

Four-Way Transfers

Although everyone plays Jacoby Transfers over 1NT openings, the consideration and treatment of minor suit transfers varies somewhat from partnership to partnership.

When do we want to transfer to a minor suit?

We want to transfer partner to a minor suit any time that declarer is likely to obtain a better score playing in the minor suit than in 1NT. These consist of several (widely differing) cases.

Case 1: The first, and most obvious, is when responder has a very long minor suit (6 cards or more) and a hand that is sufficiently weak to provide few entries to permit a notrump contract to use that suit to advantage. Example: after partner's 1NT opening you hold: ♠ 73 ♥ 95 ♦ K 8 7 6 4 2 ♣ Q 8 6
There is no hand that partner can hold that can simultaneously hold stoppers in the outside suits and sufficient honors in the diamond suit to generate nine tricks in notrump. And with no possible game in sight, a 3♦ contract is much more likely to generate a positive score than 1NT. We will note later that there are infrequent cases where a transfer to a minor suit is desirable even if responder does not hold a six-card suit.

Case 2: A second case is when responder holds a strong enough hand that 3NT is quite reasonable, but a minor-suit slam is not beyond consideration. After partner's 1NT opening, you hold: ♠ K 3 ♥ A Q 5 ♦ K Q 7 6 4 2 ♣ T 6
6♦ (or possibly 6NT) is not out of the question, so beginning with a transfer to diamonds is a great start to the auction.

Case 3: And a third case is when responder's hand contains a suit that might yield six tricks in a NT contract, but only if a suitable fit (with entries) is identified. You hold: ♠ 9 3 ♥ 9 8 5 ♦ K Q 7 6 4 2 ♣ 7 6
If partner has opened 1NT with two (or possibly three) small diamonds, this hand is clearly best played in 3♦. But imagine what this hand represents if partner happens to hold ♦ A 5 3, along with random stoppers in the other suits. With only 5 HCPs, the dummy is highly likely to generate six tricks for a 3NT declarer.

What is the old style of a minor-suit transfer?

The simplistic style of minor-suit transfer involves using 2♠ as a relay to 3♣, followed by a pass (if clubs is the responder's suit), or a 3♦ bid if diamonds is the responder's suit. This treatment suffers in several ways, not the least of which is that the transfer to diamonds requires a second bid by responder, negating the value of making the notrump opener the declarer. Followup bids on all of these sequences are also more difficult, blurring the distinction between the three aforementioned scenarios.

What are Four-Way transfers?

Four-way transfers utilize 2♠ specifically as a transfer to 3♣, and utilize 2NT specifically as a transfer to 3♦. First and foremost, this relieves any ambiguity about the identity of responder's suit and permits the notrump opener to immediately begin the assessment of the suit fit, either for play in that suit or for a possible game in notrump, depending on the quality of responder's suit.

What does opener do with a normal hand?

Unless the notrump opener has a fit for responder's suit (at least three cards in the suit, headed by the A or K), the opener simply completes the transfer:

1NT - (Pass) - 2♠ - (Pass) - 3♣
1NT - (Pass) - 2NT - (Pass) - 3♦

and this will frequently conclude the bidding. If responder bids on, this would indicate a game-going auction with a second suit or interest in a notrump game, or even slam interest of some nature.

What does opener do with a "super fit"?

But if the notrump opener does, in fact, have a fit for responder's suit (at least three cards, headed by the A or K), the opener can indicate this by making the bid between responder's transfer call and the actual indicated suit (this is called "bidding the gap") and indicates a "pre-acceptance" of the indicated trump suit:

1NT - (Pass) - 2♠ - (Pass) - 2NT
1NT - (Pass) - 2NT - (Pass) - 3♣

In this way, responder, knowing that the notrump opener has a missing high honor and sufficient cards to suggest that the suit will run, may elect to bid 3NT (see the Case 3 above). It is amazing how many 3NT contracts can be bid and made with far less than 26 HCPs when a runnable six-card suit is identified.

The Notrump Investigation Declined

On the other hand, if responder does not hold two of the top three honors, responder simply bids their minor suit, even if the opener has "pre-accepted". And the partnership ends up in the proper contract after determining that 3NT is out of reach.

Note that some partnerships prefer to reverse the meaning of "bidding the gap" and simply completing the transfer, preferring to complete the transfer when the fit is identified, and bidding the "gap" when no fit is identified. Arguments can be made for either treatment, but the agreement as first described is far more common.

What happens to my standard 2NT raise?

The generic raise to 2NT (8-9 HCPs, balanced) has been eliminated in favor of using the 2NT call as a transfer to diamonds. So there needs to be a way to make a standard quantitative notrump raise; and there is...

These sequences now start with a 2♣ Stayman call by responder. Note that while responder may have a four-card major, this is no longer guaranteed. If opener rebids by showing a four-card major and a fit is found, it is raised (as normal). If opener rebids by showing a four-card major and no fit is immediately found, responder can easily define their holding by their logical rebid.

Examples (opponents are passing):

1NT - 2♣ - 2♥ - 3♥ clearly 8-9 points and a 4-4 ♥ fit

1NT - 2♣ - 2♠ - 3♠ clearly 8-9 points and a 4-4 ♠ fit

1NT - 2♣ - 2♥ - 2♠ clearly 8-9 points and 4 spades (remember, opener could have both hearts and spades...)

1NT - 2♣ - 2♥ - 2NT clearly 8-9 points and no 4-card major (Alert!)

1NT - 2♣ - 2♠ - 2NT clearly 8-9 points and may not have a 4-card major (Alert!)

1NT - 2♣ - 2♦ - 2NT clearly 8-9 points and may not have a 4-card major (Alert!)

Note that the latter three sequences need to be Alerted, because a Stayman sequence (in other treatments) always promises a four-card major, and these sequences do not. All sequences in which responder rebids 3NT are not Alertable and still promise a 4-card major. The only time that Stayman does not promise a four-card major is when responder's rebid is 2NT.

And one last thought...

It is widely agreed that when we transfer to a minor suit, we hold a six-card (or longer) suit. But consider the following situation:

You are playing in a team game (IMP scoring). You are vulnerable; your partner opens 1NT and you hold:

♠ 7 ♥ 6 4 ♦ Q J 7 6 4 ♣ 8 7 6 5 2

You realize that neither 1NT nor 3♦ is likely to make, but also know that sustaining a devastating loss in a minor suit contract is less likely. Consider a transfer to either clubs or diamonds. Because of the shortness in the majors, partner is likely to score several trump tricks not obtainable playing in NT, and these create entries with which partner can actually conduct a finesse or two, virtually impossible when playing 1NT without entries.