ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION

Principal Financial Services, Inc. v. Host Master, Njalla Okta LLC
Case No. D2026-2738

1. The Parties

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

The Respondent is Host Master, Njalla Okta LLC, Saint Kitts and Nevis.

2. The Domain Name and Registrar

The disputed domain name <prlncipalfinancial.com> (the “Disputed Domain Name”) is registered with Tucows Domains Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on June 24, 2026. On June 24, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Disputed Domain Name. On June 24, 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 June 25, 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 amendment to the Complaint on June 25, 2026.

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 July 2, 2026. In accordance with the Rules, paragraph 5, the due date for Response was July 22, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on July 23, 2026.

The Center appointed Michael D. Cover as the sole panelist in this matter on July 28, 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 publicly-traded, 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, real estate and healthcare sectors, amongst others.

The Complainant is the proprietor of the PRINCIPAL trademark, which is registered in many jurisdictions throughout the world. These registrations include:

United States No. 1,562,541 PRINCIPAL registered October 24, 1989 in Class 36

United States No. 3,324,583 PRINCIPAL registered October 30, 2007 in Class 36

United States No. 7,245,987 PRINCIPAL ASSET MANAGEMENT registered December 19, 2023 in Class 36

The Complainant also is the proprietor of registrations of the domain names <principal.com>, <principalbank.com>, <principalfinancial.com>, and <principalfinancialgrp.com>, among numerous other PRINCIPAL formative domain names. The Complainant has used its PRINCIPAL trademark since at least as early as 1985 and, through a predecessor in business, since at least as early 1960.

The Disputed Domain Name has resolved to a website that is login page which bears the Complainant's trademark.

The Disputed Domain Name was registered on June 6, 2026.

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. The Complainant states that the Respondent has registered the Disputed Domain Name, which is identical or confusingly similar to the well known PRINCIPAL trademark of the Complainant and has used the Disputed Domain Name to set up a fake log in page that bears the Complainant's trademark in an obvious effort to deceive users and to obtain sensitive information, including login credentials used for financial transactions. The Complainant also submits that this conduct violates all three elements of the Policy.

Identical or Confusingly Similar

Notably, the Complainant contends that it has invested well in excess of one billion US Dollars in its PRINCIPAL trademarks over the years, which the consuming public has come to associate with the Complainant and which have come to represent the high quality of products and services that the Complainant's licensees, affiliates and member companies offer, and that the PRINCIPAL trademarks are amongst the Complainant's most valuable assets.

The Complainant submits that a registered trademark provides a clear indication that the rights in the trademark belong to its respective owner. The Complainant continues that the Complainant is the owner of the famous PRINCIPAL trademarks, used in connection with a variety of finance-related products and services since at least as early as 1985.

Moving to confusing similarity, the Complainant submits that this is a classic case of typosquatting, in that the Disputed Domain Name essentially incorporates the Complainant's trademark PRINCIPAL in its entirety and that the addition of other terms, whether descriptive or otherwise, as here "finance", would not prevent a finding of confusing similarity.

The Complainant also states that it is standard practice when comparing a disputed domain name to a complainant's trademarks not to take into account the extension, as the applicable Top-Level Domain ("gTLD") is viewed as a standard registration requirement and, as such, is to be disregarded under the first element of the Policy.

For the reasons set out above, says the Complainant, it respectfully requests the Panel determine that the Complainant has met the first element of the Policy.

Rights or Legitimate Interests

The Complainant sets out that the following facts establish the Complainant's prima facie case:

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 trademark in a domain name, at any website or for any other purpose; the Respondent will not be able to provide any evidence of legitimate noncommercial use or fair use of the Disputed Domain Name; the Respondent will not be able to provide any evidence of demonstrable preparation to use the Disputed Domain Name in connection with a bona fide offering of goods or services. The Respondent's use of the Disputed Domain Name to display a fake and fraudulent login page, obviously for phishing purposes is not a bona fide offering of goods or services; and the Respondent is not commonly known by the Disputed Domain Name.

