



Mystery Shop Guidelines
Bribe - Money Order

SHOP OVERVIEW

For this assignment, you will be evaluating whether the Western Union Agent will accept a bribe to perform a transaction. You will test the Agent's willingness to conduct an illegal transaction. You must follow the exact scenario as it is outlined below. You will not actually purchase any money orders while completing this assignment.

Please verify the address and hours of your assigned location before conducting the shop. These can be checked at the following website: <http://locations.westernunion.com/>

You must take a photo of the exterior of the location **after** your shop is performed. This photo is required to verify that you went to the correct location and to validate your shop. Again, the photo must be taken **after** you perform your shop. Please do not be identified as a mystery shopper; take the photo from your car if needed. ***The picture must be of the exterior of the location.**

There is a very specific scenario you should follow, which is detailed below. You must follow the script exactly as instructed below. If you deviate from what you are instructed to say, we cannot use your shop. When completing the evaluation, please thoroughly detail everything said by both you and the Agent during the shop.

You must confirm whatever the Agent tells you and naturally repeat back to the Agent what they said! If the Agent agrees to do the transaction, you must confirm with the Agent one more time! Make sure this sounds unrehearsed and not suspicious. If the Agent says they will not complete the transaction, you must ask them a second time and confirm they will not do it. Either way, you must confirm the scenario and repeat the response to the Agent.

You **cannot** perform two Western Union: Non-SWB shops on any given day; you are limited to one per day.

BEFORE YOUR SHOP

Please read through the guidelines and the evaluation (View/Submit in your Shop Log) before completing this assignment.

For this assignment, you are asked to dress casually (jeans and t-shirt/polo preferred). Dressing in a more professional manner may reveal you as a mystery shopper. Please "dress down."

ASSIGNED SERVICE: WESTERN UNION, VIGO, OR ORLANDI VALUTA

You must inquire about the service that you have been assigned (Western Union, Vigo, or Orlandi Valuta). Your assigned service can be found at the top of the report form, just above the guidelines. Vigo and Orlandi Valuta are branches of Western Union and should be treated as though they are a location offering the same services as Western Union.

BANKS AND WALGREENS

If you are performing a Bank shop (i.e. US Bank, Fifth Third Bank, etc.): If asked, say that you are a customer of the bank. If asked for personal information (i.e. name or account number), say that you are not ready to perform a transaction but just want to find out if the transaction can be processed as requested.

If you are performing a Walgreens shop: You will be directed to a kiosk or phone after presenting your scenario. Do not go to the kiosk or speak on the phone! Simply present the scenario to the Associate and ask him/her what the CSR on the phone (or what the computer) will require to complete the transaction. Try to continue the scenario with the Associate and do not go to the phone or kiosk.

The scenario below is very specific and must be followed as outlined below. We will not be able to use your shop if you do not follow the scenario as instructed below.

AT THE LOCATION

Once you arrive at your assigned Western Union Agent location, please do the following:

