

## **Secret Shopper Scams**

In this case an unsuspecting victim answers a local ad or email looking for employment. In some cases a victim has advertized on a website that they are looking for employment. The victim receives an email, a phone call or a letter offering them employment to work from home or conduct surveys. The victim will receive a cheque via mail and at times even a courier service. The cheque will arrive with instructions whereby the victim thinks that they are being hired and paid to conduct a task. The cheque will often be followed up by a phone call or additional emails.

A typical example will have a victim receiving a cheque for \$4000.00 and be told that they can keep \$1000.00 of the amount. They will be told that is their first payment for doing what is usually a fictitious task like attending stores and comparing prices. They may even be provided with a list of items and stores to attend. The scammer will ask that the in a sign of good faith to show that the victim can be trusted as a loyal employee that they “wire transfer” the remaining \$3000.00 back to the scammer.

The victim complies and cashes the cheque and sends the money. In some cases it may take several days for the victim’s financial institution to realize that the cheque was fraudulent. The victim is now on the hook for the entire \$4000.00. Due to the fact the money was wired, it can be picked up at numerous locations throughout the world and in most cases is not traceable or has been picked up in a foreign country. Variations of this scam even have victims wiring money to test the honesty of the employees at the wire transfer companies.

Warning signs should always be that payment is received before anything has even been done. The fact that a company is hiring you and they didn’t require you to be interviewed and in fact knows little about you. The fact that the company is located far away or does not provide a legitimate address where one can actually attend. The most glaring warning sign is that you are requested to wire money. The cheque made out to the victim is often from a business that has nothing to do with the scammers and in most cases is a stolen cheque.