For these reasons, says the Complainant, the Complainant requests that the Panel find that the Complainant has established the second element of the Policy.

Registered and Used in Bad Faith

The Complainant sets out that the following circumstances show that the Disputed Domain Name has been registered and is being used in bad faith.

The Complainant sets out that the PRINCIPAL trademark is so closely linked and associated with the Complainant that the Respondent's use of this trademark or any minor variation of it strongly implies bad faith. The Complainant submits that, at the time of registration of the Disputed Domain Name, the Respondent knew or at least should have known of the Complainant's longstanding and globally recognized trademark rights. This is shown, says the Complainant, from the Respondent's actions of immediately using the Disputed Domain Name to set up a fake page, bearing the Complainant's marks and otherwise imitating the Complainant and that the fame of the Complainant's PRINCIPAL trademark negates the possibility of innocent registration. The Respondent notes that the Respondent also employed a privacy service to mask its identity and that, although this may not be inherently indicative of bad faith, Panels have consistently held that the use of such services, particularly when paired with other bad faith factors, supports a finding of bad faith.

With regard to bad faith use, the Complainant submits that the Respondent uses the Disputed Domain Name to exploit the goodwill associated with the Complainant's famous PRINCIPAL trademarks for commercial or other improper purposes. The Complainant notes that the Respondent uses the Disputed Domain Name to impersonate the Complainant or to mimic the Complainant's official website, including a login portal. The Complainant submits that this deceptive conduct is designed to confuse users, solicit sensitive information or foster trust under false pretenses, the hallmarks of bad faith under the Policy.

The Complainant concludes that, on the balance of the facts set out, the Complainant respectfully submits that the Respondent registered and is using the Disputed Domain Name in bad faith and that the Panel finds that the third element of the Policy has been satisfied.

The Remedy requested by the Complainant

The Complainant requests that, in accordance with Paragraph 4(i) of the Policy, for the reasons described in the Complaint, the Panel issue a Decision that the Disputed Domain Name be transferred to the Complainant.

B. Respondent

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

6. Discussion and Findings

The Complainant must establish on the balance of probabilities that the Disputed Domain Name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights, that the Respondent has no rights or legitimate interests in the Disputed Domain Name and that 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 of WIPO Panel Views on Select UDRP Questions ("WIPO Overview 3.1"), section 1.7.

The Complainant has shown rights in respect of its PRINCIPAL trademark and service mark for the purposes of the Policy. WIPO Overview 3.1, section 1.2.1.

The entirety of the Complainant's trademark PRINCIPAL is reproduced within the Disputed Domain Name. Accordingly, the Disputed Domain Name is confusingly similar to the Complainant's mark for the purposes of the Policy. WIPO Overview 3.1, section 1.7.

Although the addition of other terms, here "financial", 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 Complainant's PRINCIPAL trademark for the purposes of the Policy. WIPO Overview 3.1, section 1.8.

In addition, it is well-established in UDRP decisions that the applicable gTLD, in this case ".com", is a standard registration requirement and is to be ignored in considering confusing similarity. WIPO Overview 3.1, section 1.11.1.

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.

The Respondent has not demonstrated, before notice of the dispute, use or demonstrable preparations to use the Disputed Domain Name in connection with a bona fide offering of goods or services, that the Respondent has been commonly-known by the Disputed Domain Name or that the Respondent is making legitimate noncommercial or fair use of the Disputed Domain Name, without intent for commercial gain misleadingly to divert consumers or to tarnish the reputation of the Complainant's PRINCIPAL trademark.

Panels have held that the use of a domain name for, here, claimed potential phishing, unauthorized account access/hacking, passing off, or other types of fraud 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 Respondent has intentionally attempted to attract, for commercial gain, Internet users by creating a likelihood of confusion with the Complainant's PRINCIPAL trademark, in which the Complainant established registered rights well before the registration of the Disputed Domain Name.

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 <prlncipalfinancial.com> be transferred to the Complainant.

/Michael D. Cover/
Michael D. Cover
Sole Panelist
Date: August 11, 2026