



# Consumer Corner

by Illinois Attorney General LISA MADIGAN



## Secret Shopper Scam: Don't Buy It

With unemployment on the rise, it is critical that job seekers learn how to avoid scams that prey on their eagerness to return to the work force. One such scam, called “Secret Shopper,” leaves its victims not only jobless, but thousands of dollars poorer as well.

**Q.** *I am between jobs and looking for ways to make a little money until I get my career back on track. While checking out an Internet message board recently, I came across a posting requesting applications for a job as a “secret shopper.” From the posting’s description, this job would pay me decent money for doing something I really enjoy: shopping. Since this sounds like a dream come true, I’m thinking there’s a catch. Am I right?*

**A.** Yes, there’s a catch: *All* ads for secret shoppers are **scams**. Secret shopper scams, also known as mystery shopper scams, prey upon the growing number of jobless residents in Illinois. The scam is nothing more than a counterfeit check scam disguised as a job offer.

Here’s how the con typically works: The scam artist sends an e-mail solicitation directly to the consumer or places an ad in a newspaper or on an electronic message board. Generally, the ad describes the job as a paid, stay-at-home position in which the applicant will be evaluating customer service at large retail stores—businesses with familiar names that the consumer trusts. In reality, these stores have no affiliation with the con artist placing the ad.

After responding to the ad, the consumer receives an employment packet containing a training assignment, a list of products to purchase at different stores, and a realistic-looking cashier’s check, usually in an amount of \$2,000 to \$4,000. The consumer’s training assignment is to deposit the check in his or her bank account, pose as a shopper, and then wire the balance of the check’s proceeds (minus the cost of the purchases and the consumer’s “salary”) to an address outside the United States, usually in Canada. Often, the consumer is given only 48 hours to complete the assignment.

The scam, of course, is that the check is fake. When the check bounces—which happens *after* the consumer wires the money—the consumer is accountable to the bank for the entire amount of the fake check, plus additional penalty fees.

The last thing an unemployed person can afford is to be swindled out of a few thousand dollars. So please, take precautions to make sure this doesn’t happen to you. Remember: A legitimate company will **never** send you a cashier’s check out of the blue or require you to send money to someone you have never met. Also, a 48-hour deadline to complete a secret shopping assignment is a huge red flag; the tight deadline is designed to pressure you into cashing the check and wiring the money quickly, before the bank can determine that the check is fake. Unfortunately, by the time that happens, it’s too late.

If you believe you’ve fallen prey to a secret shopper scam or any other kind of scam, I urge you to contact my office’s **Consumer Fraud Hotline (800-386-5438; TTY: 800-964-3013)** and file a complaint.