

ADMINISTRATIVE PANEL DECISION

Equifax Inc. v. 杨智超 (Zhichao Yang)

Case No. D2025-5235

1. The Parties

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

The Respondent is 杨智超 (Zhichao Yang), China.

2. The Domain Name and Registrar

The disputed domain name <muyequifax.com> is registered with Alibaba Cloud Computing (Beijing) Co., Ltd. (the “Registrar”).

3. Procedural History

The Complaint was filed in English with the WIPO Arbitration and Mediation Center (the “Center”) on December 16, 2025. On December 16, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On December 17, 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 17, 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 in English on December 18, 2025.

On December 17, 2025, the Center informed the Parties in Chinese and English, that the language of the Registration Agreement for the disputed domain name is Chinese. On December 18, 2025, the Complainant requested English to be the language of the proceeding. The Respondent did not submit any comment on the Complainant’s submission.

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 in Chinese and English of the Complaint, and the proceedings commenced on December 18, 2025. In accordance with the Rules, paragraph 5, the due date for Response was January 7, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on January 19, 2026.

The Center appointed Leo (Yi) Liu as the sole panelist in this matter on January 20, 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 a global data, analytics and technology company incorporated under the laws of the State of Georgia (U.S.) in 1913. The Complainant has a large and diversified group of clients, including financial institutions, corporations, government agencies and individuals. As of December 31, 2024, the Complainant had approximately 14,700 employees across 22 countries.

The Complainant owns several trademark registrations for EQUIFAX, including:

- U.S. Trademark Registration No. 1027544 for EQUIFAX, registered on December 16, 1975, in Class 36;
- U.S. Trademark Registration No. 1045574 for EQUIFAX, registered on August 3, 1976, in Class 35;
- U.S. Trademark Registration No. 1644585 for EQUIFAX, registered on May 14, 1991, in Class 35.

The Complainant is the registrant of the domain name <equifax.com>, which was created on February 21, 1995. The Complainant uses the said domain name as its primary website.

The disputed domain name was registered on May 18, 2021. As evidenced by the Complainant's screenshots, the disputed domain name redirects users to a website that falsely says "Your Apple iPhone has been hacked" and tries to trick users into making a purchase called "Protection System" from "AppleCare Plus".

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 is identical or confusingly similar to a trademark or service mark in which the Complainant has rights;
- the Respondent has no rights or legitimate interests in respect of the disputed domain name;
- the disputed domain name was registered and is being used in bad faith.

B. Respondent

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

6. Discussion and Findings

6.1 Preliminary Issue: Language of the Proceeding

The language of the Registration Agreement for the disputed domain name is Chinese. Pursuant to the Rules, paragraph 11(a), in the absence of an agreement between the parties, or unless specified otherwise in the registration agreement, the language of the administrative proceedings shall be the language of the registration agreement.

The Complaint was filed in English. The Complainant requested that the language of the proceeding be English for several reasons, including the fact that:

- the web page linked with the disputed domain name consists solely of English content, including “Your Apple iPhone has been hacked”;
- at least six previous panels in the proceedings filed by the Complainant against the same Respondent as in the instant proceeding conducted the proceedings in English;
- proceeding in Chinese would require the Complainant to retain specialized translation services, and the time and costs required for translation of the Complaint would unfairly burden the Complainant.

The Respondent did not make any specific submissions with respect to the language of the proceeding.

The Panel notes that the Center notified the Parties in Chinese and English of the language of the proceeding and also notified the Respondent in Chinese and English of the Complaint. The Respondent did not comment on the language of the proceeding or file a Response.

The Panel is also mindful of the need to ensure that the proceedings are conducted in a timely and cost-effective manner. The Complainant would be unduly disadvantaged by having to translate the Complaint into Chinese and to conduct the proceedings in Chinese.

In exercising its discretion to use a language other than that of the registration agreement, the Panel has to exercise such discretion judicially in the spirit of fairness and justice to both parties, taking into account all relevant circumstances of the case, including factors such as the parties' ability to understand and use the proposed language, time and costs (see WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition (“[WIPO Overview 3.0](#)”), section 4.5.1).

Having considered all the matters above, the Panel determines under paragraph 11(a) of the Rules that the language of the proceeding shall be English.

6.2 Substantive Issues

To obtain the relief it has requested, the Complainant must prove the presence of each of the three elements of the Policy: 1) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights; 2) the Respondent has no rights or legitimate interests in respect of the disputed domain name; and 3) the disputed 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 the Complainant's trademark and the disputed domain name. [WIPO Overview 3.0](#), section 1.7.

Based on the record submitted, 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 entirety of the mark EQUIFAX is reproduced 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 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 any 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 Respondent has not come forward with any evidence that it has engaged in any demonstrable preparations to use the disputed domain name in connection with a bona fide offering of goods or services in accordance with paragraph 4(c)(i) of the Policy. The Respondent’s name does not correspond to the disputed domain name, and there is no evidence to support a finding that the Respondent is commonly known by the disputed domain name within the meaning of paragraph 4(c)(ii) of the Policy. Nor is the Respondent making any legitimate noncommercial or fair use of the disputed domain name pursuant to paragraph 4(c)(iii) of the Policy.

As noted above, the disputed domain name redirects to a page displaying the false statement “Your Apple iPhone has been hacked” which attempts to induce users to purchase a product purported to be a “Protection System” from “AppleCare Plus”. Panels have held that the use of a domain name for illegal activity such as phishing or other fraudulent schemes can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.0](#), section 2.13.1.

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 disputed domain name was registered many years after the registration of the Complainant’s trademark. In addition, the Respondent has used the disputed domain name to redirect users to a phishing page. Such use of the disputed domain name – which is confusingly similar to the

Complainant's mark - indicates that the Respondent registered the disputed domain name primarily for the purpose of engaging in illegal activity, which constitutes bad faith. [WIPO Overview 3.0](#), section 3.4.

Moreover, the Respondent has a history of engaging in cybersquatting activities targeting the Complainant (see, among others, *Equifax Inc. v. 杨智超 (Zhichao Yang)*, WIPO Case No. [D2024-4866](#), *Equifax Inc. v. 杨智超 (Zhichao Yang)*, WIPO Case No. [D2022-4825](#), and *Equifax Inc. v. 杨智超 (Zhichao Yang)*, WIPO Case No. [D2021-3318](#)). This pattern of cybersquatting further supports the finding of bad faith registration and use of the disputed domain name according to paragraph 4(b)(ii) of the Policy. [WIPO Overview 3.0](#), section 3.1.2.

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 <muyequifax.com> be transferred to the Complainant.

/Leo (Yi) Liu/

Leo (Yi) Liu

Sole Panelist

Date: February 3, 2026