

ARBITRATION AND MEDIATION CENTER

ADMINISTRATIVE PANEL DECISION

Stripe, Inc. v. Shrek Linkoln Case No. D2024-5175

1. The Parties

The Complainant is Stripe, Inc., United States of America ("United States"), represented by Elster & McGrady LLC, United States.

The Respondent is Shrek Linkoln, United States.

2. The Domain Name and Registrar

The disputed domain name <stripe.click> is registered with NameCheap, Inc. (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on December 16, 2024. On December 17, 2024, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On December 17, 2024, 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 December 19, 2024, 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 December 23, 2024.

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 January 3, 2025. In accordance with the Rules, paragraph 5, the due date for Response was January 23, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on January 28, 2025.

The Center appointed Angela Fox as the sole panelist in this matter on February 4, 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 technology company based in the United States but trading in over 40 countries worldwide in the field of software for financial services and payment processing. The Complainant carries out its activities under and by reference to the trademark STRIPE, for which it owns inter alia the following trademark registrations, details of which were annexed to the Complaint:

United States Reg. No. 4451679 for STRIPE, registered on December 17, 2013, and covering "financial services, namely, online credit card payment and transaction processing and transmission of bills and payments thereof; financial services, namely, electronic funds transfer via electronic communications networks; clearing and reconciling financial transactions via electronic communications networks."

United States Reg. No. 6275452 for STRIPE, registered on February 23, 2021, covering "facilitating and arranging working capital financing to small businesses and small business owners; providing loan servicing to creditors of small business loans."

Iceland Reg. No. 1255080 for STRIPE, registered January 15, 2016, covering "Financial services, namely online credit card payment and transaction processing and transmission of bills and payments thereof; financial services, namely electronic funds transfer via electronic communications networks; clearing and reconciling financial transactions via electronic communications networks"

The Complainant also operates a website at "www.stripe.com" where it publishes its documentation, libraries, and API resources, among other things.

The disputed domain name was registered on August 22, 2024. It has been in use to re-direct Internet visitors to the Complainant's own official website at "www.stripe.com". According to the Complaint, MX (mail exchange) records have been set up by the Respondent in relation to the disputed domain name.

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 its registered trademark STRIPE, because it incorporates the Complainant's trademark in its entirety and only adds the generic Top-Level Domain ("gTLD") ".click".

The Complainant further submits that the Respondent has no rights or legitimate interests in the disputed domain name. The Complainant has not granted the Respondent any license, permission, or authorization to use the STRIPE trademark. The Respondent does not appear to be commonly known by the disputed domain name and has never used any trademark or service mark similar to it by which it may have come to be known. The Complainant submits that the Respondent's use of the disputed domain name to re-direct Internet users to the Complainant's own website cannot confer any rights or legitimate interest in the disputed domain, and that such use, in combination with the existence of MX records in relation to the disputed domain name, indicates that the Respondent likely intends to use the disputed domain name in relation to fraudulent emails in the nature of a phishing scam or a business email compromise attack.

Finally, the Complainant contends that the disputed domain name was registered and has been used in bad faith. The Complainant asserts that the Respondent was targeting the Complainant in registering the domain name and using it to re-direct visitors to the Complainant's own website. The Complainant also submits that the MX records associated with the disputed domain name are a clear indication that the Respondent has made preparations to use it to circulate emails that could potentially contain spam or fraudulent phishing emails. The Complainant argues that the totality of the circumstances indicates that the disputed domain name was registered and has been used in bad faith.

B. Respondent

The Respondent did not reply to the Complainant's contentions and is in default. No exceptional circumstances explaining the default have been put forward. Therefore, in accordance with paragraphs 14 (a) and (b) of the Rules, the Panel will decide the Complaint and shall draw such inferences as it considers appropriate from the Respondent's default.

6. Discussion and Findings

Under paragraph 4(a) of the Policy, a complainant can only succeed in an administrative proceeding under the Policy if the panel finds that:

- (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 the disputed domain name; and
- (iii) the disputed domain name has been registered or is being used in bad faith.

All three elements must be present before a complainant can succeed in an administrative proceeding under the Policy.

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.

In this case, the Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy. <u>WIPO Overview 3.0</u>, 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. <u>WIPO Overview 3.0</u>, section 1.7.

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 does not have any license, permission, or authorization to use the Complainant's STRIPE trademark, and there is nothing to suggest that it has been commonly known by the disputed domain name. The Respondent's use of the disputed domain name to re-direct Internet users to the Complainant's own website is not a bona fide offering of goods or services nor a legitimate fair use or noncommercial use. Moreover, the re-direction is unexplained and suspicious in circumstances where the Respondent has no connection with the Complainant, and where the existence of MX records supports the Complainant's contention that the Respondent likely intends to use the disputed domain name in relation to fraudulent emails in the nature of a phishing scam or a business email compromise attack.

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.

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

C. Registered and Used in Bad Faith

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.

Under paragraph 4(b)(iv) of the Policy, such circumstances include that by using the domain name, the respondent has intentionally attempted to attract, for commercial gain, Internet users to its website or other online location, by creating a likelihood of confusion with the complainant's mark as to the source, sponsorship, affiliation, or endorsement of its website or location or of a product or service on its website or location.

In the present case, the Panel notes that the Respondent has used the disputed domain name to re-direct Internet visitors to the Complainant's own website. Given the confusing similarity between the disputed domain name and the Complainant's STRIPE trademark, and its "www.stripe.com" domain name, Internet users so re-directed may well not even realise it and are in any event likely to conclude that the Respondent's domain name is that of the Complainant or is in some way affiliated with the Complainant. The Respondent's use creates a likelihood of confusion with the Complainant's mark as to the source, sponsorship, affiliation or endorsement of the Respondent's website, and given that the Respondent has set up the re-direction, this appears to be intentional. It is unclear what commercial gain if any the Respondent might be seeking through this action, but the setting up of MX records so that the disputed domain name can be used in connection with the sending of emails suggests that there may be a malicious intent behind the Respondent's deliberate creation of a likelihood of confusion with the Complainant's website. In any event, the Respondent retains control over the re-direction thus creating a real or implied ongoing threat to the Complainant. WIPO Overview 3.0, section 3.1.4.

The circumstances amounting to bad faith that are listed in the Policy are expressly non-exhaustive, and the Panel may take the totality of the circumstances into account in assessing whether the domain name was registered and has been used in bad faith. WIPO Overview 3.0, section 3.2.1.

In this case, taking into account the confusingly similar nature of the disputed domain name, the lack of any connection between the Respondent and the Complainant, the Respondent's unexplained re-direction of the disputed domain name to the Complainant's own website, the existence of MX records, and the Respondent's failure to engage with the Complaint and to provide any good faith explanation for its conduct, the Panel finds that the disputed domain name was registered and has been used in bad faith.

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 <stripe.click> be transferred to the Complainant.

/Angela Fox/
Angela Fox
Sole Panelist

Date: February 28, 2025