

## **ADMINISTRATIVE PANEL DECISION**

Equifax Inc. v. Domain Holdings, Domain Holdings  
Case No. D2025-4172

### **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 Domain Holdings, Domain Holdings, New Zealand.

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

The disputed domain name <wequifax.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 October 11, 2025. On October 13, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On October 13, 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 Admin / Whois Privacy Corp.) and contact information in the Complaint. The Center sent an email communication to the Complainant on October 15, 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 October 17, 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 October 20, 2025. In accordance with the Rules, paragraph 5, the due date for Response was November 9, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on November 10, 2025.

The Center appointed Áron László as the sole panelist in this matter on November 17, 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 incorporated in 1913 in the United States. It is a global provider of information solutions and human resources business process outsourcing services for businesses, governments, and consumers. It offers a credit reporting service that provides consumers with a summary of their credit history and other information reported to credit bureaus by lenders and creditors. It operates or has investments in 22 countries across North America, Central America, South America, Europe and the Asia-Pacific region, and employs approximately 14,700 people worldwide. It is a member of the Standard & Poor's 500 Index and is traded on the New York Stock Exchange.

The Complainant is the owner of numerous trademarks for the sign EQUIFAX including:

- New Zealand trademark EQUIFAX Reg. No. 291112 registered on October 22 1998;
- United States trademark EQUIFAX Reg. No. 1,027,544, registered on December 16, 1975;
- United States trademark EQUIFAX Reg. No. 1,045,574, registered on August 3, 1976;
- United States trademark EQUIFAX Reg. No. 1,644,585, registered on May 14, 1991.

The Complainant has included a complete list of its trademark rights as an annex to the Complaint.

The Complainant is the registrant of the domain name <equifax.com>, created on February 21, 1995. The Complainant uses this domain name in connection with its primary website.

The disputed domain name was registered on December 13, 2005. The Respondent appears to be located in New Zealand.

The disputed domain name redirects to different websites at different times. These include ecommerce, pay-per-click ("PPC") and porn sites.

#### **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 is confusingly similar to its EQUIFAX mark, in which it has rights, since the disputed domain name wholly incorporates the mark in its entirety and merely adds the letter "w" at the beginning. The Complainant also contends that the disputed domain name constitutes typosquatting, as it intentionally misspells the Complainant's EQUIFAX mark.

The Complainant also contends that the Respondent has no rights or legitimate interests in the disputed domain name and confirms that it has not authorised or licensed the Respondent in any respect. At least four security vendors have reported that the disputed domain name is associated with malicious, malware or phishing activities, and the Respondent is using it to redirect visitors to various suspicious websites. The Respondent has clearly not used the disputed domain name in connection with a bona fide offering of goods or services and therefore cannot establish rights or legitimate interests pursuant to paragraph 4(c)(i) of the Policy. Nor can the Respondent establish rights or legitimate interests pursuant to paragraph 4(c)(iii) of the Policy.

Finally, the Complainant contends that the disputed domain name was registered and used in bad faith. The Complainant contends that the EQUIFAX mark is famous. The Complainant also contends that the Respondent's registration of the disputed domain name is evidence of bad faith. The disputed domain name is confusingly similar to the Complainant's mark, and it consists of an obvious typographical variation of the EQUIFAX Trademark. This intentional misspelling is a clear indication of bad faith.

Furthermore, the Complainant contends that it had used its trademarks for 30 years and its domain name for 10 years by the time the disputed domain name was registered. Therefore, the choice of the disputed domain name could not have been coincidental; it must have been made in bad faith. At least four security vendors have reported that the disputed domain name is associated with malicious, malware or phishing activities. The Respondent is using the disputed domain name to redirect visitors to a variety of suspicious websites. The Complainant notes that the Respondent is a serial cybersquatter that has lost multiple proceedings under the Policy.

## **B. Respondent**

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

## **6. Discussion and Findings**

Paragraph 15(a) of the Rules instructs this Panel to decide a complaint based on the statements and documents submitted in accordance with the Policy, the Rules and any rules and principles of law that it deems applicable. Paragraph 4(a) of the Policy requires that a complainant must prove each of the following three elements to obtain an order that a domain name should be cancelled or transferred:

- i. the domain name registered by the respondent 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 domain name; and
- iii. the domain name has been registered and is being used in bad faith.

In view of the Respondent's failure to submit a Response, the Panel shall decide this administrative proceeding based on the Complainant's undisputed representations pursuant to paragraphs 5(f), 14(a), and 15(a) of the Rules and draw such inferences as it considers appropriate pursuant to paragraph 14(b) of the Rules.

The Panel may accept all reasonable allegations set forth in a complaint. However, the Panel may deny relief where a complaint wholly contains mere conclusory or unsubstantiated arguments. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)"), section 4.3.

### **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 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 the mark is recognizable 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.

Adding the letter “w” to the trademark does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. This is all the more true given that the letter “w” is adjacent to the first letter “e” of the trademark. A domain name which consists of a common, obvious, or intentional misspelling of a trademark is considered by panels to be confusingly similar to the relevant mark for purposes of the first element. Examples of such typos include (i) adjacent keyboard letters.

[WIPO Overview 3.0](#), section 1.9.

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 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 Panel finds that employing a misspelling of the Complainant’s mark in this way signals an intention on the part of the Respondent to confuse users seeking or expecting the complainant. [WIPO Overview 3.0](#), section 1.9.

The disputed domain name redirects to various websites including PPC pages and an ecommerce website. The Respondent’s use of the Complainant’s mark to redirect users to such websites does not support a claim to rights or legitimate interests. [WIPO Overview 3.0](#), section 2.5.3.

According to the Complainant, various security vendors have reported that the disputed domain name is associated with malicious, malware or phishing activities. As set out in [WIPO Overview 3.0](#), section 2.13.1: “Panels have categorically held that the use of a domain name for illegal activity, here phishing and distributing malware, can never confer rights or legitimate interests on a respondent.”

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.

Paragraph 4(b) of the Policy sets out a list of non-exhaustive circumstances that may indicate that a domain name was registered and used in bad faith, but other circumstances may be relevant in assessing whether a respondent’s registration and use of a domain name is in bad faith. [WIPO Overview 3.0](#), section 3.2.1.

The Panel has noted that the Respondent has engaged in a pattern of bad faith conduct. Specifically, the Respondent's domain names have been transferred in multiple proceedings under the Policy, all of which appear to be based on intentionally misspelled trademarks:

- *Equifax Inc. v. Domain Holdings*, WIPO Case No. [D2023-0102](#) (<equifaxs.com>)
- *Walgreen Co. v. Domain Holdings*, WIPO Case No. [D2023-3749](#) (<waalgreens.com>)

Moreover, various security vendors have reported that the disputed domain name is associated with malicious, malware or phishing activities. Panels have held that the use of a domain name for illegitimate activity, here, claimed phishing and distributing malware constitutes bad faith. [WIPO Overview 3.0](#), section 3.4. Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

Additionally, the Complainant's trademark was well known and had been registered for 30 years by the time the disputed domain name was registered. In the Panel's view, it cannot be mere coincidence that the Respondent chose a domain name that incorporates the Complainant's trademark in its entirety. Also, the disputed domain name appears to be an intentional misspelling of the trademark, adding the letter "w", which is adjacent to the first letter "e" of the trademark and can therefore easily be added to it by error. These factors suggest that the Respondent targeted the Complainant in an intentional attempt to attract Internet users to its website or other online location for commercial gain.

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 <wequifax.com> be transferred to the Complainant.

/Áron László/

**Áron László**

Sole Panelist

Date: November 30, 2025