



# Consumer Federation of America

1620 I Street, N.W., Suite 200 \* Washington, DC 20006

## Avoid Fake Check Fraud and Get the Real Deal About Mystery Shopping Opportunities

Are you looking for a job or just trying to make some extra money? If so, you may be tempted by unsolicited emails or ads in the newspaper or online that claim you can earn thousands of dollars a week working at home. But according to the Consumer Federation of America's Fake Check Working Group, some offers for lucrative jobs working at home are actually fake check scams designed to steal your money. One of the most popular pitches is to become a "mystery shopper." Here's how the scam works:

- You are recruited to evaluate a store, restaurant, or money transfer service. The scammer, pretending to represent a legitimate company, sends you a check or money order with instructions to deposit it in your account. You are told to use some of the money to make purchases and, after deducting your commission, send the remaining funds back. Or you're instructed to test a specific money transfer service by sending the funds through it, keeping a certain percentage as your pay.
- The check or money order is phony, but it is so realistic-looking that no one can tell just by looking at it. It may take weeks to discover that it's counterfeit. Meanwhile, you have withdrawn *real* money and sent it to the scammer, and *you* will be responsible to return the funds to your bank or credit union.

### The Real Deal about Mystery Shopping Opportunities

Many legitimate companies hire individuals as "mystery shoppers" to evaluate their customer service, store cleanliness, or other aspects of their businesses. Here's how real mystery shopping works:

- Mystery shoppers aren't always asked to make purchases, but if they are, it's usually for very small amounts for which they will be reimbursed. Shoppers are instructed to check specific things about the business and return the completed questionnaire to the company that hired them.
- Mystery shoppers receive payment after completing their assignments. No checks or money orders are sent to them in advance, nor are they ever asked to pay any fees.
- The amount of payment varies. It may be reimbursement only – for instance, for a purchase at a fast food restaurant – or it may be a modest amount per assignment, generally \$5 to \$25. Mystery shopping can be a good way to make extra money but it is not intended as a full-time job.

### Protect Yourself

Never send money to anyone you don't know. And remember, there is *no* legitimate reason why anyone who wants to give you a check or money order for something would *ever* ask you to send money anywhere in return. Use these resources to learn more.

- Businesses often arrange for mystery shoppers through independent companies, many of which are members of the Mystery Shopping Providers Association (MSPA). For more information go to [www.mysteryshop.org](http://www.mysteryshop.org).
- Fake check fraud comes in many forms, including other work-at-home scams such as becoming an "account manager" for a foreign company. For more information go to [www.fakechecks.org](http://www.fakechecks.org).
- The Federal Trade Commission provides tips about mystery shopping scams and other types of fraud at [www.ftc.gov/bcp/consumer.shtm](http://www.ftc.gov/bcp/consumer.shtm).