

Transfer with Two 5-Card Majors

One of the big differences between Modern Standard American (5-card majors) and today's most popular variation, Standard American Yellow Card (SAYC) is the addition of Jacoby Transfers. SAYC has become very popular and is considered the standard for internet play.


The Jacoby Transfer is the response to the opening of 1NT. When you, as responder hold a 5-card or longer major, your bid of the suit immediately below that major is a demand that your partner bid the next higher suit. What you do next depends on the strength of your hand. With a weak 0-7 points you pass. With 8 or 9 points you invite to game. With 10 or more points you make sure your partnership reaches game. The resulting contract is declared by the stronger side which protects the opener's high cards from the opening lead.

An interesting footnote is that the **Jacoby transfer** could have been known as the **Stayman Transfer**. Sam Stayman's widow found notes he had made before he died, of a system very similar to the current Jacoby transfer. The notes were dated long before Oswald Jacoby published his transfer system.

Occasionally, the responder will hold two 5-card majors. Which major do you transfer your partner into? It depends! Look at this deal:

Dealer: North





None Vul

Opening Lead:  J

North

 A 5
 J 9 6 5 3
 A 9 6
 A K 9

West

 Q 8 7
 K
 J 10 7 5 2
 J 6 4 3

East

 J 9 4
 Q 4
 K Q 8 3
 10 8 7 2

South

 K 10 6 3 2
 A 10 8 7 2
 4
 Q 5

The bidding:

West	North	East	South
	1NT	Pass	2♥ ⁽¹⁾
Pass	2♠ ⁽²⁾	Pass	3♥ ⁽³⁾
Pass	4♥ ⁽⁴⁾	All Pass	

Making 6, +480 for North-South

(1) South knew she wanted to be in game. She held 9 HCP's but the two length points gave her 11 total points. She didn't know where she should be playing, though. She was strong enough to give her partner two choices. She first transfers into the **higher ranking suit** by bidding 2♥.

(2) Her partner **must** complete the transfer and bid 2♠. She has no choice in the matter. This is not negotiable!

(3) If South held just one 5-card suit she would next rebid either pass, bid 2NT or 3NT, depending on her strength. With 0-7 points she passes; with 8 or 9 points she rebids 2NT and the 10 or more points she bid 3NT. However, with two 5-card majors she now rebids the other major. In this case she rebid 3♥. **Bidding the "other" major at the 3-level is a forcing bid.** It demands that the partnership play at least at the game level. It also says that responder has another 5-card suit. Take your pick, partner!

(4) In this case partner like hearts a whole lot more than spades, and she places the contract at 4♥.

The play of the hand is straight forward. The declarer wins the initial diamond lead and draws trump, losing one. South has two top spade winners, one diamond and three club winners. She then cross-ruffs the remaining spades and diamonds for a total of 12 tricks.

Notice the sequence when the responder knows she wants to be in game. She transfers into the higher ranking major and rebids the other major at the 3-level.

With a little weaker hand (8-9 points) she can invite to game by transferring into the **lower ranking suit and rebidding the other major at the 2-level.**

In the example above, if South held

♠K 10 6 3 2 ♥A 10 8 7 2 ♦4 ♣10 5

The bidding would go:

West	North	East	South
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	2 ♠
Pass	3 ♥ /4♥	All Pass	

When the responder's second bid is at the 2-level, she is showing an invitational hand and it is up to the opener to pick the best fit and to set the level of the contract at either the 3-level or game.

With an even weaker hand:

♠Q 10 6 3 2 ♥K 10 8 7 2 ♦4 ♣10 5

You transfer into your best suit and pass your partner's rebid.

The Bidding would go:

West	North	East	South
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	Pass
Pass			

Here you just have to pick your best 5-card suit and hope for the best!