Mystery Shopper Scheme: Consumers are being warned about a new scam involving phony advertisements for employment as a secret shopper, mystery shopper, or investigative shopper. The scam might work this way: People respond to an ad looking for a mystery shopper or a secret shopper. When they contact the company about the position, they are told they can earn money by purchasing items at different stores or dining at different restaurants. The company then sends a cashier's check, often ranging between $2,000 and $4,000. The shopper's assignment is to cash the check, pose as a customer, and wire the money to an address. The scam is that the check is fake. The check bounces after the person wires the money, leaving the person liable for the fake check. People who apply for the secret shopper or mystery shopper jobs are told by the company that they have only 48 hours to complete the assignment or they will lose the job.

The scam artists use realistic looking documents, the 'secret' nature of the job, and the 48-hour deadline to pressure consumers into cashing the check and wiring the money quickly before the bank or the consumer can determine it was a fake check.