

## **ADMINISTRATIVE PANEL DECISION**

Elevate Credit Service, LLC v. Teodor Hansen  
Case No. D2025-1840

### **1. The Parties**

The Complainant is Elevate Credit Service, LLC, United States of America (“United States” or “US”), represented by Coblenz, Patch, Duffy & Bass LLP, United States.

The Respondent is Teodor Hansen, United States.

### **2. The Domain Name and Registrar**

The disputed domain name <risecreditloansusa.com> (the “Disputed Domain Name”) is registered with NameCheap, Inc. (the “Registrar”).

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on May 7, 2025. On May 8, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Disputed Domain Name. On May 9, 2025, the Registrar transmitted by email to the Center its verification response, disclosing registrant and contact information for the Disputed Domain Name 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 May 13, 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 May 15, 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 16, 2025. In accordance with the Rules, paragraph 5, the due date for Response was June 5, 2025. An email communication from a third party was received on June 6, 2025.

The Center appointed Peter J. Dernbach as the sole panelist in this matter on June 18, 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 US financial services company that offers non-prime lending solutions, helping consumers access responsible and transparent credit. The Complainant (or its predecessors in business) has offered lending and credit services under the mark RISE since at least as early as June 2013.

The Complainant holds United States Trademark Registration No. 4,472,480 for the RISE mark, registered on January 21, 2014 (the “RISE Mark”). This registration covers “financial services, namely, providing short term loans via the Internet, phone, and retail locations; stored-value and credit card services”.

The Complainant owns the domain name <risecredit.com> under which it offers its services.

The Disputed Domain Name was registered by the Respondent on February 11, 2025. It resolves to a website that functions as a platform connecting consumers with potential lenders to offer loan services through participating lenders. The website states it is not a direct lender but rather facilitates loan requests.

The Respondent, according to the information provided by the Registrar, appears to be an individual with an address located in the United States.

The Complainant attempted to send two demand letters to the Respondent by both email and mail, requesting that the Respondent cease use of its RISE Mark, but emails proved undeliverable, and the Complainant has not received any response.

#### **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 Name. Notably, the Complainant contends that:

(i) The Disputed Domain Name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights.

The Complainant asserts that the Disputed Domain Name is confusingly similar to its trademark because it wholly incorporates its RISE Mark. The Disputed Domain Name combines the Complainant's RISE Mark with the word “credit”, which appears in the Complainant's own domain name, and the word “loans”, which describes the financial services the Complainant offers.

(ii) The Respondent has no rights or legitimate interests in respect of the Disputed Domain Name.

The Complainant contends that the Respondent is using the Disputed Domain Name and the website to which the Disputed Domain Name resolves to create an impression of association with the Complainant in order to sell services in competition with the Complainant. Thus, the Respondent is not using the Disputed Domain Name in connection with a bona fide offering of goods or services, and is not making any legitimate, noncommercial or fair use of the Disputed Domain Name.

The Complainant also argues that it has not granted, authorized, licensed, or otherwise permitted the Respondent to use the Complainant's RISE Mark in the Disputed Domain Name. Thus, the Complainant asserts that the Respondent has no rights or legitimate interests in the Disputed Domain Name.

(iii) The Disputed Domain Name has been registered and is being used in bad faith.

The Complainant contends that the Respondent is using the Disputed Domain Name and the website to which the Disputed Domain Name resolves intentionally to attract users for commercial gain by creating a likelihood of confusion with the Complainant's RISE Mark. It further relies on the Respondent's use of false addresses as evidence supporting a finding of bad faith.

## **B. Respondent**

The Respondent did not reply to the Complainant's contentions. On June 6, 2025, a third party which had seemingly received at the address featured on the website associated with the Disputed Domain Name the Center's written communication providing notice of the Complaint, sent an email communication to the Center. The third party asserted that it had no association with the registrant nor any activities related to the Disputed Domain Name.

