

ADMINISTRATIVE PANEL DECISION

AllSouth Federal Credit Union v. evefvdey, ece hdve, Chai Lewis, Joua Jackson

Case No. D2025-4467

1. The Parties

Complainant is AllSouth Federal Credit Union, United States of America (“United States”), represented by Nelson Mullins Riley & Scarborough, LLP, United States.

Respondents are evefvdey, ece hdve, United States, Chai Lewis, United States, and Joua Jackson, United States.

2. The Domain Names and Registrar

The disputed domain names <allsouthfcu.online>, <allsouthorg.help>, <allsouthservice.online>, <allsouthservices.online>, and <allsouth.support> (the “Domain Names”) are registered with NameSilo, LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on October 29, 2025. On October 30, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Domain Names. On October 30, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the Domain Names which differed from the named Respondent (Registrant Unknown) and contact information in the Complaint.

The Center sent an email to Complainant on November 5, 2025, with the registrant and contact information of nominally multiple underlying registrants revealed by the Registrar, requesting that Complainant either file separate complaint(s) for the Domain Names associated with different underlying registrants or alternatively, demonstrate that the underlying registrants are in fact the same entity and/or that all Domain Names are under common control. Complainant filed an amended Complaint on November 7, 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 Respondent of the Complaint, and the proceedings commenced on November 12, 2025. In accordance with the Rules, paragraph 5, the due date for Response was December 2, 2025. Respondent did not submit any response. Accordingly, the Center notified Respondent's default on December 5, 2025.

The Center appointed Robert A. Badgley as the sole panelist in this matter on December 10, 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 asserts as follows:

"Complainant is a federally chartered credit union that has been in business since 1960. [...] Originally organized under the name 'Fort Jackson Federal Credit Union,' Complainant adopted the ALLSOUTH and ALLSOUTH FEDERAL CREDIT UNION marks in March 2004. [...] Complainant has 23 locations in the Midlands of South Carolina and has served over 100,000 customers worldwide. [...] Indeed, since March 2004, the reputation and goodwill of the ALLSOUTH and ALLSOUTH FEDERAL CREDIT UNION trademarks have grown exponentially and world-wide."

"Complainant specifically offers financial and credit union or banking services, including checking and savings accounts, credit card services, online and mobile banking, teller and ATM services, and loan products, including, for example, vehicle loans, personal loans, and home loans. [...] Since 2004, Complainant's financial services have been advertised and rendered in commerce under the ALLSOUTH and ALLSOUTH FEDERAL CREDIT UNION trademarks."

Complainant holds several trademark registrations with the United States Patent and Trademark Office ("USPTO"), including USPTO Reg. No. 2,977,711 for the word mark ALLSOUTH FEDERAL CREDIT UNION, registered on July 26, 2005, in connection with "Financial services, namely credit union services" with a March 1, 2004, date of first use in commerce, and USPTO Reg. No. 6,118,269 for the word mark ALLSOUTH, registered on August 4, 2020, in connection with "Credit union services" with a March 1, 2004, date of first use in commerce.

All five Domain Names were registered within a seven-day period (October 6, 2025, to October 13, 2025), and all with the same Registrar. The Whois information indicates that the named registrant for the Domain Names <allsouthorg.help> and <allsouth.support> is Chai Lewis of Winter Haven, Florida, the named registrant for the Domain Names <allsouthservice.online> and <allsouthservices.online> is Joua Jackson from St. Paul, Minnesota, and the registrant for the Domain Name <allsouthfcu.online> is "evefvdey" with no home town listed.

The Domain Names do not resolve to active websites.

According to Complainant, the Domain Name <allsouthservice.online> and two other domain names (<allsouthsupport.help> and <allsouthfcu.help>, both of which registrations lapsed and both of which are now owned by Complainant) were "recently used in connection with a SMSishing scheme directed at Complainant's customers." Annexed to the Complaint are screenshots of three phishing text messages directed at phone numbers that, Complainant contends, belong to three of Complainant's customers.

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 Names.

B. Respondent

Respondent did not reply to Complainant's contentions.

6. Discussion and Findings

6.1 Procedural Issue - Consolidation of Multiple Respondents

The Complaint was filed in relation to three nominally different Domain Name registrants. Complainant alleges that the Domain Name registrants are the same entity or mere alter egos of each other, or that the Domain Names are under common control. Complainant requests the consolidation of the Complaint against the multiple Domain Name registrants pursuant to paragraph 10(e) of the Rules.

The disputed domain name registrants did not comment on Complainant's request.

Paragraph 3(c) of the Rules states that a complaint may relate to more than one domain name, provided that the domain names are registered by the same domain name holder.

In addressing Complainant's request, the Panel will consider whether (i) the Domain Names or corresponding websites are subject to common control; and (ii) the consolidation would be fair and equitable to all Parties. See WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition (["WIPO Overview 3.0"](#)), section 4.11.2.

Complainant asserts:

"Here, the following presently known facts support consolidation. First, the Domain Names were all registered via the same registrar and all within a 7 day period between October 6, 2025, and October 13, 2025. [...] [D]uring this time period multiple domain names incorporating the ALLSOUTH Mark and registered in the .HELP, .SUPPORT, and .ONLINE top-level domains were registered via NameSilo and many of those were used in connection with a SMSishing scam. [...] Complainant contends that all of these domain names were registered by the same common controlling entity and were all intended to be used in connection with the aforementioned SMSishing scam but not all had yet to be utilized as such or were utilized in other parts of the scam that Complainant has not yet been made aware of and the volume and timing of the registrations using similar naming conventions and all being registered through the same registrar in a short period of time establishes facts upon which to confidently infer common control or a single registrant behind each domain, regardless of the provided registrant data, which in some cases is merely gibberish".

