ADMINISTRATIVE PANEL DECISION

Principal Financial Services, Inc. v. Vijaya Prasad, Vijaya Prasad
Case No. D2026-3783

1. The Parties

The Complainant is Principal Financial Services, Inc., United States of America ("United States"), represented by Neal & McDevitt, United States.

The Respondent is Vijaya Prasad, Vijaya Prasad, India.

2. The Domain Name and Registrar

The disputed domain name <principal-clientgroup-portal.com> is registered with TuringSign Inc. d/b/a Cosmotown (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on August 24, 2026. On August 25, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On August 27, 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 (Name Redacted) and contact information in the Complaint. The Center sent an email communication to the Complainant on August 27, 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 August 28, 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 August 28, 2026. In accordance with the Rules, paragraph 5, the due date for Response was September 17, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on September 18, 2026.

The Center appointed Mladen Vukmir as the sole panelist in this matter on September 18, 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 financial services company whose businesses include financial, insurance, retirement, investment, banking, and related services. The Complainant and its affiliated businesses have long used the PRINCIPAL mark in connection with these services.

The Complainant is the owner of several trademarks registered in the United States, including PRINCIPAL (word) Registration No. 1,562,541, registered on October 24, 1989, claiming first use in commerce since July 8, 1960, for services in Class 36 of the International Classification ("IC"); PRINCIPAL (word) Registration No. 3,324,583, registered on October 30, 2007, for services in Class 36 of the IC; and PRINCIPAL ASSET MANAGEMENT (word) Registration No. 7,245,987, registered on December 19, 2023, for services in Class 36 of the IC, with no claim being made to the exclusive right to use "asset management" apart from the mark as shown (together, the "PRINCIPAL trademarks"). Registration No. 1,562,541 was originally issued to Principal Mutual Life Insurance Company. The Panel has consulted the online records of the United States Patent and Trademark Office ("USPTO"), as it is entitled to do (WIPO Overview of WIPO Panel Views on Select UDRP Questions ("WIPO Overview 3.1"), section 4.8), and notes that Registration Nos. 1,562,541 and 3,324,583 are subsisting and stand in the name of the Complainant.

The disputed domain name was registered on August 4, 2026. The evidence submitted by the Complainant shows that the disputed domain name resolved to a page at "www.principal-clientgroup-portal.com/login.php" displaying the Complainant's PRINCIPAL branding, inviting users to "Sign in", and requesting a username and password, together with the tagline "Your investments, simplified." On August 28, 2026, the disputed domain name returned a "503 Service Unavailable" error.

On the date of this Decision, the Panel visited the disputed domain name (WIPO Overview 3.1, section 4.8) and noted that it resolved to a service error page, preceded by a browser security warning identifying the site as a deceptive site that may trick visitors into disclosing passwords or other personal information.

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

i) the Complainant is a publicly traded financial services company that has long used the PRINCIPAL mark, and owns registered trademark rights in PRINCIPAL, including United States Registration Nos. 1,562,541 and 3,324,583, predating the Respondent's registration of the disputed domain name by decades;

ii) the disputed domain name is confusingly similar to the PRINCIPAL mark because it incorporates that mark in its entirety, merely adding the terms "clientgroup" and "portal," which, in the context of the Complainant's business, cause the disputed domain name to appear suited for an official Complainant's client portal; the generic Top-Level Domain ("gTLD") ".com" should be disregarded;

iii) the Respondent has no rights or legitimate interests in the disputed domain name because the Complainant has not authorized the Respondent's use of the PRINCIPAL mark, there is no evidence the Respondent is commonly known by the disputed domain name, and the Respondent used the disputed domain name for a PRINCIPAL-branded login page configured to collect usernames and passwords, which cannot constitute a bona fide offering or legitimate noncommercial or fair use; and

iv) the disputed domain name was registered and is being used in bad faith, because the Respondent registered a disputed domain name combining the PRINCIPAL mark with terms suggestive of a client portal and, on the same day, used it for a PRINCIPAL-branded credential-collection page, which the Complainant submits demonstrates deliberate targeting and an intent to attract Internet users for commercial gain by creating a likelihood of confusion under paragraph 4(b)(iv) of the Policy.

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 3.1, section 1.7.

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy, having demonstrated registered rights in the PRINCIPAL mark, including United States Registration Nos. 1,562,541 and 3,324,583. WIPO Overview 3.1, section 1.2.1.

The Panel finds 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 the terms "clientgroup" and "portal", separated by hyphens from each other and from the Complainant's PRINCIPAL mark, may bear on the assessment of the second and third elements, the Panel finds that 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 applicable gTLD in the disputed domain name, ".com" in this case, is viewed as a standard registration requirement and is disregarded under the first element confusing similarity test. 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 Complainant has not licensed or otherwise authorized the Respondent to use the PRINCIPAL mark or to register a domain name incorporating it. 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. There is no evidence that the Respondent has been commonly known by the disputed domain name, nor any indication of a bona fide offering of goods or services or of a legitimate noncommercial or fair use.

Moreover, the composition of the disputed domain name, combining the Complainant's mark with the terms "clientgroup" and "portal", which describe the kind of online client access the Complainant offers, carries a risk of implied affiliation with the Complainant that cannot constitute fair use. WIPO Overview 3.1, section 2.5.1.

Panels have held that the use of a domain name for illegal activity, such as phishing or passing off, can never confer rights or legitimate interests on a respondent. WIPO Overview 3.1, section 2.13. The record shows that the disputed domain name resolved to a page bearing the Complainant's PRINCIPAL branding and soliciting usernames and passwords through a login form. This is the type of passing off and credential-harvesting activity addressed in that section of the WIPO Overview 3.1, and it cannot give rise to rights or legitimate interests.

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 finds that the Respondent registered and used the disputed domain name with the intention of attracting, for commercial gain, Internet users to the Respondent's website by creating a likelihood of confusion with the Complainant's mark as to its source, sponsorship, affiliation, or endorsement, within the meaning of paragraph 4(b)(iv) of the Policy. The disputed domain name incorporates the Complainant's PRINCIPAL mark in its entirety, together with the terms "clientgroup" and "portal", which, in the context of the Complainant's financial services business, suggest an official client-access portal. Shortly after registration, the disputed domain name resolved to a page displaying the Complainant's PRINCIPAL branding, inviting users to sign in and soliciting their usernames and passwords. In these circumstances, the Panel considers that the Respondent was aware of the Complainant and its PRINCIPAL mark when registering the disputed domain name and specifically targeted the Complainant and its customers. WIPO Overview 3.1, sections 3.1.4 and 3.2.2.

Panels have held that the use of a domain name for illegal activity, such as phishing, and passing off, constitutes bad faith. WIPO Overview 3.1, section 3.4. Having reviewed the record, the Panel finds that the Respondent's registration and use of the disputed domain name for a credential-collection page impersonating the Complainant constitutes bad faith under the Policy.

The fact that the disputed domain name is currently inactive, following its suspension by the Registrar, does not prevent this finding. WIPO Overview 3.1, section 3.3.

Finally, the Respondent's failure to submit a response, and its consequent failure to offer any explanation for its registration and use of a domain name combining the Complainant's mark with portal-related terms for a credential-harvesting page, supports the Panel's findings and permits an adverse inference. WIPO Overview 3.1, section 4.3.

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 <principal-clientgroup-portal.com> be transferred to the Complainant.

/Mladen Vukmir/
Mladen Vukmir
Sole Panelist
Date: September 18, 2026