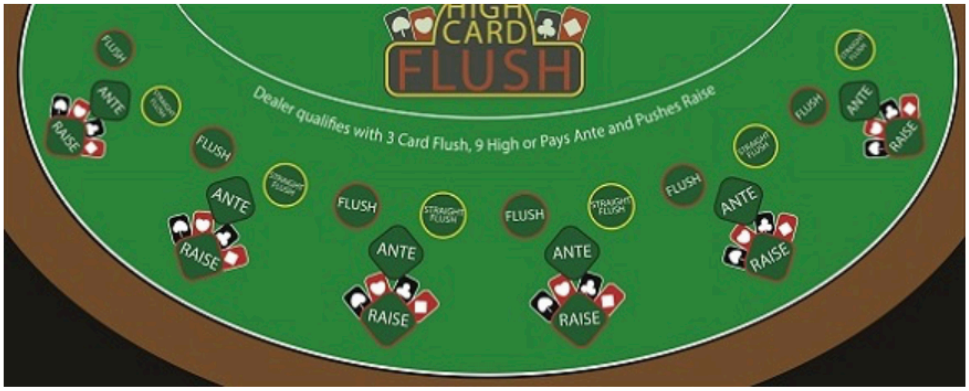
High Card Flush Poker

High Card Flush is a house-banked card game played with a standard 52-card deck of playing cards. There are multiple wagers that may be made by a player. Ranking of hands are based upon the number of cards of the same suit (a Flush) in the player's or dealer's hand. The Ante and Raise wagers (described below) correspond to the Player's hand versus the Dealer's hand. The optional Flush and Straight Flush bonus wagers are based upon comparing the Player's hand to a predetermined pay-table. These wagers remain in action even if the player folds during play and forfeits their Ante and Raise wagers.

The Bet



Each player plays against the Dealer, and Players place an Ante wager to receive seven cards face-down. Players may also make an optional Flush and/or Straight Flush Bonus wagers at time of Ante wager.

Optional Wagers

Flush Wager

A player wins when their hand matches one of the hands on the corresponding pay table, (See below) even if they folded their hand on the Ante / Raise wager

Flush Odds:

7 Card…….300 to 1
6 Card…….100 to 1
5 Card……..10 to 1
4 Card……....1 to 1

Straight Flush Bonus Wager

A player wins when their hand matches one of the hands on the corresponding pay table, (See below) even if they folded their hand on the Ante / Raise wager.

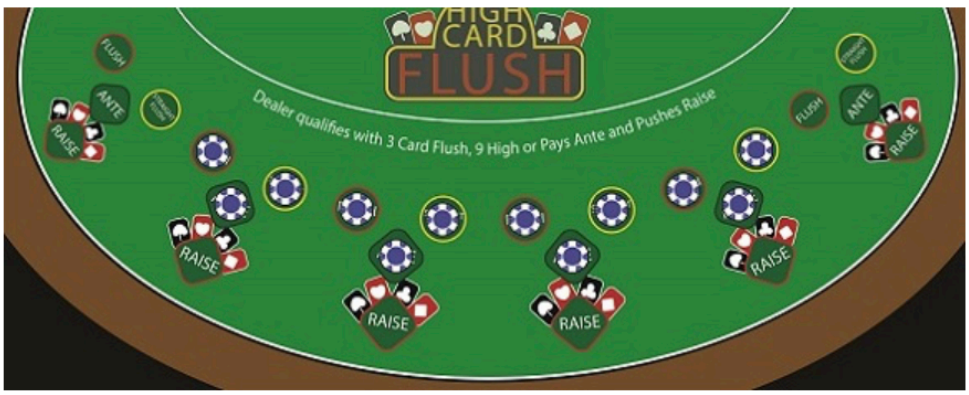
Straight Flush Odds:

7 Card…….1000 to 1
6 Card…….. 500 to 1
5 Card……..100 to 1
4 Card…….75 to 1
3 Card……...7 to 1

Notes:

