

ADMINISTRATIVE PANEL DECISION

Equifax Inc. v. Host Master, Transure Enterprise Ltd
Case No. D2025-4303

1. The Parties

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

Respondent is Host Master, Transure Enterprise Ltd, United States.

2. The Domain Name and Registrar

The disputed domain name <exquafax.com> (the "Domain Name") is registered with Above.com Pty Ltd. (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on October 21, 2025. On October 21, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Domain Name. On October 24, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the Domain Name which differed from the named Respondent ("unknown") and contact information in the Complaint. The Center sent an email communication to Complainant on October 24, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting Complainant to submit an amendment to the Complaint. 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 Respondent of the Complaint, and the proceedings commenced on October 27, 2025. In accordance with the Rules, paragraph 5, the due date for Response was November 16, 2025. Respondent did not submit any response. Accordingly, the Center notified Respondent's default on November 17, 2025.

The Center appointed Kimberley Chen Nobles as the sole panelist in this matter on November 24, 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

Complainant is a global data, analytics, and technology company, providing information solutions for businesses, governments, and consumers, and human resources business process automation and outsourcing services for employers. Complainant's clients include financial institutions, corporations, government agencies, and individuals. Complainant operates in North America, Asia Pacific, Europe, and Latin America and maintains support operations in Chile, Costa Rica, India, and Ireland. Complainant also has investments in consumer and/or commercial credit information companies through joint ventures in Brazil, Cambodia, Malaysia, and Singapore.

As of December 31, 2024, Complainant employed approximately 14,700 employees in 22 countries. In 2024, Complainant's operating revenue was USD 5,681.1 million; and its operating income was USD 1,042.1 million.

Complainant owns numerous registered trademarks with the EQUIFAX mark all over the world, including:

- United States registered trademark number 1,027,544 for the EQUIFAX word mark, registered on December 16, 1975;
- United States registered trademark number 1,045,574 for the EQUIFAX word mark, registered on August 3, 1976; and
- United States registered trademark number 1,644,585 for the EQUIFAX word mark, registered on March 14, 1991.

Complainant also owns and operates the domain name <equifax.com>, created on February 21, 1995.

The Domain Name was registered on October 3, 2005 and at the time of the filing of the Complaint, it resolved to a webpage with a pay-per-click ("PPC") or monetized parking page that includes links for various services that are related to Complainant's services and its EQUIFAX trademark, including "IDENTITY THEFT PROTECTION", "EQUIFAX FRAUD ALERT", and "FREE FICO SCORE". According to a security vendor, VirusTotal, the Domain Name was being used in connection with malware. The Domain Name also had configured MX records for the Domain Name, which enables the sending and receiving of emails with addresses that use the Domain Name.

5. Parties' Contentions

A. Complainant

Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the Domain Name.

Complainant contends that (i) the Domain Name is identical or confusingly similar to Complainant's trademarks; (ii) Respondent has no rights or legitimate interests in the Domain Name; and (iii) Respondent registered and is using the Domain Name in bad faith.

In particular, Complainant contends that it has trademark registrations for EQUIFAX, and that Respondent registered and is using the Domain Name with the intention to confuse Internet users looking for bona fide and well-known EQUIFAX products and services.

Complainant notes that it has no affiliation with Respondent, and that Respondent is using the Domain Name as a tool to exploit Complainant's reputation for its own commercial gain, and that Respondent has no rights or legitimate interests in the registration and use of the Domain Name. Further, Complainant contends that Respondent has acted in bad faith in acquiring and setting up the Domain Name, when Respondent clearly knew of Complainant's rights.

B. Respondent

Respondent did not reply to Complainant's contentions.

6. Discussion and Findings

Under paragraph 4(a) of the Policy, to succeed Complainant must satisfy the Panel that:

- (i) the Domain Name is identical or confusingly similar to a trademark or service mark in which Complainant has rights;
- (ii) Respondent has no rights or legitimate interests in respect of the Domain Name; and
- (iii) the Domain Name was registered and is being used in bad faith.