1. Approach the window or Agent.
2. Ask, "I need to conduct a Western Union transaction; are you authorized to conduct the transaction?"
 - If shopping a Vigo or Orlandi Valuta location, replace "Western Union" with "Vigo" or "Orlandi Valuta" (respectively) in the above question.
 - In asking this question, be sure you are confirming that the Agent (employee) is authorized to conduct the transaction; do not simply ask if the location offers Western Union/Vigo/Orlandi Valuta services.
 - You must obtain a "yes" or "no" answer from the Agent. If the answer is "no," then you must ask to speak with someone who is authorized to conduct the transaction.
3. You must follow this exact script: "I need to purchase \$4500 in money orders. I know an ID is required, but I do not want to show it. I will give you an extra \$100 if you let me buy the money orders without the ID. Would that be okay?"
 - You must obtain a firm "yes" or "no" from the Agent regarding your transaction.
4. **If the Agent questions you about your ID...**
 - Do not ask whether the ID is required. We are testing whether or not the Agent is willing to avoid the ID requirement.
 - Say that you do not want to show it. Do not spend a lot of time discussing the ID. The answer should be, "I have ID but do not want to show it."
 - If pressed for a reason, you can then communicate concerns with privacy issues as the reason to avoid showing the ID.
5. **If the Agent agrees to do the transaction and take the \$100 bribe:** Repeat the Agent's response, making sure to confirm key details of your scenario. This should not sound rehearsed, and you should not simply repeat your scenario word for word. When confirming, you must mention the \$100 bribe.
 - You should say something like, "Great. I will get \$4500, plus another \$100 for you, and when I come back I won't have to show my ID. Okay?" OR "So, for \$100 you will sell me the \$4500 in money orders without my ID?"
6. **If the Agent declines the transaction:** Confirm the scenario one more time, urging the Agent to allow your transaction. This should not sound rehearsed, and you should not simply repeat your scenario word for word. When confirming, you must mention the \$100 bribe.
 - You should say something like, "I really need to buy these money orders. Are you sure you can't sell me the money orders without ID, even if I give you an extra \$100?"

Important: You must confirm whatever the Agent tells you and naturally repeat back to the Agent what they said! If the Agent agrees to do the transaction, you must confirm with the Agent one more time! Make sure this sounds unrehearsed and not suspicious. If the Agent says they will not complete the transaction, you must ask them a second time and confirm they will not do it. Either way, you must confirm and repeat what the Agent tells you.

MISC. ITEMS

- If the Agent is unsure whether or not the transaction can be conducted, you must ask him/her to check with another employee or check the system for you.
- If you are asked to complete a "Financial Service Agreement" or some other documentation, this alone does not constitute allowing you to conduct the transaction. You must continue with your scenario and get confirmation from the Agent as to whether or not the transaction can be processed as described.
 - If you are directed to complete such documentation, then you must thoroughly detail in your evaluation what the Agent said about the documentation.
- If you are not refused service, you must indicate that you have to leave to check your account balance, call the recipient, or something to this effect.
- You will not provide your ID, fill out any documentation, or purchase any money orders during this assignment.
- Please obtain the name of the Agent with whom you speak. Do this casually and do not get identified.
- You must take note of the cleanliness of the counter/desk area.
- You must note whether or not the required state signage is displayed, in addition to any Agent-created signs. Please refer to the mystery shopping evaluation (View/Submit in your Shop Log) for a specific example of the required state signage for your assigned location, as well as examples of Agent-created signs.
- You will be asked to provide comments in your evaluation in which we ask you to paint a verbal picture to make clear exactly what happened throughout your experience.

UNIQUE SITUATIONS

At times a unique situation will present itself that will make it difficult to follow the scenario exactly as noted in these guidelines. Below are instructions on how to handle issues that have occurred for our shoppers in the past.

If you are told: You have to use the Western Union phone/kiosk...

You should: ...politely decline. Tell the Agent that before you attempt to complete the transaction on the phone/kiosk, you want to make sure that you will be able to complete the transaction without issues. Then try to continue the scenario with the Agent; do not go to the phone or kiosk.

If you are told: There is a daily purchase limit on Money Orders...

You should: ...further question the Agent to see if there is willingness to perform the transaction as described in the scenario. If the Agent states they have a limit of \$1900 (for example), you should then suggest buying multiple \$1900 money orders to total \$4,500.

If you are told: Western Union services are down...

You should: ...say, "When the services are back up..." and then continue your scenario.

SUBMITTING YOUR EVALUATION

Please ensure that you save your work **frequently** when completing your evaluation online. Use the save button at the bottom of the form as you enter in your information. It is recommended that you save your work after each section. It is a long report and you don't want to have to re-enter information.



Reports are due no later than 12 hours after you complete the shop.

Once your report is complete, watch your email consistently every day until we inform you the shop is complete. If we have questions, they will need to be addressed immediately. If we contact you for

additional details and if you do not respond in a timely manner to the questions, we will not use your evaluation or pay/reimburse you for the shop.