ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION

PaySend Group Limited v. Tornike Jikia
Case No. DGE2026-0007

1. The Parties

The Complainant is PaySend Group Limited, United Kingdom, represented by Motsnyi Legal, Serbia.

The Respondent is Tornike Jikia, Georgia.

2. The Domain Name and Registry

The disputed domain name <paysend.ge> is registered with Caucasus Online LLC (the .GE Registry).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on July 16, 2026. On July 16, 2026, the Center transmitted by email to the.GE Registry a request for registry verification in connection with the disputed domain name. On July 17, 2026, the .GE Registry 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 (Hidden in Whois) and contact information in the Complaint. The Center sent an email communication to the Complainant on July 20, 2026 providing the registrant and contact information disclosed by the .GE Registry, and inviting the Complainant to submit an amendment to the Complaint. The Complainant filed an amended Complaint on July 23, 2026.

The Center verified that the Complaint together with the amended Complaint satisfied the formal requirements of the .GE Domain Name Dispute Resolution Policy (the .GE Policy), the Rules for .GE Domain Name Dispute Resolution Policy (the .GE Rules), and the WIPO Supplemental Rules for .GE Domain Name Dispute Resolution Policy (the Supplemental Rules).

In accordance with the .GE Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on July 24, 2026. In accordance with the .GE Rules, paragraph 5, the due date for Response was August 13, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on August 19, 2026.

The Center appointed Wilson Pinheiro Jabur as the sole panelist in this matter on August 19, 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 .GE Rules, paragraph 7.

4. Factual Background

The Complainant is a financial technology ("FinTech") company that started its activities in 2017. Based in the United Kingdom, the Complainant currently serves over ten million customers, operating in over 170 countries.

The Complainant was awarded the "PayTech 2018 – Best Cards Initiative" by FinTech Futures, as well as was recognized by MasterCard for the Complainant's quality of payment processing (Annex 4 to the Complaint). The Complainant's official website is available at "www.paysend.com".

The Complainant is the owner of the following, amongst others, trademark registrations (Annex 5 to the Complaint):

- International Trademark Registration No. 1284999 for PAYSEND and device, registered on October 13, 2015, in classes 9 and 36;

- International Trademark Registration No. 1251936 for PAYSEND, registered on April 10, 2015, in class 36; and

- International Trademark Registration No. 1735950 for PAYSEND LIBRE, registered on February 23, 2023, in classes 9 and 36.

The disputed domain name was registered on May 7, 2026, and presently resolves to a Registrar parked webpage with a message in Georgian. Mail Exchange records have been configured for the disputed domain name.

5. Parties' Contentions

A. Complainant

The Complainant asserts to be a global FinTech company on a mission to change how money is moved around the world, having been the first FinTech project to introduce international card-to-card transfers allowing connections between 12 billion cards globally - Mastercard, Visa, China UnionPay and local card schemes. The Complainant further indicates to be one of the top global money transfer services, as recognized by various independent sources; also having launched a number of products, including "Paysend Global Account", "Paysend Connect", "Paysend Business" and "Paysend Libre". The Complainant further asserts that its PAYSEND business is global and that its services and products are available in over 170 countries, including in Georgia, where the Respondent is located.

Under the Complainant's view, the disputed domain name is identical to the Complainant's widely-known PAYSEND trademark.

Regarding the absence of the Respondent's rights or legitimate interests, the Complainant argues that the Respondent:

i. is not and has not been known by the disputed domain name;

ii. has not been authorized to register and use the disputed domain name;

iii. has no relation to the Complainant and its PAYSEND business and is not known by the disputed domain name or any name corresponding to the disputed domain name;

iv. is not using and has never used the disputed domain name for any legitimate activity or for a bona fide offering of goods or services, there being no circumstances that would indicate any legitimate rights or interests of the Respondent; and

v. given that the disputed domain name is identical to the Complainant's PAYSEND trademark there is a risk of implied affiliation and impersonation of the Complainant.

As to the registration and use of the disputed domain name, the Complainant argues that:

i. the Complainant's PAYSEND trademark was already well-known in the industry prior to the registration

date of the disputed domain name;

ii. the Complainant's business is global; its services are provided in Georgia, where the Respondent is located and the Complainant's trademarks are also protected in Georgia, making it inconceivable that the

Respondent registered the exact match domain name in the ".ge" without keeping in mind the Complainant;

iii. the disputed domain name is being passively held;

iv. there is no authorization for the Respondent to register any domain names containing the Complainant's trademarks, nor did the Respondent seek permission from the Complainant to do so; and

v. there is an obvious lack of Respondent's own rights or legitimate interests in respect of the disputed domain name.

B. Respondent

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

6. Discussion and Findings

Paragraph 4(a) of the .GE Policy sets forth the following three requirements, which have to be met for this Panel to order the transfer of the disputed domain name to the Complainant:

(i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights; and

(ii) the Respondent has no rights or legitimate interests in respect of the disputed domain name; and

(iii) the disputed domain name has been registered or is being used in bad faith.