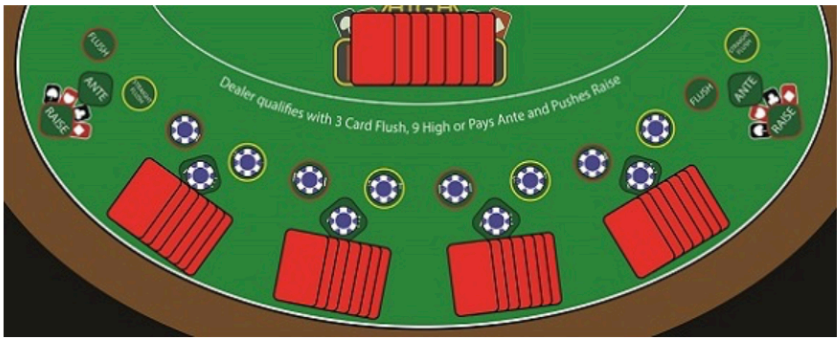
1. An Ace may be used as either the lowest or highest rank of the suit.
2. Only the highest qualifying hand is paid. Should a player's seven-card hand consist of more than one Straight Flush, only the highest ranking Straight Flush will be paid.

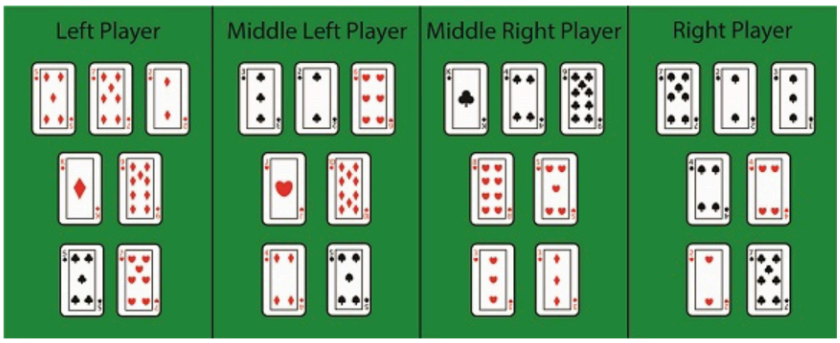
All the Player below placed Ante, Flush, and Straight Flush Bonus wagers.



The Deal

Hands are dealt to the first position (to the dealer's immediate left) and continuing clockwise. The dealer also receives seven cards face-down.





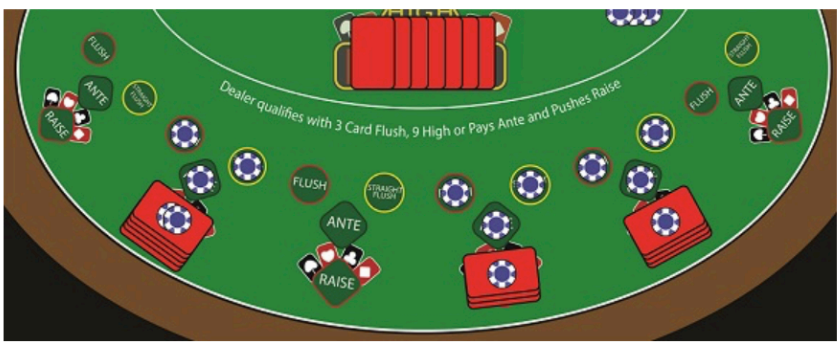
The Play

The object of High Card Flush Poker is to have more cards of the same suit (a "flush") than the dealer, regardless of suit. The Players examine their cards and place the highest Flush in their hand down and place the rest of their cards in a discard pile. After examining their cards, each player must either fold their hand if they do not have a at least a 3 Card Flush and surrender their Ante wager.

