ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION
Revolut Ltd. v. Jennifer Manrique
Case No. D2025-1981

1. The Parties

The Complainant is Revolut Ltd., United Kingdom, represented by Philippi Prietocarrizosa Ferrero DU & Uría, Colombia.

The Respondent is Jennifer Manrique, Colombia.

2. The Domain Name and Registrar

The disputed domain name <revolutcolombia.com> is registered with PDR Ltd. d/b/a PublicDomainRegistry.com (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on May 16, 2025. On May 19, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On May 20 and May 23, 2025, the Registrar transmitted by email to the Center its verification response confirming that the Respondent is listed as the registrant and providing the contact details.

The Center verified that the 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 26, 2025. In accordance with the Rules, paragraph 5, the due date for Response was June 15, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on June 18, 2025.

The Center appointed Luis Miguel Beneyto Garcia-Reyes as the sole panelist in this matter on June 24, 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 leading financial technology company and it is well known in the sectors including digital banking and electronic payments. The Complainant promotes its business including a user-centric digital platform accessible via its website "www.revolut.com".

The Complainant is the owner of the following trademark registrations and applications protecting the term REVOLUT as the only word element:

- International Trademark registration nº 1415811 REVOLUT (Word), granted on May 10, 2018, in class 36;

- International Trademark registration nº 1770130 REVOLUT (Word), granted on October 3, 2023, in classes 9, 36, and 42, designating multiple jurisdictions including Colombia;

- Peruvian registration nº 00038226 REVOLUT (Word), granted on October 27, 2023, in classes 9, 36, and 42;

- Ecuadorian registration nº 2023-53962 REVOLUT (Word), granted on January 10, 2024, in class 9; and

- Colombian application nº SD2024/0114043 REVOLUT (Word), filed on November 5, 2024, in class 9.

The website identified by the disputed domain name is currently inaccessible, but the Complainant has provided evidence showing that the disputed domain name was previously used to advertise a credit card that would be launched soon in Colombia along the message "REVOLUT IS COMING". The website also contained a video advertising a campaign for a credit card which featured a sign that was very similar to the Complainant's REVOLUT trademark.

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:

The Complainant is a leading financial technology company incorporated in 2015, domiciled and existing in accordance with the laws of the United Kingdom, that has expanded its operations to over 48 countries, serving more than 50 million customers. The Complainant's digital platform supports transactions in over 170 currencies and offers multi-currency accounts in 34 currencies and is designed to provide users with real-time access to financial services, enabling efficient and secure management of their financial activities.

The REVOLUT trademark has been increasingly, consistently and exclusively used in connection with a wide range of services, including digital banking, currency exchange, electronic payments, cryptocurrency trading, stock brokerage, insurance, and consumer financial products around the world. The REVOLUT trademark is well known which is evidenced by its extensive commercial use and the continuous global media coverage it has received from major outlets such as Forbes, The Financial Times, Bloomberg, TechCrunch, and CNBC. The REVOLUT mark has received ample press coverage in Colombia by Colombian news media outlets, since 2022 and the process for obtaining permission to establish a supervised entity called Revolut Bank S.A. as a banking institution are currently underway and started in August 2024.

The Respondent registered the disputed domain name to host a webpage that has no action buttons, and is exclusively dedicated to advertise a soon-to-be launched credit card, which is a financial product, related to the products and services that the trademark REVOLUT identifies worldwide.

The disputed domain name is identical to the Complainant's registered and pending REVOLUT trademarks, as it reproduces them in full, next to the word "Colombia", which is the country in which the Complainant announced an interest to enter.

The Respondent is not affiliated with the Complainant and does not represent the Complainant's rights or interests and the Complainant has not authorized the Respondent to use its REVOLUT trademarks nor register domain names containing them. The Respondent has no rights or legitimate interests in respect of the disputed domain name which is being used to simulate commercial activity without any apparent intent to launch the announced credit card.

The timing and nature of the registration of the disputed domain name provide strong indications that the Respondent acted in bad faith and with full awareness of the Complainant's trademark, which is globally recognized, as well as of the Complainant's commercial expansion plans. The Respondent's conduct, therefore, strongly suggests that the disputed domain name was registered to misappropriate the identity and reputation of the REVOLUT trademark, and to mislead and deceive consumers by falsely suggesting affiliation to the Complainant, as the services advertised in the webpage are precisely financial services.

Based on the abovementioned allegations, the Complainant requests the disputed domain name to be transferred to the Complainant.

B. Respondent

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

6. Discussion and Findings

According to paragraph 4(a) of the Policy, the Complainant must prove: i) that the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights; ii) that the Respondent has no rights or legitimate interests in respect of the disputed domain name; and iii) that the Respondent has registered and used the disputed domain name 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 rights in respect of a trademark or service mark for the purposes of the Policy. WIPO Overview 3.0, section 1.2.1.

The entirety of the mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. WIPO Overview 3.0, section 1.7.

Although the addition of other terms (here, "Colombia") may bear on assessment of the second and third elements, the Panel finds the addition of such term does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. WIPO Overview 3.0, section 1.8.

The Panel finds 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.

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 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 name such as those enumerated in the Policy or otherwise.

In addition, the composition of the disputed domain name is inherently misleading as it effectively impersonates or suggests sponsorship or endorsement by the Complainant. WIPO Overview 3.0, section 2.5.1.

The Panel finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

The Panel finds that the Complainant has submitted sufficient evidence to conclude that there is indeed bad faith registration and use of the disputed domain name on the part of the Respondent pursuant to paragraph 4(b)(iv) of the Policy.

This conclusion is reached based on the Panel's findings below:

- the Complainant's prior used and registered trademark REVOLUT is reputed in its Finance sector. The Respondent's registration of the disputed domain name includes the Complainant's trademark in its entirety, and simply adding the geographical term "Colombia" at the end. The Panel's conclusion is that the Respondent must have been aware that it was appropriating a domain name that was confusingly similar to a reputed mark of the Complainant, particularly considering the Complainant's plans to enter in the Colombian market.

- the Complainant has provided evidence showing that the disputed domain name was indeed used to advertise or promote a credit card that would be launched soon in Colombia along the message "REVOLUT IS COMING", which is clearly related to those financial products and services associated to the Complainant. In addition, the website also contained a video advertising a campaign for a credit card which featured a sign that was very similar to the Complainant's REVOLUT trademark.

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 <revolutcolombia.com> be transferred to the Complainant.

/Luis Miguel Beneyto Garcia-Reyes/
Luis Miguel Beneyto Garcia-Reyes
Sole Panelist
Date: July 8, 2025