The Complainant must prove in this administrative proceeding that each of the aforementioned three elements is present in order to obtain the transfer of the disputed domain name.

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 Selected UDRP Questions ("WIPO Overview 3.1"), section 1.7.[1]

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the .GE Policy. WIPO Overview 3.1, section 1.2.1.

The Panel finds that the disputed domain name incorporates the Complainant's trademark in its entirety. Accordingly, the disputed domain name is identical to the mark for the purposes of the .GE Policy. WIPO Overview 3.1, section 1.7.

The Panel finds the first element of the .GE Policy has been established.

B. Rights or Legitimate Interests

Paragraph 4(c) of the .GE Policy provides a nonexclusive list of circumstances that may indicate the Respondent's rights or legitimate interests in the disputed domain name. These circumstances are:

(i) before any notice of the dispute, the Respondent's use of, or demonstrable preparations to use, the disputed domain name or a name corresponding to the disputed domain name in connection with a bona fide offering of goods or services; or

(ii) the Respondent (as an individual, businesses, or other organization) has been commonly known by the disputed domain name, in spite of not having acquired trademark or service mark rights; or

(iii) the Respondent is making a legitimate noncommercial or fair use of the disputed domain name, without intent for commercial gain to misleadingly divert consumers or to tarnish the trademark or service mark at issue.

The Respondent, in not responding to the Complaint, has failed to invoke any of the circumstances, which could demonstrate, pursuant to paragraph 4(c) of the .GE Policy, any rights or legitimate interests in the disputed domain name. This entitles the Panel to draw any inferences from such default, as it considers appropriate, pursuant to paragraph 14(b) of the .GE Rules. Nevertheless, the burden of proof is still on the Complainant to make at least a prima facie case against the Respondent under the second element.

In that sense, and according to the evidence submitted, the Complainant has made a prima facie case against the Respondent who has not been commonly known by the disputed domain name and has not been authorized to register or use the disputed domain name; there also being no relation between the Respondent and the Complainant and its PAYSEND business.

Also, the lack of evidence as to any trademarks registered by the Respondent corresponding to the disputed domain name, corroborates the indication of an absence of rights or legitimate interests in the disputed domain name.

Under these circumstances and absent evidence to the contrary, the Panel finds that the Respondent does not have rights or legitimate interests with respect to the disputed domain name. The second element of the .GE Policy has therefore been established.

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[1] Given the similarities between the Policy and the Uniform Domain Name Dispute Resolution Policy (the "UDRP"), the Panel will refer to the WIPO Overview 3.1 where relevant to this proceeding.

C. Registered or Used in Bad Faith

Paragraph 4(b) of the .GE Policy sets out a nonexclusive list of circumstances that may indicate bad faith registration and use:

(i) circumstances indicating that the Respondent has registered or acquired the disputed domain name primarily for the purpose of selling, renting, or otherwise transferring it to the Complainant who is the owner of a trademark relating to the disputed domain name or to a competitor of the Complainant, for valuable consideration in excess of the Respondent's documented out-of-pocket costs directly related to the disputed domain name; or

(ii) the Respondent has registered the disputed domain name in order to prevent the owner of the trademark or service mark from reflecting the mark in a corresponding domain name, provided that the Respondent has engaged in a pattern of such conduct; or

(iii) the Respondent has registered the disputed domain name primarily for the purpose of disrupting the business of a competitor; or

(iv) by using the disputed domain name, the Respondent has intentionally attempted to attract, for commercial gain, Internet users to the Respondent's website or other location, by creating a likelihood of confusion with the Complainant's mark as to the source, sponsorship, affiliation, or endorsement of the Respondent's website or location or of a product or service on the Respondent's website or location.

Panels have consistently found that the mere registration of a domain name that is identical or confusingly similar to a widely-known trademark by an unaffiliated entity can by itself create a presumption of bad faith. WIPO Overview 3.1, section 3.1.4.

Moreover, the bad faith of the Respondent is also supported here by the passive holding of the disputed domain name, as well as by the lack of reply by the Respondent to refute the Complainant's claims and/or to invoke any rights or legitimate interests. WIPO Overview 3.1, section 3.3.

For the reasons above, the Panel finds that the Respondent has registered and is using the disputed domain name in bad faith pursuant to paragraph 4(a)(iii) of the .GE Policy. The third element of the .GE Policy has therefore been met.

7. Decision

For the foregoing reasons, in accordance with paragraphs 4(i) of the .GE Policy and 15 of the .GE Rules, the Panel orders that the disputed domain name <paysend.ge> be transferred to the Complainant.

/Wilson Pinheiro Jabur/
Wilson Pinheiro Jabur
Sole Panelist
Date: September 2, 2026