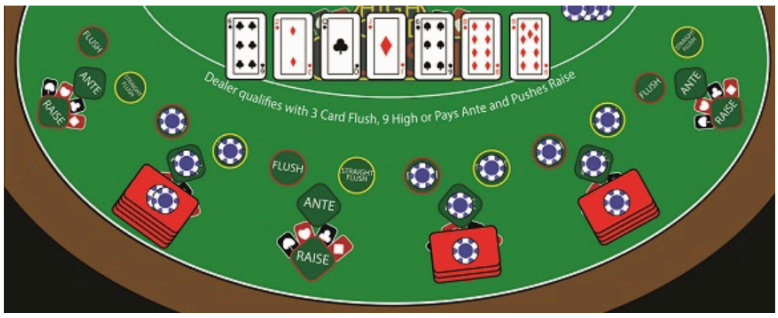
If a Player has a Flush of 3 or more, they have the option to place a Raise Wager. The Raise Wager amount must be equal to the Ante wager amount unless the Player's hand consists of five or more cards of the same suit. In that instance, a player with five suited cards may increase their Raise wager up to double their Ante wager. A Player with more than five suited cards (6 or 7) may increase their Raise wager up to triple their Ante wager.

Because the Left Middle Player does not have at least a 3 Card Flush, they must fold their hand and lose their Ante, Flush, and Straight Flush Bonus wagers.
Because the Right Middle and Right Players have 3 and 4 Card Flushes, they are allowed to place a 1x Raise wager, which they both do and place on top of their Flushes.
Because the Left Player has a 5 Card Flush, he is allowed to place a 2x Raise wager, which he does and places on top of his Flush.

Once the Players have finished placing their Raise bets, the Dealer collects the all the discarded Player cards and collects the Ante, Flush, and Straight Flush Bonus wagers of all the Players that immediately folded. (See the Left Middle Player)



Once the Dealer has collected all the discarded Player cards, the Dealer reveals their cards.



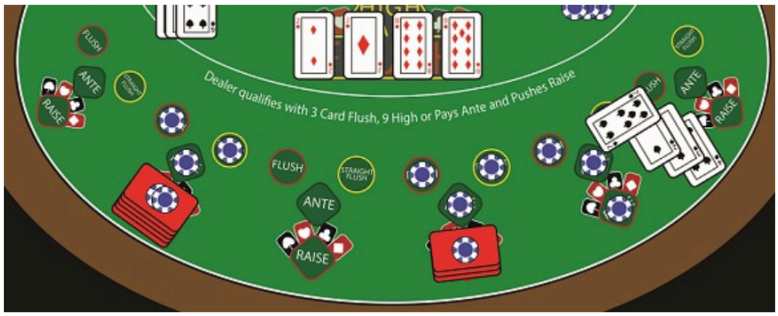
The Dealer is only allowed to play with a hand that has a 3 Card Flush with at least a 9 High. If the Dealer's Hand does not meet or exceed these qualifications, the Dealer will deal themselves another hand.

If the Dealer's Hand does meet or exceed a predetermined minimum qualifying hand of a 3 Card Long 9-High Flush, the Dealer's Hand is compared to each Player's Hand, and:

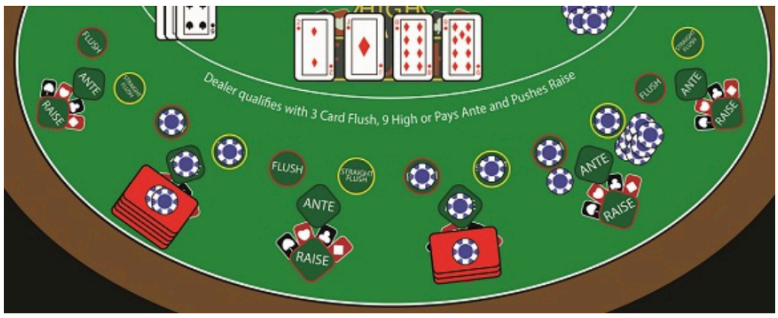
- If the Player's hand ranks higher than the Dealer's hand, the Ante and Raise wagers win and are paid even money
- If the Player's hand ranks lower than the Dealer's hand, the Ante and Raise wagers lose and are collected.
- If the Player's and Dealer's hands tie, the Ante and Raise wagers push.

