Secret Shopper, Fake Check Scam Reported Recently

The Federal Trade Commission reported the agency has seen scammers' "old favorites" again and again over the years. Secret shopper and fake check scams are examples of those, and a scam that combines the two has been reported a lot lately.

**How does this scam work?**
First, the victim receives a check in the mail that comes with a job offer for a position as a secret shopper. After the check is deposited, the victim will see the funds in his or her bank account a few days later, and the bank even may say the check has cleared.

Then, the victim is told to go to his or her first "job assignment" as a secret shopper, which is reportedly often a Walmart. The first assignment could be to test the store's money-wiring service with some of the money deposited by check. Or, the victim could be asked to put the money on reloadable gift cards and asked to send photos of the cards or the card numbers.

Then, days or weeks later, the bank will figure out the check deposited was fake, which means the victim is responsible for all the money. This can happen because banks must make funds from checks available within days, but uncovering a fake check can take weeks.

By the time the victim attempts to get the money back from the money transfer service, the scammers are long gone, and they've taken all the money off the gift cards, too. Money orders and cashier's checks also can be faked.

**How do I protect myself?**
Don't deposit checks for anyone who is asking you to wire or send them money from the deposited funds. It is almost definitely a scam.

**What if I'm a victim?**
Always report all scams and fraud to your local law enforcement agency's non-emergency number. If you believe someone is in danger, call 911. Report all scams and financial abuse to the state attorney general, and file a complaint with the Federal Trade Commission at ftc.gov/complaint.