ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION

Equifax Inc., Equifax Workforce Solutions LLC v. Rupo SA Ltd Co, Rupo S.A. Ltd. Co.
Case No. D2026-0024

1. The Parties

Complainants are Equifax Inc. and Equifax Workforce Solutions LLC, United States of America (the “United States”), represented by The GigaLaw Firm, Douglas M. Isenberg, Attorney at Law, LLC, United States.

Respondent is Rupo SA Ltd Co, Rupo S.A. Ltd. Co., United States, represented by Schepps Law Offices, United States.

2. The Domain Name and Registrar

The disputed domain name <theworknmber.com> (the “Domain name”) is registered with NameSilo, LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on January 6, 2026. On January 6, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Domain Name. On January 6, 2026, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the Domain Name, which differed from the named Respondent (Privacy User #92845d58, See PrivacyGuardian.org) and contact information in the Complaint. The Center sent an email communication to Complainants on January 8, 2026, providing the registrant and contact information disclosed by the Registrar, and inviting them to submit an amendment to the Complaint. Complainants filed an amendment to the Complaint on January 9, 2026.

The Center verified that the Complaint together with the amendment to 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 Respondent of the Complaint, and the proceedings commenced on January 12, 2026. In accordance with the Rules, paragraph 5, the due date for Response was February 1, 2026. The Response was filed with the Center on January 31, 2026. Complainants sent a supplemental filing to the Center on February 12, 2026. Respondent sent an email communication to the Center on February 12, 2026.

The Center appointed Christopher S. Gibson as the sole panelist in this matter on March 2, 2026. 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

Complainant Equifax Inc. was originally incorporated in the State of Georgia (United States) in 1913, and its predecessor company dates back to 1899. Complainants provide information solutions for businesses, governments and consumers, and Complainants provide human resources business process automation and outsourcing services for employers. Complainants have large and diversified group of clients, including financial institutions, corporations, government agencies and individuals. Complainants' services are based on comprehensive databases of consumer and business information derived from numerous sources including credit, financial assets, telecommunications and utility payments, employment, income, educational history, criminal justice data, healthcare professional licensure and sanctions, demographic and marketing data. Complainants use advanced statistical techniques, machine learning and proprietary software tools to analyze available data to create customized insights, decision-making and process automation solutions, and processing services for their clients. Complainants are a leading provider of information and solutions used in payroll-related and human resource management business process services in the United States, as well as ecommerce fraud and charge back protection services in North America.

For consumers, Complainants provide products and services to help people understand, manage, and protect their personal information and make more informed financial decisions. Additionally, Complainants provide information, technology, and services to support debt collections and recovery management. Among many services, Complainants offer a credit reporting service that provides consumers with a summary of their credit history, and certain other information, reported to credit bureaus by lenders and creditors.

Complainants operate in four global regions: North America (United States and Canada), Asia Pacific (Australia, New Zealand, and India), Europe (the United Kingdom, Spain, and Portugal) and Latin America (Argentina, Brazil, Chile, Costa Rica, Dominican Republic, Ecuador, El Salvador, Honduras, Mexico, Paraguay, Peru, and Uruguay). Complainants maintain support operations in Chile, Costa Rica, India, and Ireland. Complainants also have investments in consumer and/or commercial credit information companies through joint ventures in Brazil, Cambodia, Malaysia, and Singapore.

Complainants employed approximately 14,700 employees in twenty-two countries as of December 31, 2024. Equifax Inc. is a member of Standard & Poor's (S&P) 500 Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. In 2024, Complainants' operating revenue was USD 5,681.1 million; and its operating income was USD 1,042.1 million.

Complainants' Workforce Solutions business uses THE WORK NUMBER trademark and provides services enabling customers to verify income, employment, educational history, criminal justice data, healthcare professional licensure and sanctions of people in the United States (verification services), as well as providing employer customers with services that assist them in complying with and automating certain payroll-related and human resource management processes throughout the entire cycle of the employment relationship, including unemployment cost management, employee screening, employee onboarding, tax credits and incentives, I-9 management and compliance, immigration case management, tax form management services and Affordable Care Act management services (employer services).

Complainants have provided evidence they won five trademark registrations for marks that consist of or contain the words, "THE WORK NUMBER" in four jurisdictions – the United States, Canada, the United Kingdom, and the European Union – with the marks dating from 1997, 1998 and 2003. Complainants have provided evidence from the website of the United States Patent and Trademark Office ("USPTO") for the oldest registration of THE WORK NUMBER trademark, U.S. Reg. No. 2,077,613, registered on July 8, 1997.