In the event both the Dealer and the Player have the same number of cards in their flush, the winning hand is determined by the highest ranking card (The highest being Ace and the lowest being 2) of the flush in each hand. If the highest ranking card is the same in both hands, the second highest card is the determining factor. If the highest and second highest ranking cards are the same in both hands, the third highest card is the determining factor and so on. This same rule follows until a winner or a tie is determined. If both the number of cards and values are identical (players and dealers) the Ante and Raise are a push or tie.

In the image below, both the Dealer and Right Player have 4 Card Flushes, but the Dealer's highest card is a Jack while the Right Player's highest card is a 7, so the Dealer wins the Hand.



However, even though the Dealer wins the Ante and Raise bets, the Player had a 3 Card Straight Flush (2, 3, and 4 of Spades). Therefore, they win the Flush Wager with a 1-to-1 payout, and the Straight Flush Bonus Wager with a 7-to-1 payout. Even though a Player loses the Ante and Raise wagers, does not necessarily mean they lose the Flush and Straight Flush Wagers.



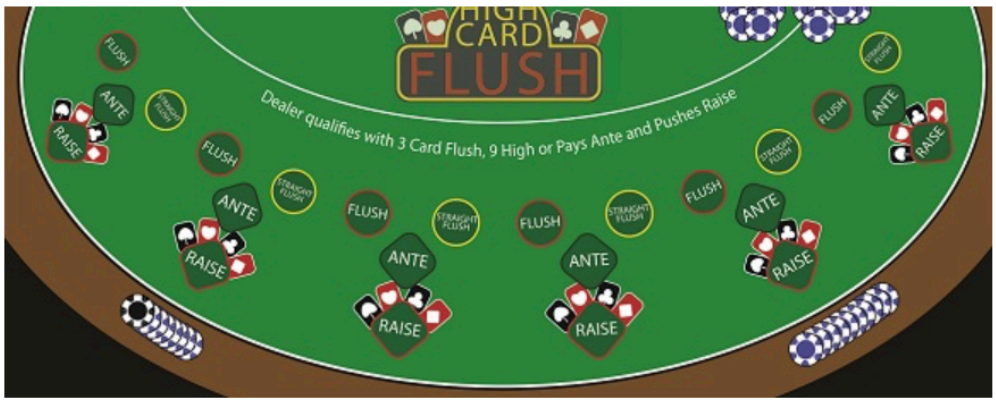
The Right Middle Player has a 3 Card Flush while the Dealer has a 4 Card Flush.

Even though the Right Middle Player's highest card is a King while the Dealer's highest card is a Jack, a 4 Card Flush always beats a 3 Card Flush, so the Right Middle Player loses his Ante and Raise Bets. The Right Middle Player did not have a 4, 5, 6, or 7 Card Flush so they loose their Flush Bonus Wager, and they did not have a Straight Flush so they loose their Straight Flush Bonus Wager.

The Left Player has a 5 Card Flush while the Dealer has a 4 Card Flush.

A 5 Card Flush always beats a 4 Card Flush, so the Left Player wins the Ante and Raise bets with a 1-to-1 payout. The Left Player had a 5 Card Flush so they win the Flush Bonus wager with a 10-to-1 payout, but they did not have a Straight Flush so they loose their Straight Flush Bonus Wager.

After all the Players have played against the Dealer, a new game begins.

