

TEST REPORT SUMMARY

Issued by: BMM Compliance Singapore Private limited,
1 Science Park, TUV SUD PSB Blk,
#B1-03, Singapore – 118221.

Project Number: MARQUEE.1001
Report Number: MARQUEE.1001.01

Applicant: Marquee Holdings Ltd (“Marquee”)
Akara Building 24 De Castro Street,
Wickhams Cay 1, Road Town,
Tortola, British Virgin Islands.

Standards Tested To: GLI-19: Interactive Gaming Systems Version 2.0 (February 15, 2013)

Product Name: Online live dealer game “Baccarat” (Version 14.03.13)

Test Location: BMM Compliance Singapore Private limited,
1 Science Park, TUV SUD PSB Blk,
#B1-03, Singapore – 118221.

Conclusion: This Compliance Certificate relates to the evaluation of Marquee’s online live dealer game – Baccarat. The evaluation was performed against “Section 3: Game Requirements” and “Section B.0: Live Dealer / Proxy Player Requirements” of GLI-19: Interactive Gaming Systems Version 2.0 (February 15, 2013).

Singapore, 17th March 2014
BMM Compliance Singapore Pte Ltd



Vineet Malhotra

Test Lead – Technical Services

Note: The content of this document is strictly confidential. It has been prepared by BMM Singapore Pte Ltd (BMM) exclusively for Marquee Holdings Ltd and may not be disclosed to any other party without prior written approval of BMM.



The results reported herein have been performed in accordance with the laboratory’s terms of accreditation under the Singapore Accreditation Council–Singapore Laboratory Accreditation Scheme.

Test Report

1. STANDARD(S) TESTED AGAINST/RESULT

Technical Standard(s) used for Compliance Evaluation:	Test Result	
	Pass	Fail
GLI-19: Interactive Gaming Systems Version 2.0 (February 15, 2013)	<input checked="" type="checkbox"/>	<input type="checkbox"/>

2. PURPOSE

Marquee Holdings Ltd requested BMM to evaluate their online live dealer game - Baccarat software for satisfactory operation against GLI-19, version 2.0 standards.

The purpose of this report is to set out the findings of BMM's evaluation, and to provide a recommendation in respect of Marquee's Baccarat game software.

3. GAME CHARACTERISTICS

Game rules are contained in the "Rules" menu accessible on the game play skin. Below are standard common rules for the game:

Baccarat:

The objective of Baccarat is to obtain a hand with a point total closest to 9 wins. Aces count as one; 2 through 9 as their face value; tens and face cards count as zero. If the value of the hand is ten points or more, subtract ten, and the remainder is the baccarat point value of the hand. Example: $7+6=13=3$ and $4+6+0$ (Ten counts as 0) $=10=0$.

Player and Banker acquire 2 cards each for initial deal. If the sum of first 2 cards is 8 or 9, it is acknowledged as a "Natural". In the case if any of the Player or Banker has "Natural" hand, the hand is resulted immediately without any supplementary cards, else supplementary cards will be dealt and these rules are called the "DRAWING RULES".

The decision to draw a third card for the PLAYER'S hand is made automatically according to standard Casino rules as provided below in Table 1:

Table 1 - PLAYER'S HAND

Total Points of First Two Cards	Draw or Stand
0,1,2,3,4 and 5	Draw a third card
6 or 7	Stand
8 or 9	Stand

If the Player stands, then the Banker draws a third card on a total of 5 or less.

If the third card is drawn for the Player's hand, the decision to draw a third card for the Banker's hand is made automatically according to standard Casino rules as shown in Table 2 below.

Table 2 – BANKER'S HAND

Total Points of First Two Cards	Draw when the Player's Third Card is	Stand when the Player's Third Card is
0,1,2	0,1,2,3,4,5,6,7,8,9	Draw
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	Stand	Stand
8,9	Stand	Stand

Payout

Commission Baccarat

- 'Banker' 0.95:1

No Commission Baccarat

- 'Banker' wins on point total 6 0.5:1
- 'Banker' wins on any other points 1:1

Common payout for both Commission & No Commission Baccarat

- 'Player' 1:1
- 'Tie' 8:1
- 'Banker Pair' 11:1
- 'Player Pair' 11:1
- 'Big' 0.53:1
- 'Small' 1.45:1
- 'Player Natural 8' 8:1
- 'Player Natural 9' 8:1
- 'Banker Natural 8' 8:1
- 'Banker Natural 9' 8:1

Player/Banker

If both Player and Banker points are the same, wager amount on Player/Banker will be returned.

