

Pair # _____
STANDARD YELLOW CARD

Opening: 2♣
NOTRUMP OPENING BIDS
17 HCP 2 NT 20 to 21 HCP
3 NT 25 to 27 HCP
for majors over 1, 2 and 3 NT (on over dbls.)
forces 3♣ (for signoff in either minor)
Game Invitational; 1 NT - 3♥/3♠ is Slam Invitational

OPENINGS
Card Majors
PREEMPTIVES:
Preemptive (Jacoby)
Limit (10-12 pts.)
Preemptive Over Double

OPENING
Promised
3+

PREEMPTIVES:
Limit (10-12 pts.)
= Preemptive Over Double
6 to 10 HCP
13 to 15 HCP
16 to 17 HCP

*Be Courteous -
Opponents May Just
Be Friends We
Haven't Met Yet!*



Describe 22+ Balanced Points or 9+ Tricks
Conventional Response 2♦ Artificial,
waiting lacking a good suit
HCP Normally a good 6 card suit

THE POCKET GUIDE TO SAYC

NED DOWNEY • ELLEN POMER ('CAITLIN')
Authors of Standard Bidding with SAYC

Pair # _____
3L STANDARD YELLOW CARD

Opening: 2♠

NOTRUMP OPENING BIDS
 5 to 17 HCP 2 NT 20 to 21 HCP
 forcing Stayman 3 NT 25 to 27 HCP
 Jacoby for majors over 1, 2 and 3 NT (on over bids.)
 2♠ forces 3♠ (for signoff in either minor)
 3♠-3♥ is Game Invitational: 1 NT - 3♥/3♠ is Slam Invitational

MAJOR OPENINGS

allly Five-Card Majors

RESPONSES:

Forcing Raise (Jacoby)

Raise = Limit (10-12 pts.)

Double Raise = Presumptive

Over Double

MINOR OPENING

Length Promised

4+ 3+

RESPONSES:

Double Raise = Limit (10-12 pts.)

Double Raise = Presumptive

Over Double

1♠ or 1♥ 6 to 10 HCP

1♠ or 1♥ 13 to 15 HCP

1♠ or 1♥ 16 to 17 HCP

*Be Courteous -
 Opponents May Just
 Be Friends We
 Haven't Met Yet!*



Describe 22+ Balanced Points or 9+ Tricks

STRONG Conventional Response 2♦ Artificial

may be waiting lacking a good suit

2 to 11 HCP Normally a good 6 card suit

WEAK RONE

Conventional Response: 2 NT if maximum

THE
POCKET
 GUIDE TO
SAYC

NED DOWNEY • ELLEN POMER ('CAITLIN')

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I. NOTRUMP OPENINGS

THE 1NT OPENING BID

- 15-17 HCP; do not count distribution.
- Balanced; may have a 5-card suit.

♠ Q 10 7 6 5 ♥ A Q ♦ K J 3 ♣ A 10 3

A typical 1NT opener: balanced with 16 HCP.
The inclusion of a 5-card major is fine.

♠ A 2 ♥ 5 4 ♦ A K Q 5 4 3 ♣ K 8 3

Don't open 1NT on this hand, however: it has 16 HCP but is not balanced (open 1♦).

♠ A 4 2 ♥ K 5 4 ♦ A K Q 5 3 ♣ 3 2

This is a fine 1NT opening — there is no need to have a stopper in every suit.

What To Do With Other Balanced Hands

- 13-15 Open 1 of suit: plan to rebid 1NT.
- 18-19 Open 1 of suit: plan to rebid 2NT.
- 20-21 Open 2NT.
- 22-24 Open 2♣ and rebid 2NT.
- 25-27 Open 3NT.
- 28-29 Open 2♣ and rebid 3NT.
- 30-31 Open 2♣ and rebid 4NT.

♠ A Q 3 ♥ Q 10 9 ♦ 10 5 4 3 ♣ A J 4

Balanced, 13 HCP: open 1♦, planning to rebid 1NT.

♠ A J 3 2 ♥ A K Q 3 ♦ 9 5 ♣ A Q J

A typical 2NT opening — again, there is no need to have a stopper in every suit.

♠A J 2 ♥A Q ♦A 10 9 ♣A K J 10 3

Balanced with 23 HCP: open 2♣ and rebid 2NT.

