



MONTROSE DAILY PRESS, Colorado  
Wednesday, November 15, 2006

## Secret Shoppers Beware

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MONTROSE — A help wanted ad seeks “secret shoppers.” Those responding receive a letter with what looks like good news: They’ve been selected as customer service evaluators and are tasked with rating a money gram service. The letter includes a cashier’s check for paid training and for the purchase of the money gram.

Sound suspicious? That’s because it’s a scam, and it has been making the rounds in Montrose in recent weeks.

“What they’re really hoping to do is swap false money for real money,” IRS Agent John Harrison said Tuesday. Harrison is the public information officer for the IRS’ criminal investigation unit in Grand Junction. “That cashier’s check isn’t worth the paper it’s printed on.”

Harrison said there’d been several reports in the Montrose and Grand Junction areas and that postal inspectors had also been contacted.

One local woman received a job packet that instructed her to use a \$2,850 cashier’s check to purchase the money gram, which she was to send to a relative in Ontario, Canada. She was to keep \$300 for training pay and was given 48 hours to perform the evaluation.

Instead, the woman turned the packet over to a relative who is a private investigator, who shared it with the Daily Press.

Another Montrose resident wasn’t as lucky — he cashed the check and purchased the money gram as instructed. Montrose Police Det. Bernie Chism said the victim was also instructed to send the money gram to Ontario and that the cashier’s check, which later came back as fraudulent, was drawn on the same bank as was the one shown to the Daily Press.

Police have not verified whether that bank is real. A bank’s legitimacy does not necessarily extend to the legitimacy of a cashier’s check.

“Anything that comes in the mail like that is probably not true,” Chism said of the secret

shopper employment package. “That’s what gets most people. They see the big money and think maybe they got picked out of millions of people. It’s tough with this kind of stuff. You have to find out where it’s originating from.”

The phone number listed on the employment package is Canadian and the return address is listed in Vancouver. When the Daily Press called the number, it received a recording that said: “The customer you are calling is currently unavailable.”

Chism said it was possible his case could be turned over to the U.S. Secret Service, which typically investigates fraud originating in foreign countries.

Though legitimate mystery shopper companies exist, Harrison said bogus ones go to great lengths to hoodwink the unsuspecting.

“A lot of it too is showmanship,” he said. “It’s enough to convince you to make a transaction. That’s their objective.”

For example, the packet sent to the Montrose woman included stern instructions concerning “business conduct and ethics.” This code stated, in part: “It is the policy of the company to promote high standard (sic) of integrity by conducting our affairs in an honest and ethical manner...mismanagement of entrusted allocated funds for specific assignments will result in immediate termination of employment and appropriate legal action.”

Local victims had apparently answered an ad appearing in the Daily Press, which was also allegedly defrauded. The company that placed the ad allegedly paid with a credit card belonging to a Virginia woman — without her knowledge or approval.

The Daily Press refunded the woman’s money prior to being contacted by her credit card company and is absorbing the loss. It is no longer accepting advertisements from the entity that placed the ad.

The classifieds department made repeated attempts to contact those who had placed the ad, via the Canadian phone number they provided. Though a live response was received, staff members were told they needed to speak with someone who was not available.

Harrison said it’s not always possible for publications to know when ads are legitimate and that “big scams” had been pulled in various other publications.

“You can’t effectively screen these people,” he said, pointing to a reported identity theft ring that took out ads in the Denver Post. “These guys ran ads for ‘executives wanted.’ They were after people with good credit scores.”

But instead of offering a job, the individuals culled personal information from the resumes they received and obtained false mortgages in 42 applicants’ names, in what ended up as a \$32 million scam, Harrison said.

Overall, he cautioned people not to complete the money gram transactions. “From a law enforcement perspective, don’t send them any money. That’s exactly what they want. The big switch is, they’re going to give you play money and you’re going to give them real money.”

Once the wire transfer has been sent, Harrison said there’s no way to check it. All the person on the receiving end must do is present the appropriate password at the appropriate wire transfer business, many of which have branches worldwide.

“It provides them with virtual anonymity,” Harrison said of fraudsters. “That’s their objective — to be able to commit a crime in a way that can’t be traced to them.”