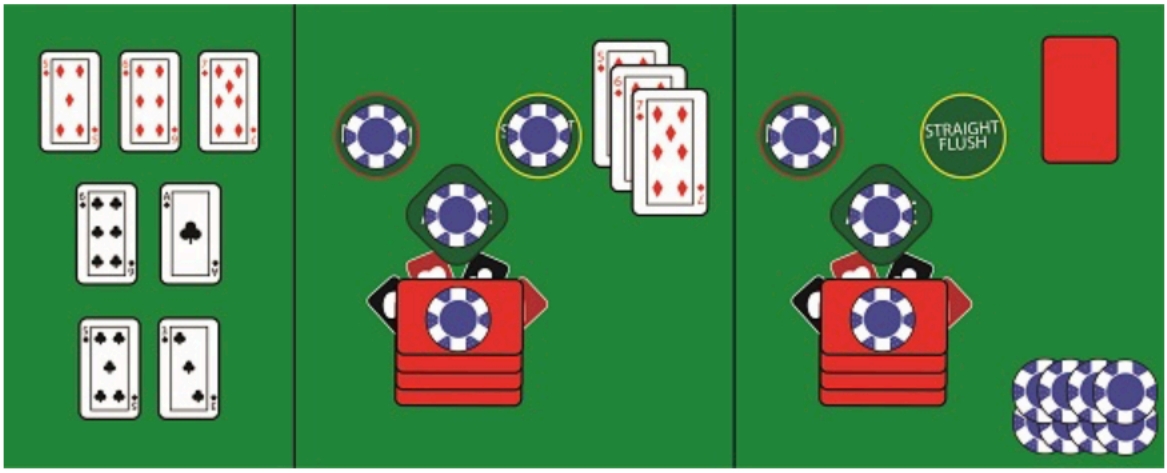


Special Hands

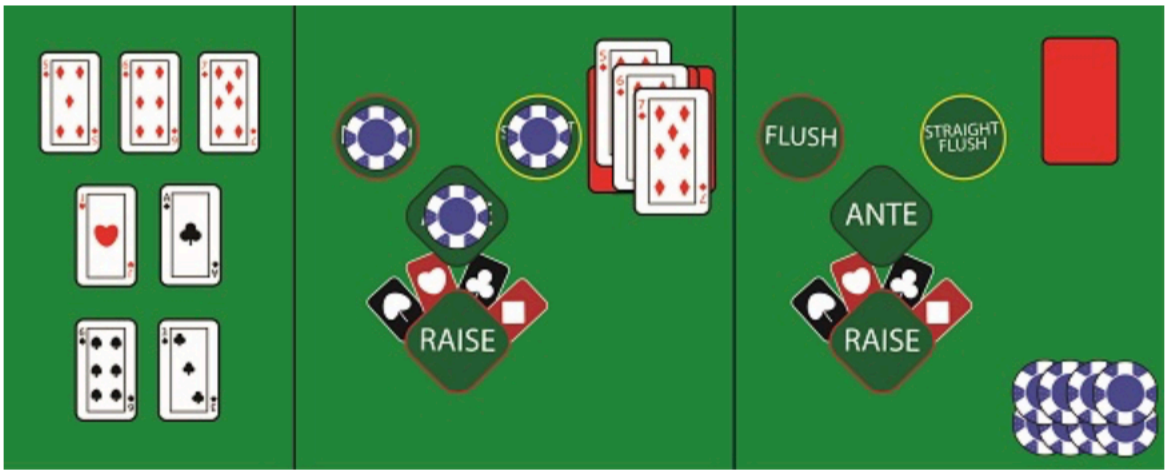
3-Card Straight Flush and 4-Card Flush

If a Player has both a 3-Card Straight Flush and a 4-Card Flush in their hand, the Player should play their 4 Card Flush against the Dealer. However, since the Player has a 3-Card Straight Flush, they are eligible to win the Straight Flush Bonus Wager, so the Player should place their 3-Card Straight Flush face up in a discard pile. The Dealer will immediately give a 7-to-1 payout for the 3-Card Straight Flush, and then play will continue as normal.

In the Image below, the Player had a 3-Card Flush of a 5, 6, and 7 of Diamonds and a 4-Card Flush of a 3, 5, 6, and Ace of Clubs.



3-Card Straight Flush with less than a 9 High

If a Player has a 3-Card Straight Flush with less than a 9 High, the Player's 3-Card Flush will not beat the Dealer's Hand. However, since the Player has a 3-Card Straight Flush, they are eligible to win the Straight Flush Bonus Wager, so they should fold their 3-Card Straight Flush face up on top of their other discarded cards. The Dealer will immediately give a 7-to-1 payout for the 3-Card Straight Flush, and then discard all the Player's cards.

In the Image below, the Player has a 3-Card Flush of a 5, 6, and 7 of Diamonds and no other Flushes.