

Mystery or Secret Shopper Fraud Scheme

10.7.2009

Bethpage Federal Credit Union has seen a recent increase in a fraud scheme that works like this:

People respond to an ad looking for a mystery shopper or a secret shopper. When they contact the company about the position, they are told they can earn money by purchasing items at different stores or dining at different restaurants.

The company then sends an employment packet. The packet includes business evaluation forms, a training assignment, and a cashier's check, often ranging between \$2,000 and \$4,000. People who apply for the secret shopper or mystery shopper jobs are told by the company that they have only 48 hours to complete the assignment or they will lose the job.

The first assignment is to cash the check, pose as a customer, and wire the money to an address. But the cashier's check turns out to be counterfeit.

The check bounces after the person wires the money, leaving the person liable for the counterfeit check.