Citation	Source	Registration Date	Registration Number	Owner Name	Goods and Services
THE WORK NUMBER	USPTO	**Reg** 08-JUL-1997	**Reg** 2077613	Equifax Workforce Solutions LLC	**IC 35** Employment and salary verification services.
THE WORK NUMBER FOR EVERYONE	Canada	**Reg** 25-JUN-2003	**Reg** TMA584269	Equifax Workforce Solutions LLC	(1) Employment and salary verification services.
THE WORK NUMBER	Canada	**Reg** 25-JUN-2003	**Reg** TMA584305	Equifax Workforce Solutions LLC	(1) Employment and salary verification services.
THE WORK NUMBER	United Kingdom	**Reg** 09-DEC-1998	**Reg** UK00900322578	Equifax Workforce Solutions LLC	**IC 35** Employment and salary verification services.
THE WORK NUMBER	European Union	**Reg** 09-DEC-1998	**Reg** 000322578	Equifax Workforce Solutions LLC	**IC 35** Employment and salary verification services.

Complainants own the domain name <theworknumber.com>, which was registered on November 11, 1996. Complainants use this domain name in connection with a website for services associated with THE WORK NUMBER trademark, that is, employment and salary verification services.

The Domain Name was registered on January 23, 2005, more than seven years after Complainants first registered THE WORK NUMBER trademark and the domain name <theworknumber.com>. Respondent is using the Domain Name in connection with a Pay-Per-Click ("PPC") or monetized parking page that includes links for various services that appear to be related to Complainants' services, including "Setting Up Payroll" and "Payroll Startup."

5. Parties' Contentions

A. Complainants

(i) Identical or confusingly similar

Complainants have provided evidence that they own THE WORK NUMBER trademark, as noted above. Further, Complainants submit that previous panels have also found that Complainants have rights to THE WORK NUMBER mark. See *Equifax Inc, Equifax Workforce Solutions LLC v. Burton Fuller*, WIPO Case No. D2025-0629 (transfer of <theworknumberinc.com>), and *Equifax Inc. and Equifax Workforce Solutions LLC v. Domain Administrator*, WIPO Case No. D2023-3022 (transfer of <worknumber.com>).

Complainants contend the Domain Name is identical or confusingly similar to the THE WORK NUMBER mark. The Domain Name contains this mark in its entirety, simply omitting the letter "u." The Domain Name contains the dominant features of THE WORK NUMBER mark and, therefore, is confusingly similar to the mark. Further, Complainants assert "[a] domain name which consists of a common, obvious, or intentional misspelling of a trademark is considered by panels to be confusingly similar to the relevant mark for purposes of the first element." WIPO Overview of WIPO Panel Views on Selected UDRP Questions

("WIPO Overview 3.1"), section 1.9. Complainants contend the omission of the letter "u" from the Domain Name is an intentional misspelling of the THE WORK NUMBER mark and, therefore, the Domain Name is confusingly similar to the mark.

Accordingly, Complainants conclude the Domain Name is identical or confusingly similar to the THE WORK NUMBER mark.

(ii) Rights or legitimate interests

Complainants contend Respondent has no rights or legitimate interests in the Domain Name. Complainant has never assigned, granted, licensed, sold, transferred or in any way authorized Respondent to register or use THE WORK NUMBER trademark in any manner. Complainants argue this fact, on its own, can be sufficient to prove the second criterion of the Policy. As described above, the Domain Name consists of an obvious typographical variation of THE WORK NUMBER trademark. Complainants urge this intentional misspelling is a clear indication that Respondent lacks rights or legitimate interests in the Domain Name. As set forth in WIPO Overview 3.1, section 1.9: "Under the second and third elements, panels will normally find that employing a misspelling in this way signals an intention on the part of the respondent…to confuse users seeking or expecting the complainant."

Further, Complainants state that by using the Domain Name in connection with a PPC or monetized parking page that includes links for various services directly related to Complainants and THE WORK NUMBER trademark – including links labeled "Setting Up Payroll" and "Payroll Startup" – Respondent has failed to create a bona fide offering of goods or services under the Policy and, therefore, Respondent cannot demonstrate rights or legitimate interests under Paragraph 4(c)(i) of the Policy.

To Complainants' knowledge, Respondent has never been commonly known by the Domain Name and has never acquired any trademark or service mark rights in the Domain Name. Further, given Complainants' use and registration of THE WORK NUMBER trademark for more than 28 years, it is impossible that Respondent is commonly known by this trademark. Finally, by using the Domain Name in connection with a monetized parking page, Respondent's actions are clearly commercial and, therefore, Respondent cannot establish rights or legitimate interests pursuant to paragraph 4(c)(iii) of the Policy.

