

## ADMINISTRATIVE PANEL DECISION

Principal Financial Services, Inc. v. jody Taky  
Case No. D2025-4916

### 1. The Parties

The Complainant is Principal Financial Services, Inc., United States of America (“United States”), represented by Neal & McDevitt, United States.

The Respondent is jody Taky, Canada.

### 2. The Domain Name and Registrar

The disputed domain name <princsipal.com> is registered with Spaceship, Inc. (the “Registrar”).

### 3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on November 25, 2025. On November 26, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On November 26, 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 (Redacted) and contact information in the Complaint. The Center sent an email communication to the Complainant on November 28, 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 November 30, 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 December 4, 2025. In accordance with the Rules, paragraph 5, the due date for Response was December 24, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on December 26, 2025. The Center received a third-party email communication on December 19, 2025.

The Center appointed Roger Staub as the sole panelist in this matter on January 6, 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 is multi-national financial services institution offering, through its licensees, member companies and affiliates, a broad range of services in the financial, insurance, investment, banking, retirement, global asset management, real estate, and healthcare sectors. The Complainant is part of the Principal group. According to the group's website, which is accessible via the domain name <principal.com>, the group has been active for 145 years and has nearly 20,000 employees who are located in 27 nations and territories in Asia, Australia, Europe, Latin America, the Middle East and North America.

The Complainant owns various trademark registrations consisting of the word "principal" in many jurisdictions worldwide. The Complainant's portfolio of PRINCIPAL trademark registrations includes, *inter alia*, the following trademark registrations:

- United States of America service mark No. 1,562,541 for PRINCIPAL, registered on October 24, 1989, (first use: July 8, 1960), in Class 36; and
- International trademark No. 1364479 for P PRINCIPAL, registered on April 10, 2017, in Class 36, covering, *inter alia*, the European Union ("EU"), India, Japan, Mexico, United Kingdom (the) and China.

Further, the Complainant owns registrations for the domain names <principal.com>, <principalbank.com>, <principalfinancial.com>, <principalfinancialgroup.com>, and <principalfinancialgrp.com>, among other "principal" formative domain names.

The disputed domain name was registered on October 14, 2025, and the website is inactive. The Complainant submits that the Respondent has used the disputed domain name to send and receive email messages with third parties that do business with the Complainant, imitating employees of the Complainant.

#### **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 submits the following:

First, the disputed domain name is identical or confusingly similar to a trademark or service mark, in which the Complainant has rights. Given the extensive use of the famous family of PRINCIPAL marks for over three decades, the Complainant's marks have become distinctive and well-known in the financial, insurance, investment, banking, real estate, health care, and several other service areas. The disputed domain name is confusingly similar to the Complainant's PRINCIPAL mark because it is just a slight misspelling of the word "principal". The resulting word remains phonetically similar to the word "principal".

Second, the Respondent has no rights or legitimate interests in respect of the disputed domain name. There has never been any relationship between the Complainant and the Respondent that would give rise to any license, sponsorship, permission or authorization for the Respondent to use or register the disputed domain name. The Complainant has not authorized the Respondent to use the PRINCIPAL mark. The Respondent will not be able to provide any evidence of legitimate noncommercial or fair use or of demonstrable

preparation to use the disputed domain name. The Respondent is not commonly known by the disputed domain name.

Third, the disputed domain name was registered and is being used in bad faith. The PRINCIPAL mark is so closely linked and associated with the Complainant that the Respondent's use of this mark, or any minor variation of it, strongly implies bad faith. The Respondent selected a domain name that differs from the Complainant's mark only by a subtle and easily overlooked variation, demonstrating a deliberate attempt to appropriate the Complainant's well-established identity. The Respondent had actual knowledge of the Complainant and its affiliates at the time of registration. Further, the Respondent employed a privacy service to mask its identity. The Respondent configured email accounts under the disputed domain name to pose as actual employees of companies of the Complainant's group, including names of individuals who are real personnel associated with the Complainant's organization. The fraudulent emails were crafted to appear authentic and were sent to third parties who conduct business with the Complainant. The messages used accurate job titles, organizational references, and even the correct contact information for the Complainant in the signature blocks. All this demonstrates a calculated effort to deceive recipients into believing the communications originated from the Complainant.

## **B. Respondent**

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

## **6. Discussion and Findings**

According to the Policy, to qualify for a cancellation or transfer, the Complainant must prove each of the following:

First, the disputed domain name is identical or confusingly similar to a trademark or service mark to which the Complainant has rights.

Second, the Respondent has no rights or legitimate interests in respect of the disputed domain name.

Third, the disputed domain name has been registered and is being used in bad faith.

Since the Respondent did not submit a reply, the Panel may choose to accept the reasonable contentions of the Complainant as true. This Panel will determine whether those facts constitute a violation of the Policy that is sufficient to order the transfer of the disputed domain name (see *Joseph Phelps Vineyards LLC v. NOLDC, Inc., Alternative Identity, Inc., and Kentech*, WIPO Case No. [D2006-0292](#)).

### **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 the mark is recognizable within the disputed domain name, from which it differs only in the addition of the letter “s” and the generic Top-Level Domain (“gTLD”) “.com” suffix. The disputed domain name could readily be typed by mistake instead of a domain name identical to this mark apart from the gTLD suffix or misread as that domain name. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.9.

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 Complainant credibly submits that it has never authorized, licensed, or permitted the Respondent to use the disputed domain name incorporating its well-reputed PRINCIPAL mark. Additionally, typosquatting is evidence of a lack of rights or legitimate interests in the disputed domain name, see *Redbox Automated Retail, LLC d/b/a Redbox v. Milen Radumilo*, WIPO Case No. [D2019-1600](#).

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.

Panels have held that typosquatting, such as the addition of a letter, is evidence that the Respondent was aware of and sought to impersonate the Complainant when it registered the disputed domain name. See, e.g., *Redbox Automated Retail, LLC d/b/a Redbox v. Milen Radumilo*, *supra*. As such, typosquatting is evidence of bad faith registration of a domain name. See, *Longs Drug Stores California, Inc. v. Shep Dog*, WIPO Case No. [D2004-1069](#). This finding is further supported by the Complainant's reputation and by the fact that the Complainant has submitted evidence that the Respondent has configured email accounts under the disputed domain name to send out email communications, in which the sender pretends to be part of the Complainant's group. This suggests both that the Respondent must have been aware of the Complainant's trademark when it registered the disputed domain name, and that the Respondent has used the disputed domain name for the purpose of phishing, which is an illegal activity. In addition, it appears that the Respondent has sought to conceal its identity by using a privacy service. Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

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 <prinscipal.com> be transferred to the Complainant.

*/Roger Staub/*  
**Roger Staub**  
Sole Panelist  
Date: January 20, 2026