

ADMINISTRATIVE PANEL DECISION

Equifax Inc. v. mike morgan
Case No. D2025-3209

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 mike morgan, Canada.

2. The Domain Name and Registrar

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

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on August 11, 2025. On August 12, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On August 12, 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 (Domain Administrator, See PrivacyGuardian.org) and contact information in the Complaint. The Center sent an email communication to the Complainant on August 14, 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 August 18, 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 18, 2025. In accordance with the Rules, paragraph 5, the due date for Response was September 7, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on September 10, 2025.

The Center appointed Zoltán Takács as the sole panelist in this matter on September 12, 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 global data, analytics and technology company which was incorporated in 1913, with its predecessor company dating back to 1899.

The Complainant is one of leading providers of information and solutions in payroll-related and human resources management business process services in the United States, as well as e-commerce fraud and charge back protection services in North America. For consumers, the Complainant provides products and services to help people understand, manage and protect their personal information and make more informed financial decisions.

The Complainant is a member of Standard & Poor's 500 Index, and its common stock is traded on the New York Stock Exchange under the symbol EFX.

The Complainant owns over 220 trademark registrations in numerous jurisdictions around the world for the marks that consist of or contain the word "Equifax", including the United States Trademark Registration No. 1045574 for the word mark EQUIFAX first used in commerce on March 4, 1975 and registered on August 3, 1976 for use in connection with conducting investigations and reporting on individuals and firms concerning credit, character and finances.

Since February 21, 1995 the Complainant owns the domain name <equifax.com> which it uses in connection with its primary website "www.equifax.com".

The disputed domain name was registered on December 22, 2005 and currently resolves to a pay-per-click ("PPC") monetized parking page with links such as "Check Your Credit Score Free", "Get Your Free Credit Report" and "3 in 1 Credit Report Free", which are services related to those provided by the Complainant under its EQUIFAX trademark. At the time of filing the Complaint, the disputed domain name did not resolve to an active website, however, the Complainant provided evidence of active Mail Exchange ("MX") records and security vendor reports flagging phishing or suspicious activities.

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, which is a misspelled variant of its trademark (simply replacing the letter "f" with the letter "g") is confusingly similar to the trademark;
- the Respondent has no rights or legitimate interests in respect of the disputed domain name and is unable to rely on any of the circumstance set out in paragraphs 4(c)(i), (ii), or (iii) of the Policy;
- given the fame of its trademark, the Respondent was likely aware of it when it registered the disputed domain name;

- the disputed domain name consists of an obvious typographical variation of its trademark, and such misspelling is a clear indication of bad faith;
- the Respondent has established MX records for the disputed domain name which suggests that it may be actively used for sending and receiving emails as part of a fraudulent phishing scheme, with at least two security vendors having reported that the disputed domain name is associated with phishing or suspicious activities;
- the Respondent is a repeat cybersquatter that has registered multiple other domain names identical or confusingly similar to well-known trademarks.

The Complainant requests that the disputed domain name be transferred from the Respondent to the Complainant.

B. Respondent

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

6. Discussion and Findings

A complainant must evidence each of the three elements required by paragraph 4(a) of the Policy in order to succeed on the complaint, namely that:

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

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 that the mark is recognizable within the disputed domain name. The difference between the trademark and the disputed domain name is switching of the adjacent keyboard letters "f" and "g".

A domain name which consists of an obvious, or intentional misspelling of a trademark (i.e. typosquatting) is considered by UDRP panels to be confusingly similar to the relevant mark for the purpose of the first element. [WIPO Overview 3.0](#), section 1.9.

The Panel finds that 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 submitted sufficient and uncontested evidence that it holds well-established prior rights in the EQUIFAX trademark.

There is no relationship with or permission from the Complainant for the Respondent’s use of its mark in any manner, in a domain name, or otherwise.

As mentioned above, the disputed domain name currently resolves to a PPC monetized parking page with the links referencing the services directly related to those the Complainant provides under its EQUIFAX trademark. 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 either compete with, or, as in this case, 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 that 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 Complainant’s distinctive trademark is protected by over 200 trademark registrations in numerous jurisdictions, the oldest which was registered and is being used for over 50 years; hence it is reasonable to conclude that the Complainant’s EQUIFAX trademark acquired considerable recognition in respect of the services provided by the Complainant under the trademark well before the registration of the disputed domain name;
- the disputed domain name currently resolves to a PPC monetized parking page with the links directly referencing the services the Complainant provides under its trademark, but did not resolve to an active website before the submission of the Complaint;
- based on evidence provided by the Complainant from a Reverse WhoIs Lookup search it appears that the Respondent also owns other domain names that are misspelled variant of well-known third party trademarks;
- based on evidence provided by the Complainant at least two security vendors have reported that the disputed domain name is associated with phishing or suspicious activities, the Respondent’s active MX

records associated with the disputed domain name – enabling sending potential fraudulent emails – which creates a real and ongoing threat to the Complainant.

The Panel finds the Complainant's evidence and arguments persuasive and has received no arguments or evidence from the Respondent to the contrary.

Considering all the circumstances the Panel is of the view that:

- the Respondent has registered the disputed domain name with likely knowledge of the Complainant's widely-known trademark. [WIPO Overview 3.0](#), section 3.2.2.;
- use of the disputed domain name for a PPC monetized parking page which links directly reference the services the Complainant provides under its trademark is evidence of bad faith. [WIPO Overview 3.0](#), sections 3.2.1 and 3.5;
- the Respondent has engaged in a pattern of trademark abusive domain name registrations. [WIPO Overview 3.0](#), section 3.1.2;
- the disputed domain name is a typo-variant of the Complainant's trademark, which is itself evidence of bad faith (see *National Association of Professional Baseball Leagues, Inc. d/b/a Minor League Baseball v. John Zuccarini*, WIPO Case No. 2002-1011).

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 <equigax.com> be transferred to the Complainant.

/Zoltán Takács/

Zoltán Takács

Sole Panelist

Date: September 25, 2025