Accordingly, Complainants conclude Respondent has no rights or legitimate interests in respect of the Domain Name.

(iii) Registered and used in bad faith

Complainants contend the Domain Name should be considered as having been registered and used in bad faith by Respondent.

First, Complainants submit the mere registration of a domain name that is identical or confusingly similar (particularly domain names comprising typos) to a famous or widely-known trademark by an unaffiliated entity can by itself create a presumption of bad faith. See WIPO Overview 3.1, section 3.1.4. Complainants claim THE WORK NUMBER trademark is famous and/or widely known, given that it is protected by at least five trademark registrations in at least four jurisdictions around the world, the oldest of which was registered more than 28 years ago and that it is used by a public company that has operating revenue of USD 5,681.1 million and operating income of USD 1,042.1 million and employs approximately 14,700 people in 22 countries.

Complainants assert it is implausible that Respondent was unaware of Complainants when registering the Domain Name given the fame of the mark. Accordingly, the only explanation of what has happened is that Respondent's motive in registering and using the Domain Name seems to be simply to disrupt Complainants' relationship with customers or potential customers or attempt to attract Internet users for potential gain. These both constitute evidence of registration and use in bad faith: paragraphs 4(b)(iii) & (iv) of the Policy.

Further, Complainants argue because the Domain Name is so obviously connected with them, Respondent's actions suggest "opportunistic bad faith" in violation of the Policy. In light of the long history of Complainants' trademarks and significant presence and brand recognition, it is likely that Respondent knew of Complainants' marks, and has sought to obtain a commercial benefit by attracting Internet users based on that confusion. As described above, the Domain Name consists of an obvious typographical variation of THE WORK NUMBER mark. This intentional misspelling is a clear indication of bad faith.

In addition, Complainants state UDRP panels have repeatedly held that using a domain name in connection with a monetized parking page under the circumstances present in this case constitutes bad faith. Bad faith exists even if Respondent argues that it was unaware of the monetized parking page associated with the Domain Name – which contains links (such as "Setting Up Payroll" and "Payroll Startup") directly related to Complainants and THE WORK NUMBER mark.

Finally, Complainants maintain another indication of bad faith is that the oldest existing registrations for THE WORK NUMBER trademark, U.S. Reg. No. 2,077,613, was registered almost eight years before Respondent's registration of the Domain Name.

Accordingly, Complainants conclude the Domain Name was registered and is being used in bad faith.

B. Respondent

Respondent has submitted a Response in which it requests the Panel to deny the remedies requested by Complainants. Respondent contends that Complainants have not met the burden of satisfying each of the required three elements under the Policy. Respondent claims this is a case of bullying by counsel for a large corporate client.

(i) Identical or confusingly similar

Respondent states "The work number" is a generic term, and the Domain Name was registered two decades ago. Since that time, Respondent acknowledges Complainants' trade name based on that generic term "The Work Number" has become famous in some circles as a credit reporting service. While not functionally practical as a "typo-squatting" name (because of its length and the fact that "u" between two constants is almost universally never mistyped by omission), Respondent acknowledges the Domain Name is sufficiently similar to be potentially confusing with Complainants' mark, since they both address the same generic term.

Respondent emphasizes, however, that confusing similarity to a generic term used as a trademark is not sufficient as an underlying basis for a UDRP dispute. There must be both bad faith registration and use of the domain name. In this case there is neither. Respondent states Complainant failed to raise any issue or complaint for two decades, and when an issue was raised, Respondent immediately offered to transfer the Domain Name at no cost to Complainants – even though the Domain Name was neither registered nor used in any bad faith way or purpose – in order to avoid the costs of this Response, but Complainants refused. Instead, Complainants seek to bully Respondent, unnecessarily running up costs, and threatening them with the threat of reputation damage by seeking a finding that Respondent has purportedly acted in bad faith.

(ii) Rights or legitimate interests

In its Response, Respondent has not specifically addressed this element or made any specific claim to rights or legitimate interests in the Domain Name.

(iii) Registered and used in bad faith

Respondent asserts there is no bad faith. Respondent states if it had set up a landing page that provided links to competitors of Complainants, a panel might reasonably conclude that the Domain Name was being used by Respondent in bad faith – that is, assuming Respondent controlled the contents of the landing page. However, Respondent contends this is not the case. Here, the landing page does not contain any competitor to Complainants nor involve the same industry or services relating to credit reporting or investigation. Instead, Respondent states the landing page for the Domain Name relates to an entirely different and wholly unrelated field, a field that relates to "TheWorkNmber.com." Again "the work number" is a generic term and there are many wholly unrelated types of numbers that relate to work. Respondent states that, as evidenced by Complainants' own evidence, the website for the Domain Name is used as a launching site for payroll related services. Respondent claims payroll services relate to the Domain Name <TheWorkNmber.com>, but have nothing to do with, and do not relate to or compete with, Complainants. Payroll is for employees that have already been hired – companies are not doing credit reports for existing employees that they have already hired. Again, as a practical matter, nobody looking for credit reporting would look for them at a payroll management site. There is no evidence that the public sees any connection or affiliation between payroll services and Complainants. Respondent emphasizes the Domain Name is not being used in bad faith to confuse customers seeking credit reports from Complainants.