RESPONDING TO INT

Hand Evaluation

Add length points; 1 for 5th, 1 for 6th, etc.

- 0-7 Not invitational.
- 8-9 Invitational.
- 10-15 Game.
- 16-17 Slam invitational.
- 18+ Slam.

Balanced Hands With No 4+ Card Major

- Pass with minimum (0-7).
- Bid 2NT to invite (8-9).

9 pts ♠ K 5 4
 ♥ J 4 3
 ♦ K 5 4 3
 ♣ Q 10 4

- Bid 3NT with game values (10-15).

10 pts ♠ 10 9
 ♥ K 4 2
 ♦ 7 4 3
 ♣ K Q J 5 4

- Bid 4NT to invite slam (16-17).

STAYMAN (2♣)

Use Stayman:

- With a weak hand to try to improve the contract.
- With an invitational or better hand including at least one 4-card major(s) or 5-4 in the majors.

Partner	You	♠ K 5 4 3
1NT	2♣	♥ 4 2
		♦ Q J 9
		♣ A 7 6 4

You are planning to play in 4♠ or 3NT.

Opener's Responses to Stayman

Opener responds:

- 2♦ No 4-card major.
- 2♥ 4+ hearts, may have 4+ spades.
- 2♠ 4+ spades but not 4 hearts.

Continuations After a Stayman Response

- If opener shows a major you hold, raise to the 3-level (invitational) or to game.
- If opener bids 2♦ or a major you don't hold, then without a 5-card major, bid 2NT

(invitational) or 3NT (game force). If opener has rebid 2♥ and holds both majors, he should convert any notrump bid to spades at the appropriate level. With a 5-card major, bid it at the 2-level (invitational) or at the 3-level (game force).

- With a weak hand, including both majors *and* diamonds, pass opener's response:

♠ 10 5 4 3 ♥ J 5 4 3 ♦ Q 8 5 4 3 ♣ —

Some possible auctions:

Partner	You	♠ K J 3 2
1NT	2♣	♥ A 4 3 2
2♠	3♠	♦ 5 2
		♣ 8 7 3

Partner	You	♠ K J 3 2
1NT	2♣	♥ A 4 3 2
2♦	2NT	♦ 5 2
		♣ 8 7 3

Partner	You	♠ A Q 5 4 3
1NT	2♣	♥ K 8 3 2
2♠	4♠	♦ 5 4
		♣ Q 2

Partner	You	♠ A 5 4 3
1NT	2♣	♥ K 8 2
2♥	2NT	♦ 5 4
		♣ J 7 5 2

Continuations In Invitational Stayman Auctions

Opener	Responder
1NT	2♣
2♦	2♥ or 2♠
?	

- Pass with a 3-card fit and a minimum.
- Bid 2NT without a fit and a minimum.
- Bid 3NT without a fit and a maximum.
- Raise to game with a fit and a maximum.

Opener	Responder
1NT	2♣
2♥	2NT
?	

- Pass: minimum, fewer than 4 spades.
- Bid 3♠: minimum and 4 spades.
- Bid 3NT: maximum, fewer than 4 spades.
- Bid 4♠: maximum and 4 spades.

Partner	You	♠ A J 5 4
	1NT	♥ K Q 5 4
2♣	2♥	♦ K J 2
2NT	4♠	♣ K 2

A maximum.

Partner	You	♠ A J 5 4
	1NT	♥ K Q 5 4
2♣	2♥	♦ K 3 2
3NT	4♠	♣ K 2

Partner	You	♠ A 5 4
	1NT	♥ K Q 5 4
2♣	2♥	♦ K 3 2
2NT	pass	♣ K 8 2

Partner	You	♠ A 5 4
	1NT	♥ K Q 5 4
2♣	2♥	♦ K 3 2
3NT	pass	♣ K 8 2

JACOBY TRANSFERS

In response to a 1NT opening, 2♦ is a transfer, asking opener to bid 2♥; similarly, a response of 2♥ transfers opener to 2♠. Transfers are used on any hand with a 5-card or longer major except those with 5-4 in the majors.

While normally opener will simply bid 2♥ or 2♠ as requested, with a maximum and 4-card support opener can accept the transfer at the 3-level.

