

ADMINISTRATIVE PANEL DECISION

Equifax Inc. v. Jake knife, Equifax Inc
Case No. D2025-4084

1. The Parties

The Complainant is Equifax Inc., United States of America (“United States” or “U.S.”), represented by The GigaLaw Firm, Douglas M. Isenberg, Attorney at Law, LLC, United States.

The Respondent is Jake knife, Equifax Inc, United States.

2. The Domain Name and Registrar

The disputed domain name <equifaxusa.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 October 8, 2025. On October 8, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On October 9, 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 October 9, 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 the same date.

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 October 10, 2025. In accordance with the Rules, paragraph 5, the due date for Response was October 30, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on October 31, 2025.

The Center appointed Dennis A. Foster as the sole panelist in this matter on November 6, 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 was originally incorporated under the laws of the State of Georgia (United States) in 1913, and its predecessor company dates back to 1899. The Complainant now has become a global data, analytics and technology company. It provides information solutions for businesses, governments and consumers, and it also provides human resources business process automation and outsourcing services for employers.

As of 2024, the Complainant employed some 14,700 employees in 22 countries. The Complainant is a member of Standard & Poor's ("S&P") 500 Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. In 2024, the Complainant's operating revenue was about US \$5.5 billion.

The Complainant is the registrant of the domain name <equifax.com>, which was created on February 21, 1995 and which is the Complainant's primary website.

The Complainant owns many trademark registrations in the United States and in jurisdictions around the world for marks that contain the word "Equifax," which was first used in commerce and registered in 1975. A few of the Complainant's U.S. trademark registrations are:

- EQUIFAX: U.S. reg. no. 1,027,544, registered December 16, 1975, international class 36 for use in connection with insurance risk information reporting services concerning potential policy holders.
- EQUIFAX: U.S. reg. no. 1,045,574, registered August 3, 1976, in international class 35 for use in conducting investigations and reporting on individuals and firms concerning credit, character and finances.
- EQUIFAX: U.S. reg. no. 1,644,585, registered on May 14, 1991 in international classes 35, 36 and 42 for use with providing on-line access to computer databases containing information relating to applicants for insurance, credit, mortgage loans, and employment.

The Respondent is an individual who registered the disputed domain name on August 27, 2025.

Thus far, the Respondent is using the disputed domain name in connection with phishing activities by impersonating an employee of the Complainant in an attempt to enter into a likely fraudulent transaction with a vendor for laptop procurement.

The Respondent has configured MX ("mail exchange") records for the disputed domain name, enabling the Respondent to send and receive emails with addresses that use the disputed domain name.

5. Parties' Contentions

A. Complainant

- The Complainant's EQUIFAX trademark is well-known.
- The disputed domain name is identical or confusingly similar to the EQUIFAX trademark.
- The Respondent has no rights or legitimate interests in the disputed domain name. The Complainant has never authorized the Respondent to use the EQUIFAX trademark in any manner.

- By using the disputed domain name in connection with a phishing scam to impersonate the Complainant, the Respondent has not used the disputed domain name in connection with a bona fide offering of goods or services.
- The mere registration of a domain name that is identical or confusingly similar to a famous or widely-known trademark by an unaffiliated entity can by itself create a presumption of bad faith.
- By using the disputed domain name as part of a phishing scam to impersonate the Complainant, the Respondent has acted in bad faith.

B. Respondent

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

6. Discussion and Findings

Pursuant to Policy paragraphs 4(a)(i) - (iii), the Panel may issue a decision for the Complainant and grant a transfer of the disputed domain name if the Complainant establishes that:

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

A. Identical or Confusingly Similar

As detailed above in the Factual Background section, the Complainant has numerous U.S. and foreign registered EQUIFAX trademarks, and therefore the Complainant satisfies the requirement that it have trademark rights. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)"), section 1.2.1.

The disputed domain name contains the EQUIFAX trademark in its entirety, simply adding the letters "usa" (an abbreviation for "United States of America") at the end: "[I]n cases where a domain name incorporates the entirety of a trademark, or where a dominant feature of the relevant mark is recognizable in the disputed domain name, the disputed domain name will normally be considered confusingly similar to that mark for purposes of UDRP standing." [WIPO Overview 3.0](#), section 1.7.

Therefore, the disputed domain name is identical or confusingly similar to the Complainant's EQUIFAX trademark. The relevant comparison to be made is with the second-level portion of the disputed domain name only (i.e., "equifaxusa"), as it is well-established that the generic Top-Level Domain (i.e., ".com") may be disregarded for this purpose. [WIPO Overview 3.0](#), section 1.11.