Further, there is no evidence that when the Domain Name was registered 20 years ago, the existence of Complainants was even known to Respondent.

In summary, Respondent submits there is no evidence of bad faith intent in registration of the Domain Name and no evidence of bad faith use of the Domain Name. Complainants' assertion of purported bad faith registration does not fit the circumstances here, where the Domain Name was not used to compete with or redirect Complainants' customers and does not offer similar or even related services.

Further, the Domain Name is a long name, not conducive for "typo-squatting," and there is no evidence of any customer ever being confused by it. While not disputing the similarity of the Domain Name and Complainants' trademark, similarity is not the same thing as bad faith registration when the Domain Name and the mark are using the same generic term as their base, but for very different uses and markets that do not have the same customer base and do not compete with each other in any way.

6. Discussion and Findings

6.1 Supplemental Filing

On February 12, 2026, Complainants submitted a supplemental filing that was purportedly limited to addressing the most relevant factual and legal issues in Respondent's Response that were not, and could not have been, known to Complainants when filing the Complaint. Complainants submit that accepting the filing is within the Panel's discretion and would serve the interests of fairness. In return, Respondent sent an email communication to the Center on February 12, 2026, objecting to Complainants' supplemental filing, indicating, among other things, that "allowing such a 'back end' procedure violates the basic elements of due process, to which the Respondent strongly objects." Respondent requested an opportunity both to respond to the supplemental filing and to request a three-member panel (if appropriate), but only after the Panel determined whether it would accept Complainants' supplemental filing, in order to avoid forcing unnecessary costs on Respondent.

On February 13, 2026, the Center replied to Respondent's communication, indicating that if the Center receives any supplemental filing from Respondent beyond the Response, it would transmit it to the Panel (when appointed), and that it will be in the Panel's sole discretion to determine whether to accept Complainant's supplemental filing, as well as any response Respondent may submit to that supplemental filing. Further, the Center provided that if Respondent intended to choose a three-member panel, Respondent was required to pay one-half of the applicable fee and provide the names of three candidates to serve as one of the Panelists by February 18, 2026. On February 25, 2026, the Center sent a communication to the Parties indicating that it had not received any further correspondence regarding a request for selection of a three-member panel and would therefore proceed to appoint the Administrative Panel.

The Panel observes that the Rules provide for the submission of the Complaint by Complainant and the Response by Respondent, while no express provision is made for supplemental filings by either party. Paragraphs 10 and 12 of the Rules in effect grant the Panel sole discretion to determine the admissibility of supplemental filings (including further statements or documents) received from either party. In this case, the Panel determines that, in the interests of efficiency, fairness and avoiding further unnecessary expenses, which are of concern to Respondent, Complainants' supplemental submission is not accepted into the record.

6.2 Merits

In order to succeed on its Complaint, Complainants must demonstrate that the three elements set forth in paragraph 4(a) of the Policy have been satisfied. These elements are that:

(i) the Domain Name registered by Respondent is identical or confusingly similar to a trademark or service mark in which Complainants have rights;
(ii) Respondent has no rights or legitimate interests in respect of the Domain Name; and
(iii) Respondent has registered and is using the 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 3.1, section 1.7.

The Panel finds that Complainants have established rights in the THE WORK NUMBER trademark. WIPO Overview 3.1, section 1.2.1. Respondent does not appear to contest that the Domain Name is confusingly similar to Complainants' mark. Indeed, the Domain Name incorporates Complainants' mark in its entirety, but with the omission of the letter "u" in the word "number." This one letter omission does not avoid confusing similarity. See *Tumblr, Inc. v. Fundacion Private Whois / PPA Media Services, Ryan G Foo*, WIPO Case No. D2013-0421 (domain name is confusingly similar to trademark where domain name is identical to trademark "save for the omission of one letter"); *Elliott Management Corporation v. Blake Smoove*, WIPO Case No. D2020-1402 ("a minor typographical deletion of one letter… does not avoid a finding of confusing similarity"). The Panel determines that the Domain Name is therefore confusingly similar to Complainants' THE WORK NUMBER trademark. WIPO Overview 3.1, sections 1.7 and 1.8.

