

## **ADMINISTRATIVE PANEL DECISION**

Equifax Inc. v. Protection Domain  
Case No. D2025-2498

### **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 Protection Domain, Panama.

### **2. The Domain Name and Registrar**

The disputed domain name <eqifax.com> is registered with Above.com, Inc. (the “Registrar”).

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on June 25, 2025. On June 25, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On June 27, 2025, 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 June 27, 2025, 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 June 29, 2025.

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 July 3, 2025. In accordance with the Rules, paragraph 5, the due date for Response was July 23, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on July 24, 2025.

The Center appointed Dilek Zeybel as the sole panelist in this matter on July 31, 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, Equifax Inc., incorporated in the State of Georgia, United States, in 1913, is headquartered in Atlanta, Georgia, and traces its origins to a predecessor company established in 1899.

As a data, analytics, and technology company, it is a global provider of information solutions for businesses, governments, and consumers, including credit reporting services that provide consumers with a summary of their credit history and other information reported to credit bureaus by lenders and creditors. It also offers human resources, business process automation, and outsourcing services for employers.

As of December 31, 2024, the Complainant employed approximately 14,700 people in 22 countries, is a member of the Standard & Poor's 500 Index with its common stock traded on the New York Stock Exchange under the symbol, "EFX", and reported operating revenue of USD 5,681.1 million and operating income of USD 1,042.1 million in 2024.

The Complainant is the owner of several trademark registrations worldwide, including but not limited to the following:

- United States trademark, EQUIFAX, No. 1,027,544, registered on December 16, 1975, in class 36.
- United States trademark, EQUIFAX, No. 1,045,574, registered on August 3, 1976, in class 35.
- United States trademark, EQUIFAX, No. 1,644,585, registered on May 14, 1991, in classes 35, 36, and 42.

The Complainant maintains the domain name <equifax.com>, which was registered on February 21, 1995, and uses it in connection with its primary website.

The Respondent registered the disputed domain name on August 8, 2002. At the time of filing the Complaint as well as at the time of the Decision, the disputed domain name directed to a parked page with pay-per-click ("PPC") links to various services related to credit reporting, including "Equifax Credit Watch", "Equifax Credit Services", "Equifax Credit Information", and "Equifax Credit Alerts". The Complainant has also submitted evidence that the disputed domain name was used to redirect Internet users to a suspicious website falsely purporting to provide a "Security Check" but automatically downloading software onto a user's computer.

The Respondent is also the respondent in another UDRP case, *Equifax Inc. v. Protection Domain*, WIPO Case No. [D2022-1051](#), filed by the Complainant based on the EQUIFAX trademark, in which the disputed domain name <equifaxx.com> was ordered to be transferred to the Complainant.

There is no evidence of any relationship between the Complainant and the Respondent.

#### 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 earlier trademark EQUIFAX, being used to suggest an affiliation with the Complainant misleadingly, and to take unfair advantage of the reputation of its marks.

The Complainant submits that the disputed domain name contains the EQUIFAX trademark in its entirety, merely replacing the letter "u" with the letter "i", which is not sufficient to avoid a finding of confusing similarity with the EQUIFAX trademark.

Additionally, the Complainant refers to prior UDRP decisions in which the EQUIFAX trademark was recognized as a well-known mark enjoying a wide reputation.

The Complainant further asserts that it has no business relationship with the Respondent. The Respondent is neither an authorized distributor nor a licensee of the Complainant and has not been otherwise permitted to use its trademark.

The Complainant further argues that the Respondent registered the disputed domain name with actual knowledge of the Complainant's rights in the EQUIFAX trademark, likely intending to create confusion and divert third parties for commercial gain.

It is further alleged that the disputed domain name has been used to redirect Internet users to a suspicious website falsely purporting to provide a "Security Check" but automatically downloading software onto a user's computer.

The Complainant further contends that at least one security vendor has reported the disputed domain name as being used in connection with phishing activities.

Finally, the Complainant submits that the disputed domain name has been configured with active MX records, enabling the sending and receiving of email using addresses associated with it, which suggests a potential for misuse in email communication.

## **B. Respondent**

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

## **6. Discussion and Findings**

Paragraph 15(a) of the Rules directs the Panel as to the principles to be applied in determining the dispute: "A Panel shall decide a complaint on the basis of the statements and documents submitted in accordance with the Policy, these Rules and any rules and principles of law that it deems applicable."

