 3 dice) 2 times (2 of 3 dice) 3 times (3 of 3 dice)
Specific Triple	Specific number appearing on all three dice Example: Triple 1s
Any Triple	Dice outcome being 1 of the 6 possible triples

Specific Total	<p>Total score = 4 or 17</p> <p>Total score = 5 or 16</p> <p>Total score = 6 or 15</p> <p>Total score = 7 or 14</p> <p>Total score = 8 or 13</p> <p>Total score = 9 or 12</p> <p>Total score = 10 or 11</p>
Specific Double	<p>2 of the dice showing a specific combination of 2 different numbers</p> <p>There are 15 different Specific Double bet types</p> <p>Examples: 1&amp;2, 2&amp;5, 3&amp;6</p>
Pair	<p>Specific number appearing on at least 2 of the 3 dice</p> <p>Examples: Pair of 1s, Pair of 3s</p>
All Odd All Even	<p>All Odd – All dice are odd</p> <p>All Even – All dice are even</p>
2 Odd 1 Even 2 Even 1 Odd	<p>2 Odd 1 Even – 2 of the 3 dice are odd and the remaining dice is even</p> <p>2 Even 1 Odd – 2 of the 3 dice are even and the remaining dice is odd</p>
3 Single	<p>Dice outcome matching a specific combination of 3 different numbers</p> <p>There are 20 different 3 Single bet types</p> <p>Examples: 1-3-4, 4-5-6, 1-4-5</p>
Specific Double and Single	<p>Two of the dice showing a specific pair and the third dice will show a specific, different number</p> <p>There are 30 different Specific Double and Single bet types</p> <p>Examples: 2-2-3, 4-4-5, 6-6-3</p>
4 Number	<p>Dice outcome contained inside a specific 4-number combination</p> <p>There are 4 different 4 Number bet types: 1-2-3-4, 2-3-4-5, 2-3-5-6, 3-4-5-6</p>

All Small, Big, Odd and Even bets lose when the result is a Triple.

## 9. TEEN PATTI 20-20

### Game Rules

Teen Patti 20-20 is played with one standard 52-card deck. No Joker cards are used. Cards are shuffled after each game round.

In Teen Patti 20-20, three cards are dealt to each of the two hands labeled "Player A" and "Player B". The objective of this game is to predict which hand is the winning hand.

During the betting period of a game round, a player can place bet(s) on one or more of the available bet types:

- Player A, Player B, Tie, Pair + (for "Player A" hand), Pair + (for "Player B" hand) and 6 Card Bonus.

At the end of the betting period, each of the two hands receives three cards face-up. Cards are dealt to the two hands in alternating sequence starting from the 1st card of "Player A" and ending with the 3rd card of "Player B".

The cards of the two hands are then compared for final game results to be determined.

**Winning Hands**

Ranking of individual cards in descending order: Ace (A) → King (K) → Queen (Q) → Jack (J) → 10 → 9 → 8 → 7 → 6 → 5 → 4 → 3 → 2.

Suits of individual cards are not used in the determination of winning hands.

When the "Player A" hand and the "Player B" hand are of the same type, the hand with the card of the highest value is the winner. For instance:

- Three K's beats three Q's.
- Q-J-10 flush beats 10-9-8 flush.

When the "Player A" hand and the "Player B" hand have the same qualifying pattern, the next highest card not part of the pattern is used to determine the winner. For instance, K-K-Q beats K-K-9.