Accordingly, the Panel finds the first element of the Policy has been established.

B. Rights or Legitimate Interests

Although the overall burden of proof in UDRP proceedings is on the complainant, UDRP 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 determines that Complainants have established a prima facie case that Respondent lacks rights or legitimate interests in the Domain Name, which Respondent has not sought to directly contest. Complainants have never authorized Respondent to use THE WORK NUMBER trademark in any way. There is no evidence that Respondent has been commonly known by the Domain Name; instead, the Domain Name appears to consist of a typographical variation of Complainants' THE WORK NUMBER trademark. The record indicates that Respondent is using the Domain Name in connection with a monetized parking page that includes links (labeled “Setting Up Payroll” and “Payroll Startup”) for various services related to Complainants’ services. Respondent has sought to argue that the links do not relate to, or compete with, Complainants’ business, but Complainants in their Complaint specified that among the services they provide, are “providing employer customers with services that assist them in complying with and automating certain payroll-related and human resource management processes throughout the entire cycle of the employment relationship.” As such, the Panel finds Respondent’s PPC webpage at the Domain Name seeks to play off of the Complainant’s mark and is not a bona fide offering of goods or services under the Policy.

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

C. Registered and Used in Bad Faith

The third element of paragraph 4(a) of the Policy requires that Complainants demonstrate Respondent registered and is using the Domain Name in bad faith. WIPO Overview 3.1, section 3.1, states, “bad faith under the UDRP is broadly understood to occur where a respondent takes unfair advantage of or otherwise abuses a complainant’s mark.”

For the reasons discussed under this and the preceding heading, the Panel considers that Respondent’s conduct in this case constitutes bad faith registration and use of the Domain Name within the meaning of paragraph 4(a)(iii) of the Policy. Based on the entire record in this case, the Panel finds, on the preponderance of the evidence, that Respondent was likely aware of Complainants and their THE WORK NUMBER trademark, and targeted that mark, when registering the Domain Name. The Domain Name was registered more than seven years after Complainants had registered their earliest THE WORK NUMBER mark and more than eight years after they had registered their <theworknumber.com> domain name. The Panel observes that the Domain Name is a typographical variant of Complainant’s mark with the omission of the letter “u” in the word “number,” a practice commonly referred to as “typo squatting,” which UDRP panels routinely regard as strong evidence of bad faith. Respondent has not provided sufficient explanation for why it chose the Domain Name with that typo in it.

Moreover, the Panel finds that Respondent’s use of the Domain Name to host PPC links, including links related to Complainant’s services, constitutes evidence of bad faith use. Such use attempts to capitalize on the goodwill associated with Complainant’s mark by diverting Internet users seeking Complainant to a monetized landing page. UDRP panels have consistently held that the intentional attraction of users for commercial gain through confusion, particularly where PPC links are keyed to the complainant’s field of business, falls squarely within paragraph 4(b)(iv) of the Policy and does not constitute a bona fide offering of goods or services. Even Respondent acknowledged in its Response that if it had set up a landing page that provided links to competitors of Complainants, a panel might reasonably conclude that the Domain Name was being used by Respondent in bad faith, assuming Respondent controlled the contents of the landing page. As to this last point, WIPO Overview 3.1, section 3.5 provides in relevant part:

“Particularly with respect to ‘automatically’ generated pay-per-click links, panels have held that a respondent cannot disclaim responsibility for content appearing on the website associated with its domain name (nor would such links ipso facto vest the respondent with rights or legitimate interests). Neither the fact that such links are generated by a third party such as a registrar or auction platform (or their affiliate), nor the fact that the respondent itself may not have directly profited, would by itself prevent a finding of bad faith.”

Respondent asserts that, after receiving notice of this dispute, it offered to transfer the Domain Name “at no cost” to Complainants; however, it has provided no supporting evidence or further explanation that would justify a finding, based on this point, of no bad faith registration or use.

Finally, although Respondent argues that Complainants failed to raise any issue or complaint for two decades, WIPO Overview 3.1, section 4.17 provides guidance that panels “have widely recognized that mere delay between the registration of a domain name and the filing of a complaint neither bars a complainant from filing such case, nor from potentially prevailing on the merits.”

Accordingly, for all of the above reasons, the Panel concludes the Domain Name was registered and used in bad faith. Accordingly, Complainants have satisfied 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 Domain Name <theworknmber.com> be transferred to Complainants.

/Christopher S. Gibson/
Christopher S. Gibson
Sole Panelist
Date: March 29, 2026