

ARBITRATION AND MEDIATION CENTER

ADMINISTRATIVE PANEL DECISION

Stableton Financial AG v. Keith Cummingham Case No. D2025-2634

1. The Parties

Complainant is Stableton Financial AG, Switzerland, represented by Taylor Wessing Partnerschaftsgesellschaft mbB, Germany.

Respondent is Keith Cummingham, United States of America ("United States").

2. The Domain Name and Registrar

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

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on July 4, 2025. On July 4, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On July 7, 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 (DATA REDACTED) and contact information in the Complaint. The Center sent an email communication to Complainant on July 10, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting Complainant to submit an amendment to the Complaint. Complainant filed an amended Complaint on July 11, 2025.

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 Respondent of the Complaint, and the proceedings commenced on July 14, 2025. In accordance with the Rules, paragraph 5, the due date for Response was August 3, 2025. Respondent did not submit any response. Accordingly, the Center notified Respondent's default on August 9, 2025.

The Center appointed Fernando Triana Soto as the sole panelist in this matter on August 13, 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

Complainant is a growth equity fintech investment firm that offers equity and pre-IPO deals services, incorporated in Switzerland.

Complainant's trademark STABLETON has been registered worldwide. Among others, Complainant has the following registrations:

- STABLETON, before the European Union Intellectual Property Office, Certificate No. 018831541, registered on October 4, 2023, in international classes 9, 35, 36 and 42.
- STABLETON, before the United States Patent and Trademark Office, Certificate No. 79384179, registered on January 7, 2025, in international classes 9, 35, 36 and 42.
- STABLETON, before the New Zealand Intellectual Property Office, Certificate No. 1252374, registered on January 28, 2025, in international classes 9, 35, 36 and 42.

Complainant owns the domain name <stableton.com>.

5. Parties' Contentions

A. Complainant

Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain name.

Complainant's STABLETON trademarks are protected throughout the European Union, United States, Australia, Switzerland, Canada, Brazil, China, United Kingdom, among others, to identify inter alia financial services, software for managing and accessing financial products.

Respondent structured the landing site of the disputed domain name with the same look and feel as Complainant's website, including the trademark design and address.

Complainant did not consent to Respondent's registration of the disputed domain name with the inclusion of Complainant's trademark.

The disputed domain name is confusingly similar with Complainant's trademark.

Respondent's registration of the disputed domain name including a well-known trademark reflects awareness of Complainant's rights.

Respondent is not authorized to use Complainant's trademarks.

Respondent is operating under a false company name that does not exist.

The mere fact that Respondent registered a domain name that is nearly identical to the well-known STABETON trademark shows that Respondent acted in bad faith.

The disputed domain name was registered with the intent of misleading Internet users as to the commercial origin of the website.

B. Respondent

Respondent did not reply to Complainant's contentions.

6. Discussion and Findings

Paragraph 15(a) of the Rules instructs this Panel to "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".

Likewise, paragraph 10(d) of the Rules, provides that "the Panel shall determine the admissibility, relevance, materiality and weight of the evidence".

The Panel wishes to place special emphasis on the evidence filed to prove assertions, which has been thoroughly studied in order to determine its relevance and weight in arriving at a decision. The statements that have been accompanied by evidence have been given more importance than the mere unsubstantiated assertions.

Paragraph 4(a) of the Policy requires that Complainant prove each of the following three elements to obtain an order that the disputed domain name be cancelled or transferred:

- (1) the disputed domain name is identical or confusingly similar to a trademark or service mark in which Complainant has rights; and
- (2) Respondent has no rights or legitimate interests in respect of the disputed domain name; and
- (3) the disputed domain name has been registered and is being used in bad faith.

This discussion, based on the evidentiary support submitted by Complainant, noting that Respondent did not reply to Complainant's contentions, will be discussed as follows:

First of all, the Panel will determine whether or not the disputed domain name is identical or confusingly similar to the trademark in which Complainant has rights. Secondly, the Panel will verify if Respondent has any rights or legitimate interests in respect of the disputed domain name; and thirdly, the Panel will establish whether or not the disputed domain name has been registered and is being used in bad faith by Respondent.

A. Identical or Confusingly Similar

Complainant contends to be the owner of the trademark STABLETON in several jurisdictions, since at least 2023 in international classes 9, 35, 36 and 42.

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 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.

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. <u>WIPO Overview 3.0</u>, section 1.7.

Although the addition of other terms "financial" and "Itd" may bear on assessment of the second and third elements, the Panel finds the addition of such terms does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. <u>WIPO Overview 3.0</u>, 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 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 Complainant has established a prima facie case that Respondent lacks rights or legitimate interests in the disputed domain name. Respondent has not rebutted 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 such as the impersonation of Complainant 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 Respondent uses the disputed domain name with the inclusion of Complainant's trademark and its company address displayed on the website under the disputed domain name, trying to give an appearance of regularity, which it does not have.

Panels have held that the use of a domain name for illegitimate activity such as the impersonation of Complainant constitutes bad faith. WIPO Overview 3.0, section 3.4. Having reviewed the record, the Panel finds Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

The Panel finds that 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 <stabletonfinancialltd.com> be transferred to Complainant.

/Fernando Triana Soto/ Fernando Triana Soto Sole Panelist Date: August 27, 2025