

ADMINISTRATIVE PANEL DECISION

Xendit Pte. Ltd., PT Sinar Digital Terdepan, and GB Prime Pte Ltd v. Maria Cruz

Case No. D2025-1819

1. The Parties

The Complainants are Xendit Pte. Ltd., Singapore (the “First Complainant”), PT Sinar Digital Terdepan, Indonesia (the “Second Complainant”), and GB Prime Pte Ltd, Singapore (the “Third Complainant”), internally represented.

The Respondent is Maria Cruz, Philippines.

2. The Domain Names and Registrar

The disputed domain names <xendit.asia> and <xendit.biz> are registered with GoDaddy.com, LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on May 7, 2025. On May 7, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain names. On May 7, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain names which differed from the named Respondent (Domains By Proxy, LLC) and contact information in the Complaint. The Center sent an email communication to the Complainants on May 8, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainants to submit an amendment to the Complaint. The Complainants filed an amendment to the Complaint on May 9, 2025, and further amended Complaints on May 15, 2025.

The Center verified that the Complaint together with the amendment to the Complaint and further amended Complaints 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 paragraphs 2 and 4 of the Rules, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on May 16, 2025. In accordance with paragraph 5 of the

Rules, the due date for Response was June 5, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on June 6, 2025.

The Center appointed Yuji Yamaguchi as the sole panelist in this matter on June 16, 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 paragraph 7 of the Rules.

4. Factual Background

The First Complainant is a private company limited by shares, incorporated under the laws of Singapore, the Second Complainant is a limited liability company, incorporated under the law of Indonesia, and the Third Complainant is a private company limited by shares, incorporated under the laws of Singapore. The three Complainants are affiliated companies, directed by the same individual/director.

The Second Complainant is the owner of many Indonesian registered trademarks for XENDIT including Nos. IDM000919256 (registered on November 11, 2021), IDM000868511 (registered on June 30, 2021), IDM000868510 (registered on June 30, 2021), IDM000868508 (registered on June 30, 2021), IDM000919275 (registered on November 11, 2021), IDM000868512 (registered on June 30, 2021), IDM000868513 (registered on June 30, 2021), IDM000875760 (registered on July 27, 2021), IDM000868509 (registered on June 30, 2021), IDM000797042 (registered on August 12, 2020), IDM000678257 (registered on March 5, 2020), IDM000919282 (registered on November 11, 2021), IDM000919263 (registered on November 11, 2021), IDM000919279 (registered on November 11, 2021), and IDM000919259 (registered on November 11, 2021).

The First Complainant has several pending Philippines trademark applications for XENDIT and the Third Complainant has several pending Thailand trademark applications for XENDIT.

The Complainants clearly have the rights over the trademarks XENDIT covering financial services, payment processing, and related services. The Complainants have used the trademarks XENDIT continuously in commerce since 2016 in connection with their services. The Complainants operate their official website at the domain name <xendit.co> .

The Respondent has registered the disputed domain name <xendit.asia> on May 2, 2025, and the disputed domain name <xendit.biz> on May 3, 2025. The disputed domain names previously redirected to the webpage "www.dashboard.xendit.ca" displaying a login page and the Complainants' logo and trademark XENDIT. The disputed domain names currently resolve to inactive sites.

5. Parties' Contentions

A. Complainants

The Complainants contend that they have satisfied each of the elements required under the Policy for a transfer of the disputed domain names.

Notably, the Complainants' contentions may be summarized as follows:

The disputed domain names incorporate the entirety of the Complainants' trademarks XENDIT without alteration, addition, or omission of any characters. The inclusion of the generic Top-Level Domains ("gTLDs") ".asia" and ".biz" does not distinguish the disputed domain names from the Complainants' trademarks XENDIT, as it is a standard suffix required for domain registration and lacks source-identifying significance.

The Complainants have not authorized, licensed, or otherwise permitted the Respondent or any other third party to use the trademarks XENDIT or to register a domain name incorporating the trademarks XENDIT. Furthermore, there is no evidence that the Respondent is commonly known by the name XENDIT since the Complainants and its affiliates are the only entities known to be such. The Respondent has used the disputed domain names to operate fraudulent websites engaged in phishing activities, deliberately misrepresenting themselves as the Complainants' reputable financial technology services. Such deceptive conduct, aimed at illicitly obtaining sensitive personal or financial information from unsuspecting consumers, is inherently illegitimate and cannot confer rights or legitimate interests in the disputed domain names.

The Respondent's choice of domain names that wholly incorporates the Complainants' trademarks XENDIT strongly suggests that the registration was undertaken with intent to capitalize on the Complainants' reputation. The Respondent has operated fraudulent websites at the disputed domain names that engage in phishing activities, intentionally misrepresenting itself as the Complainants to deceive internet users into believing the website is a legitimate and safe source affiliated with the Complainants' reputable services. By mimicking the Complainants' brand and services, the Respondent has sought to illicitly obtain sensitive personal or financial information from consumers, causing harm to both the Complainants' reputation and its customers.

B. Respondent

The Respondent did not reply to the Complainants' contentions.

6. Discussion and Findings

6.1 Preliminary Issue: Consolidation of Multiple Complainants

The Complainants allege that the Respondent's conduct of carrying out suspected phishing attacks by misleading the public to enter their sensitive information including financial data by redirecting to and falsely presenting their fake websites as safe sources has negatively affected the business and reputation of the Complainants, and then it would be equitable and procedurally efficient to permit the consolidation of all three Complainants in the Complaint against the Respondent.

