

ADMINISTRATIVE PANEL DECISION

Skopos Financial, LLC v. Ahm Ali
Case No. D2025-1562

1. The Parties

The Complainant is Skopos Financial, LLC, United States of America (“United States”), represented by SafeNames Ltd., United Kingdom.

The Respondent is Ahm Ali, Pakistan.

2. The Domain Names and Registrar

The disputed domain names <reprisefinancial.online> and <reprisefinancials.net> are registered with NameCheap, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on April 17, 2025. On the same day, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain names. Also on April 17, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain names which differed from the named Respondent (Redacted for Privacy, Privacy service provided by Withheld for Privacy ehf) and contact information in the Complaint.

The Center sent an email communication to the Complainant on April 28, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainant to submit an amendment to the Complaint. The Complainant filed an amended Complaint on April 29, 2025.

The Center verified that the Complaint together with the amended Complaint satisfied the formal requirements of the Uniform Domain Name Dispute Resolution Policy (the “Policy” or “UDRP”), the Rules for Uniform Domain Name Dispute Resolution Policy (the “Rules”), and the WIPO Supplemental Rules for Uniform Domain Name Dispute Resolution Policy (the “Supplemental Rules”).

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on May 8, 2025. In accordance with the Rules, paragraph 5, the due date for Response was May 28, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on June 2, 2025.

The Center appointed Andrew F. Christie as the sole panelist in this matter on June 10, 2025. The Panel finds that it was properly constituted. The Panel has submitted the Statement of Acceptance and Declaration of Impartiality and Independence, as required by the Center to ensure compliance with the Rules, paragraph 7.

4. Factual Background

The Complainant is a financial auto lender that provides loans to individuals and families to help purchase new or used vehicles. In 2021, the Complainant founded the REPRISE FINANCIAL brand, specializing in individual personal loans. The Complainant currently operates in 30 States of the United States and enables individuals with limited or fair credit to access loan services for a number of purposes, including but not limited to emergencies, debt consolidation, home improvement, vacation and travel, and other large purchases.

The Complainant holds United States Trademark No. 6791486 for the word trademark REPRISE (registered July 12, 2022) and United States Trademark No. 6791485 for the word trademark REPRISE FINANCIAL (registered July 12, 2022). The Complainant uses the REPRISE FINANCIAL trademark in its brand logo.

On January 11, 2022, the Complainant registered the domain name <reprisefinancial.com>, which it uses for its official website at “www.reprisefinancial.com”. According to third-party statistics, the Complainant’s official website averages over 180,000 visits per month from users globally.

The disputed domain name <reprisefinancial.online> was registered on January 31, 2025, and the disputed domain name <reprisefinancials.net> was registered on February 4, 2025. The Complainant provided screenshots and screen recordings dated March 21, 2025, showing that both disputed domain names resolved to websites prominently displaying the Complainant’s REPRISE FINANCIAL trademark and brand logo and purporting to offer financial services similar to those offered by the Complainant. The websites encourage Internet users to “Start a new application” or “Finish The Application I started”, where they are redirected to the Complainant’s main website. The very end of the website using the disputed domain name <reprisefinancials.net> contains a disclaimer in small print text which states, among other things, “We are not associated with Reprise Financial”.

The Complainant sent a cease and desist letter to the Respondent via email on March 21, 2025. No response was received.

As at the date of this Decision, the disputed domain names resolve to websites which appear to be the same as those in the Complainant’s screenshots and screen recordings.

5. Parties’ Contentions

A. Complainant

The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain names.

The Complainant contends that the disputed domain names are identical or confusingly similar to a trademark in which it has rights on the following grounds. The Complainant is the owner of a trademark registration for REPRISE FINANCIAL. The disputed domain name <reprisefinancial.online> is identical to the Complainant’s trademark. The disputed domain name <reprisefinancials.net> is confusingly similar to the Complainant’s trademark. It consists of an intentional misspelling of the trademark, which remains clearly recognizable in the disputed domain name with the addition of the letter “s”.

The Complainant contends that the Respondent has no rights or legitimate interests in the disputed domain names on the following grounds, among others. The Respondent does not have any registered trademark rights, and there is also no evidence that the Respondent has any unregistered trademark rights, to the term REPRISE FINANCIAL. The Respondent has not received any license from the Complainant to use a domain name featuring the REPRISE FINANCIAL trademark. None of the circumstances stipulated in paragraph 4(c) of the Policy apply in this case. The disputed domain names resolve to webpages that impersonate the Complainant and its offerings by using the REPRISE FINANCIAL logo and by purporting to offer financial services which are similar to that of the Complainant. Such use of the disputed domain names cannot confer rights or legitimate interests on the Respondent.

