

UN TRADE and DEVELOPMENT
Webinar on protecting children against
pressuring techniques in digital media
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Key principles on in-game virtual currency
EU Consumer Protection Cooperation Network

Presentation

Swedish Consumer Agency
Consumer Ombudsman

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Key principles on in-game virtual currency

EU Consumer Protection
Cooperation Network



Protecting children online

- Consumer protection plays an important role in keeping children safe in digital media.
- CPC Network is working on different actions to protect children from unfair commercial practices – both on social media and in online games. Strong link between the two channels.
- The Network is through these actions addressing practices pressuring children to consumption. Not only in relation to virtual currency.

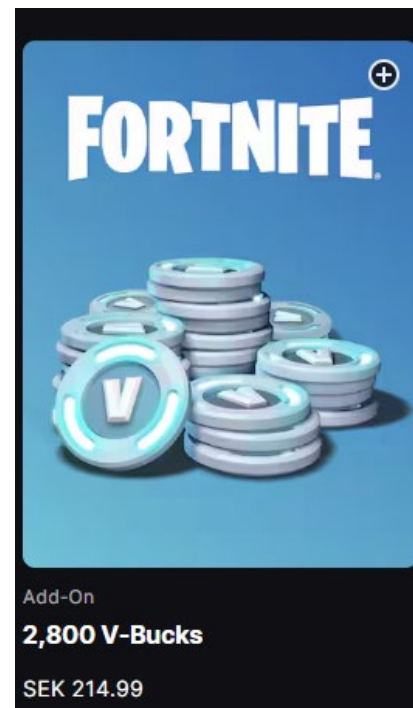
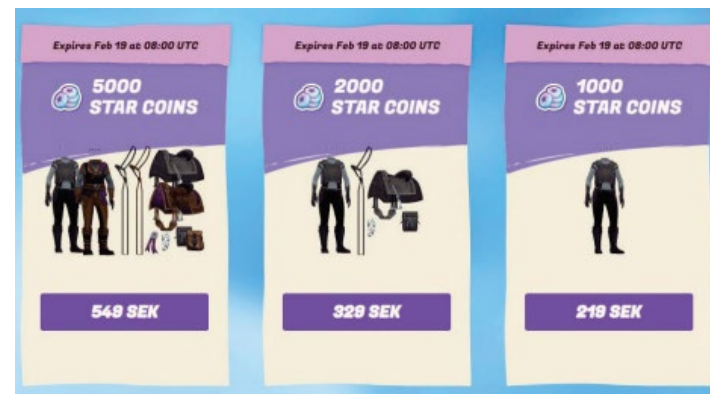


Children's digital playground: Online video games

- One of the fastest growing economic sectors in Europe. In-game purchases have become a significant source of revenue for the gaming industry ("freemium" games).
- Many problematic commercial practices and monetization strategies pressuring consumers to buy in-game items. Social pressure plays an important part of the strategies.
- Virtual currencies are used in many of these games. Could be acquired through purchases with real-world money or earned by completing in-game activities (also hybrid versions).

Problems with virtual currency

- Reduces the “pain of paying”
- Lack of price transparency and difficulties of keeping track on spending
- Limiting consumer protection to the initial purchase of the currency
- Bundling fixed amounts of virtual currency and mismatching bundles with cost of in-game items
- Mixing and layering several virtual currencies within the same game
- Exploiting consumer vulnerabilities
- Issues with consumer information and rights



The principles – aiming to protect all consumers (children and adults)

The CPC Network has issued recommendations to businesses on virtual currencies.

1. Price indication should be clear and transparent
2. Avoid practices obscuring the cost of in-game content/services
3. Avoid practices that force consumers to purchase unwanted in-game virtual currency
4. Provide clear and comprehensible pre-contractual information
5. Respect consumers' right of withdrawal
6. Contractual terms should be fair and written in plain and clear language
7. Game design and gameplay should be respectful of different consumer vulnerabilities

Next steps

- The CPC Network will continue focusing on consumers, including children, in digital media.
- Workshop with the gaming industry in June 2025 to discuss the principles.
- Upcoming EU Digital Fairness Act – new rules on gaming to enhance consumer protection?



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