



Secret Shopper Scam: Don't Buy It

If you're looking for part-time employment to supplement your fixed income, it is critical that you learn how to avoid scams that prey on jobseekers. One such scam, called "Secret Shopper," leaves victims jobless and thousands of dollars poorer.

The secret shopper scam, also known as the mystery shopper 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 or places an ad in a newspaper or on an electronic message board. Generally, the ad describes the "shopper 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. In reality, these stores have no affiliation with the con artist placing the ad.

After responding to the ad, you receive 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 ranging from \$2,000 to \$4,000. Your "training assignment" is to deposit the check into your bank account, pose as a shopper, and then wire the balance of the check's proceeds (minus the cost of the purchases and your "salary") to an address outside the United States, usually in Canada. Often, you're given only 48 hours to complete the assignment.

The scam is that the **check is fake**. When the check bounces—which happens after you wire the money—you're 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 you or 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, please contact the **Illinois Attorney General's Consumer Fraud Bureau at 1-800-243-0618 (TTY: 1-877-844-5461)**.