

Here are some holiday safety tips for Online shopping

ONLINE SHOP SAFE CHECKLIST

Before you hand over your credit card info, make sure a Web site is on the up and up. Here's a simple checklist. Keep it next to your computer to give you that extra security when you hit the final checkout button.

STEP 1

Make sure the site provides full contact info. It should list a street address as well as a phone number or e-mail address. Look on the "Contact Us" or "About Us" pages. If it's not there, look at the return policy or privacy policy, and see if it mentions a mailing address.

STEP 2

Check out the privacy policy. Good sites should have one. Look for a link at the bottom of the home page that says "Privacy Policy" or for a link on the "About Us" or FAQ pages. Read the policy to find out whether the company shares customer info with third parties and whether you can opt out. Or simply look for a TRUSTe seal, which means the privacy policy is solid. But don't fall for a fake seal — check to make sure the site re-ally complies at www.truste.org.

Tip: If the policy is pages of legal-ese, avoid eyeball meltdown and use the "Find" function (Control F on a PC; command F on a Mac) to search for terms such as "share personal information," "personally identifiable information," "opt-out" and "opt-in."

STEP 3

See what BBB.org says. Look for the BBB Online Reliability Program seal on a site's home page. (Clicking on the seal should take you directly to BBB.org). Or go to www.bbb.org/us/Find-Business-Reviews and search by the company name or URL. Look for a rating of "satisfactory" or a grade of at least C-. Keep in mind that some smaller sites aren't listed, and plenty of excellent sites aren't yet accredited.

Don't get hung up on the number of complaints alone. A real red flag is not the number of complaints but the number of unresolved complaints. **Tip:** You can also search for seller ratings on sites such as Yahoo, or go to Google and type in the merchant name and "seller ratings," or type in the merchant name and "complaints." If something looks fishy, try searching for the site at www.ripoffreport.com and www.complaintsboard.com.

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