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Why offers to become a 'mystery shopper' require lots of scrutiny

(ARA) - Being paid to shop - a dream come true, right? Not so fast. While legitimate "mystery shopper" programs that pay people to shop and provide feedback on their experience exist, there are a number of scams out there that use "mystery shopping" as a cover. Therefore, it pays to be ultra-skeptical if you're ever approached with a mystery shopping offer.

In the typical scam, the victim is approached through the mail, over the phone or by email to become a mystery shopper. Often, one of the first things that happens is the victim is sent a check with instructions to deposit it. The victim will then be asked to send a money transfer using part of the money they received from the check, as the fraudster says they are evaluating a particular money transfer service.

Then the problems start. If the victim deposited a bad check from the fraudster, there's a good chance the bank made the funds available before the check actually cleared. When the check is later discovered to be fraudulent, which can take weeks, the victim will be responsible to the bank for the returned check and if they have wired the money as part of the mystery shopping scam they will have lost the money.

Western Union has teamed up with the Mystery Shopping Providers Association (MSPA) to provide the following tips on how to recognize whether a mystery shopping offer is legitimate:

* You should never be asked to pay to sign up as a shopper. On the other side of the coin, legitimate mystery shopper programs will also never pay individuals before the actual shop is completed. No real mystery shopping program would take the chance of sending individuals a check for work that has yet to be done.

* Don't assume that official-looking feedback forms provided for your use make the offer legitimate. This includes the mystery shopping company website and materials which appear to be from an actual mystery shopping company. Fraudsters will often go as far as to "Knock Off" or create a company's logo and documents to sell their scam.

* Verify the mystery shopping company name at www.mysteryshop.org to see if they are registered with the MSPA. However, just because they are registered, don't automatically assume the offer is legitimate. Visit the company's website to make sure the phone number given to you in the offer matches the company's phone number. According to Michael Mersheimer, Chairman of the MSPA's Industry Integrity Committee, and owner of HS Brands International, "Search for the company online - don't use a link provided in an email offer, because that could lead you to a bogus website page, which appears identical to the actual mystery shopping company website."

* If an offer sounds too good to be true, it probably is. There are no mystery shopping jobs paying over \$20 available to the general public who have never shopped for a mystery shopping company in the past.

Western Union also offers the following general tips for avoiding money transfer scams:

- * Only send money to people you personally know and trust.
- * Never send money through Western Union for job opportunities such as mystery shopping.
- * Never send funds from a check deposited in your account until it officially clears which can take weeks. Just because funds are available does not mean a check has cleared.
- * If someone gives you money, there's no legitimate reason for them to ask you to wire that money back to them.

If you think you've been approached by a fraudulent mystery shopping scam, contact the authorities. Your local police station can help, and you can also file a complaint with the Federal Trade Commission. For more information on mystery shopping scams and other common types of consumer fraud, visit www.westernunion.com/stopfraud.

ARTICLE IMAGE(S)



Word Count:

713

Quick Read:

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