The Panel finds the Respondent's addition of the geographical term "usa" does not prevent the disputed domain name from being confusingly similar to the Complainant's trademark. [WIPO Overview 3.0](#), section 1.8. For Policy decisions where previous panels have found that domain names containing a complainant's trademark with the addition of the letters "usa" are confusingly similar to the trademark, see *CVS Pharmacy, Inc. v. Taku Hans Etengeneng*, WIPO Case No. [D2023-0124](#); and *Rothy's, Inc. v. Nadison Cherish*, WIPO Case No. [D2025-0955](#).

Accordingly, the Panel finds the disputed domain name is identical or confusingly similar to the EQUIFAX trademark per Policy paragraph 4(a)(i).

B. Rights or Legitimate Interests

Owing to the difficulty the Complainant might encounter in proving the negative proposition that the Respondent does not have rights or legitimate interests in the disputed domain name, Policy panels concur that, in the first instance, it is sufficient for the Complainant to make out a prima facie case that the Respondent does not have rights or legitimate interests in the disputed domain name. Thereafter, it is incumbent on the Respondent to come forward to try to rebut the Complainant's prima facie case although the overall burden of proof remains on the Complainant. [WIPO Overview 3.0](#), section 2.1.

The Complainant contends that the Respondent has no rights or legitimate interests in the disputed domain name because the Complainant has never authorized the Respondent to use the EQUIFAX trademark in any manner. The Panel finds this constitutes a prima facie case under the Policy. [WIPO Overview 3.0](#), section 2.1.

The Respondent is in default in this proceeding, and thus has not come forward to try to rebut the Complainant's prima facie case. Nonetheless, the Panel will examine the case file to determine whether there is any evidence that the Respondent might have been able to show rights or legitimate interests in the disputed domain name as permitted under Policy paragraphs 4(c)(i), (ii) and (iii).

By using the disputed domain name for a phishing scam to impersonate the Complainant, the Respondent has not used the disputed domain name for a bona fide offering of goods or services, and therefore cannot establish rights or legitimate interests per Policy paragraph 4(c)(i). As set forth in section 2.13.1 of [WIPO Overview 3.0](#): "Panels have categorically held that the use of a domain name for illegal activity (e.g., the sale of counterfeit goods or illegal pharmaceuticals, phishing, distributing malware, unauthorized account access/hacking, impersonation/passing off, or other types of fraud) can never confer rights or legitimate interests on a respondent." See also *BTWN Exhibits, LLC v. Registration Private, Domains By Proxy, LLC / Ahmed Fawzy, ASM Marketing*, WIPO Case No. [D2020-0036](#): "[t]he use of the Domain Name for an illegal activity such as constructing an email composition containing the Domain Name for deceiving purposes can never confer rights or legitimate interests on Respondent."

Furthermore, after reviewing the case file, the Panel finds the Respondent was not commonly known by the disputed domain name and therefore cannot establish rights or legitimate interests pursuant to paragraph 4(c)(ii) of the Policy. Finally, the case file does not show that the Respondent ever used the disputed domain name for a fair use or non-commercial use per Policy paragraph 4(c)(iii).

The Panel finds, then, that the Complainant has carried its burden of proof under Policy paragraph 4(a)(ii).

C. Registered and Used in Bad Faith

The Policy at paragraph 4(b) describes four non-exhaustive circumstances under which a respondent may be found to have registered and to be using a disputed domain name in bad faith. However, other grounds for bad faith may also be pertinent. [WIPO Overview 3.0](#), section 3.2.1.

In the present case, because the disputed domain name is "so obviously connected with" the Complainant, the Respondent's actions suggest "opportunistic bad faith" in violation of the Policy. See, *Western Union Holdings, Inc. v. Manuel Rodriguez*, WIPO Case No. [D2006-0850](#): "[i]t is likely that the Respondent knew of the Complainant's mark, and has sought to obtain a commercial benefit by attracting Internet users based on that confusion." See also *OSRAM GmbH v. Azarenko Vladimir Alexeevich, Azarenko Group Ltd*, WIPO Case No. [D2016-1384](#) (finding bad faith where "Respondent must have been aware of the Complainant and its said trademark when it registered the disputed domain name" and "the Panel cannot conceive of any use that the Respondent could make of the disputed domain name that would not interfere with the Complainant's long-established trademark rights").

Also, by using the disputed domain name as part of a phishing scam to impersonate the Complainant, the Respondent has acted in bad faith. See, e.g., [WIPO Overview 3.0](#), section 3.4 ("the use of a domain name for per se illegitimate activity such as...phishing... is manifestly considered evidence of bad faith").

The Panel therefore finds that the Complainant has carried its burden of proof to show that the Respondent registered and is using the disputed domain name in bad faith per Policy paragraph 4(a)(iii).

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 <equifaxusa.com> be transferred to the Complainant.

/Dennis A. Foster/

Dennis A. Foster

Sole Panelist

Date: November 20, 2025