

## **ADMINISTRATIVE PANEL DECISION**

Bill Operations, LLC v. Name Redacted  
Case No. D2025-4867

### **1. The Parties**

The Complainant is Bill Operations, LLC, United States of America (“United States”), represented by Sideman & Bancroft LLP, United States.

The Respondent is Name Redacted.<sup>1</sup>

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

The disputed domain name <bill-divvy.com> is registered with Nicenic International Group Co., Limited (the “Registrar”).

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on November 22, 2025. On November 24, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On November 25, 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 (Registrant Unknown) and contact information in the Complaint. The Center sent an email communication to the Complainant on November 25, 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 27, 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

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<sup>1</sup>The registrant of the disputed domain name appears to have used the name of a third party for its filing. In light of the potential identity theft, the Panel has redacted the Respondent’s name from this decision. However, the Panel has attached as Annex 1 to this decision an instruction to the Registrar regarding transfer of the disputed domain name, which includes the name of the Respondent. The Panel has authorized the Center to transmit Annex 1 to the Registrar as part of the order in this proceeding and has indicated Annex 1 to this decision shall not be published due to the exceptional circumstances of this case. See *Banco Bradesco S.A. v. FAST-12785241 Attn. Bradescourgente.net / Name Redacted*, WIPO Case No. [D2009-1788](#).

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 December 3, 2025. In accordance with the Rules, paragraph 5, the due date for Response was December 23, 2025. The Center received an email communication on December 16, 2025, from the Respondent, acknowledging its receipt of the Written Notice. However, the Respondent denied having owned, controlled, registered or used the disputed domain name. The Respondent claims that its company name and mailing address were used by the actual registrant of the disputed domain name without the Respondent's knowledge or authorization, and that the other email addresses listed in the Written Notice are not associated with the Respondent. Consequently, the Respondent requests redaction of its name from the published decision. The Respondent further states that it does not object to the transfer of the disputed domain name to the Complainant.

The Center appointed Joseph Simone as the sole panelist in this matter on January 2, 2026. 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, Bill Operations, LLC, is a financial-technology company that has developed and offered a wide range of cloud-based software solutions that automate and simplify financial operations for businesses, including bill payment, accounts payable and receivable management, spend management, and corporate expense tools.

The Complainant owns the following trademark registrations for BILL.COM and DIVVY:

- United States Trade Mark Registration No. 6,358,906 for BILL.COM in Class 42 registered on May 25, 2021; and
- United States Trade Mark Registration No. 5,877,175 for DIVVY in Class 9 registered on October 8, 2019.

The disputed domain name was registered on October 31, 2025. The evidence provided by the Complainant indicates that at the time of filing of the Complaint, the disputed domain name resolved to a fraudulent website that closely imitates the Complainant's legitimate business operations and branding, mirroring the nature of the Complainant's services. At the time of issuance of this Decision, the disputed domain names resolve to an error page.

#### **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 registered by the Respondent is identical or confusingly similar to the Complainant's BILL.COM and DIVVY marks.

The Complainant asserts that it has not authorized the Respondent to use the BILL.COM and DIVVYmarks, and there is no evidence to suggest that the Respondent has used, or has undertaken any demonstrable preparations to use, the disputed domain name in connection with a bona fide offering of goods or services.

The Complainant also claims there is no evidence that the Respondent has any connection to the BILL.COM and DIVVY marks, and that there is no plausible good faith reason for the Respondent to have registered the disputed domain name.

The Complainant therefore argues that the registration and any use of the disputed domain name must be in bad faith.

## **B. Respondent**

The Respondent claims that it has not owned, controlled, registered or used the disputed domain name, and that its company name and mailing address were used by the actual registrant of the disputed domain name without its knowledge or authorization. The Respondent states that it has no rights or legitimate interests in the disputed domain name, and that it does not object to the transfer of the domain name to the Complainant.

## **6. Discussion and Findings**

### **A. Preliminary Procedural Issue: Redaction of the Respondent's Identity**

The Respondent's name and address have been confirmed by the Registrar as the listed registrant of record for the disputed domain name.

The Panel is satisfied that the Center, by sending communications to the listed registrant provided by the Registrar – specifically to its listed Whois postal addresses and email addresses indicated in the Complaint and revealed by the Registrar, has exercised extreme care and discharged its responsibility under paragraph 2 of the Rules to employ all reasonably available means to serve actual notice of the Complaint upon the Respondent.

In this proceeding, the Respondent requested the Center to redact the Respondent's name from the corresponding decision that might be made available on the Internet.

This gives rise to the question whether there should be a redaction from the decision to protect the privacy of the Respondent, as per the Panel's own discretion.

Under paragraph 4(j) of the Policy the Panel has the power to determine to redact portions of its decision in exceptional circumstances. The practical result of the exercise of this power is that the provider, in this case the Center, will not publish on the Internet the full decision, but will redact the portion determined by the Panel to be redacted.