Tie

If both Player and Banker points are the same, Tie bets win.

Big/Small

Small - If the game result is decided on 4 cards (no third card required for either Player or Banker), 1.45:1

Big - If the game result is decided on 5 or 6 cards (third card required for either Player or Banker), 0.53:1

Big and Small bets are offered on the first 35 hands of every shoe.

Player/Banker Pairs

A side bet that may be placed on the possibility that the first 2 cards dealt to the 'Player' or 'Banker' hands are a pair, 11:1

Player/Banker Natural 8/9

A side bet that may be placed on the possibility that the first 2 cards dealt to the 'Player' or 'Banker' hands are treated entirety as 8 or 9, 8:1

Under the following conditions, wagers on these **Player/Banker Natural 8/9** are considered as losses, even though Player or Banker has "Natural 8" or "Natural 9":

- "Banker Natural 8" wagers, if the first two cards of the "Banker" hand have a point value of 8 and the hand is a losing hand (i.e. "Player" hand is a "Natural 9").
- "Player Natural 8" wagers, if the first two cards of the "Player" hand have a point value of 8 and the hand is a losing hand (i.e. "Banker" hand is a "Natural 9").
- All "Natural 8" and "Natural 9" wagers lose in the event of a "Tie" hand.

4. BMM EVALUATION PERFORMED

BMM has tested and confirmed compliance of the Baccarat game software against the relevant technical requirements in GLI-19: Interactive Gaming Systems Version 2.0 (February 15, 2013). BMM performed the following tests to confirm compliance to the relevant regulatory requirements:

4.1 Software Evaluation

Ensure that software meets all the relevant requirements specified in GLI-19: Interactive Gaming Systems Version 2.0 (February 15, 2013). BMM performed this by evaluating all the game source code.

4.2 Artwork Verification

Artwork was evaluated to ensure that it correctly explains the game rules and payouts as specified in the technical documentation supplied by the manufacturer and that it conforms to the requirements of GLI-19: Interactive Gaming Systems Version 2.0 (February 15, 2013).

4.3 Mathematical Evaluation

Verification of the theoretical return of the game is as specified in the technical documentation supplied by the manufacturer and complies with the relevant rules as specified by GLI-19: Interactive Gaming Systems Version 2.0 (February 15, 2013) requirements.

4.4 Combination Testing

Combination testing was conducted by simulating all possible winning combinations of the game to ensure that the correct amount of credits is awarded for all possible winning combinations as reflected on artwork, pay-table, source code and the technical documentation supplied by the manufacturer.

4.5 Regression Testing

BMM conducted a complete range of functional tests of this new game. Testing was conducted in accordance with the test plans using relevant checklists to confirm the game's performance to a wide range of functions and failures.

4.6 Compliance Testing

Perform all tests necessary to confirm that the game complies with all the relevant requirements specified in "Section 3: Game Requirements" and "Section B.0: Live Dealer / Proxy Player Requirements" of GLI-19: Interactive Gaming Systems Version 2.0 (February 15, 2013) requirements.

5. RECOMMENDATION

BMM has tested and confirmed compliance of Baccarat game software against "Section 3: Game Requirements" and "Section B.0: Live Dealer / Proxy Player Requirements" of GLI-19: Interactive Gaming Systems Version 2.0 (February 15, 2013), subject to secure installation on the production system and information specified in section 6 of this report.

BMM therefore, recommends approval of Marquee's Baccarat game software.

Details of the software used for this evaluation are given below:

Game Name	Ver #	SHA-1 #
<u>Binaries - <Baccarat></u>	14.03.13	
app		57E5BE56213EEA45652D10DC619A1C55CD21C5F6
casino		3D70900FFB8E30C391E065CD5C978663CEB6C357
crossdomain		4966F15084393E351AD74CD19657FFF2FCE654BD
index		E78BE7C3CF3A4D8B610FF5FB6A2DE44D11D8326D
library		3B64DD83D79CDC3A8E42BDB5D20091FB607A71C3
MinimaFlatCustomColorPlayBackSeek CounterVolMute		488F019B8138103AA73C125488A477A763166E77

