

ADMINISTRATIVE PANEL DECISION

Leather Wallet, LLC v. Host Master, Njalla Okta LLC
Case No. DIO2025-0043

1. The Parties

1.1 The Complainant is Leather Wallet, LLC, United States of America ("United States"), represented by Coates IP LLP, United States.

1.2 The Respondent is Host Master, Njalla Okta LLC, Saint Kitts and Nevis.

2. The Domain Name and Registrar

2.1 The disputed domain name <leather-wallet.io> (the "Domain Name") is registered with Immaterialism Limited (the "Registrar").

3. Procedural History

3.1 The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on October 23, 2025. At that time, publicly available Whois details did not identify the underlying registrant of the Domain Name.

3.2 On October 24, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Domain Name. On October 27, 2025, by email to the Center its verification response disclosing underlying registrant and contact information for the Domain Name. The Center sent an email communication to the Complainant on October 27, 2025 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 amended Complaint on October 30, 2025.

3.3 The Center verified that the Complaint together with the amended Complaint satisfied the formal requirements of the .IO Domain Name Dispute Resolution Policy (the ".IO 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").

3.4 In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on November 4, 2025. In accordance with the Rules, paragraph 5, the due date for Response was November 24, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on November 25, 2025.

3.5 The Center appointed Matthew S. Harris as the sole panelist in this matter on November 28, 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

4.1 The Complainant provides digital wallet services for management of digital financial assets, tokens and collectables. It launched its service under the LEATHER brand on August 31, 2023 on a website operating from the domain name <leather.io> and with the slogan “The Bitcoin wallet for the rest of us”.

4.2 The Complainant is the owner of trade mark applications and registrations worldwide that comprise or incorporate the term “leather”. They include:

(i) United States registered trade mark No. 7773523, for LEATHER as a standard character mark, with an application filing date of October 27, 2023 and a registration date of April 29, 2025 in classes 9, 36, and 42;

(ii) European Union registered trade mark No. 018870090, for LEATHER as a word mark, with a filing date of May 3, 2023 and a registration date of September 2, 2023 in classes 9, 36, and 42; and

(iii) United Kingdom registered trade mark No. UK00003972592, for LEATHER as a word mark, with a filing date of October 27, 2023 and a registration date of February 16, 2024 in classes 9, 36, and 42.

4.3 The Domain Name was registered on July 31, 2025. It has been used since registration for a website which falsely impersonates the Complainant, in that it (a) uses graphical elements that copies both graphical and textual elements of the website operated by the Complainant, (b) uses a logo that takes the form of a stylised letter “L”, which is identical to a logo used by the Complainant, (c) purports to offer services that are similar if not identical to those offered by the Complainant, and (d) incorporates the copyright notice “© Leather Wallet LLC”.

4.4 The formal Respondent in these proceedings would also appear to be a privacy service operating under the name “Njalla”. On the home page of its website operating from the domain name <njal.la> it describes itself as follows:

“Considered the worlds most notorious ‘Privacy as a Service’ provider for domains, VPS’ and VPNs.”

4.5 No website operates from the Domain Name as at the date of this decision.

5. Parties’ Contentions

A. Complainant

5.1 The Complainant refers to its business and marks and describes the manner in which the Domain Name has been used since registration. It also claims common law trade mark rights in LEATHER.

5.2 The Complainant contends that the Domain Name reproduces “[its] trademark and leather.io domain name in its entirety, only adding the descriptive term ‘wallet’ and a hyphen”. It also contends that the use made of the Domain Name demonstrates that the Respondent has no relevant right or legitimate interest in the Domain Name and that the Domain Name was registered and/or is being used in bad faith.

5.3 In support of its bad faith contentions the Complainant also contends that “Njalla” was founded by a co-founder of The Pirate Bay, and has “links to fraudulent websites falsely claiming affiliation with the Trump cryptocurrency venture” (exhibiting an article from NBC News in this respect). The Complainant also maintains that “Njalla” has been named in “approximately 40 other UDRP proceedings brought by legitimate domain name owners such as Philip Morris, Huawei, and LEGO, resulting in the transfer of the 39 out of 40 disputed domain names”.

B. Respondent

5.4 The Respondent did not reply to the Complainant’s contentions.

6. Discussion and Findings

6.1 The “.io” domain is the country code Top-Level Domain (ccTLD) for the British Indian Ocean Territory. Although a ccTLD, it is generally open to registration regardless of the location of the registrant. It has become popular with tech startups and developers, as “io” is a common abbreviation for “input/output”.

