ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION
Elevate Credit Service, LLC v. Domain Admin, GuardPrivacy.org
Case No. D2026-3424

1. The Parties

The Complainant is Elevate Credit Service, LLC, United States of America ("United States"), represented by Coblentz Patch Duffy & Bass LLP, United States.

The Respondent is Domain Admin, GuardPrivacy.org, Hong Kong, China.

2. The Domain Name and Registrar

The disputed domain name <risecreditup.com> is registered with Dynadot Inc (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on August 1, 2026. On August 4, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On August 6, 2026, the Registrar transmitted by email to the Center its verification response confirming that the Respondent is listed as the registrant and providing the contact details

The Center verified that the Complaint together with the 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 August 19, 2026. In accordance with the Rules, paragraph 5, the due date for Response was September 8, 2026. The Respondent did not submit any response. Acknowledgement email communications were received from the Respondent on August 19, and September 19, 2026, respectively. On September 17, 2026, the Center informed the Parties that it would proceed with panel appointment.

The Center appointed Deanna Wong Wai Man as the sole panelist in this matter on September 21, 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, Elevate Credit Service, LLC, is a financial services company specializing in non-prime lending and providing consumers with credit options. Since at least June 2013, the Complainant, including through its predecessor in interest, has offered lending and credit services under the trademark RISE. Its RISE loan program provides installment loans with flexible payment schedules and related financial wellness information. The Complainant operates its services online principally through <risecredit.com>, and the Complainant states that this website averages approx. 3.5 to 4 million sessions annually over the three years preceding the filing of the Complaint.

The Complainant owns registered trademark rights in the mark RISE for financial services. In particular, but without limitation, it owns the following registration: United States Patent and Trademark Office Registration No. 4,472,480, for the mark RISE, registered on January 21, 2014. The registration covers financial services, including the provision of short term loans via the Internet.

The disputed domain name <risecreditup.com> was registered on March 9, 2026. At the time of the Complaint, the disputed domain name resolved to a website identifying itself as “RiseCredit Up” and offering information concerning personal, emergency, and bad-credit loans. The website described “RiseCredit Up” as a lending marketplace connecting borrowers with loan offers and stated that loan amounts range from USD 500 to USD 5,000. The website also displayed contact details and invited users to submit information in connection with loan applications. The evidence provided by the Complainant shows that the physical address on the website does not appear to exist, and the email address was not deliverable. The Panel notes that on the date of this Decision the disputed domain name still directs to this same website.

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 it owns rights in the RISE mark dating from at least 2013 and that the disputed domain name wholly incorporates that mark. It further contends that the disputed domain name also incorporates the term “credit”, which also appears in the Complainant's main <risecredit.com> domain name, together with the term “up”, and that these additional terms do not prevent a finding of confusing similarity.

The Complainant contends that the Respondent has no rights or legitimate interests in the disputed domain name because it has not licensed, authorized, or otherwise permitted the Respondent to use the RISE mark, and the Parties have no legal or business relationship. It further contends that the disputed domain name is used for a website offering or promoting services identical or closely related to those of the Complainant, including personal loans and referrals to third-party lenders, and that the website uses the RISE mark and a green color scheme similar to that of the Complainant’s website in a manner intended to suggest an association with the Complainant.

The Complainant contends that the disputed domain name was registered targeting the Complainant’s mark and is being used to intentionally attract Internet users for commercial gain by creating a likelihood of confusion with the RISE mark. It relies in particular on the use of “RiseCredit Up” on a website promoting personal loans, the absence of clear identification of the operator, and the use of contact details that it contends are false and undeliverable. The Complainant further contends that such use is intended to capitalize on the reputation of the RISE mark and to disrupt or otherwise harm its business, and invokes paragraphs 4(b)(iii) and 4(b)(iv) of the Policy.