Section 4.3 of the WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)") states that failure to respond to the complainant's contentions would not by itself mean that the complainant is deemed to have prevailed; a respondent's default is not necessarily an admission that the complainant's claims are true.

Thus, although in this case, Respondent has failed to formally respond to the Complaint, the burden remains with Complainant to establish the three elements of paragraph 4(a) of the Policy by a preponderance of the evidence.

A. Identical or Confusingly Similar

Ownership of a trademark registration is generally sufficient evidence that a complainant has the requisite rights in a mark for purposes of paragraph 4(a)(i) of the Policy. See [WIPO Overview 3.0](#), section 1.2.1. Complainant has provided evidence of its rights in the EQUIFAX trademarks, as noted above under section 4. Complainant has therefore proven that it has the requisite rights in the EQUIFAX trademarks.

With Complainant's rights in the EQUIFAX trademarks established, the remaining question under the first element of the Policy is whether the Domain Name, typically disregarding the Top-Level Domain ("TLD") in which it is registered (in this case, ".com"), is identical or confusingly similar to Complainant's trademark. See, e.g., *B & H Foto & Electronics Corp. v. Domains by Proxy, Inc. / Joseph Gross*, WIPO Case No. [D2010-0842](#).

Here, the Domain Name is confusingly similar to Complainant's EQUIFAX trademarks. The EQUIFAX trademark is recognizable in the Domain Name. In particular, the Domain Name's is a misspelling of Complainant's EQUIFAX trademark, with the letter "i" replaced by "a" and the addition of the letter "x" between "e" and "q", which does not prevent a finding of confusing similarity between the Domain Name and the EQUIFAX trademark. See section 1.9 of the [WIPO Overview 3.0](#).

Thus, the Panel finds that Complainant has satisfied the first element of the Policy.

B. Rights or Legitimate Interests

Under paragraph 4(a)(ii) of the Policy, a complainant must make a prima facie showing that a respondent possesses no rights or legitimate interests in a disputed domain name. See, e.g., *Malayan Banking Berhad v. Beauty, Success & Truth International*, WIPO Case No. [D2008-1393](#). Once a complainant makes out such a prima facie showing, the burden of production shifts to the respondent, though the burden of proof

always remains on the complainant. If the respondent fails to come forward with relevant evidence showing rights or legitimate interests, the complainant will have sustained its burden under the second element of the UDRP.

From the record in this case, it is evident that Respondent was, and is, aware of Complainant and its EQUIFAX trademarks, and does not have any rights or legitimate interests in the Domain Name. In addition, Complainant asserts that Respondent is not authorized to use Complainant's trademarks. Respondent is also not known to be associated with the EQUIFAX trademarks and there is no evidence showing that Respondent has been commonly known by the Domain Name.

In addition, Respondent has not used the Domain Name in connection with a bona fide offering of goods or services or a legitimate noncommercial or fair use. Rather, at the time of the filing of the Complaint, the Domain Name resolved to a website with a PPC or monetized parking page that includes links for various services that are directly related to Complainant's services and its EQUIFAX trademark. In particular, the webpage featured PPC banners such as "IDENTITY THEFT PROTECTION", "EQUIFAX FRAUD ALERT" and "FREE FICO SCORE." In addition, a report from a security vendor, VirusTotal, had reported that the Domain Name was being used in connection with malware. In addition, the Domain Name had configured MX records for the Domain Name, which enables the sending and receiving of emails with addresses that use the Domain Name.

Such use by Respondent does not constitute a bona fide offering of goods or services or a legitimate noncommercial or fair use and cannot under the circumstances confer on Respondent any rights or legitimate interests in the Domain Name.

Moreover, the nature of the Domain Name, incorporating the entirety of Complainant's trademark EQUIFAX with the letter "i" replaced by "a" and the addition of the letter "x" between "e" and "q", particularly in conjunction with the PPC banners noted above, indicates Respondent's intent to capitalize off of Complainant's trademark, and thus, does not support a finding of rights or legitimate interests.