Game Name	Ver #	SHA-1 #
multitable		D42B90AD509C6C709E4AB2D21A4C14658628ED50
multitable_config		62BAD2FCAC0BE2544C6CDA46759BF1F9A8F0ADB8
normal_config		D9763EB26743B51367DFF19BC053B97A020914E4
normaltables		B21E9A93EC80FC13DD5D9BF4E29A686E7B7E64F0
playerProductInstall		02B34F62C2C130752118D8B7A33453A2A2972E41
preloader		4F05A3720E26536ED4C276B6A4D066608D709E29
require		6CDD4FDB5EEF8D482303C942123054C08C70CE9A
SkinOverAllNoVolNoCaptionNoFull		3BAD998F20A5E677F74E1CF915CFE5EC5745A155
swfobject		06BCA3CBC44EF36774AE8734867767CDEBC5BE80
videoreplay		28F06009E0B3926BAA7B1D5C635276C21A8CE226
videoreplay		D53C3E1C9A8414875051FC64AED14C75661B9391
web.config		308B73B8B457F164889BD457EE24033D79A6ECAB
Folder: \assets		
bottombanner		047CBFAF1852AB19C0CAEC198ECCC07D2BAF81D2
comm		5BEA06B94E2982D04B34F789E90587042B488CB3
dices		96D1FA73FC4056E7EA26886A9FA219B1A79B9DC4
livecall		EF0F820F929750DCFAE7E3FEF327D305E4F8C04B
lobbyheader		B80CA157BCCCE83AA87B793B55FE8E3E078C9FB9
minigames_filler		61F6D677C07CF7AE6ABE9819F67EA617CE52B964
multitable		DC16C83A1A5DFBA10B4E4E59E4B1D8C3028CFA4C
normaltables		5E532AFBF02E43998CB7C68B743FB1342A07DAE0
Folder: \assets\en-us		
audios		147B8971FC61FA7A90F9D5967DE91F20DF8EBC5B
bottombanner		3A1A382448B32E540E93672F350D81A82DD9149A
games		B64DB2176A388F81F14CF3039DC974D61DC989D9
lang		1BD4E11E42F41B2BB98293EEEDBB602A3B158997
lobbyheader		FF3E9D7BC105CD28E0B2510B444C321C2301F67E
multitablemode		B91F2318B95360CCDDE3E8F60C29F57DFD8D5755
rules		576BEB310D62746831A69C5CE26ED785F641A3E9
textLayout_2.0.0.232		865F668AE152FFF51EDEE261CE33803ED67F48E8
Folder: \css		
close		E44551F338998FCFFAC26BF10F0E410303EBD94D

Game Name	Ver #	SHA-1 #
Folder: \history		
history		E44551F338998FCFFAC26BF10F0E410303EBD94D
history		13E45883335CC3C5DF07978F5BA5006148509CD4
historyFrame		94E944B749B18B6745F778678A4C72BA3AD8196C

GAME PERCENTAGE VARIATION DETAILS

Game Name	Commission Mode	BMM Calculated RTP%			MARQUEE Calculated RTP%		
		Min	Max	Average	Min	Max	Average
Baccarat	YES	68.99	98.94	85.74	68.99	98.94	85.74
	NO	68.99	98.76	85.70	68.99	98.76	85.70

6. ADDITIONAL INFORMATION/OBSERVATIONS

1. The information on percentage return to player (RTP) is listed under the "Rules" menu on the individual game play skin.
2. Video replay functionality could not be tested due to limitations of the test environment.
3. Cashier link could not be tested due to limitations of the test environment.
4. Sound functionality could not be verified due to limitations of the test environment.
5. Sections B.5.1 and B.6.1 of GLI-19: Interactive Gaming Systems Version 2.0 (February 15, 2013) could not be verified due to limitations of the test environment.
6. Clauses 3.3.4b, 3.3.7a and 3.3.7d of GLI-19: Interactive Gaming Systems Version 2.0 (February 15, 2013) could not be verified due to limitations of the test environment.

7. COMMENTS

BMM has conducted a level of testing/evaluation which has historically been adequate for a submission of this type. Accordingly from the testing performed BMM confirms that the item under test (unless otherwise stated) conforms to all the relevant GLI-19: Interactive Gaming Systems Version 2.0 (February 15, 2013) as stated below, subject to secure installation on the production system and information specified in section 6 of this report.

GLI-19: Interactive Gaming Systems Version 2.0 (February 15, 2013)	Pass / Fail / N/A	Comments
2.0 GAMING PLATFORM REQUIREMENTS	N/A	
3.0 GAME REQUIREMENTS	Pass	
4.0 RANDOM NUMBER GENERATOR (RNG) REQUIREMENTS	N/A	
5.0 INFORMATION SECURITY SYSTEM (ISS) REQUIREMENTS	N/A	
6.0 PROGRESSIVE JACKPOT REQUIREMENTS	N/A	
A.0 EVENT WAGERING	N/A	
B.0 LIVE DEALER / PROXY PLAYER REQUIREMENTS	Pass	