The Complainant contends that the Respondent has registered and is using the disputed domain names in bad faith on the following grounds, among others. The Complainant's REPRISE FINANCIAL trademark registration predates the creation date of the disputed domain names by over two years. Searching "reprise financial" and "reprisefinancials" on popular Internet search engines returns results listing the Complainant's brand and services first. The Respondent has clearly registered the disputed domain names to target the Complainant's brand intentionally. The Respondent has registered the disputed domain names primarily for the purpose of disrupting the business of the Complainant. The Respondent uses the disputed domain names to attract Internet visitors and attempts to confuse and mislead Internet visitors. The Respondent has intentionally attempted to attract, for commercial gain, Internet users by creating a likelihood of confusion with the Complainant's REPRISE FINANCIAL trademark. The use of the disputed domain names and the Complainant's REPRISE FINANCIAL trademark, and the use of links redirecting back to the Complainant's official website, is misleading and gives the false impression that the Respondent is affiliated with or otherwise endorsed by the Complainant, when this is not the case. The use of the disputed domain names in this context poses a high risk of phishing and fraud.

B. Respondent

The Respondent did not reply to the Complainant's contentions.

6. Discussion and Findings

A. Identical or Confusingly Similar

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy. It is the owner of a trademark registration for the word trademark REPRISE FINANCIAL.

The entirety of the Complainant's trademark is reproduced within the disputed domain name <reprisefinancial.online>, with the addition only of the generic Top-Level Domain ("gTLD") ".online". The disputed domain name is identical to the Complainant's trademark for the purposes of the Policy.

The entirety of the Complainant's trademark is reproduced within the disputed domain name <reprisefinancials.net>, with the addition only of the letter "s" and the gTLD ".net". The disputed domain name is confusingly similar to the Complainant's trademark for the purposes of the Policy.

The Panel finds the first element of the Policy has been established in respect of both disputed domain names.

B. Rights or Legitimate Interests

Although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving a respondent lacks rights or legitimate interests in a domain name may result in the difficult task of "proving a negative", requiring information that is often primarily within the knowledge or control of the respondent. As such, where a complainant makes out a prima facie case that the respondent lacks rights or legitimate interests, the burden of production on this element shifts to the respondent to come forward with

relevant evidence demonstrating rights or legitimate interests in the domain name (although the burden of proof always remains on the complainant). If the respondent fails to come forward with such relevant evidence, the complainant is deemed to have satisfied the second element. [WIPO Overview 3.0](#), section 2.1.

The Panel considers that the composition of the disputed domain names, coupled with the use of the disputed domain names, carries a risk of implied affiliation with the Complainant. The evidence establishes that the Respondent has used the disputed domain names to resolve to websites which, by reproducing the Complainant's REPRISE FINANCIAL trademark and logo, by purporting to offer financial services that are similar to those offered by the Complainant, and by linking to the Complainant's main website, falsely purport to be affiliated with the Complainant. The Panel notes that the Respondent's website resolving from the disputed domain name <reprisefinancials.net> contains a disclaimer of affiliation with the Complainant. However, that disclaimer is not prominent, appearing in small text at the very end of the website, and is unlikely to be read by the typical Internet user who lands on the website. Accordingly, the disclaimer does not correct the false implication of affiliation with the Complainant that arises from the website's prominent content. These uses of the disputed domain names to imply a commercial affiliation that does not exist cannot confer rights or legitimate interests on the Respondent.

Having reviewed the available record, the Panel finds the Complainant has established a prima facie case that the Respondent lacks rights or legitimate interests in the disputed domain names. The Respondent has not rebutted the Complainant's prima facie showing and has not come forward with any relevant evidence demonstrating rights or legitimate interests in the disputed domain names such as those enumerated in the Policy or otherwise.

The Panel finds the second element of the Policy has been established in respect of both disputed domain names.

C. Registered and Used in Bad Faith

In the present case, the Panel notes that: (i) the Respondent registered the disputed domain names some years after the Complainant registered its REPRISE FINANCIAL trademark; (ii) the disputed domain names incorporate the Complainant's trademark in its entirety, and merely add either the gTLD or the letter "s" and the gTLD; and (iii) the Respondent has used the disputed domain names to resolve to websites that reproduce the Complainant's REPRISE FINANCIAL trademark and logo. It is clear the Respondent registered the disputed domain names with knowledge of the Complainant's trademark.

Paragraph 4(b) of the Policy sets out a list of non-exhaustive circumstances that may indicate that a domain name was registered and used in bad faith, but other circumstances may be relevant in assessing whether a respondent's registration or use of a domain name is in bad faith. The evidence shows that the Respondent has used the disputed domain names in an intentional attempt to attract, for commercial gain, Internet users to a website by creating a likelihood of confusion with the Complainant's trademark.

Having reviewed the record, the Panel finds that the Respondent's registration and the Respondent's use of the disputed domain names were in bad faith.

The Panel finds that the Complainant has established the third element of the Policy in respect of both disputed domain names.

7. Decision

For the foregoing reasons, in accordance with paragraphs 4(i) of the Policy and 15 of the Rules, the Panel orders that the disputed domain names <reprisefinancial.online> and <reprisefinancials.net> be transferred to the Complainant.

/Andrew F. Christie/
Andrew F. Christie
Sole Panelist
Date: June 24, 2025