Hand rankings of Teen Patti 20-20 in descending order:

Pattern	Description	Example
Three of a Kind (A)	A hand with three A's	
Three of a Kind (2-K)	A hand with three non-A cards of the same rank; A higher-valued Three of a Kind beats a lower-valued Three of a Kind	
Straight Flush	Suited hand with card values in sequence; The order of ranking from highest to lowest, as defined by the highest card in sequence, is: A-K-Q, A-2-3, K-Q-J, Q-J-10, and so on down to 4-3-2	
Straight	A hand with card values in sequence and with at least two suits; The order of ranking from highest to lowest, as defined by the highest card in sequence, is: A-K-Q, A-2-3, K-Q-J, Q-J-10, and so on down to 4-3-2	
Flush	A hand with cards of the same suit but values not in sequence; Flush hands are ranked by comparing the highest card of each; If both hands have the same highest card, the second-highest card will be used for comparison, so on until a winner can be determined	

Pair	A hand that contains two cards of one rank and one card of a different rank; Higher-valued Pairs defeat lower-valued Pairs; If both hands have the same Pair, the remaining card of each hand will be compared to determine the winner	
High Card	A three-card hand that does not satisfy any of the above winning hand patterns; The highest card is used for comparison against other hands; If two High Card hands have the same highest card, the second-highest card will be used for comparison, so on until a winner can be determined	

Hand rankings for “6 Card Bonus” in descending order:

Pattern	Description	Example
Royal Flush	Suited A-K-Q-J-10	
Straight Flush	Suited five-card hand with card values in sequence, but not a Royal Flush	
Four of a Kind	A hand with four cards of the same rank plus any other card	
Full House	A hand with three matching cards of one rank plus two matching cards of a different rank	
Flush	A hand with five cards of the same suit, but values not in sequence	
Straight	A five-card hand with values in sequence and at least two different suits	
Three of a Kind	A five-card hand with three cards of one rank, and the remaining two cards not of this rank, or same rank as each other	

**Main Bets** - In the event of a tie (in which the ranks of the three cards of one hand match with the three cards of the other hand), the main bets placed on “Player A” and “Player B” are refunded.

Bet Type
Player A
Player B
Tie

**Side Bet – Pair +:** If the player has placed a Pair + bet during the game round and the corresponding three-card hand has a Pair or better, the bet will be paid out according to the pay table. This bet pays even if the corresponding hand loses the game round.

Pattern
Three of a Kind (A)
Three of a Kind (2-K)
Straight Flush
Straight
Flush
Pair

**Side Bet – 6 Card Bonus:** If the player has placed a 6 Card Bonus bet during the game round and the best five-card hand from the six cards dealt has a Three of a Kind or better, the bet will be paid out according to the pay table.

Pattern
Royal Flush
Straight Flush
Four of a Kind
Full House
Flush
Straight
Three of a Kind

## 10. THAI HILO

### Game Description

Thai HiLo, a popular Thai-styled dice game, welcomes players to predict the outcome of three dice. Bet on high, low, or specific combinations, and experience the thrill of this cultural classic.

### Gameplay

At the start of a new game round, the countdown for placing bets begins. A player can place bet(s) on multiple bet types associated with different dice combinations and/or dice total(s).

At the end of the betting period, the dealer initiates shaking of dice inside a mechanical shaker machine.

After all dice have stopped inside the shaker, the dealer inputs the point of each die (1-6) into the system. Total score is the sum of the individual points from the 3 dice. Final game results are then determined and winnings, if any, are paid out to the players.

No placed bets can be withdrawn or cancelled in the below cases:

1. If there are overlapping dice or some dice are not lying flat after shaking, the dealer will perform a re-shake.
2. If the dice tumble fewer than 3 times, the dealer will perform a re-shake.

