

## **ADMINISTRATIVE PANEL DECISION**

Principal Financial Services, Inc. v. ddf fg  
Case No. D2025-2596

### **1. The Parties**

The Complainant is Principal Financial Services, Inc., United States of America ("United States"), represented by Neal & McDevitt, United States.

The Respondent is ddf fg, United States.

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

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

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on July 2, 2025. On July 3, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On July 4, 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 ("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 July 4, 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 July 6, 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 30, 2025. In accordance with the Rules, paragraph 5, the due date for Response was August 19, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on August 20, 2025.

The Center appointed Martin Schwimmer as the sole panelist in this matter on August 22, 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 publicly traded financial services company incorporated in the State of Iowa, United States, and headquartered in Des Moines, Iowa. The Complainant's group offers global investment management, insurance, and other financial services to businesses and individuals, as described on its websites at "www.principal.com" and "www.principalbank.com". According to the Complainant's website at "www.principal.com", the group employs some 20,000 people in 27 nations and territories, and reported net income of USD 1.571 billion in 2024.

The Complainant holds numerous trademark registrations in the United States and other jurisdictions. These include United States Trademark Registration Number 1562541 (registered on October 24, 1989) for the word PRINCIPAL in stylized letters in International Class 36, and United States Trademark Registration Number 4483644 (registered on February 18, 2014) for PRINCIPAL FINANCIAL GROUP as a standard character mark in International Class 36.

The disputed domain name does not resolve at this time. However, at the time of the filing of the Complaint, it resolved to a website offering investment and financial services, displaying the Complainant's logo, and which purported to host a "contest" in which Internet users were encouraged to enter their name to vote for their "team".

#### **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 famous family of PRINCIPAL marks. The Complainant asserts ownership in a PRINCIPAL family of trademarks including PRINCIPAL BANK, PRINCIPAL SECURITIES, and PRINCIPAL GLOBAL INVESTORS ("and other marks in the Famous Family of Principal Marks"), citing numerous prior UDRP decisions finding that these marks are distinctive and well-known in financial services markets, such as *Principal Financial Services, Inc. v. Barry Friedman, Seaport 17th Care Center*, WIPO Case No. [D2024-4955](#).

The Complainant contends that at the time of the filing of the Complaint, the Respondent operated a website impersonating the Complainant. This website featured the Complainant's logo, thus establishing that the Respondent was aware of the Complainant and its trademarks.

##### **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 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 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. [WIPO Overview 3.0](#), section 1.7.

Although the addition of other terms, here the term "capitalindia", 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 3.0](#), 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 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.

The Complainant has provided evidence that the Respondent utilized the disputed domain name to operate a site that impersonated the Complainant. As noted above, the print-outs of the website (which is not available at this time) show that the Respondent reproduced the Complainant's logo. Additionally, the site details a purported "contest" in which the website users are invited to vote for the "executive president" of Principal Capital India. The Panel finds that viewed in its entirety, the text describing the purported contest, as well as a good deal of the other content on the website, is nonsensical, and does not represent a bona fide use of the disputed domain name.

Panels have held that the use of a domain name for illegitimate activity – here, claimed impersonation/passing off, or other types of fraud – can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.0](#), 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 operated a website impersonating the Complainant. The website reproduced the logo of the Complainant, thus resolving the question as to whether the Respondent was aware of the Complainant.

The Panel also notes that the Respondent registered the disputed domain name using the name “ddf fg.” The Panel chooses to make an adverse inference against the Respondent, arising from the Respondent’s use of false contact information.

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 activity – here, claimed impersonation/passing off – constitutes bad faith. [WIPO Overview 3.0](#), section 3.4. Having reviewed the record, the Panel finds the Respondent’s registration and use of the disputed domain name 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 <principalcapitalindia.com> be transferred to the Complainant.

*/Martin Schwimmer/*

**Martin Schwimmer**

Sole Panelist

Date: September 5, 2025