The Policy provides, at paragraph 4(a), that each of the three elements must be made for a complaint to prevail:

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

Pursuant to paragraph 14(b) of the Rules, where a party does not comply with any provision of the Rules, the Panel may draw such inferences as it considers appropriate.

Considering the Parties' submissions, the Policy, the Rules, the Supplemental Rules, and applicable law, the Panel's findings with respect to each of the above elements are set out below.

### **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.

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1.

The Panel finds the mark is recognizable within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

The Panel further notes that a domain name consisting of a common, obvious, or intentional misspelling of a trademark is considered confusingly similar to the relevant mark for the purposes of the first element of the Policy. In particular, merely replacing the letter “u” in the Complainant’s trademark EQUIFAX with the letter “i” in the disputed domain name <eqifax.com> does not prevent a finding of confusing similarity. [WIPO Overview 3.0](#), section 1.9.

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 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 phishing activities can never confer rights or legitimate interests on a respondent. In this case, one security vendor has reported that the disputed domain name is being used in connection with phishing activities. [WIPO Overview 3.0](#), section 2.13.1.

The Panel also notes that the disputed domain name has redirected Internet users to a suspicious website falsely purporting to provide a “Security Check” but automatically downloading software onto a user’s computer. Such use does not constitute a bona fide offering of goods or services nor a legitimate noncommercial or fair use under the Policy.

Furthermore, the Respondent registered the disputed domain name without the Complainant’s authorization or approval and is neither a distributor, partner, nor a licensee of the Complainant. The disputed domain name resolves to a parked page where no indication of bona fide offering of goods and services has been seen, which underlines the Panel’s view of no rights or legitimate interests.

Finally, the disputed domain name resolves to a parked page with PPC links to various services related to credit reporting. Applying UDRP paragraph 4(c), panels have found that the use of a domain name to host a parked page comprising PPC links does not represent a bona fide offering where such links compete with or capitalize on the reputation and goodwill of the Complainant’s mark or otherwise mislead Internet users. [WIPO Overview 3.0](#), section 2.9.

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.

The disputed domain name almost entirely reproduces the Complainant's well-known trademark EQUIFAX, where the replacement of the letter "u" with the letter "i" within the disputed domain name <eqiifax.com> is not material. The Panel finds it implausible that the Respondent arrived at the misspelled and distinctive trademark by mere coincidence. This indicates that the Respondent either knew or should have known the Complainant's trademark and deliberately targeted it.

Panels have consistently found that the mere registration of a domain name that is identical or confusingly similar, particularly domain names comprising typographical errors or incorporating the trademark, to a famous or widely-known trademark by an unaffiliated entity, can, by itself, create a presumption of bad faith. [WIPO Overview 3.0](#), section 3.1.4. The Panel shares this view.

In the present case, the Panel notes that the Respondent registered the disputed domain name <eqiifax.com>, where the parked page displays PPC links with the Complainant's trademark in its correct form, including references such as "Equifax Credit Watch", "Equifax Credit Services", "Equifax Credit Information", and "Equifax Credit Alerts". Such use indicates that the Respondent was aware of the Complainant's mark and intentionally sought to create a likelihood of confusion with it, consistent with the examples of bad faith. [WIPO Overview 3.0](#), section 3.1.4.

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 3.0](#), section 3.2.1.

Panels have held that the use of a domain name for illegitimate activities such as phishing and unauthorized account access, in the present case by previously redirecting Internet users to a suspicious website falsely purporting to provide a "Security Check" but automatically downloading software onto a user's computer, constitutes bad faith.

In the present case, the Panel further notes that the disputed domain name also redirected to a parked page with PPC links to various services related to credit reporting. At the same time, MX records have been configured, suggesting that the disputed domain name may be used for phishing or other deceptive email-related purposes. These technical elements further reinforce the Panel's view that the Respondent registered and is using the disputed domain name in bad faith.

The Panel notes that the Respondent is also the respondent in another UDRP case, *Equifax Inc. v. Protection Domain*, WIPO Case No. [D2022-1051](#), filed by the Complainant based on the EQUIFAX trademark, in which the disputed domain name <equifaxx.com> was ordered to be transferred to the Complainant. Both disputed domain names in the current case and in the WIPO Case No. [D2022-1051](#) were registered on the same date, which reinforces the inference that the Respondent was aware of the Complainant's rights and deliberately targeted its trademark.

Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy. [WIPO Overview 3.0](#), section 3.4.

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 <eqifax.com> be transferred to the Complainant.

*/Dilek Zeybel/*

**Dilek Zeybel**

Sole Panelist

Date: August 14, 2025