The Virgin Islands Consortium

'Mystery Shopper' Scam Hits VI, Residents Receiving Fake Money Orders To Shop

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A new scam making the rounds in the territory is defrauding unsuspecting individuals of their hard-earned dollars, and sometimes even their identity, as they fall prey to scam artists who mostly reside outside the United States, according to VIPD Public Information Officer Kevin Jackson.

A mystery shopper or secret shopper scheme purports to hire individuals to act as customers to evaluate services at a business.

While mystery shopping is a legitimate business in many states in the U.S., the territory's residents are receiving fraudulent solicitations through postal mail, or print, text, and e-mail advertising to entice them to evaluate the experience, products and services at various retailers.

According to Jackson, the mystery shopper scam uses fraudulent offers, fake checks, and wire transfers to persuade unsuspecting consumers into sending money to scam artists who are often located outside the United States. Residents of the territory are now receiving counterfeit U. S. Postal Service Money Orders, offering them the chance to make money as a mystery shopper.

According to Jackson, the scam works like this:

1. The scam artist sends a letter, e-mail solicitation or places an ad in a newspaper or on an electronic message board describing a paid, stay-at-home position in which the consumer will evaluate customer service at large retail stores—businesses with familiar names. In reality, these stores have no affiliation with the scam artist placing the ad.
2. After responding to the ad, the consumer receives an "employment packet" containing a training assignment, a list of products to purchase at different stores and a realistic-looking USPS Money Order or cashier's check, often for $2,000 to $4,000.
3. The "training assignment" is to deposit the check into the consumer's bank account, pose as a shopper and then use wire transfer to send the balance of the check's proceeds (minus the cost of the purchases and the consumer's "salary") to an address outside the United States, often in Canada.

Jackson says the problem is that the money order or check is fake; so when it bounces—which occurs after the money is wired --the consumer is accountable (in some cases, criminally) to the bank for the entire amount of the fraudulent check, plus additional penalty fees. Furthermore, in some instances, consumers are asked for personal bank account information. The scammers will then "deposit" money into the mystery shopper's account for payment and funds with which to perform their secret shopper tasks. These consumers often then become victims of identity theft or have their accounts drained.

The VIPD offered the following tips on how residents can protect themselves from the scam:

- Don't open or respond to unsolicited e-mails asking you to become a mystery shopper or secret shopper.
- Never deposit a check you receive in the mail from a "mystery shopping" company. No legitimate business will pay in advance and ask you to send back a portion of the money.
- If you have posted your resume to an online job site, verify with the site any job solicitations you receive.
- Don't click on or respond to online ads or websites offering free gift cards.
- Remember, if it sounds too good to believe, it is.

Persons who have fallen victim to the mystery shopper scam should contact the Virgin Islands Police Department at (340) 778-2211 on St. Croix and (340) 774-2211 on St. Thomas. Complaints may also be reported to the Department of Licensing and

Consumer Affairs at (340) 718-2226 on St. Croix and (340) 774-3130 on St. Thomas, or the Federal Trade Commission at (877) 382- 4355.