Steam Market versus third-party trading

Idea In Short

Decide where the value from a Counter-Strike 2 [CS2] item needs to end up before you choose between the Steam Community Market and a third-party trading service. If you will spend the proceeds inside Steam, sell on the marketplace, where the roughly 15% commission is known in advance. If you need something other than Steam credit, or a different item quickly, compare the 15% commission on funds held in the Steam Wallet with the spread on an immediate exchange. Quote the same item at two services to make the spread visible. Plan around the seven-day trade lock, which applies to both routes, and do not treat case openings as a way to obtain a specific item.

Two routes exist for moving a Counter-Strike 2 [CS2] item you no longer want. One is Steam's own marketplace, run by the platform that issued the item. The other runs through independent services, usually described as cs trading sites, which exchange items directly with a user's inventory. The visible difference is a percentage. The difference that matters is what happens to the value afterwards.

The commission is the part everyone quotes

Steam's marketplace charges roughly 15% on a sale, made up of a 5% platform fee and a 10% game fee. The number is displayed before confirmation, which makes it the easiest cost in the whole comparison to reason about.

It is also the only cost that Steam presents. A seller reading the confirmation screen sees the fee and a net figure, and the transaction looks complete at that point. It is not, and the reason is one line further down.

A percentage is only meaningful against a base, which is why the comparison works better at inventory level than per item. Working out how to check what a Steam account is worth turns a vague sense of holdings into a figure, and that figure is what decides whether a 15%

commission or an 8% spread is the larger absolute cost in a given case.

The proceeds do not leave the wallet

Money from a Steam Market sale lands in the Steam Wallet. It can buy games, items and other Steam content. It cannot be withdrawn to a bank account, a card or anything outside the platform.1

For a buyer who intended to spend inside Steam anyway, that restriction costs nothing. For anyone else it converts the transaction into something closer to a store credit arrangement. The 15% is then not the full price of the route. The full price is 15% plus the constraint that the remaining 85% is only usable in one place.

This is the single most common gap in how the two routes get compared. The commission is quoted, the restriction is not, and the restriction is the larger of the two for a meaningful share of sellers.

Third-party services move the cost into the spread

An independent trading service exchanges items rather than selling them for currency. It values what the user gives up, values what the user receives, and takes the difference. That difference is the spread, and it functions as the fee.2

The spread is usually not displayed as a percentage anywhere. That is a genuine disadvantage against Steam's approach, and it is worth naming plainly: a number on a confirmation screen is easier to audit than a gap between two valuations. The way to make the spread visible is to quote the same item at more than one service and compare what each offers.

There is a second structural difference worth stating. Steam's marketplace is a venue: it matches a seller with a buyer and takes a cut of the match. An exchange service is a counterparty: it takes the item onto its own book and gives one back. That distinction explains most of the behaviour that follows, including why one route can quote a firm number instantly and the other cannot promise a sale at all.

What the model buys in return is settlement. In a bot-based service the platform holds its

own stock, so the exchange has one counterparty and completes immediately. SkinsMonkey operates this way, clearing an exchange in a couple of minutes rather than waiting for a buyer to appear. A Steam Market listing, by contrast, sells when someone decides to buy it, which may be minutes or may be weeks.

Liquidity is a cost even when it is not a fee

Time carries a price that neither route prints on a receipt. An item listed on the Steam Market at an optimistic price may not sell at all, and the seller who lowers the price twice has paid for the delay in a currency nobody records.

There is no clean way to price that delay, but it can be bounded. An item unsold after a fortnight at a price the seller thought fair is saying something about demand, and the information arrives too late to act on. Immediate settlement removes that uncertainty at a known cost.

The trade lock applies to both routes

Anything acquired in a trade is frozen in place for a week before it can move on.3 It is imposed by Steam, applies regardless of which route the item travelled, and cannot be removed by any service.

Its practical effect is on sequencing rather than cost. An inventory cannot be reorganised in an evening. Anyone planning around a specific date, a sale or a release needs to count backwards by a week, and that planning requirement is identical on both sides of this comparison.

It also sets a floor on how fast a mistake can be undone, which is the part that catches people out. A trade that turns out to be poorly judged cannot be reversed by trading back the same day. The seven days are not a penalty aimed at the seller; they exist to slow down items moving through stolen accounts. The side effect is that every participant plans around them.

Which route the numbers favour

The honest answer depends on one question, and it is not about fees.

If the value is going to be spent inside Steam, the marketplace is usually the cheaper route. The commission is known in advance, the restriction is irrelevant, and there is no spread to investigate.

If the value is going to become something other than Steam credit, or if the item needs to become a different item quickly, the arithmetic changes. The comparison is then between a 15% commission on trapped funds and a spread on an immediate exchange, and the spread frequently wins despite being the less transparent of the two.

There is a middle case that neither side of the usual argument covers well. A seller who wants a different item rather than money is not really selling at all. Running that through the marketplace means a sale, a wait, a wallet balance and then a purchase at a price that has moved in the meantime, with the commission applied at the first step. An exchange collapses all of it into one transaction, and the cost comparison has to account for both the commission and the second spread hidden in the repurchase.

What does not belong in the comparison at all is opening cases as a route to a specific item. Knives and gloves appear in roughly one opening out of four hundred.4 Against a known cost and a known outcome, that is not an alternative pricing model. It is a different activity.

- 1Steam Subscriber Agreement
- 2Spread
- 3Steam will let you reverse your last 7 days of CS2 (and soon other) trades if you accidentally swap your $10,000 AK-47 for some magic beans
- 4How to play CS2 Case Opening Simulator

Summary

The practical recommendation is unglamorous: decide where the value needs to end up before choosing the route, then quote one item you own in two places. For value that stays inside Steam, the marketplace's known commission is usually the cheaper route. For value that must leave Steam credit or become a different Counter-Strike 2 [CS2] item, the comparison is between a 15% commission on trapped funds and a spread on an immediate exchange. The seven-day trade lock applies to either choice, so count backwards a week

from any date that matters. Most of the disagreement about which option is cheaper disappears once the question of where the value should end up has an answer.