ADMINISTRATIVE PANEL DECISION

Equifax Inc. v. Hanna El Hinn, Dot Liban
Case No. D2026-1660

1. The Parties

The Complainant is Equifax Inc., United States of America ("United States"), represented by The GigaLaw Firm, Douglas M. Isenberg, Attorney at Law, LLC, United States.

The Respondent is Hanna El Hinn, Dot Liban, Lebanon.

2. The Domain Name and Registrar

The disputed domain name <wquifax.com> is registered with eNom, Inc. dba Dynames.com, Inc. (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on April 20, 2026. On April 20, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On April 20, 2026, 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) and contact information in the Complaint. The Center sent an email communication to the Complainant on April 21, 2026, 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 amendment to the Complaint on April 21, 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 the Respondent of the Complaint, and the proceedings commenced on April 22, 2026. In accordance with the Rules, paragraph 5, the due date for Response was May 12, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on May 13, 2026.

The Center appointed Torsten Bettinger as the sole panelist in this matter on May 20, 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

The Complainant is Equifax Inc., a company originally incorporated under the laws of the State of Georgia, United States, in 1913, with a predecessor company dating back to 1899.

The Complainant is a global data, analytics, and technology company. It provides information solutions for businesses, governments, and consumers, including services relating to credit information, risk analysis, identity protection, fraud prevention, employment and income verification, payroll-related and human resources business process services, and debt collections and recovery management.

The Complainant operates in several global regions, including North America, Latin America, Europe, and Asia Pacific.

The Complainant is the registrant of the domain name <equifax.com>, which was created on February 21, 1995, and which the Complainant uses in connection with its primary website.

The Complainant owns numerous trademark registrations worldwide consisting of or containing the term EQUIFAX. These include, inter alia, the following United States trademark registrations:

- United States Trademark Registration No. 1,027,544 for EQUIFAX, registered on December 16, 1975, for use in connection with “insurance risk information reporting services concerning potential policy holders”;
- United States Trademark Registration No. 1,045,574 for EQUIFAX, registered on August 3, 1976, for use in connection with “conducting investigations and reporting on individuals and firms concerning credit, character and finances…”; and
- United States Trademark Registration No. 1,644,585 for EQUIFAX, registered on May 14, 1991, for use in connection with, inter alia, “providing on-line access to computer databases containing information relating to applicants for insurance, credit, mortgage loans, and employment.”

The disputed domain name was created on March 16, 2002.

The disputed domain name resolves to a Pay-Per-Click (“PPC”) or monetized parking page containing links relating to services connected with the Complainant’s business and the EQUIFAX trademark, including links such as “Check My Credit Score”, “How to Pay Off Debt”, and “Identity Theft Protection”.

The evidence submitted by the Complainant further indicates that at least one security vendor has reported the disputed domain name as being associated with phishing activities.

The Complainant has also submitted evidence that Mail exchanger (“MX”) records have been configured for the disputed domain name, enabling the disputed domain name to be used for email communications.

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.

With regard to the requirement of identity or confusing similarity between the trademark and the domain name pursuant to paragraph 4(a)(i) of the Policy, the Complainant contends that:

- the disputed domain name is confusingly similar to the Complainant's EQUIFAX trademark;
- the disputed domain name contains a recognizable version of the EQUIFAX trademark, replacing only the initial letter "e" with the letter "w";
- such replacement constitutes an obvious typographical variation of the Complainant's trademark, particularly because "e" and "w" are adjacent keys on a United States keyboard layout;
- such typo-variant does not prevent a finding of confusing similarity under the Policy; and
- the generic Top-Level Domain ("gTLD") ".com" should be disregarded for the purposes of the confusing similarity analysis.

With regard to the Respondent having no rights or legitimate interests in the disputed domain name, the Complainant submits that:

- it has never assigned, granted, licensed, sold, transferred, or otherwise authorized the Respondent to register or use the EQUIFAX trademark in any manner;
- the Respondent is not commonly known by the disputed domain name and has not acquired any trademark or service mark rights in the disputed domain name;
- the disputed domain name consists of an obvious typographical variation of the Complainant's EQUIFAX trademark;
- the Respondent uses the disputed domain name in connection with a PPC or monetized parking page containing links to services directly related to the Complainant's business and the EQUIFAX trademark;
- such use does not constitute a bona fide offering of goods or services, nor a legitimate noncommercial or fair use;
- at least one security vendor has reported that the disputed domain name is associated with phishing activities; and
- the Respondent has configured MX records for the disputed domain name, which enables the Respondent to send and receive email using the disputed domain name and creates a risk of fraudulent email communications.

Finally, with regard to the disputed domain name having been registered and being used in bad faith, the Complainant argues that:

- the EQUIFAX trademark is widely known and highly distinctive;
- the Complainant's trademark rights substantially predate the registration of the disputed domain name;
- the disputed domain name is an obvious typographical variation of the Complainant's EQUIFAX trademark;
- the Respondent must have been aware of the Complainant and its trademark when registering the disputed domain name;
- the Respondent uses the disputed domain name in connection with a monetized parking page containing links related to the Complainant's business;
- the disputed domain name has been reported by at least one security vendor as being associated with phishing activities; and
- the configuration of MX records for the disputed domain name further supports an inference that the disputed domain name may be used for fraudulent email communications.

B. Respondent

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

6. Discussion and Findings

Paragraph 4(a) of the Policy states that the Complainant must prove each of the three following elements:

(i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights;

(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 Select UDRP Questions, ("WIPO Overview 3.1"), section 1.7.