The Panel concludes, on the undisputed record presented, that consolidation is appropriate in this case. First, the Domain Names were all registered with the same Registrar within a seven-day period. Second, the naming scheme of the Domain Names is very similar. All contain the mark ALLSOUTH, three use the Top-Level Domain ("TLD") ".online", while the other two use functionally similar TLDs ".help" and ".support". Third, none of the Domain Names resolves to a website. Fourth, one of the Domain Names, and two similar domain names now in the hands of Complainant, have been used in a "SMSishing" scam aimed at Complainant's customers. Fifth, no one Domain Name registrant has come forward to deny Complainant's allegation that the Domain Names are under common ownership and/or control.

Further, the Panel sees no reason why consolidation of these disputes would be unfair to any Party here.

Under these circumstances, the Panel will consolidate the five Domain Names into a single proceeding, and will refer henceforth to the nominally different Respondents in the singular as "Respondent."

6.2 Substantive Issues

Paragraph 4(a) of the Policy lists the three elements which Complainant must satisfy with respect to each of the Domain Names:

- (i) the Domain Name is identical or confusingly similar to a trademark or service mark in which Complainant has rights; and
- (ii) 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.

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 Complainant's trademark and the Domain Names. [WIPO Overview 3.0](#), section 1.7.

The Panel finds that Complainant has rights in the trademark ALLSOUTH through registration demonstrated in the record. The Panel also finds that the Domain Names are confusingly similar to that mark. The mark is clearly recognizable within each of the five Domain Names at issue, notwithstanding the additional words or initials contained within the Domain Names.

Complainant has established Policy paragraph 4(a)(i).

B. Rights or Legitimate Interests

With respect to each of the Domain Names, pursuant to paragraph 4(c) of the Policy, Respondent may establish its rights or legitimate interests in the Domain Name, among other circumstances, by showing any of the following elements:

- (i) before any notice to you [Respondent] of the dispute, your use of, or demonstrable preparations to use, the Domain Name or a name corresponding to the Domain Name in connection with a bona fide offering of goods or services; or
- (ii) you [Respondent] (as an individual, business, or other organization) have been commonly known by the Domain Name, even if you have acquired no trademark or service mark rights; or
- (iii) you [Respondent] are making a legitimate noncommercial or fair use of the Domain Name, without intent for commercial gain to misleadingly divert consumers or to tarnish the trademark or service mark at issue.

The Panel concludes that Respondent lacks rights or legitimate interests in respect of the Domain Names.

Respondent has not come forward in this proceeding to assert that it has any legitimate interest vis-à-vis the Domain Names. On this undisputed record, the only evidence of use by Respondent is to run a "SMSishing" scam on Complainant's customers with one of the Domain Names and two other similar domain names not involved in this case. Such conduct does not invest Respondent with a legitimate interest in respect of the Domain Names.

With respect to the Domain Name registered by someone in furtherance of an illegal activity, namely, impersonation, fraud, and/or identity theft perpetuated in the form of a SMSishing, the Panel finds this conduct to be further grounds for finding that Respondent lacks a legitimate interest vis-à-vis that Domain Name.

Complainant has established Policy paragraph 4(a)(ii).

C. Registered and Used in Bad Faith

For each of the Domain Names, paragraph 4(b) of the Policy provides that the following circumstances, “in particular but without limitation,” are evidence of the registration and use of the Domain Name in “bad faith”:

- (i) circumstances indicating that Respondent has registered or has acquired the Domain Name primarily for the purpose of selling, renting, or otherwise transferring the Domain Name registration to Complainant who is the owner of the trademark or service mark or to a competitor of that Complainant, for valuable consideration in excess of its documented out of pocket costs directly related to the Domain Name; or
- (ii) that Respondent has 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 Respondent has engaged in a pattern of such conduct; or
- (iii) that Respondent has registered the Domain Name primarily for the purpose of disrupting the business of a competitor; or
- (iv) that by using the Domain Name, Respondent has intentionally attempted to attract, for commercial gain, Internet users to Respondent’s website or other online location, by creating a likelihood of confusion with Complainant’s mark as to the source, sponsorship, affiliation, or endorsement of Respondent’s website or location or of a product or service on Respondent’s website or location.

The Panel concludes, on the record provided here, that Respondent has registered and used the Domain Names in bad faith. The Panel incorporates its discussion above in the “Rights or Legitimate Interests” section. On the record presented here, the Panel concludes that Respondent registered the five subject Domain Names in order to target Complainant. With respect to one of the Domain Names, Respondent perpetrated a fraudulent scheme on Complainant’s customers, in violation of the above-quoted Policy paragraph 4(b)(iv). Regarding the other four Domain Names, the Panel notes the distinctiveness of the Complainant’s trademark, the composition of the Domain Names, the Respondent’s failure to submit a response, and the Respondent’s use of one of the five Domain Names in furtherance of illegal activity. In light of these circumstances, the Panel finds that the passive holding of the remaining four Domain Names does not prevent a finding of bad faith under the Policy. See [WIPO Overview 3.0](#), section 3.3.

Complainant has established 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 Domain Names <allsouthfcu.online>, <allsouthorg.help>, <allsouthservice.online>, <allsouthservices.online>, and <allsouth.support> be transferred to Complainant.

/Robert A. Badgley/

Robert A. Badgley

Sole Panelist

Date: December 26, 2025