The evidence has made it clear in the opinion of this Panel that a fraud was perpetrated, and that the Respondent is one of the victims of identity theft. Thus, although the disputed domain name registrant is the Proper Respondent in this proceeding, the real name and contact details of the person who has actually registered the disputed domain name is unknown.

This Panel has formed the view that it may be unfair to the Respondent, and would serve no purpose other than to potentially harm an innocent party by having its name associated with the proceeding, especially where the impression may be given to Internet users that the Respondent has some responsibility for some of the events, whereas in fact the Respondent does not, being an innocent party.

Considering all relevant circumstances, the Panel has determined that it is appropriate to redact the Respondent's name and information from the Panel's decision.

See also *Sodexo v. Contact Privacy Inc. Customer 12412617261, Contact Privacy Inc. Customer 12412617261 / Name Redacted*, WIPO Case No. [D2022-1399](#).

## **B. 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 Panel acknowledges that the Complainant has established rights in the BILL.COM and DIVVY trade marks. [WIPO Overview 3.0](#), section 1.2.1.

Disregarding the generic Top-Level Domain ("gTLD") ".com", the disputed domain name incorporates the terms "bill" and "divvy", which are identical to the Complainant's BILL.COM and DIVVY trade marks. Thus, the disputed domain name should be regarded as identical to the Complainant's BILL.COM and DIVVY trade marks. [WIPO Overview 3.0](#), sections 1.7 and 1.11.1.

The Panel therefore finds that the Complainant has satisfied the requirements of paragraph 4(a)(i) of the Policy in establishing its rights in the Complainant's BILL.COM and DIVVY trade marks and in showing that the disputed domain name is identical to its marks.

## **C. 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.

In this case, the Complainant asserts that it has not authorized the Respondent to use its trade marks and there is no evidence to suggest that the Respondent has used, or undertaken any demonstrable preparations to use, the disputed domain name in connection with a bona fide offering of goods or services. Having reviewed the available records, the Panel finds that the Complainant has established a *prima facie* case that the Respondent lacks rights or legitimate interests in the disputed domain name.

In its response, the Respondent confirms that it has no rights or legitimate interests in the disputed domain name.

As such, the Panel concludes that the Respondent has no rights or legitimate interests in the disputed domain name pursuant to paragraph 4(a)(ii) of the Policy.

## **D. Registered and Used in Bad Faith**

The third and final element that a complainant must prove is that the disputed domain name has been registered and used in bad faith.

Paragraph 4(b) of the Policy states that any of the following circumstances, in particular but without limitation, shall be considered as evidence of the registration and use of a domain name in bad faith:

- (i) circumstances indicating that the respondent registered or acquired the domain name primarily for the purpose of selling, renting, or otherwise transferring the domain name registration to the complainant (the

owner of the trade mark or service mark) or to a competitor of that complainant, for valuable consideration in excess of the respondent's documented out-of-pocket costs directly related to the domain name; or

(ii) circumstances indicating that the respondent registered the domain name in order to prevent the owner of the trade mark or service mark from reflecting the mark in a corresponding domain name, provided that the respondent has engaged in a pattern of such conduct; or

(iii) circumstances indicating that the respondent has registered the domain name primarily for the purpose of disrupting the business of a competitor; or

(iv) circumstances indicating that the respondent is using the domain name to intentionally attempt to attract, for commercial gain, Internet users to its 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 the respondent's website or location or of a product or service on its website or location.

The examples of bad faith registration and use set forth in paragraph 4(b) of the Policy are not meant to be exhaustive of all circumstances in which bad faith may be found. Other circumstances may also 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.

For reasons discussed under this and the preceding heading, the Panel believes that the disputed domain name has been registered and used in bad faith.

A quick search for the terms "bill.com" and "divvy" online would have revealed the existence of the Complainant and its trade marks, and given the trade mark registrations for BILL.COM and DIVVY predate the registration date of the disputed domain name, it is not plausible that the Respondent was unaware of the Complainant and its trade marks at the time of registration of the disputed domain name.

The Panel further notes that the disputed domain name creates a likelihood of confusion with the Complainant and its trade marks.

The previous use of the disputed domain name to imitate the Complainant's legitimate business operations and branding which mirrors the nature of the Complainant's services supports a finding of bad faith. By registering and using the disputed domain name, the Respondent has intentionally attempted to attract Internet users to a fraudulent website by creating a likelihood of confusion with the Complainant's trade marks as to the source, sponsorship, affiliation, or endorsement of the Respondent's website. This constitutes bad faith under paragraph 4(b)(iv) 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 <bill-divvy.com> be transferred to the Complainant.

/Joseph Simone/  
**Joseph Simone**  
Sole Panelist  
Date: January 16, 2026