Accordingly, Complainant has provided evidence supporting its prima facie claim that Respondent lacks any rights or legitimate interests in the Domain Name. Respondent has failed to produce countervailing evidence of any rights or legitimate interests in the Domain Name.

Thus, the Panel concludes that Respondent does not have any rights or legitimate interests in the Domain Name, and Complainant has met its burden under paragraph 4(a)(ii) of the Policy.

C. Registered and Used in Bad Faith

The Panel finds that Respondent's actions indicate that Respondent registered and is using the Domain Name in bad faith.

Paragraph 4(b) of the Policy provides a non-exhaustive list of circumstances indicating bad faith registration and use on the part of a domain name registrant, namely:

"(i) circumstances indicating that you have registered or you have acquired the domain name primarily for the purpose of selling, renting, or otherwise transferring the domain name registration to the complainant who is the owner of the trademark or service mark or to a competitor of that complainant, for valuable consideration in excess of your documented out-of-pocket costs directly related to the domain name; or

(ii) you have registered the domain name in order to prevent the owner of the trademark or service mark from reflecting the mark in a corresponding domain name, provided that you have engaged in a pattern of such conduct; or

(iii) you have registered the domain name primarily for the purpose of disrupting the business of a competitor; or

(iv) by using the domain name, you have intentionally attempted to attract, for commercial gain, Internet users to your website or other online location, by creating a likelihood of confusion with the complainant's mark as to the source, sponsorship, affiliation, or endorsement of your website or location or of a product or service on your website or location."

The Panel finds that Complainant has provided ample evidence to show that registration the EQUIFAX trademarks long predate the registration of the Domain Name. Complainant is also well established and known. Therefore, the Panel is of the view of that Respondent was aware of the EQUIFAX trademarks when it registered the Domain Name. See [WIPO Overview 3.0](#), section 3.2.2; see also *TTT Moneycorp Limited v. Privacy Gods / Privacy Gods Limited*, WIPO Case No. [D2016-1973](#).

The Panel therefore finds that Respondent's awareness of Complainant's trademark rights at the time of registration suggests bad faith. See *Red Bull GmbH v. Credit du Léman SA, Jean-Denis Deletraz*, WIPO Case No. [D2011-2209](#); *Nintendo of America Inc v. Marco Beijen, Beijen Consulting, Pokemon Fan Clubs Org., and Pokemon Fans Unite*, WIPO Case No. [D2001-1070](#); and *BellSouth Intellectual Property Corporation v. Serena, Axel*, WIPO Case No. [D2006-0007](#).

Further, the composition of the Domain Name, which is confusingly similar to Complainant's EQUIFAX trademarks, further suggests Respondent's actual knowledge of Complainant's rights in the EQUIFAX trademarks at the time of registration of the Domain Name and its effort to opportunistically capitalize on Complainant's trademark through the registration and use of the Domain Name.

Moreover, Respondent is using the Domain Name to host with PPC or monetized parking page that includes links for various services that are directly related to Complainant's services and its EQUIFAX trademark. The webpage featured banners such as "IDENTITY THEFT PROTECTION," "EQUIFAX FRAUD ALERT" and "FREE FICO SCORE." In addition, VirusTotal, a security vendor had reported that the Domain Name is being used in connection with malware. The Domain Name also has configured MX records for the Domain Name, which enables the sending and receiving of emails with addresses that use the Domain Name.

Thus, the Panel finds that by using the Domain Name, Respondent has intentionally attempted to attract, for commercial gain, Internet users to Respondent's website by creating a likelihood of confusion with Complainant's EQUIFAX mark.

Further, the Panel also notes the Respondent has participated in several other disputes under the UDRP which ordered the transfer of its domain names, indicating Respondent's pattern of bad faith.

Accordingly, the Panel finds that Respondent registered and is using the Domain Name in bad faith and Complainant succeeds under the third element of paragraph 4(a) 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 Domain Name <exquafax.com> be transferred to Complainant.

/Kimberley Chen Nobles/

Kimberley Chen Nobles

Sole Panelist

Date: December 4, 2025