## **6. Discussion and Findings**

In accordance with paragraph 4(a) of the Policy, in order to succeed in this administrative proceeding and obtain the requested remedy (in this case, transfer of the Disputed Domain Name), the Complainant must prove that each of the three following elements are present:

(i) the Disputed Domain Name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights; and

(ii) the Respondent has no rights or legitimate interests in respect of the Disputed Domain Name; and

(iii) the Disputed Domain Name has been registered and is being used in bad faith.

### **A. Identical or Confusingly Similar**

It is well accepted that the first element functions primarily as a standing requirement. The standing (or threshold) test for confusing similarity involves a reasoned but relatively straightforward comparison between the Complainant's trademark and the disputed domain name. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition, ("[WIPO Overview 3.0](#)"), section 1.7.

The Complainant has shown that it is the owner of a United States registered trademark for the RISE Mark. The entirety of the Complainant's RISE Mark is reproduced within the Disputed Domain Name. Although the Disputed Domain Name also includes other terms "credit", "loans", and "usa", the Panel finds the addition of such terms does not prevent a finding of confusing similarity.

Accordingly, the Panel finds the Disputed Domain Name is confusingly similar to the Complainant's RISE Mark, and the first element of the Policy has been established.

### **B. Rights or Legitimate Interests**

Paragraph 4(c) of the Policy provides a list of circumstances in which the Respondent may demonstrate rights or legitimate interests in a disputed domain name.

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 Complainant has asserted that it has not granted, authorized, licensed, or permitted the Respondent to use the Complainant’s RISE Mark. There is no indication that the Respondent has ever been commonly known by the Disputed Domain Name. There is no evidence to show that the Respondent owns any trademarks related to the Disputed Domain Name.

The Panel notes that the Respondent is using the Disputed Domain Name for commercial gain by advertising and promoting third-party services that are similar to and competing with the Complainant’s financial loan services. Noting the Panel’s findings below, the Panel concludes, on the balance of probabilities, that this use cannot be qualified as a bona fide offering of goods or services.

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 Name. The Respondent has not provided any arguments or evidence to rebut the Complainant’s prima facie showing.

Therefore, the Panel finds the second element of the Policy has been established.

### **C. Registered and Used in Bad Faith**

The Panel notes that, for the purposes of paragraph 4(a)(iii) of the Policy, paragraph 4(b) of the Policy establishes circumstances, in particular, but without limitation, that, if found by the Panel to be present, shall be evidence of the registration and use of a domain name in bad faith.

In the present case, in addition to incorporating the Complainant’s RISE Mark, the Disputed Domain Name contains “credit”, “loans”, and “usa” elements. The “risecredit” portion of the Disputed Domain Name is identical to the Second-Level Domain of the Complainant’s official domain name <risecredit.com>. Furthermore, the term “loans” in the Disputed Domain Name is descriptive of the services provided by the Complainant. Based on the above, and absent any response or argument to the contrary, the Panel finds it is more likely than not that the Respondent, when selecting and registering the disputed domain name, knew of and intended to trade off the Complainant’s trademark rights in the RISE Mark, including through deliberately referencing the Complainant’s business in the Disputed Domain Name and on the associated website (displaying “risecreditloansusa”), and to falsely suggest to Internet users a mistaken belief that its owner or operator is offering services from or authorized by the Complainant to create a false impression of association with the Complainant in order to sell or promote services in competition with the Complainant.

Further, the Panel accepts that the Respondent’s use of false contact details on the website resolving from the Disputed Domain Name is another factor supporting a finding of bad faith registration and use. The use of false registration details is frequently considered an indicator of bad faith (see [WIPO Overview 3.0](#), section 3.2.1).

Accordingly, the Panel finds that the Complainant has established the third element of the Policy.

## **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 Name <risecreditloansusa.com> be transferred to the Complainant.

*/Peter J. Dernbach/*

**Peter J. Dernbach**

Sole Panelist

Date: July 2, 2025