Partner	You	♠ A K Q 2
	1NT	♥ 5 4
2♦	2♥	♦ K 9 8 2
		♣ K 8 3

Partner	You	♠ A 5
	1NT	♥ K Q 10 2
2♦	3♥	♦ A Q 5 4
		♣ Q 8 3

Continuations After a Jacoby Transfer

- With a weak hand, pass after the transfer — probably a better contract than 1NT.
- With a 5-card major, bid 2NT (invitational) or 3NT (game). Partner can convert to your major with a fit.
- With a 6-card major, raise to 3 of your major (invitational) or bid game in it.
- With two 5-card majors, transfer to one and bid the other: transferring to hearts first is invitational, to spades first is game-forcing.

Partner	You	♠	K J 9 8 3 2
1NT	2♥	♥	6 4
2♠	3♠	♦	Q 7
		♣	J 8 3

Invitational. You know partner has at least a doubleton spade.

Partner	You	♠	K J 6 5 4
1NT	2♥	♥	10 8 7
2♠	2NT	♦	9 7
		♣	A 8 7

Partner can pass, convert to 3♠, or bid game in either notrump or spades. Your job is done.

Partner	You	♠	K 6 5 4 2
1NT	2♥	♥	A J 10 7 2
2♠	3♥	♦	A 4
		♣	3

This sequence is game-forcing.

Partner	You	♠	Q J 10 9 2
1NT	2♥	♥	2
2♠	pass	♦	Q 6 4
		♣	10 7 3 2

This must be better than playing in 1NT.

RESPONDING TO INT WITH A LONG MINOR

With a long minor, responder can elect to play in it, or can invite opener to bid 3NT with a fit so that the minor will be a source of tricks.

A response of 2♠ is a 'puppet' to 3♣. Now responder can pass (weak with clubs) or bid 3♦, to play. A direct response of 3♣ or 3♦ shows a decent 6+ card suit, and asks opener to bid 3NT if he holds the ace or king. With a 6- or 7-card minor headed by the ace-king, responder should bid 3NT.

Partner	You	♠ 4
1NT	2♠	♥ 9 4 3
3♣	pass	♦ J 5
		♣ J 10 9 6 4 3 2

Partner will definitely be happier here than in 1NT.

Partner	You	♠ 5
1NT	3♦	♥ 9 8 7
		♦ K Q 9 6 5 4 2
		♣ 10 2

If partner has the ♦A he will bid 3NT now, and have a good chance of 9 tricks.

Partner	You	♠ 6 5
1NT	3NT	♥ 10 9 5
		♦ A K 10 8 7 5 3
		♣ 10

Even opposite 2 small diamonds, you may well have 7 tricks for partner.

Other Bids and Continuations Over 1NT

- 3♥ or 3♠ show a 6-card suit, slammish.
- Bidding a minor suit after transferring to a major is game forcing.
- Bidding a minor suit after Stayman shows a 6-card minor and slam interest.

Partner	You	♠ K Q J 7 4 3
1NT	3♠	♥ A 2
		♦ J 8 5
		♣ K 7

If partner has the right cards, slam is a real possibility.

Partner	You	♠ K 7 2
1NT	2♣	♥ 7
2♦	3♦	♦ K Q 9 4 3 2
		♣ A K 4

This sequence expresses slam interest in diamonds.

Optional: Use Texas Transfer Over 1NT

With a 6-card major and at least a game-going hand, you can add Texas transfers to your arsenal. Over 1NT:

- 4♦ is a transfer to 4♥.
- 4♥ is a transfer to 4♠.

This time, opener has no choice but to accept the transfer. If that's where you want to play, just pass. However, now you have set the suit, 4NT is ace-asking. One more wrinkle: when you play Texas, then if you transfer at the 2-level and jump to game, it's a mild slam try.

Partner	You	♠ A K J 9 5 4
1NT	2♥	♥ K 5
2♠	4♠	♦ K 6 5
		♣ 5 2

If partner has a maximum, slam is possible.

RESPONDING TO A 2NT OPENING

The structure is similar to that over an opening 1NT:

- 3♣ is Stayman.
- 3♦ and 3♥ are Jacoby Transfers.

Optional: 4♦ and 4♥ are Texas Transfers.

Add your points to opener's to decide whether you want to play in game, partscore or slam.

With 0-4 HCP stop in partscore

- Pass with no 5-card major.
- Transfer to a 5-card major, then pass.

With 5-11 HCP bid a game

- Use Stayman with one or more 4-card majors.
- Use Jacoby with one or more 5-card majors.
- Use Stayman with 5-4 in the majors.

