

ADMINISTRATIVE PANEL DECISION

Skopos Financial, LLC v. jakchai shingapat
Case No. D2026-0584

1. The Parties

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

The Respondent is jakchai shingapat, Thailand.

2. The Domain Name and Registrar

The disputed domain name <reprisefinancialloans.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 February 11, 2026. On February 12, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On February 12, 2026, 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 February 13, 2026, 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 February 16, 2026.

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 February 17, 2026. In accordance with the Rules, paragraph 5, the due date for Response was March 9, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on March 10, 2026.

The Center appointed Vincent Denoyelle as the sole panelist in this matter on March 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 is a financial auto lender that provides loans to individuals and families to help purchase new or used vehicles.

The Complainant is the owner of the following REPRISE FINANCIAL trade mark:

- USPTO (United States Patent and Trademark Office) Trade Mark REPRISE FINANCIAL number 6791485 registered on July 12, 2022.

On January 11, 2022, the Complainant registered the domain name <reprisefinancial.com> which it uses for its official website which generates a meaningful amount of web traffic (for instance, 240,000 visits in December 2025 from users globally).

The disputed domain name was registered on January 11, 2026 and it does not currently resolve to any active website as the disputed domain name was suspended by the Registrar. The disputed domain name used to point to a website purporting to impersonate the Complainant and offered competing services.

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 confusingly similar to its REPRISE FINANCIAL trade mark and that the addition of the term "loans" to its REPRISE FINANCIAL trade mark does nothing to alleviate association with the Complainant's trade mark.

To the best of the Complainant's knowledge, the Respondent does not have any trade mark rights in the term "reprise financial". The Complainant asserts that the Respondent has not used, nor prepared to use, the disputed domain name in connection with a bona fide offering of goods or services since the website associated with the disputed domain name purported to impersonate the Complainant and offer competing services, with no disclaimer. The Complainant contends that the Respondent is not making legitimate non-commercial or fair use of the disputed domain name but instead was motivated by commercial gain through misleadingly diverting consumers.

The Complainant contends that its REPRISE FINANCIAL trade mark has accrued substantial recognition since its establishment in 2021 and that it is implausible that the Respondent would not have been aware of the Complainant and its trade mark when it registered the disputed domain name. The Complainant points to the fact that the website under the disputed domain name purported to offer services in competition with those of the Complainant and that as a result, the Respondent has registered the disputed domain name primarily for the purpose of disrupting the business of a competitor. The Complainant adds that the Respondent has intentionally attempted to attract, for commercial gain, Internet users by creating a likelihood of confusion with the Complainant's REPRISE FINANCIAL trade mark and offerings. The Complainant explains that its representatives submitted a phishing abuse complaint on January 28, 2026 and that on the same day, following receipt of this report, the Registrar suspended the disputed domain name, which is reflected in its current ClientHold status.

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 Select UDRP Questions ("[WIPO Overview 3.1](#)"), section 1.7.

The Complainant has shown rights in respect of a trade mark or service mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.2.1.

The entirety of the REPRISE FINANCIAL trade mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the REPRISE FINANCIAL trade mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

Although the addition of other terms here, "loans", may bear on assessment of the second and third elements, the Panel finds the addition of such term does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. [WIPO Overview 3.1](#), 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 that 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 3.1](#), 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.

Panels have held that the use of a domain name for illegitimate activity, here, claimed passing off, can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.1](#), 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 Panel notes that the disputed domain name reproduces the entirety of the REPRISE FINANCIAL trade mark of the Complainant and that this cannot be a coincidence given (i) the online visibility of the Complainant's trade mark as indicated for instance by the results obtained in a Google search for the terms "reprise financial" and "reprise financial loans", (ii) the fact that the Complainant's REPRISE FINANCIAL trade mark predates the registration of the disputed domain name by several years and (iii) the targeted choice of word added to the REPRISE FINANCIAL trade mark in the disputed domain name, "loans".

Hence the Panel finds that the disputed domain name was registered in bad faith.

Turning to use of the disputed domain name in bad faith, the disputed domain name used to point to a website purporting to impersonate the Complainant as it reproduced the Complainant's trade mark, with a look and feel similar to the Complainant's official website. The website the disputed domain name used to point to purported to offer competing services, without any disclaimers, and included an online form inviting unsuspecting Internet users to submit their personal data.

Panels have held that the use of a domain name for illegitimate activity here, claimed passing off, constitutes bad faith. [WIPO Overview 3.1](#), section 3.4.

Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name constitutes bad faith under 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 <reprisefinancialloans.com> be transferred to the Complainant.

/Vincent Denoyelle/

Vincent Denoyelle

Sole Panelist

Date: March 27, 2026