B. Respondent

The Respondent did not reply to the Complainant's contentions. On August 19, and September 19, 2026, the Center received automated email communications from GuardPrivacy, acknowledging receipt of the Center's emails concerning the disputed domain name. These communications did not address the Complaint or otherwise respond 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 trademark or service mark for the purposes of the Policy. WIPO Overview 3.1, section 1.2.1.

The entirety of the mark 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 3.1, section 1.7.

Although the addition of other terms here, "credit" and "up", may bear on assessment of the second and third elements, the Panel finds the addition of such terms 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.

Additionally, the Panel notes that the Complainant has not licensed, authorized, or otherwise permitted the Respondent to use its RISE trademark or to register a domain name incorporating that trademark, and there is also no evidence of any affiliation or other relationship between the Parties. Further, there is no evidence that the Respondent has been commonly known by the disputed domain name. The Panel also notes that

there is no evidence suggesting any demonstrable preparations by the Respondent to use the disputed domain name in connection with a legitimate noncommercial or fair use or with a bona fide offering of goods or services. Instead, the evidence shows that the disputed domain name was actively being used for a website offering commercial loans and credits under the name "RiseCredit Up", promoting personal, emergency, and bad-credit loans, and describing itself as a lending marketplace connecting borrowers with loan offers. The website used a similar color scheme to the website of the Complaint. There is no clear and prominent disclosure on the website of the absence of any relationship with the Complainant. In addition, the contact details on the website do not appear to be valid. Having regard to the foregoing elements, the Panel finds that the Respondent's use of the disputed domain name is not a bona fide offering of goods or services or a legitimate noncommercial or fair use, but is designed to take advantage of the association created by the disputed domain name and the Complainant's RISE mark and domain name <risecredit.com>. Therefore, the Respondent does not have any rights or legitimate interests in the disputed domain name.

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 registered the disputed domain name on March 9, 2026, i.e., many years after the Complainant had started using the RISE mark in connection with lending and credit services and years after the registration of the abovementioned registered trademark. This means that even a cursory Internet search or trademark search at the time of registration of the disputed domain name would have made it clear to the Respondent that the Complainant owned prior rights in its trademark for RISE and used it intensively, and the Panel therefore finds that the Respondent could not have been reasonably unaware of them. Additionally, the Respondent created the disputed domain name by combining the RISE mark with the dictionary terms "credit" and "up", whereby the former term also corresponds to the Complainant's <risecredit.com> domain name and describes the Complainant's area of business. When this element is considered together with the content of the website at the disputed domain name, this confirms that the Respondent was, on the balance of probabilities, aware of the Complainant, its mark and its business at the time of registration of the disputed domain name. The Panel also notes that the factual circumstances are materially similar to those considered in prior cases *Elevate Credit Service, LLC v. Vinod Panchal, Empire Infocom*, WIPO Case No. D2025-1047, and *Elevate Credit Service, LLC v. Teodor Hansen*, WIPO Case No. D2025-1840, in which the panels found that domain names combining the RISE mark with lending-related terms indicated an intentional reference to the Complainant's business and supported a finding of bad faith registration. Based on the above elements, the Panel finds that it has been demonstrated that the Respondent registered the disputed 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 3.1, section 3.2.1.

As to the use of the disputed domain name in bad faith, the evidence shows that the disputed domain name resolved to a commercial website named "RiseCredit Up" which used a similar color scheme to the Complainant's website, promoted personal, emergency, and bad-credit loans, and described itself as a lending marketplace connecting borrowers with loan offers. Such use amounts to an attempt to attract Internet users for commercial gain by creating a likelihood of confusion with the Complainant's RISE trademark as to the source, sponsorship, affiliation, or endorsement of the Respondent's website and the credit services promoted thereon, which constitutes direct evidence of bad faith under paragraph 4(b)(iv) of the Policy. Incidentally, the website also invited users to submit personal information in connection with loan applications which creates a risk of fraudulent use of these personal data, and this may further supports the finding of 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 <risecreditup.com> be transferred to the Complainant.

/Deanna Wong Wai Man/
Deanna Wong Wai Man
Sole Panelist
Date: September 29, 2026