In addressing the Complainants' allegation, the Panel finds that (i) the Complainants have a specific common grievance against the Respondent as the three Complainants are affiliated companies and hold the registered trademarks or trademark applications for XENDIT and use the trademarks XENDIT continuously in commerce in connection with their services, and therefore, (ii) it would be equitable and procedurally efficient to permit the consolidation in this case. See section 4.11.1 of the WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)").

Accordingly, the Panel decides to consolidate the disputes regarding the three Complainants in a single proceeding.

6.2 Substantive Elements of the Policy

In accordance with paragraph 4(a) of the Policy, the Complainants must assert and prove the following three elements are present:

- (i) the disputed domain names are identical or confusingly similar to a trademark or service mark in which the Complainants have rights; and
- (ii) the Respondent has no rights or legitimate interests in respect of the disputed domain names; and
- (iii) the disputed domain names have been registered and are being used in bad faith.

A. Identical or Confusingly Similar

It is well accepted that the first element in paragraph 4(a) of the Policy functions primarily as a standing requirement. The standing (or threshold) test for confusing similarity involves a reasoned but relatively straightforward comparison between the Complainants' trademarks and the disputed domain names. See section 1.7 of the [WIPO Overview 3.0](#).

The disputed domain names incorporate the Complainants' trademarks XENDIT in its entirety plus the gTLDs ".asia" and ".biz". The gTLD in a domain name is viewed as a standard registration requirement and as such is disregarded for assessing the confusing similarity under the first element in paragraph 4(a) of the Policy. See section 1.11.1 of the [WIPO Overview 3.0](#).

As a result, the disputed domain names are identical or confusingly similar to the Complainants' trademarks XENDIT for the purposes of the Policy.

Thus, the Panel finds that the first element in paragraph 4(a) of the Policy has been established.

B. Rights or Legitimate Interests

The Complainants assert that the Complainants have not authorized, licensed, or otherwise permitted the Respondent to use the trademarks XENDIT or to register a domain name incorporating the trademarks XENDIT, and there is no evidence that the Respondent is commonly known by the name "Xendit". See section 2.3 of the [WIPO Overview 3.0](#).

The Panel finds that the Respondent must have the intention to use the disputed domain names for illicitly obtaining sensitive personal or financial information from unsuspecting consumers by using the disputed domain names to redirect to login webpages displaying the Complainants' logo and trademark XENDIT. If the personal information collected through login webpages were to be used for illegal activity such as phishing or other types of fraud, panels have found such use can never confer rights or legitimate interests on a respondent. See section 2.13.1 of the [WIPO Overview 3.0](#).

Furthermore, the composition of the disputed domain names which include the entirety of the Complainants' trademark XENDIT carries a high risk of implied affiliation. See section 2.5.1 of the [WIPO Overview 3.0](#).

Although the overall burden of proof in the proceedings is on the complainant, where a complainant make out a prima facie case that the respondent lacks rights or legitimate interests, the burden of production on the second element in paragraph 4(a) of the Policy 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 in paragraph 4(a) of the Policy. See section 2.1 of the [WIPO Overview 3.0](#).

Having reviewed the available record, the Panel finds the Complainants have established a prima facie case that the Respondent lacks rights or legitimate interests in the disputed domain names. The Respondent has not rebutted the Complainants' prima facie showing and has not come forward with any relevant evidence demonstrating rights or legitimate interests in the disputed domain names such as those enumerated in the Policy or otherwise.

Consequently, the Panel finds that the second element in paragraph 4(a) of the Policy has been established.

C. Registered and Used in Bad Faith

The Panel finds that the Respondent registered the disputed domain names which are identical to the Complainants' well-known trademarks XENDIT, at a time when the Complainants have already established significant goodwill and brand recognition in the financial technology and services industry sector. Given the

distinctiveness of the Complainants' trademarks XENDIT and their association with the Complainants' services, it is implausible that the Respondent was unaware of the Complainants' trademarks XENDIT at the time of registration of the disputed domain names.

The Respondent's use of the disputed domain names by its deliberate intent to exploit the Complainants' trademark XENDIT for possibly fraudulent and deceptive phishing purposes constitutes a clear example of bad faith use under the Policy. The Panel observes that the Respondent has intentionally attempted to attract, for commercial gain, Internet users to its website by creating a likelihood of confusion with the Complainants' trademark XENDIT pursuant to paragraph 4(b)(iv) of the Policy.

The fact that the disputed domain names currently resolve to inactive sites and are not being used does not prevent a finding of bad faith under the doctrine of passive holding in this case, in consideration of (i) the distinctiveness and reputation of the Complainants' trademarks XENDIT in the relevant industry, (ii) the failure of the Respondent to submit a response or to provide any evidence of actual or contemplated good-faith use, (iii) the Respondent concealing its identity by using a privacy or proxy service when registering the disputed domain names, and (iv) the implausibility of any good faith use to which the disputed domain names may be put considering the disputed domain names are identical to the Complainants' trademarks XENDIT. See section 3.3 of the [WIPO Overview 3.0](#).

In conclusion, the Panel finds that the third element in paragraph 4(a) of the Policy has been established.

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 names <xendit.asia> and <xendit.biz> be transferred to the Complainants.

/Yuji Yamaguchi/

Yuji Yamaguchi

Sole Panelist

Date: June 30, 2025