

## **ADMINISTRATIVE PANEL DECISION**

Skopos Financial, LLC v. Mahadev Akat  
Case No. D2025-4787

### **1. The Parties**

The Complainant is Skopos Financial, LLC, United States of America (“United States”), represented by SafeNames Ltd., United Kingdom.

The Respondent is Mahadev Akat, India.

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

The disputed domain name <reprisedefinancego.info> is registered with Porkbun LLC (the “Registrar”).

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on November 19, 2025. On November 19, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On November 19, 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 contact information in the Complaint. The Center sent an email communication to the Complainant on November 21, 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 November 26, 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 November 28, 2025. In accordance with the Rules, paragraph 5, the due date for Response was December 18, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on December 19, 2025.

The Center appointed Jeremy Speres as the sole panelist in this matter on December 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**

The Complainant has, since 2021, traded as a personal loan provider in the United States under the REPRISE FINANCIAL mark, granting USD 2.2 billion in loans as at the date of the Complaint.

The Complainant registered the domain name <reprisefinancial.com> on January 11, 2022, which resolves to its primary website. Prior Panels under the Policy have recognized that the Complainant's mark enjoys a reputation within the United States. See, for example, *Skopos Financial, LLC v. Carolina Rodrigues, Fundacion Comercio Electronico*, WIPO Case No. [D2024-0945](#).

The Complainant owns United States Trademark Registration No. 6791485 REPRISE FINANCIAL in class 36, having a registration date of July 12, 2022.

The disputed domain name was registered on September 10, 2025, and currently does not resolve to any website. The Complainant's evidence establishes that the disputed domain name previously resolved to a website offering personal finance services, including personal loans, for a business ostensibly based in the United States trading as "Reprise De Finance Go". Subsequent to that, the Complainant's evidence establishes that the disputed domain name resolved to a website for a vacation booking agency named "24 Vacations Reservation".

#### **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 was registered and has been used in bad faith in order to take advantage of the Complainant's mark's reputation for the Respondent's commercial gain.

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

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

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

##### **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 of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[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 that the Complainant's REPRISE FINANCIAL mark is recognizable within the disputed domain name. The dominant element of the mark, "REPRISE", is wholly contained within the disputed domain name, and the term "finance" within the disputed domain name is closely related to the "FINANCIAL" element of the mark. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

Although the addition of other terms, here "de" and "go", may bear on assessment of the second and third elements, the Panel finds the addition of such terms does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.8.

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.

For the reasons discussed in relation to bad faith below, it is likely that the Respondent registered the disputed domain name to take advantage of confusion with the Complainant's mark. The Respondent's registration and use of the disputed domain name in these circumstances cannot represent a bona fide offering of goods or services under paragraph 4(c)(i) of the Policy and cannot confer rights or legitimate interests. *Sistema de Ensino Poliedro Vestibulares Ltda., Editora Poliedro Ltda. v. Anonymize, Inc. / STANLEY PACE*, WIPO Case No. [D2022-1981](#).

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.

For the following reasons, the Panel finds that it is more likely than not that the Respondent registered and has used the disputed domain name to take advantage of confusion with the Complainant's mark for the Respondent's commercial gain, falling squarely within paragraph 4(b)(iv) of the Policy.

The Complainant's mark enjoys a reputation within the financial services sector in the United States, and the Respondent's erstwhile website on the disputed domain name targets this very sector in competition with the Complainant. Internet searches for the Complainant's mark, which is confusingly similar to the disputed domain name, overwhelmingly relate to the Complainant. In the circumstances, and in light of the repute of the Complainant's mark, it is appropriate to conclude on the balance of probabilities that the Respondent either knew or should have known that the disputed domain name would be confusingly similar to the Complainant's mark. This points to bad faith targeting under paragraph 4(b)(iv) of the Policy. [WIPO Overview 3.0](#), section 3.2.2.

Bad faith is also suggested by the complete dissonance between the composition of the disputed domain name suggesting a financial services offering on the one hand, and the use of the disputed domain name for purposes of a vacation booking agency on the other.

The Panel draws an adverse inference from the Respondent's failure to take part in the present proceeding where an explanation is certainly called for. [WIPO Overview 3.0](#), section 4.3.

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 <reprisedefinancego.info> be transferred to the Complainant

*/Jeremy Speres/*

**Jeremy Speres**

Sole Panelist

Date: December 26, 2025