

# CYBERSECURITY EDUCATION

## “Mystery Shopper” Scam



In these challenging economic times, more and more types of scams are popping up across the United States. In recent months, government agencies have seen an increase in the number of reported “Mystery Shopper” scams. Read below to learn how you can protect yourself.

### What is Mystery Shopping?

Some retailers hire companies to evaluate the quality of service in their stores- and often times, they use mystery shoppers to get the information. The mystery shopper makes a particular purchase in a store or restaurant, and then reports on the experience. Mystery shoppers are typically paid for each job and reimbursed for certain expenses.

### What’s the scam?

You’ve been “hired” to be a mystery shopper, and you’re told to evaluate a money transfer service, like Western Union or MoneyGram. You receive a check with instructions to deposit it in a personal bank account, withdraw the amount in cash, and wire it to a third party. The wire gets processed and you realize that the check was fake- the fraudster is gone and you’re now responsible for paying back the bank.

### How can you protect yourself?

With current technology, scammers can easily create authentic-looking checks emblazoned with the name and logos of actual companies and banks. It’s often difficult or nearly impossible to detect.

Protect yourself- be cautious when depositing a check from someone you don’t know, and more importantly, be wary when wiring money to strangers. Wire transfers can be picked up almost anywhere in the world and United States law enforcement agencies may have little recourse in recovering the funds.

If you’re interested in being a mystery shopper, remember to research the company, contact the Better Business Bureau, or perform a quick search online. And take extra precaution if the company is based in a foreign country or requires money to be sent to an individual in a foreign county.

## Questions?

The Mystery Shopping Providers Association’s (MSPA) website, [mysteryshop.org](http://mysteryshop.org), can be used to search a database of mystery shopper assignments and how to apply for them. If you suspect you have seen a mystery shopping scam, please file a complaint with:

- Federal Trade Commission ([www.ftc.gov](http://www.ftc.gov))
- California Attorney General



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