

## **ADMINISTRATIVE PANEL DECISION**

Xendit Pte. Ltd., PT Sinar Digital Terdepan, GB Prime Pte Ltd v.

Aileen Corpuz

Case No. DIO2025-0016

### **1. The Parties**

The Complainants are Xendit Pte. Ltd., Singapore, PT Sinar Digital Terdepan, Singapore, and GB Prime Pte Ltd, Singapore, represented internally.

The Respondent is Aileen Corpuz, Philippines.

### **2. The Domain Name and Registrar**

The disputed domain name <xendit.io> (the “Domain Name”) is registered with CloudFlare, Inc. (the “Registrar”).

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on May 7, 2025. On May 7, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Domain Name. On May 8, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the Domain Name which differed from the named Respondent (Redacted) and contact information in the Complaint. The Center sent an email communication to the Complainants on May 9, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainants to submit an amendment to the Complaint. The Complainants filed an amendment to the Complaint on May 9, 2025.

The Center verified that the Complaint together with the amendment to the Complaint satisfied the formal requirements of the .IO Domain Name Dispute Resolution Policy (the “Policy”), the Rules for .IO Domain Name Dispute Resolution Policy (the “Rules”), and the WIPO Supplemental Rules for .IO 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 May 15, 2025. In accordance with the Rules, paragraph 5, the due date for Response was June 4, 2025. Accordingly, the Center notified the Respondent’s default on June 5, 2025.

The Center appointed Ian Lowe as the sole panelist in this matter on June 13, 2025. 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 Complainants are affiliated companies under common direction. Although the Complaint contains little information as to their respective roles, it appears from the Complainants' website at "www.xendit.co" that they provide digital payment services in Southeast Asia. The Complainants assert common grievances against the Respondent and request that their complaints against the single respondent be consolidated.

The Complainant PT Sinar Digital Terdepan is the proprietor of a number of registered trademarks for the word mark XENDIT, including Indonesia trademark number IDM000868508 registered on June 30, 2021, and Indonesia trademark number IDM000919256 registered on November 11, 2021. The Complainants indicate that they have used the XENDIT mark in connection with the provision of financial services, payment processing and related services continuously since 2016.

The Domain Name was registered on April 25, 2025. It currently resolves to a webpage announcing "Future home of something cool". The Complainants allege that at the time of preparation of the Complaint the Domain Name had been used for a "fraudulent website engaged in phishing activities", although no evidence of such a website is adduced in the Complaint. The Complainants do exhibit a notice apparently generated by an attempt to access the website at the Domain Name warning that the website had been reported for potential phishing.

#### **5. Parties' Contentions**

##### **A. Complainants**

The Complainants contend that the Domain Name is identical to its XENDIT trademark (the "Mark"), that the Respondent has no rights or legitimate interests in respect of the Domain Name, and that the Respondent registered or is using the Domain Name in bad faith within the meaning of paragraph 4(b)(iv) of the Policy.

##### **B. Respondent**

The Respondent did not reply to the Complainants' contentions.

#### **6. Discussion and Findings**

##### **6.1. Consolidation**

As noted above, the Complaint is filed by multiple complainants. Although paragraph 4(f) of the Policy does envisage multiple disputes between a Complainant and a Respondent being consolidated, neither the Policy nor the Rules provide expressly for the filing of a single Complaint by multiple complainants against a single respondent. However, section 4.11.1 of the WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)") sets out the basis on which panels have accepted that a single complaint may be filed by multiple complainants.<sup>1</sup> It notes that "panels look at whether i) the complainants have a specific common grievance against the respondent, or the respondent has engaged in common conduct that has affected the complainants in a similar fashion; and ii) it would be equitable and procedurally efficient to permit the consolidation".

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<sup>1</sup> Given the similarities between the Policy and the Uniform Domain Name Dispute Resolution Policy (the "UDRP"), the Panel will refer to [WIPO Overview 3.0](#) where relevant to this proceeding.

Although the Complaint is lacking in detail as to the specific activities of the three Complainants, the Panel accepts on balance the assertions in the Complaint that the Complainants are under common control, that they are each involved in providing digital financial services under the Mark, and that they each therefore have a common grievance against the Respondent. The Panel therefore accepts that the complaints may be consolidated. The Complainants are hereinafter referred to below as “the Complainant”.

## **6.2. Discussion and Findings**

For this Complaint to succeed in relation to the Domain Name the Complainant must prove that:

- (i) the 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 Domain Name; and
- (iii) the Domain Name has been registered or 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 3.0](#), section 1.7.

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1.

Ignoring the country code Top-Level Domain “.io”, the Domain Name is identical to the Mark. Accordingly, the Panel finds that the Domain Name is identical to a trademark in which the Complainant has rights, and 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 proceedings under the Policy is on the complainant, panels have recognized that proving 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. Accordingly, 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 3.0](#), section 2.1.

The Complainant has made out a strong prima facie case that the Respondent could have no rights or legitimate interests in respect of the Domain Name. The Respondent has used the Domain Name not in connection with a bona fide offering of goods or services, but for a website which the Complainant asserts was fraudulent and established for the purposes of phishing. There is evidence that a website at the Domain Name had been reported for potential phishing. There is no suggestion that the Respondent has ever been known by the Domain Name. The Respondent has chosen not to respond to the Complainant or to take any steps to counter the prima facie case established by the Complainant. In the circumstances, the Panel finds that the Respondent does not have any rights or legitimate interests in respect of the Domain Name.

The Panel finds the second element of the Policy has been established.

### **C. Registered or 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 Domain Name is identical to the Mark, which does not have a dictionary meaning and which has been used for a number of years by the Complainant for the provision of digital financial services. The Respondent appears to be based in Southeast Asia, the Complainant target demographic for its provision of services. Accordingly, the Panel is satisfied on balance that the Respondent must have had the Complainant and its rights in the XENDIT mark in mind when it registered the Domain Name and that it did so in bad faith.

Although there is no requirement under the Policy to satisfy the conjunctive “registered and used” test, there is some evidence that the Domain Name has been used for a website set up for the purposes of phishing for personal information. Such activity, no doubt with a view to commercial gain, amounts to paradigm bad faith use for the purposes of the Policy.

Accordingly, the Panel finds that the Domain Name has been registered and is being used in bad faith.

The Panel finds that the third element of the Policy has been established.

### **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 Domain Name <xendit.io> be transferred to the Complainant.

*/Ian Lowe/*

**Ian Lowe**

Sole Panelist

Date: June 27, 2025