Option: With a 6-card major use Texas.

With 12-13 HCP Invite to slam

4NT is invitational and may be used after Stayman or Jacoby to invite to slam. (4NT after Texas is ace-asking.)

Partner	You	♠	A J 5 4
2NT	3♣	♥	J 10 3 2
		♦	J 5 4 3
		♣	10

Partner	You	♠	J 10 9 7 6 5
2NT	3♥	♥	4
3♠	pass	♦	5 4 3
		♣	4 3 2

Partner	You	♠	A K 10 3 2
2NT	3♥	♥	K J 3
3♠	4NT	♦	6
		♣	J 9 8 7

Invitational to slam in either spades or notrump.

RESPONDING TO A 3NT OPENING

The 3NT opening shows 25-27 HCP, balanced.

- 4♣ is Stayman.
- 4♦ and 4♥ are transfers.
- 4NT is invitational with a balanced hand. It may be used after Stayman or transfers.

Partner	You	♠	6 5 4
3NT	4♦	♥	K 10 9 5 4 3
4♥	pass	♦	5
		♣	5 4 3

Use the same response structure after the auction 2♣-2♦; 3NT (28-29).

CHECKING FOR ACES OVER NOTRUMP (GERBER)

A direct bid of 4♣ over 1NT or 2NT asks for aces. Opener responds as follows:

4♦	0 or 4
4♥	1
4♠	2
4NT	3

Gerber may also be used directly after a transfer or after Stayman.

Opener	Responder
1NT	2♣
2♥	4♣

Be careful with this sequence, however, since without discussion, partner may assume your 4♣ bid is a splinter (see p. 20). (Note that splinters are not strictly speaking included in SAYC; however, they are commonly played with the system.)

INTERFERENCE OVER INT

In the modern game, opponents frequently enter the auction over a 1NT opening. It is important to have a generic set of understandings that will work whether the overcall is natural or conventional.

1NT is Doubled

Whether the double is for penalty or conventional, there is no change to your structure (System ON). However, with a weak minor-suit hand you can now use redouble to ask opener to bid 2♣, which can be passed or corrected to 2♦ (for play).

1NT is Overcalled

Overcall of 2♣

This is typically conventional, but there are two easy ways to deal with it. *Either* DBL is Stayman and system is ON (nothing

else changes) *or* everything is natural (by partnership agreement).

Overcall of 2♦ or Higher

Systems are OFF — everything is natural.

Option: Use Lebensohl (not part of SAYC), a bid of 2NT requesting partner to bid 3♣, over which you can bid your own suit, or cuebid their suit (Stayman). Check with partner, as there are many ways to play this convention.

A Transfer is Doubled

Opener may:

- Pass (responder's REDBL is to play).
- Redouble with a good holding in the doubled suit.
- Accept the transfer with 3+ trumps.
- Accept the transfer at the 3-level with 4 trumps and a maximum.

A Transfer is Overcalled

Opener may:

- Pass (responder can retransfer, DBL with strength, pass or make another bid).
- Bid 3 of responder's major with support.
- DBL (for penalty).

Stayman is Doubled

Opener may:

- Make a normal rebid.
- Pass with 4 clubs.
- Redouble with 5 or more clubs.

Stayman is Overcalled

Opener may:

- Pass (Responder's DBL is penalty).
- Bid a major at the 2-level.
- Double for penalty.

If you enjoyed this book, be sure to pick up:



STANDARD BIDDING WITH SAYC

by Ned Downey and
Ellen Pomer ('Caitlin')

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This book shows precisely the SAYC methods; there are a lot of example hands, and much intelligent discussion as to the reasons for (and sometimes against) a particular practice. If you are looking for a lingua franca for bridge, this could be it.

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The most popular natural bidding system for thousands of online players worldwide is the "Standard American Yellow Card", or SAYC. This book is a handy reference for anyone learning SAYC, or for those who have grasped the basics of the system and are eager to fill the gaps in their knowledge.



NED DOWNEY (Hawaii) and **ELLEN POMER** (Toronto) are experienced bridge teachers and partners in the Bridge Forum website. Ned also teaches bridge via the Swan Games online playing site. Ellen is well-known on the internet under her handle 'Caitlin', and regularly writes for various magazines on internet bridge.



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