

# FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Division of Consumer & Business Education

## Mystery Shopping Scams May Target New College Grads

Want to earn some money while looking for a full-time job? If so, you might be tempted by an offer to be a mystery shopper. It sounds legitimate enough: make a particular purchase in a store or restaurant, and then evaluate your experience. The retailer gets reliable feedback about its service, and you get to keep the product and perhaps a small payment.

You might get a phone call, email, letter or ad that claims you can make good money as a mystery shopper. These offers sound appealing, but according to the Federal Trade Commission (FTC), the nation's consumer protection agency, they are likely to be scams.

Some dishonest marketers ask you to pay a fee to get information about a certification program, a directory of mystery shopping companies, or a guarantee of a mystery shopping job. But there's no need to pay to get into the mystery shopper business. Search the Internet for mystery shopping companies that are accepting applications, and know that legitimate companies don't charge an application fee.

In a variation, you're told that your first assignment as a mystery shopper is to evaluate the services of a money transfer company, like Western Union or MoneyGram. You get a cashier's check to deposit in your personal bank account, and then you're told to withdraw the money and wire it to a third party.

Here's the catch: by law, banks must make the funds from deposited checks available within days, but it can take weeks to uncover a fake check. It may seem that the check has cleared and that the money is in your account. But you are responsible for the checks you deposit, so if a check turns out to be a fake, you owe the bank any money you withdrew.

If you have encountered a mystery shopping scam, file a complaint with your state Attorney General or the FTC.

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or get free information on consumer issues, visit [ftc.gov](http://ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. Watch a new video, *How to File a Complaint*, at [ftc.gov/video](http://ftc.gov/video) to learn more. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

### *Facts of Life*

- Don't pay upfront fees to be a mystery shopper. Legitimate companies don't charge people to work for them.
- Never agree to deposit a check from someone you don't know and then wire money back. The check will bounce, and you will owe your bank the money you withdrew.