

## **ADMINISTRATIVE PANEL DECISION**

eMoneyUSA v. Edyth Krajcik  
Case No. D2025-3358

### **1. The Parties**

The Complainant is eMoneyUSA, United States of America ("United States"), represented by IntegriShield, United States.

The Respondent is Edyth Krajcik, United States.

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

The disputed domain name <emoneyusaloans.com> is registered with Internet Domain Service BS Corp (the "Registrar").

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on August 21, 2025. On August 22, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On August 25, 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")) and contact information in the Complaint. The Center sent an email communication to the Complainant on August 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 amended Complaint on August 30, 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 the Respondent of the Complaint, and the proceedings commenced on September 9, 2025. In accordance with the Rules, paragraph 5, the due date for Response was September 29, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on October 9, 2025.

The Center appointed Evan D. Brown as the sole panelist in this matter on October 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**

The Complainant is in the business of offering cash loans. It asserts that it has been operating since 2013 and offers its services via a website at “www.emoneyusa.com”. The Complainant has not registered a trademark but relies on unregistered or common law rights in the mark EMONEYUSA.

According to the Whois records, the disputed domain name was registered on May 7, 2025. The Respondent has used the disputed domain name to operate a website that mimics the Complainant's branding and uses the name EMONEYUSA prominently to direct consumers to lenders of cash loans, thereby contributing to potential consumer confusion.

#### **5. Parties' Contentions**

##### **A. Complainant**

The Complainant contends that the disputed domain name is identical or confusingly similar to the Complainant's trademark; that the Respondent has no rights or legitimate interests in respect of the disputed domain name; and that the disputed domain name was registered and is being used in bad faith.

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

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

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

To succeed, the Complainant must demonstrate that all of the elements listed in paragraph 4(a) of the Policy have been satisfied: (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. The Panel finds that all three of these elements have been met in this case.

##### **A. Identical or Confusingly Similar**

This first element functions primarily as a standing requirement. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition (“[WIPO Overview 3.0](#)”), section 1.7. At least one prior UDRP panel has found that the Complainant has established unregistered trademark or service mark rights for the purposes of the Policy. See *Michael Sinatra, eMoneyUSA v. Jessie Mohr, Simonis, Schimmel and Rempel and Sons*, WIPO Case No. [D2024-4637](#). In that case, the panel found that the Complainant's use of the EMONEYUSA mark in stylized form on its website since at least 2014, supported by archived screenshots from the Internet Archive's Wayback Machine, was sufficient to establish unregistered rights. Though the Complainant's assertions are minimal on this point, the Panel finds that the Complainant has rights in the EMONEYUSA mark for purposes of the Policy.

The disputed domain name <emoneyusaloans.com> incorporates the EMONEYUSA mark in its entirety, adding only the generic term “loans”. This additional term does not prevent a finding of confusing similarity. [WIPO Overview 3.0](#), section 1.8. The EMONEYUSA mark remains recognizable within the disputed domain

name. The applicable Top-Level Domain (in this instance, the “.com”) is disregarded under the confusing similarity analysis. [WIPO Overview 3.0](#), section 1.11.1.

Accordingly, the Panel finds that the Complainant has established the first element under the Policy.

## **B. Rights or Legitimate Interests**

The Panel evaluates this element by first determining whether the Complainant has made a prima facie showing that the Respondent lacks rights or legitimate interests in the disputed domain name. The Complainant argues that the Respondent has used the Complainant’s established URL and branding as the basis for a confusingly similar domain name and website. The Complainant further asserts that the Respondent has no trademark rights in the term EMONEYUSA.

Though sparse, these allegations, taken together with the content of the Respondent’s website at the disputed domain name and the Respondent’s failure to respond, are sufficient to establish a prima facie case. The burden of production therefore shifts to the Respondent, who has not presented any evidence to rebut this case. There is no evidence of any bona fide offering of goods or services or legitimate noncommercial use.

Accordingly, the Panel finds that the Complainant has established the second element under the Policy.

## **C. Registered and Used in Bad Faith**

The Complainant asserts that the Respondent registered the disputed domain name primarily to disrupt the Complainant’s business and to attract Internet users for commercial gain by creating confusion with the Complainant’s mark. The Panel agrees.

The Respondent’s website appears to copy the name and apparent branding of the Complainant, and the disputed domain name itself is confusingly similar to the Complainant’s trademark. These factors demonstrate bad faith use aimed at misleading consumers as to source, sponsorship, or affiliation. [WIPO Overview 3.0](#), sections 3.1 and 3.1.4. The timing of the registration, after the Complainant had built up goodwill in its mark, further supports this conclusion. The Respondent has not submitted evidence to the contrary.

Accordingly, the Panel finds that the Complainant has established the third element under 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 domain name <emoneyusaloans.com> be transferred to the Complainant.

*/Evan D. Brown/*

**Evan D. Brown**

Sole Panelist

Date: November 10, 2025