#### Bet Types

Bet Type	Description
Hi	Total score from 12 to 18 (inclusive)
Lo	Total score from 3 to 10 (inclusive)
11 HiLo	Total score is 11
Specific Number	<p>Dice outcome containing the bet type:</p> <ul style="list-style-type: none"> <li>a) 1 time (1 of 3 dice)</li> <li>b) 2 times (2 of 3 dice)</li> <li>c) 3 times (3 of 3 dice)</li> </ul> <p>There are 6 Specific Number bet types: 1, 2, 3, 4, 5 and 6</p>
Specific Double	<p>Dice outcome containing the 2 dice specified in the bet type</p> <p>There are 15 Specific Double bet types: 1·2, 1·3, 2·3, 3·4, 4·1, 4·2, 4·5, 4·6, 5·1, 5·2, 5·3, 5·6, 6·1, 6·2, 6·3</p>
1·2·3	<p>Dice outcome containing:</p> <ul style="list-style-type: none"> <li>a) Any 2 of the 3 dice (e.g., 1·2, 1·3, 2·3)</li> <li>b) All 3 dice (exact match with 1·2·3)</li> </ul>
4·5·6	<p>Dice outcome containing:</p> <ul style="list-style-type: none"> <li>a) Any 2 of the 3 dice (e.g., 4·5, 4·6, 5·6)</li> <li>b) All 3 dice (exact match with 4·5·6)</li> </ul>
1 Lo	Total score from 3 to 10 (inclusive) with "1" occurring at least once in the dice outcome

2 Lo	Total score from 3 to 10 (inclusive) with "2" occurring at least once in the dice outcome
3 Lo	Total score from 3 to 10 (inclusive) with "3" occurring at least once in the dice outcome
4 Lo	Total score from 3 to 10 (inclusive) with "4" occurring at least once in the dice outcome
5 Lo	Total score from 3 to 10 (inclusive) with "5" occurring at least once in the dice outcome
6 Lo	Total score from 3 to 10 (inclusive) with "6" occurring at least once in the dice outcome
3 Hi	Total score from 12 to 18 (inclusive) with "3" occurring at least once in the dice outcome
4 Hi	Total score from 12 to 18 (inclusive) with "4" occurring at least once in the dice outcome
5 Hi	Total score from 12 to 18 (inclusive) with "5" occurring at least once in the dice outcome
6 Hi	Total score from 12 to 18 (inclusive) with "6" occurring at least once in the dice outcome

## 11. XOC DIA

### Game Description

Xoc Dia is a Vietnamese game played using a plate, a bowl and four tokens. The plate and the bowl together serve as a shaker. Each token has a red side and a white side. The objective of the game is to predict the combination of face-up colored sides after each throw of tokens inside the shaker.

### Gameplay

Four tokens are placed on the plate. During the betting period, the dealer places the bowl over the plate, and performs a shaking process with the bowl acting as a tight cover over the plate. After the betting period ends, the dealer removes the bowl from the plate and the outcome is revealed for final game results to be determined.

The following cases warrant special handling:

- If there are overlapping tokens, the dealer will, without affecting the game outcome, rearrange the four tokens gently with a stick such that the face-up side of each token becomes entirely visible.
- If the bowl, plate and/or one or more token(s) is accidentally dropped during the shaking process, the dealer will reassemble the expected setup and perform a re-shake.
- In the rare case of "standing token(s)" after shaking, the dealer will perform a re-shake.
- If the dealer forgets to perform shaking, or removes the bowl before the betting period ends (i.e., game outcome revealed), the game round will be void and all bets will be returned.
- If the bowl touches any of the tokens when it is being removed by the dealer, the game round will be void and all bets will be returned.

## Bet Types

Bet Type	Description
● ● ● ●	The game outcome consists of four red's
● ● ● ○	The game outcome consists of one white and three red's
● ● ○ ○	The game outcome consists of two white's and two red's
● ○ ○ ○	The game outcome consists of three white's and one red
○ ○ ○ ○	The game outcome consists of four white's
○ ○ ○ ○ ● ● ● ●	The game outcome consists of either four white's or four red's
Odd	The game outcome consists of an odd number of red / white (i.e., ○ ● ● ● or ● ○ ○ ○ )
Even	The game outcome consists of an even number of red / white (i.e., ● ● ● ● , ○ ○ ○ ○ or ● ● ○ ○ )
Big	The number of red is greater than the number of white in the outcome (i.e., ● ● ● ● or ● ● ● ○ ) Bets are returned when the outcome is ● ● ○ ○
Small	The number of white is greater than the number of red in the outcome (i.e., ○ ○ ○ ○ or ● ○ ○ ○ ) Bets are returned when the outcome is ● ● ○ ○

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