ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION
Redwood Credit Union v. Host Master, Njalla Okta LLC
Case No. D2026-3346

1. The Parties

The Complainant is Redwood Credit Union, United States of America ("USA"), represented by Fidus Law Chambers, India.

The Respondent is Host Master, Njalla Okta LLC, Saint Kitts and Nevis.

2. The Domain Name and Registrar

The disputed domain name <digitalredwoodcu.org> is registered with Tucows Domains Inc. (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on August 1, 2026. On August 4, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On August 4, 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 (Unknown) and contact information in the Complaint. The Center sent an email communication to the Complainant on August 6, 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 August 7, 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 August 19, 2026. In accordance with the Rules, paragraph 5, the due date for Response was September 8, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on September 10, 2026.

The Center appointed Andrea Jaeger-Lenz as the sole panelist in this matter on September 14, 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 seated in California, USA, and operates as a financial institution. Having first started under the name Sonoma County Employees Credit Union in 1950, it changed its name to REDWOOD CREDIT UNION in 1982. The Complainant offers a comprehensive set of financial products and services, including personal and banking business, lending, mortgages, investment services and financial education programs (as per Annexure B to the Complaint). The Complainant has 22 branches and 500,000 members across the USA with over USD 9.1 billion in assets under management (as per Annexure C to the Complaint). The Complainant owns, amongst others, the following trademarks (as per Annexures F and G to the Complaint):

- USA trademark registration no. 1560138 for REDWOOD CREDIT UNION (figurative, with stylized triangular tree), registered on October 10, 1989, for services in Class 36; and
- USA trademark registration no. 5513007 for REDWOOD CREDIT UNION (word), registered on July 10, 2018, for services in Class 36.

The Complainant offers its services online through its website at the domain name <redwoodcu.org> and is present on social media such as Facebook, X and Instagram (as per Annexures I and C to the Complaint). Under this domain name, the Complainant hosts a subdomain at <digital.redwoodcu.org>, displaying the Complainant's trademark as word and logo with stylized triangular tree, on green background, through which users can log in to the Complainant's financial services platform (as per Annexure H to the Complaint).

The disputed domain name was registered on June 27, 2026. Before suspension of the disputed domain name by the Registrar and commencement of the present proceeding, it resolved to a website reproducing the trademark REDWOOD CREDIT UNION as a word mark and as a logo with stylized triangular tree on a green background, together with a user login interface resembling the Complainant's (as per Annexure J to the Complaint).

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 disputed domain name is confusingly similar to a trademark, in which it owns rights. For this, the Complainant refers to its registered trademarks consisting of or comprising the words REDWOOD CREDIT UNION. The Complainant argues that, within the disputed domain name, the word REDWOOD is identically included, followed by the letters "cu" which are an acronym for the term Credit Union. According to the Complainant, the addition of the term "digital" does not distinguish the disputed domain name from the Complainant's trademark, but rather it refers to the online banking services offered by the Complainant. Internet users encountering the disputed domain name would reasonably believe it to be the Complainant's own digital platform, all the more as the same is available at a URL virtually identical to the disputed domain name.

On the second element, the Complainant contends that the Respondent has no rights or legitimate interests in the disputed domain name. On this, it puts forth that the Respondent is not commonly known by "REDWOOD CREDIT UNION", nor has the Respondent acquired any such trademark rights. The Respondent is, according to the Complainant, not affiliated with the Complainant and not licensed or otherwise permitted to use the Complainant's trademark in any way. Further, the Respondent is, so the Complainant argues, not making any bona fide offering of goods or services or a legitimate noncommercial use. On the contrary, the Respondent's use of the disputed domain name mimicking the login page of the Complainant's official online login page (visualized by comparison as per Annexure L to the Complaint) serves to impersonate the Complainant and thereby phish for the Complainant's members' confidential login data.

On the third element, the Complainant contends that the disputed domain name was registered and is being used in bad faith. On this, the Complainant puts forth that the use to host a website reproducing the Complainant's online login, to which the disputed domain name has been put by the Respondent, shows that the Respondent had been targeting the Complainant upon registration of the disputed domain name and that its aim in doing so was to commit financial fraud and dupe the Complainant's customers, for commercial gain.

B. Respondent

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

6. Discussion and Findings

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 a trademark or service mark for the purposes of the Policy. WIPO Overview 3.1, section 1.2.1.

The Panel finds the REDWOOD CREDIT UNION mark is recognizable within the disputed domain name. The disputed domain name contains the distinctive part of the Complainant's trademark, namely "redwood",. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. WIPO Overview 3.1, section 1.7.

Although the addition of other terms and or letters here, "cu" and "digital", 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 3.1, 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 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 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.

Panels have held that the use of a domain name for illegitimate activity here, claimed impersonation in order to phish confidential data from customers of the Complainant, can never confer rights or legitimate interests on a respondent. WIPO Overview 3.1, section 2.13.1.

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, the Panel notes that the Respondent, in registering the disputed domain name, clearly targeted the Complainant, as the disputed domain name is identical in all but the "." between the elements "digital" and "redwood" to the Complainant's subdomain at <digital.redwoodcu.org>, which resolves to the login page of the Complainant's online services for its customers. Any such customer seeking to retrieve this login page by typing it into a browser could easily omit the "." and thus land on the webpage operated by the Respondent under the disputed domain name, designed identical to the Complainant's own login page, and type in its credential to get access, thus putting the Respondent in possession of valuable confidential data to commit fraud for its own financial gain.

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 and use of a domain name is in bad faith. WIPO Overview 3.1, section 3.2.1.

Panels have held that the use of a domain name for illegitimate activity here, claimed impersonation in connection with phishing for confidential customer data for commercial gain, constitutes bad faith. WIPO Overview 3.1, section 3.4. Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name accordingly constitutes bad faith under the Policy.

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 <digitalredwoodcu.org> be transferred to the Complainant.

/Andrea Jaeger-Lenz/
Andrea Jaeger-Lenz
Sole Panelist
Date: September 24, 2026