Scam Alert – May 2009
by Stacie Harris, Economic Crimes Unit  www.co.pueblo.co.us/district_attorney

Secret Shoppers
I initially reported this scam in August 2007. I have had numerous phone calls in the last month and feel it necessary to reissue the alert.

You’ve received a letter either in the mail or through your internet e-mail asking you to become a mystery shopper. They are asking you to shop, evaluate the services you received and they will reimburse you for the purchases or send you a check and instruct you that you will be entitled to keep a portion of the check. Sounds good, right? You contact them and tell them you’re interested and want to know more information. Instead of just sending you more information about the process, they actually send you a check made out to you for thousands of dollars. You’re instructed to take the check and deposit it into your bank account and wire a portion of the check to a certain person and location using a specific wiring transferring service. You are then instructed to evaluate the service you received and provide the tracking number to the sender. You are further instructed that the remainder of the money from the check is yours.

So what is the scam? The money you just wired was not from the proceeds of the check they sent to you, but it was in fact your very own money. Even though the check appeared to be a legitimate check, it was a fake. Your bank will soon learn that the check was a fake, and not only will you not be able to retrieve the money that you wired, the bank can and will hold you legally liable for the money now missing out of your account.

Counterfeit check scams have been on the rise. Software for checks are readily available in many office supply stores. These programs were intended for easier convenience to businesses. Instead, this has provided another opportunity for a con-artist to separate you from your money. The fake checks are difficult to determine from legitimate checks until they have gone through the banking process and are discovered to be fraudulent as most of these checks are often printed with the names and addresses of legitimate financial institutions. These checks are discovered to be fraudulent either by the legitimate business stating they never authorized the check, or that the account was closed due to their account being compromised previously. These fraudulent checks come in many forms, from cashier’s checks and money orders to corporate and personal checks.
The people committing these scams can easily avoid detection. When you wire the money to them, the tracking number you provided is all they need. With that tracking number, the recipients can pick up the money at another location within the same country. More often than not, they then wire it to another location. This makes it nearly impossible to identify or locate the final recipient. Beside you, there may also be another victim in this scenario. The person picking up the money that you sent could also be a victim of this scam. They are being used at the receiving end to evaluate the wire transfer service also as a supposed secret shopper and then forward on the money to another location and recipient, usually out of the country.

As stated earlier, if you do fall victim to this type of a scam, the bank will hold you liable for the lost funds. Under federal law, the banks are required to make the funds available to you from U.S. Treasury checks and checks paid by government agencies at the opening of business the day after you deposit the check. In regards to non-government issued checks, each bank can set their own guidelines as to the time frame money from a check is released. What you need to understand is, that just because the funds have been made available to you on a check you’ve deposited does not mean the check is good. Fraudulent checks can take weeks to be discovered. **You are and will be held responsible for any funds withdrawn against that check.** Banks practicing good customer service will understand that you are a victim in this type of situation and more often than not will set up a payment plan for you to repay the money.

As checks are being used in a variety of scams: foreign lottery scams, check overpayment scams, Internet auction scams, and secret shopper scams, the best protection against this type of scam is to never wire or mail money to strangers, especially to another country. A lot of this money is being found to fund terrorism activity.

**If you think you’re a victim** and have been targeted by a counterfeit check scam, report it to the following agencies:

If you were solicited by someone from Canada or asked to wire the money to Canada, contact the Canadian Anti-Fraud Call Centre at tollfree (888)495-8501.

If the scam originated from anywhere other than Canada, contact the Federal Trade Commission by visit [www.ftc.gov](http://www.ftc.gov) or 1-877-FTC-HELP (1-877-382-4357).

Any scams received through the mail should also be reported to the United States Postal Service by taking the paperwork to your local postmaster or by visiting their website at [www.usps.gov/websites/ depart/inspect](http://www.usps.gov/websites/ depart/inspect).

*~ IDENTIFY A SCAM BEFORE A SCAM IDENTIFIES YOU ~*