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JACOBY TRANSFER is a tool that enables the opening notrump bidder to be the declarer in responder's long major (five or more). Bidding the suit *below* the long major "transfers" the contract to the opening notrump hand. Example: A response of 2♦ asks opener to bid 2♥, and a bid of 2♥ asks opener to bid 2♠! This "transfer" allows the strong hand to remain concealed, keeping the opponents guessing, and also allows the opening lead to come into the notrump bidder's tenaces¹.

A Jacoby Transfer *guarantees* a five-card suit, so any subsequent raise of the transferred suit by the responder promises a *sixth or seventh* trump. A few guidelines will help clear this up: ☺

Partner Opens a 16-18 hcp NT, how do you respond using Jacoby Transfer?

1. If you have a *five card major* suit and 0-6 hcp, "transfer" to that major and *pass*
2. With 7-8 hcp, transfer and bid 2NT. This is *invitational* with a five-card major suit
3. With 9-13 hcp, transfer and bid 3NT. This shows values for game and a five-card major suit. Partner will now *pass* or bid four of your major (if he has at least three)

How to Respond to 1NT with a six-card major suit

1. Again, with only 0-6 hcp transfer to your long suit and *pass*.
2. With 7-8 hcp again transfer and then raise to *three of that major*
3. With 9-13 hcp transfer and raise to four (game) of that major (4♥ or 4♠)

A **new suit** bid by responder *after* transferring is *forcing*. With **5-5** in the majors responder transfers to **spades** and then bids **hearts**. With a bad hand just transfer to your best suit and *pass*.

☞ REMEMBER, with suits of equal length, five or more, the higher ranking is *always* bid first. Bid four card suits "up the ladder" and five card suits "down the ladder."

Three possible sequences in which the Jacoby Transfer may occur

1. Responding to a 1NT opening (16-18 or 15-17)
2. Responding to 2NT (21-23) opening or, after a stronger 2♣ - 2♦ - 2NT - auction
3. Responding to partner's 1NT *overcall* (16-18)

Good News and Bad

With any convention you use, you give something up. By using 2♦ and 2♥ to "transfer" you lose the ability to ever bid 2♦ or 2♥ naturally (just as using Stayman prevents you from bidding 2♣ naturally). Therefore, to play the hand in minor suit after your partner opens 1NT you could use 2♠, now a wasted bid, to "transfer" to 3♣ which you can pass, or correct to 3♦ to play. More to forget!

*As with all new conventions, discuss Jacoby Transfers with partner **before** playing ...
When did Noah build the Ark? Before the flood ... before the flood.*

1. Tenace: two cards in the same suit of which one ranks two degrees lower than the other; the major tenace is A-Q; the minor tenace is K-J or Q-10. Holdings such as AJ10xx, or KJ10xx are called interior sequences.