The Complainant has shown rights in respect of the EQUIFAX trademark for the purposes of the Policy. WIPO Overview 3.1, section 1.2.1.

The disputed domain name consists of the term "wquifax". It differs from the Complainant's EQUIFAX trademark by replacing the initial letter "e" with the letter "w". The Panel finds that the Complainant's EQUIFAX trademark remains clearly recognizable within the disputed domain name.

The replacement of a single letter does not prevent a finding of confusing similarity. In the circumstances of this case, the disputed domain name appears to be an obvious typographical variation of the Complainant's EQUIFAX trademark. The substitution of the letter "e" with the adjacent keyboard letter "w" is characteristic of typosquatting.

The gTLD ".com" is a standard registration requirement and is disregarded under the first element confusing similarity analysis.

Accordingly, the Panel finds that 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 that 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 3.1, section 2.1.

Having reviewed the available record, the Panel finds that the Complainant has established a prima facie case that the Respondent lacks rights or legitimate interests in the disputed domain name.

The Complainant has not authorized, licensed, or otherwise permitted the Respondent to use its EQUIFAX trademark. There is no evidence on the record that the Respondent is affiliated with the Complainant or has been commonly known by the disputed domain name.

The disputed domain name consists of an obvious typographical variation of the Complainant's EQUIFAX trademark. The nature of the disputed domain name carries a clear risk of implied affiliation and suggests that the Respondent sought to take advantage of Internet users seeking or expecting the Complainant. The Panel finds that subtle misspellings of a complainant's mark in a domain name can also impersonate the complainant, as there is a risk that Internet users will not notice the difference between the misspelling and the complainant's mark. See *Banque et Caisse d'Epargne de l'Etat, Luxembourg, v. Domain Admin, Whoisprotection.cc / hans larsson*, WIPO Case No. D2022-1505.

The evidence shows that the disputed domain name resolves to a PPC or monetized parking page containing links relating to services directly connected with the Complainant's business, including credit scores, debt repayment, and identity theft protection. Such use of a domain name confusingly similar to the Complainant's trademark to generate revenue from sponsored links does not constitute a bona fide offering of goods or services under the Policy.

Nor does the Panel find any evidence of legitimate noncommercial or fair use. On the contrary, the Respondent's use of the disputed domain name appears commercial in nature and intended to capitalize on the reputation and goodwill of the Complainant's EQUIFAX trademark.

The Panel further notes the Complainant's evidence that at least one security vendor has reported the disputed domain name as being associated with phishing activities. Panels have categorically held that use of a domain name for phishing or other fraudulent activity can never confer rights or legitimate interests on a respondent.

The configuration of MX records for the disputed domain name further reinforces the Panel's conclusion that the Respondent has no rights or legitimate interests in the disputed domain name in the circumstances of this case.

The Respondent has not submitted any response and has not come forward with any evidence of rights or legitimate interests in the disputed domain name.

Accordingly, the Panel finds that the Respondent has no rights or legitimate interests in the disputed domain name within the meaning of paragraph 4(a)(ii) of the Policy.

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, the Panel finds that the disputed domain name was registered in bad faith.

The Complainant's EQUIFAX trademark is distinctive and has been used for many years. The Complainant's trademark registrations and its <equifax.com> domain name substantially predate the registration of the disputed domain name.

The disputed domain name differs from the Complainant's EQUIFAX trademark only by the replacement of the initial letter "e" with the letter "w". The Panel accepts the Complainant's submission that "e" and "w" are adjacent keys on a United States keyboard layout. The disputed domain name is therefore an obvious typographical variation of the Complainant's mark.

In light of the distinctiveness and reputation of the EQUIFAX trademark, and the nature of the disputed domain name as a typographical variation of that mark, the Panel finds it implausible that the Respondent selected the disputed domain name independently or without knowledge of the Complainant and its trademark rights.

The Respondent's use of the disputed domain name in connection with a PPC or monetized parking page containing links directly related to the Complainant's services further supports the conclusion that the Respondent registered the disputed domain name with the Complainant and its EQUIFAX trademark in mind.

Accordingly, the Panel finds that the disputed domain name was registered in bad faith.

The evidence further shows that the disputed domain name has been used to resolve to a PPC or monetized parking page containing links for services directly related to the Complainant and its EQUIFAX trademark, including credit score, debt repayment, and identity theft protection services.

In the Panel's view, the Respondent's use of a typographical variation of the Complainant's EQUIFAX trademark to attract Internet users to a monetized parking page containing links related to the Complainant's business constitutes an intentional attempt to attract, for commercial gain, Internet users to the Respondent's website by creating a likelihood of confusion with the Complainant's mark as to source, sponsorship, affiliation, or endorsement, within the meaning of paragraph 4(b)(iv) of the Policy.

The Panel further notes the Complainant's evidence that at least one security vendor has reported the disputed domain name as being associated with phishing activities. Such evidence supports a finding of bad faith use.

In addition, the Respondent has configured MX records for the disputed domain name. In the circumstances of this case, where the disputed domain name is a typographical variation of the well-known EQUIFAX trademark and has been associated with services relating to credit, identity protection, and financial information, the configuration of MX records gives rise to a risk that the disputed domain name may be used for fraudulent email communications. This further supports an inference of bad faith.

The Respondent has not filed any response and has not provided any plausible explanation for its registration or use of the disputed domain name.

Accordingly, the Panel finds that the disputed domain name has been registered and is being used in bad faith within the meaning of paragraph 4(a)(iii) 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 <wquifax.com> be transferred to the Complainant.

/Torsten Bettinger/
Torsten Bettinger
Sole Panelist
Date: June 3, 2026