

ADMINISTRATIVE PANEL DECISION

Equifax Inc. v. Hanna El Hinn, Dot Liban S.A.R.L
Case No. D2025-5101

1. The Parties

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

The Respondent is Hanna El Hinn, Dot Liban S.A.R.L, Canada.

2. The Domain Name and Registrar

The disputed domain name <equifax.com> is registered with eNom, LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on December 8, 2025. On December 9, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On December 9, 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 FOR PRIVACY) and contact information in the Complaint. The Center sent an email communication to the Complainant on December 10, 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 December 10, 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 15, 2025. In accordance with the Rules, paragraph 5, the due date for Response was January 4, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on January 5, 2026.

The Center appointed Meera Chature Sankhari as the sole panelist in this matter on January 13, 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, Equifax Inc., established in 1913 (and its predecessor was incorporated in 1899), is a global data, analytics and technology company which provides information solutions for businesses, governments and consumers. The Complainant's services are based on comprehensive databases of consumer and business information derived from numerous sources including credit, financial assets, telecommunications and utility payments, employment, income, educational history, criminal justice data, healthcare professional licensure and sanctions, demographic and marketing data.

The Complainant is the registrant of the domain name <equifax.com>, created on February 21, 1995. The Complainant submits that it has initiated and prevailed in numerous domain name disputes proceedings with respect to their EQUIFAX trademarks under different domain name dispute resolution policies, including the UDRP.

The Complainant states that it owns at least 221 trademark registrations for the mark EQUIFAX along with its variations in at least 56 jurisdictions around the world including in Canada. The Complainant's trademark EQUIFAX was first used in commerce and registered in 1975 in the United States under Registration Numbers: 1027544 dated December 16, 1975 in Class 36; 1045574 dated August 3, 1976 in Class 35; and 1644585 dated May 14, 1991 in Classes 35, 36 and 42. The Complainant contends that various previous panels under the Policy have recognized the wide reputation of the trademark EQUIFAX and has declared it as a well-known mark.

The disputed domain name is registered in the name of Hanna El Hinn, Dot Liban S.A.R.L on March 28, 2002. The disputed domain name is being used in connection with a pay-per-click ("PPC") or monetized parking page that includes links for services such as "Debt," "Credit Card" and "Mortgage Loans" that are directly related to services provided under the Complainant's EQUIFAX Trademark. The Complainant has contended that as per a report from VirusTotal, a site used to analyze viruses and other malicious content in files and URLs, the disputed domain name has been marked for phishing and suspicious activity by two vendors. Further the Complainant has submitted that the Respondent has configured MX records for the disputed domain name, enabling them to send and receive email with addresses that use the disputed domain name.

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

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 second level portion of the disputed domain name contains the Complainant's EQUIFAX trademark in its entirety with simply the letters "i" and "f" inverted. The Top-Level domain ".com" is viewed as a standard registration requirement and may be disregarded to determine if the disputed domain name is confusingly similar to the Complainant's EQUIFAX trademarks. Thus, the disputed domain name is confusingly similar to the Complainant's EQUIFAX trademark.

The Complainant submits that the Complainant has never assigned, granted, licensed, sold, transferred or in any way authorized the Respondent to register or use its EQUIFAX trademark in any manner. The disputed domain name consists of an obvious typographical variation and intentional misspelling of the Complainant's EQUIFAX trademark. The Complainant states that since at least two vendors have reported the disputed domain name for phishing and suspicious activity, the Respondent cannot claim that the same is being used with respect to bona fide offering of goods and services and thus cannot establish rights or legitimate interests. Further, the Respondent is neither known by the disputed domain name nor have it tried to acquire any trademark or service mark rights in the disputed domain name.

The Complainant contends that the Complainant's trademark EQUIFAX is a well-known mark and holds registration for different variations across several jurisdictions, the oldest of which was used and registered 50 years ago. Further, the Complainant has contended that its EQUIFAX trademarks have been recognized as well-known by previous panels. Thus, the actions of the Respondent suggest opportunistic bad faith in violation of the Policy. The Complainant has submitted that the Respondent was aware of the Complainant's EQUIFAX trademarks and significance presence and brand recognition and has registered the disputed domain name to gain commercial benefit by confusing Internet users. It is also submitted that, even if the Respondent argues that it was not aware of the monetized parking page associated with the disputed domain name, bad faith still subsists in the present matter as the Respondent cannot disclaim responsibility for content appearing on the website associated with its disputed domain name, in case of pay-per-click links.

Through the amended Complaint, the Complainant further submitted that the Respondent is a repeated cybersquatter and has lost numerous proceedings under the Policy that were filed by the Complainant that involved the EQUIFAX trademark. The Complainant argued that this must be considered as an additional ground for bad faith as the Respondent has engaged in a pattern of such conduct.

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.

Trademark is recognizable within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

The Panel finds the mark is recognizable within the disputed domain name. The Panel concurs with the Complainant that the disputed domain name consists of intentional misspelling, which is sufficient to find it to be confusingly similar to the Complainant's EQUIFAX mark for the purposes of the first element as per section 1.9 of [WIPO Overview 3.0](#).

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 Complainant has clearly stated that it has not granted any license, assignment or in any way authorized the Respondent to register or use their EQUIFAX mark in any manner. 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 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.

In the present case, the Panel notes that the Respondent's registration and use in bad faith is enumerated through a pattern of bad faith conduct as well as intentionally attempting to attract, for commercial gain, Internet users by creating a likelihood of confusion with the Complainant's mark EQUIFAX.

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.

In the present case, the Panel concurs, that the Complainant's trademark EQUIFAX has been considered as a well-known mark. The adoption, use and registration of the confusingly similar disputed domain name with an intentional misspelling to confuse users seeking or expecting the Complainant, is a clear indication of bad faith. This is in addition to a pattern of bad faith conduct that the Respondent has engaged in by repeatedly registering the domain names using the Complainant's well-known mark EQUIFAX and losing the cases where the Complainant has lodged the domain name disputes.

The Panel notes that the disputed domain name is being used to host PPC links that competing with the Complainant's trademark. The Panel finds that by using the domain name, the Respondent has intentionally attempted to attract, for commercial gain, Internet users to its website, by creating a likelihood of confusion with the Complainant's mark. The Complainant's evidence showing that the disputed domain name has been marked for phishing and suspicious activity by two vendors, supports Panel's finding on bad faith.

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 <equifax.com> be transferred to the Complainant.

/Meera Chature Sankhari/

Meera Chature Sankhari

Sole Panelist

Date: January 23, 2026