

## **ADMINISTRATIVE PANEL DECISION**

**TATA Sons Private Limited, TATA Payments Limited v. Brand Manager**  
**Case No. D2025-2954**

### **1. The Parties**

The Complainants are TATA Sons Private Limited, TATA Payments Limited, India, represented by Poornima Sampath, India.

The Respondent is Brand Manager, United States of America ("United States").

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

The disputed domain name <tatpayments.com> is registered with GoDaddy.com, LLC (the "Registrar").

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on July 24, 2025. On July 24, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On July 24, 2025, the Registrar transmitted by email to the Center its verification response confirming that the Respondent is listed as the registrant and disclosing registrant and contact information for the disputed domain name that differed from the named Respondent (Redacted for Privacy) and contact information in the Complaint. The Center sent an email communication to the Complainant on July 25, 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 25, 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 August 25, 2025. In accordance with the Rules, paragraph 5, the due date for Response was September 14, 2025. The Respondent sent an email communication to the Center on August 25, 2025.

The Center appointed Adam Taylor as the sole panelist in this matter on September 23, 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 Complainants are part of the Tata group, which provides a wide range of goods and services in India and worldwide under the mark TATA. From 2023 to 2024, the group's turnover was USD 165 billion.

The First Complainant is the group's holding company. The Second Complainant supplies payment solutions. The Complainants are collectively referred to below as "the Complainant", unless it is necessary to refer to them separately.

The Complainant owns many TATA-formative registered trade marks worldwide including Indian trade mark No. 4347420 for TATA PAYMENTS, registered on November 14, 2019, in classes 35, 26 and 42.

The Complainant operates a website at "www.tatapayments.com".

The disputed domain name was registered on June 13, 2025.

The disputed domain name has been used to redirect to a webpage with a box headed "[t]his area is password protected" followed by a password entry/login button.

#### **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.

##### **B. Respondent**

In its email of August 25, 2025, the Respondent stated that it did not knowingly infringe anyone's rights and that its interest was in tattoos "and how they might someday become active elements like a switch/button, or payments".

#### **6. Discussion and Findings**

##### **6.1 Preliminary Issue**

##### **Consolidation: Multiple Complainants**

The Panel is satisfied that (a) the Complainants, which are part of a group of companies, have a specific common grievance against the Respondent and the Respondent has engaged in common conduct that has affected the Complainants in similar fashion and (b) it would be equitable and procedurally efficient to allow this proceeding to be filed by both Complainants. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition, ("[WIPO Overview 3.0](#)"), section 4.11.

## 6.2 Substantive Issues

### 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 trade mark and the disputed domain name. [WIPO Overview 3.0](#), section 1.7.

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

The Panel finds the mark is recognisable 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.

A domain name that consists of a common, obvious, or intentional misspelling of a trade mark is considered by panels to be confusingly similar to the relevant mark for purposes of the first element. This stems from the fact that the domain name contains sufficiently recognisable aspects of the relevant mark. [WIPO Overview 3.0](#), section 1.9. In this case, the disputed domain name is identical to the Complainant's TATA PAYMENTS mark, apart from omission of the letter "a".

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 recognised 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.

As to paragraph 4(c)(i) of the Policy, the Respondent is using the disputed domain name to redirect to a password-protected area. Such use, which is unexplained, does not constitute a bona fide offering of goods or services.

The Respondent claims that it registered the disputed domain name in connection with the potential future use of tattoos "for active elements like a switch/button, or payments".

Where a respondent relies on future plans, clear contemporaneous evidence of bona fide pre-complaint preparations predating the respondent's notice of the dispute is required. While, depending on the circumstances, such evidence may not need to be particularly extensive, it must go beyond a mere statement of a claimed intention. Also, because business plans and operations can take time to develop,

panels have not necessarily required evidence of intended use to be available immediately after registration of a domain name, but the passage of time may be relevant in assessing whether purported demonstrable preparations are bona fide or pretextual. [WIPO Overview 3.0](#), section 2.2.

Here, the Respondent has provided no evidence in support of its alleged intended use of the disputed domain name. While the disputed domain name was registered relatively recently, and the claimed purpose apparently relates to a possible future technology, the Respondent should nonetheless have made some effort to support the credibility of its contention, e.g., by providing evidence of its interest in the field or, at the very least, a more detailed explanation of the potential project.

Accordingly, the Panel considers that the Respondent has failed to establish demonstrable preparations for a bona fide offering of goods or services in accordance with paragraph 4(c)(i) of the Policy.

Nor is there any evidence that paragraphs 4(c)(ii) or (iii) of the Policy are relevant in the circumstances of this case.

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 considers that the Respondent has intentionally attempted to attract Internet users to its website for commercial gain by creating a likelihood of confusion with the Complainant's trade mark in accordance with paragraph 4(b)(iv) of the Policy.

Not only does the disputed domain name comprise an obvious misspelling of the Complainant's distinctive mark, but the Respondent has redirected the disputed domain name to an unexplained password-protected page.

Furthermore, the Respondent has put forward a rationale for selection of the disputed domain name, namely in connection with the potential future use of tattoos "for active elements like a switch/button, or payments", that the Panel does not find convincing, particularly given the lack of supporting evidence from the Respondent.

In these circumstances, the Panel considers it reasonable to infer that the Respondent was intent on some sort of illicit commercial gain at the expense of the Complainant's customers.

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 <tatpayments.com> be transferred to the Complainant.

*/Adam Taylor/*

**Adam Taylor**

Sole Panelist

Date: October 7, 2025