ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

# ADMINISTRATIVE PANEL DECISION
Equifax Inc. v. Name Redacted
Case No. D2026-4265

## 1. The Parties

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

The Respondent is Name Redacted[1], United Kingdom.

## 2. The Domain Name and Registrar

The disputed domain name <equ-ifax.com> is registered with NameSilo, LLC (the "Registrar").

## 3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on September 22, 2026. On September 23, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On September 23, 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 (Privacy User #31cfdf4a) and contact information in the Complaint. The Center sent an email communication to the Complainant on September 24, 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 September 24, 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").

[1] The Respondent appears to have used the postal address of a third party when registering the disputed domain name. In light of the potential identity theft, the Panel has redacted the Respondent's name from this decision. However, the Panel has attached as Annex 1 to this decision an instruction to the Registrar regarding transfer of the disputed domain name, which includes the name of the Respondent. The Panel has authorized the Center to transmit Annex 1 to the Registrar as part of the order in this proceeding, and has indicated Annex 1 to this decision shall not be published due to the exceptional circumstances of this case. See *Banco Bradesco S.A. v. FAST-12785241 Attn. Bradescourgente.net / Name Redacted*, WIPO Case No. D2009-1788.

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on September 25, 2026. In accordance with the Rules, paragraph 5, the due date for Response was October 15, 2026. The Respondent did not submit any response. On October 21, 2026, the Center notified the parties that it would proceed to panel appointment.

The Center appointed Ahmet Akgüloğlu as the sole panelist in this matter on October 29, 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.

A third party contacted the Center on October 8, 2026, and in subsequent communications denied any connection with the disputed domain name, stating that its postal address had been used without authorization. The Center informed the parties of the third-party communication on October 13, 2026.

## 4. Factual Background

The Complainant is a United States data, analytics and technology company incorporated in 1913, with a predecessor dating to 1899. Its services include credit information and identity theft protection. It operates its principal website at <equifax.com>, registered on February 21, 1995.

The Complainant is the owner of several trademark registrations in numerous jurisdictions, such as the EQUIFAX United States trademark with registration number 1,027,544, registered on December 16, 1975, for insurance risk information reporting services, and United States trademark with registration number 1,644,585, registered on May 14, 1991, for, inter alia, credit information services and online access to databases concerning insurance, credit, mortgage loans and employment.

The disputed domain name was registered on December 8, 2025.

The Complainant's evidence dated September 22, 2026, shows that it redirects to a parking page displaying pay-per-click ("PPC") links headed "Best Identity Theft Protection Services and related searches". MX records are configured for the disputed domain name.

## 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 Complainant asserts that <equ-ifax.com> is confusingly similar to its registered EQUIFAX trademark. It submits that the inserted hyphen does not distinguish the disputed domain name from the mark and that the Top-Level Domain ".com" may be disregarded.

The Complainant submits that it has not authorized the Respondent to use EQUIFAX and that the Respondent is not commonly known by the disputed domain name. It argues that the related PPC links constitute neither a bona fide offering nor legitimate noncommercial or fair use.

The Complainant argues that the Respondent must have known of its well-known EQUIFAX trademark at registration, given its longstanding rights and the disputed domain name's composition. It submits that the parking links exploit confusion for commercial gain and that the MX records indicate a risk of fraudulent email use.

**B. Respondent**

The Respondent did not reply to the Complainant's contentions. The Center received email communications from a third party who received the Center's notification by post, on October 8, 2026, and October 14, 2026, claiming that the Respondent had registered the disputed domain name using the third-party postal address without their knowledge or authorisation. The third-party communications deny involvement in the registration or operation of the disputed domain name and do not assert rights or legitimate interests in it.

**6. Discussion and Findings**

Paragraph 15(a) of the Rules instructs the Panel to decide a complaint on the basis of the statements and documents submitted and in accordance with the Policy, the Rules and applicable rules and principles of law. Under paragraph 4(a) of the Policy, the Complainant must establish confusing similarity, the absence of rights or legitimate interests, and registration and use in bad faith. The Panel considers the third-party communications under paragraph 10(d) of the Rules. They concern unauthorized address use, not a defense on the merits. The absence of a Response does not itself establish the three elements. WIPO Overview 3.1, section 4.3.

**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 Panel finds the mark is recognizable 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.

The inserted hyphen does not prevent EQUIFAX from remaining recognizable. The inserted hyphen in the disputed domain name <equ-ifax.com> does not prevent the domain name from being perceived as EQUIFAX or the EQUIFAX mark from remaining recognizable. Furthermore, the mere insertion of a hyphen mid-word is insufficient to prevent a finding of confusing similarity between the Complainant's registered trademarks and the disputed domain name.

The generic Top-Level Domain ".com" is disregarded as a standard registration requirement. 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 Complainant has not authorized the Respondent to use EQUIFAX. There is no evidence that the Respondent is commonly known by the disputed domain name or has made demonstrable preparations for a bona fide offering. The PPC links concern services related to the Complainant's business and potentially capitalize on its mark; such use is neither a bona fide offering nor legitimate noncommercial or fair use. WIPO Overview 3.1, section 2.9.

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 a hyphenated variation of the distinctive EQUIFAX mark decades after the Complainant's registrations. The composition of the disputed domain name, the Complainant's established business and the related PPC links support the inference that the Respondent knew of and targeted the Complainant's mark at registration. WIPO Overview 3.1, sections 3.1.4 and 3.2.2.

The disputed domain name resolves to a website with PPC links relating to identity theft protection. In these circumstances, the Panel finds that the Respondent intentionally attempted to attract Internet users for commercial gain by creating a likelihood of confusion with EQUIFAX, within paragraph 4(b)(iv) of 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 <equ-ifax.com> be transferred to the Complainant.

*/Ahmet Akgüloğlu/*
**Ahmet Akgüloğlu**
Sole Panelist
Date: November 11, 2026