6.2 Since “.io” is a ccTLD rather than a general Top-Level-Domain (gTLD), it is not subject to the Uniform Dispute Resolution Policy (“UDRP”). However, the .IO Policy is in large part a copy of the UDRP with modifications, the most significant of which is that under the UDRP a complainant must show bad faith registration and bad faith use, whilst under the .IO Policy a complainant it is sufficient so far as bad faith is concerned to show bad faith registration or bad faith use.

6.3 It follows that, provided that this important modification is kept in mind, UDRP case law and the summary of that case law to be found in the WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition (“[WIPO Overview 3.0](#)”), provides a useful guide to the principles to be applied in considering cases under the .IO Policy. The Panel notes that this is also the approach adopted by other panels in cases under the .IO Policy (as to which, see for example *LINBIT HASolutions GmbH v. Xvz William*, WIPO Case No. [DIO2024-0040](#), *Stripe, Inc. v. Stripe Chain, StripeChain Inc*, WIPO Case No. [DIO2025-0007](#) and *Ocean Star Limited v. Trifon Matveyev and Dynadot Privacy Service, Super Privacy Service LTD c/o Dynadot*, WIPO Case No. [DIO2025-0034](#)).

A. Identical or Confusingly Similar

6.4 It is generally accepted that the first element of the UDRP 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 trade mark and the disputed domain name. Further, it is generally accepted that a complainant will satisfy the first element of the UDRP if its mark is recognisable within the domain name; see the [WIPO Overview 3.0](#), section 1.7. The position so far as the .IO Policy is concerned is no different.

6.5 In the present case the Complainant has shown that it has registered trade mark rights for LEATHER. The only sensible reading of the Domain Name is as the words “leather” and “wallet” in combination with the “.io” ccTLD. It follows that the Complainant’s trade mark is clearly recognisable in the Domain Name and that the Complainant has satisfied the first element of the .IO Policy.

B. Rights or Legitimate Interests and Registered or Used in Bad Faith

6.6 It is usual for panels both under the UDRP and under the .IO Policy to consider the issues of rights or legitimate interests and bad faith in turn. However, in this case it is more convenient to consider those issues together (see in this respect [WIPO Overview 3.0](#), section 2.15).

6.7 The Panel accepts the Complainant's contentions that the Domain Name has been both registered and used in order to falsely impersonate the Complainant in furtherance of fraudulent activity, which operates (in the words of the Complainant):

"by duping [users of the website operating from the Domain Name] into believing they are using Complainant's service to enter their login credentials when in fact they are providing them to Respondent, purportedly for purposes to access and control the user's digital financial assets."

6.8 Although the words "leather wallet" that appear in the Domain Name have a potential ordinary English meaning unconnected with the Complainant, the underlying registrant's intentions are quite clear from the content of the website that is operated from the Domain Name, which not only was designed to look as if it was the website of the Complainant, but even used the Complainant's full legal name in its copyright notice. Further, the Domain Name itself was clearly chosen because of its similarity to the domain name used by the Complainant in respect of its business, with the only change being the addition of the word "leather", which appears in the Complainant's full name.

6.9 There is obviously no right or legitimate interest in holding a domain name for the purpose of furtherance of a fraud through impersonation (see section 2.13 of the [WIPO Overview 3.0](#)), and the fact that a domain name is or has been used for such a purpose is evidence that no such right or legitimate interest exists. Further, the registration and use of a domain name for such a purpose involves registration and use in bad faith (see section 3.4 of the [WIPO Overview 3.0](#)). Further, the operation of websites from the Domain Name that falsely purport to be that of the Complainant is activity that falls within the scope of the example of circumstances evidencing bad faith registration set out in paragraph 4(b)(iv) of the .IO Policy.

6.10 In the circumstances, the Panel finds that the second and third elements of the .IO Policy have been established.

7. Decision

7.1 For the foregoing reasons, in accordance with paragraphs 4(i) of the .IO Policy and 15 of the Rules, the Panel orders that the Domain Name, <leather-wallet.io> be transferred to the Complainant.

/Matthew S. Harris/

Matthew S. Harris

Sole Panelist

Date: December 3, 2025