

Jacoby Transfers

Played in conjunction with **Texas** Transfers

A standard version by Mike Savage

Jacoby and **Texas** Transfers were primarily created to enable the no-trump opener to be declarer in most major suit contracts. This is based on the premise that strong no-trump opening hands are likely to have tenace positions that are better to be led up *to* rather than led *thru* on the opening lead. Diamonds transfer to hearts and hearts transfer to spades. **Jacoby Transfers** occur at the two level (and also over **2NT**, or **2C** followed by a **2NT** rebid) and **Texas Transfers** occur at the four level. When playing both **Jacoby** and **Texas Transfers**, transferring to two of a major and then jumping to four, is a *mild slam try*. Below are the basic transfer sequences, reflecting the use of both **Jacoby** and **Texas Transfers**, including some continuations and rebids that are played by many partnerships.

Color of bids: Black=Opener, Red=Responder, Brown= Texas convention

- 1NT: 2D** = **Jacoby Transfer** to hearts with five+ hearts. Could have any number of HCP, even zero.
- 2H** = Semi-forced response (bid 95% of the time), denies a maximum and four hearts.
- 2S** = Shows at least five hearts, four spades and an invitational or better hand.
- 2NT** = Denies three or more hearts or four spades and is a minimum.
- 3H** = Shows three or more hearts, denies four spades and is a minimum.
- 3S** = Shows four spades and is a minimum.
- 3NT** = Denies three or more hearts or four spades and is a maximum.
- 4H/4S** = Shows an 8-card fit & a maximum. With fits in both, choose spades.
- 2NT** = Shows five hearts, invitational values and is often balanced.
- 3C/3D** = Shows five+ hearts, four+ of the bid minor and at least game values.
 - 3D** (over **3C**) or **3S** = Cue bid with minor fit; no 4th suit stopper or a max.
 - 3H** = Shows 3-card heart support and a non-minimum.
 - 3NT** = Denies a fit in hearts and has no slam interest in the minor.
 - 4C** (over **3D**) = Cue bid with four diamonds and wants to play **5D** or **6D**.
 - 4 of the bid minor** = Shows a 4-card minor fit, *three* hearts and a max.
 - 4H** = Shows heart support and a minimum.
- 3H** = Shows at least six hearts and is invitational to game.
 - Pass** = Shows a minimum hand, regardless of your heart fit.
 - 3NT** = Rarely bid. Denies a fit, has a maximum with a long, solid minor.
 - 4H** = A non-minimum and 3/4 good hearts or a max. with two+ good ones.
- 3S/4C/4D** = Splinters with six+ hearts and slam interest (some play **4C** as Gerber).
- 3NT** = Shows five hearts and a balanced hand, offers a choice of games.
- 4H** = Shows six or more hearts and is mildly slam invitational.
 - 4NT** = Blackwood (Roman Key-card if you play it).
- 4NT** = Shows 5 hearts, a balanced hand and is slam invitational.
 - 5H** = Shows a minimum and a heart fit.
- 2S/3C/3D** = A max, 4 hearts and a doubleton (Ax or xx) in the suit bid (optional bid).
 - 3D** = Re-transfer, opener must bid **3H**.
- 3H** = Shows a maximum with four hearts (and no doubleton if you play the above).
- 2NT** (rare, not highly recommended) = Shows three hearts with 2 of the top 3 honors, max. HCP and *something* more (aces & kings? a small dbltn? a side 5-card suit?).

- 1NT: 2H** = **Jacoby Transfer** to spades with five+ spades. Could have any number of HCP, even zero.
- 2S** = Semi-forced response (bid 95% of the time), denies a maximum and four spades.
- 2NT** = Shows five spades, invitational values and is often balanced.
- 3C/3D** = Shows five+ spades, four+ of the bid minor and at least game values.
- 3D** (over **3C**) or **3H** = Cue bid with minor fit, no 4th suit stopper or a max.
- 3S** = Shows 3-card spade support and a non-minimum.
- 3NT** = Denies a fit in spades and has no slam interest in the minor.
- 4C** (over **3D**) = Cue bid with four diamonds and wants to play **5D** or **6D**.
- 4 of the bid minor** = Shows a 4-card minor fit, *three* spades and a max.
- 4S** = Shows spade support and a minimum.
- 3H** = Shows at least five spades, five hearts with game values or more.
- 3S** = Shows at least six spades and is game invitational.
- Pass** = Shows a minimum hand, regardless of your spade fit.
- 3NT** = Rarely bid. Denies a fit, has a maximum with a long, solid minor.
- 3NT** = Shows five spades and a balanced hand, offers a choice of games.
- 4C/4D/4H** = Splinters with six+ spades & slam interest (some play **4C** as Gerber).
- 4S** = Shows six or more spades and is mildly slam invitational.
- 4NT** = Blackwood (Roman Key-card, if you play it).
- 4NT** = Shows five spades, a balanced hand and is slam invitational.
- 5S** = Shows a minimum and a spade fit.
- 3C/3D/3H** = A max, 4 spades and a doubleton (Ax or xx) in the suit bid (optional bid).
- 3H** = Re-transfer, opener must bid **3S**.
- 3S** = Shows a maximum with four trumps (and no doubleton if you play the above).
- 2NT** (rare, not highly recommended) = Shows three spades with 2 of the top 3 honors, max. HCP and *something* more (aces & kings? a small dbltn? a side 5-card suit?).
- 2NT: 3D** = **Jacoby Transfer** to hearts. Point range is yet unknown, *could* be zero.
- 3H** = Shows any minimum or could have a maximum with only two hearts.
- 4C/4D** = Shows five hearts and at least four of the minor with slam interest.
- 4H** = Shows six or more hearts and is mildly invitational to slam.
- 4NT** = Natural slam try with five hearts and invitational values.
- 4H** = Shows a non-minimum with three or four hearts.
- 2NT: 3H** = **Jacoby Transfer** to spades. Point range is yet unknown, *could* be zero.
- 3S** = Shows any minimum or could have maximum with only two hearts.
- 4C/4D** = Shows five spades and at least four of the minor with slam interest.
- 4S** = Shows six or more spades and is mildly invitational to slam.
- 4NT** = Natural slam try with five spades and invitational values.
- 4S** = Shows a non-minimum with three or four spades.
- 1NT or 2NT: 4D** = **Texas Transfer** to hearts. Forces a **4H** bid and shows six or more hearts.
- 1NT or 2NT: 4H** = **Texas Transfer** to spades. Forces a **4S** bid and shows six or more spades.
- Usually, there's only game and **4H** and **4S** are passed.
- 4NT** over **4H** and **4S** is Roman Key-card Blackwood for the major just bid.
- An immediate **4C** over the NT call is Gerber.