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Don't Get Fooled by the 'Secret Shopper' Scam

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Scammers need a good story to get to your wallet. Once they find one that works, they use it again and again. One of their old favorites brings together fake checks and secret shopping, and we've been hearing a lot about it lately.

Here's how it starts. You get a check in the mail with a job offer as a secret shopper. You deposit the check and see the funds in your account a few days later, and the bank even tells you the check has cleared.

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Now you're off to the store you've been asked to shop at and report back on, often a Walmart. Your first assignment is to test the in-store money transfer service, like Western Union or MoneyGram, by sending some of the money you deposited.

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Or you might be told to use the money to buy reloadable cards or gift cards, such as iTunes cards. You're instructed to send pictures of the cards or to give the numbers on the cards.

Fast forward days or weeks to the unhappy ending. The bank finds out the check you deposited is a fake, which means you're on the hook for all that money.

How does that even happen? **Well, banks must make funds from deposited checks available within days, but uncovering [a fake check](#) can take weeks.**

By the time you try to get the money back from the money transfer service, the scammers are long gone, and **they've taken all the money off the gift cards, too.** (By the way, money orders and cashier's checks can be faked, too.)

The moral of the story? If anyone ever asks you to deposit a check and then wire or send money in any way, you can bet it's a scam. No matter what they tell you.

Want to avoid the latest rip-offs? Sign up for free scam alerts from the FTC at FTC.gov/Scams.

The article above was originally published as [a post](#) in the Federal Trade Commission's "Consumer Information" blog. The author, Emma Fletcher, is from the FTC's Division of Consumer and Business Education.

The sidebar below is from [this Web page](#) on the FTC website. Note that there are "secret shopper" jobs that are legitimate.

SIDEBAR:

Tips for Finding Legitimate Mystery Shopping Jobs

Becoming a mystery shopper for a legitimate company doesn't cost anything. Here's how you can do it:

- Research mystery shopping. Check libraries, bookstores, or online sites for tips on how to find legitimate companies hiring mystery shoppers, as well as how to do the job effectively.
- Search the internet for reviews and comments about mystery shopping companies that are accepting applications online. Dig deeper. Shills may be paid to post positive reviews.
- Remember that legitimate companies don't *charge* people to work for them – they *pay* people to work for them.
- Never wire money as part of a mystery shopping assignment.

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You can visit the Mystery Shopping Providers Association (MSPA) website at mysteryshop.org to search a database of mystery shopper assignments and learn how to apply for them. The MSPA offers certification programs for a fee, but you don't need "certification" to look – or apply – for assignments in its database.

In the meantime, don't do business with mystery shopping promoters who:

- Advertise for mystery shoppers in a newspaper's 'help wanted' section or by email.
- Require that you pay for "certification."
- Guarantee a job as a mystery shopper.
- Charge a fee for access to mystery shopping opportunities.
- Sell directories of companies that hire mystery shoppers.
- Ask you to deposit a check and wire some or all of the money to someone.

If you think you've seen a mystery shopping scam, file a complaint with:

- [The Federal Trade Commission](#)
- Your [state Attorney General](#)