

Mystery shopping, (fake) checks, and gift cards

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April 18, 2024

If you're looking for a new job, getting paid to shop might sound like a dream. Companies hire mystery shoppers to try products or services and share experiences about things like buying or returning something, or their overall customer experience. But while some mystery shopping jobs are legitimate, many aren't. So how do you spot the scams?

In many mystery shopping scams, a scammer pretending to be from a well-known company "hires" you to be a mystery shopper. They send you a check (it's fake) and say to deposit it to buy gift cards from the store and keep the rest as pay. Then, they ask you to give them the numbers on the back of the cards. But it's all a scam. The scammer gets the money you put on the gift card while the bank will want you to pay back whatever you spent.

If you're considering a mystery shopping job, here are ways to spot and avoid scams:

- **Research the job first.** Search online for the name of the company or person who's hiring you, plus words like "review," "complaint," or "scam." See what others are saying.
- **Never agree to deposit a check to buy gift cards and send the numbers back as part of a mystery shopper job — or any job.** Only scammers will say to do that. It can take weeks for a bank to figure out that the check is fake. By that time, you're stuck repaying the money to the bank.
- **Don't believe guarantees that you'll make lots of money.** Only scammers make these guarantees. Mystery shopping jobs are usually part-time or occasional work — not something to replace a full-time job.

Learn more about mystery shopping scams and other job scams at ftc.gov/jobscams. If you spot a scam, tell the FTC at ReportFraud.ftc.gov.



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Looking for a mystery shopping job?

Learn to spot the scams.

