ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION
Equifax Inc. v. Linda Brighton, Hostyy Inc.
Case No. DPW2026-0003

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 Linda Brighton, Hostyy Inc., Netherlands (Kingdom of the).

2. The Domain Name and Registrar

The disputed domain name <equifax.pw> is registered with Nicenic International Group Co., Limited (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on May 31, 2026. On June 1, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On June 2, 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 (Unknown) and contact information in the Complaint. The Center sent an email communication to the Complainant on June 2, 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 June 2, 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 to the Complaint, and the proceedings commenced on June 9, 2026. In accordance with the Rules, paragraph 5, the due date for Response was June 29, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on June 30, 2026.

The Center appointed Gökhan Gökçe as the sole panelist in this matter on July 3, 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 was originally incorporated under the laws of the State of Georgia, United States in 1913, and its predecessor company dates to 1899. The Complainant now has become a global data, analytics and technology company. It provides information solutions for businesses, governments and consumers, and it also provides human resources business process automation and outsourcing services for employers.

The Complainant owns many trademark registrations in the United States and in jurisdictions worldwide for marks containing the word "EQUIFAX", including the following:

-United States Trademark Registration No. 1,027,544 for EQUIFAX registered on December 16, 1975;
-United States Trademark Registration No. 1,045,574 for EQUIFAX registered on August 3, 1976;
-United States Trademark Registration No. 1,644,585 for EQUIFAX registered on May 14, 1991; and
-European Union Trade Mark Registration No. 006979306 for EQUIFAX registered on June 10, 2009.

The Complainant also submitted printouts from the WIPO Global Brand Database for selected registrations of the EQUIFAX logo as Annex 12 to the Complaint.

The Complainant is the registrant of the domain name <equifax.com>, which was created on February 21, 1995, and which is used for the Complainant's primary website.

The Respondent registered the disputed domain name on January 13, 2026.

According to the screenshot submitted with the Complaint, before the filing to the Complaint, the disputed domain name resolved to an active website displaying an EQUIFAX logo corresponding to the logo shown in Annex 12 to the Complaint, together with a login form.

The Panel visited the disputed domain name on July 6, 2026, and determined that it no longer resolves to an active website. The Complainant has submitted evidence of the current inactive use of the disputed domain name in Annex 7 to the Complaint, and evidence of the Respondent's prior use of the disputed domain name in Annex 8 to the Complaint.

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 disputed domain name is identical or confusingly similar to the Complainant's trademark;
-The Respondent has no rights or legitimate interests in respect of the disputed domain name; and
-The disputed domain name was registered and is being used in bad faith.

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 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 entirety of the mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is identical to the mark for the purposes of the Policy. WIPO Overview 3.1, section 1.7.

Finally, although the disputed domain name includes the country code Top-Level Domain ("ccTLD") ".pw", WIPO Overview 3.1, section 1.11.1 states that "[t]he applicable Top Level Domain ('TLD') in a domain name (e.g., '.com, '.club', '.nyc') is viewed as a standard registration requirement and as such is disregarded under the first element confusing similarity test").

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.

Furthermore, the Respondent has failed to demonstrate any of the non-exclusive circumstances evidencing rights or legitimate interests under paragraph 4(c) of the Policy, or any other basis for rights or legitimate interests in the disputed domain name. The Respondent does not appear to be in any way associated with the Complainant. The Complainant has not licensed, authorized, or otherwise permitted the Respondent to use its EQUIFAX trademark, or to register and use the disputed domain name incorporating the Complainant's trademark in its entirety.

The Panel also notes that the disputed domain name is identical to the Complainant's EQUIFAX trademark, apart from the ccTLD ".pw". There is no evidence that the Respondent has been commonly known by the disputed domain name.

The evidence submitted by the Complainant, including screenshot of the website to which the disputed domain name previously resolved, shows that the Respondent used the disputed domain name in connection with a website displaying the Complainant's EQUIFAX logo and a login form. Such use gives the misleading impression that the website is operated by, affiliated with, or authorized by the Complainant. The Respondent did not provide any explanation as to the nature of any relationship, if any, with the Complainant.

In the Panel's view, the use of the disputed domain name, which is identical to the Complainant's EQUIFAX trademark, together with the display of the Complainant's logo and a login form, cannot constitute a bona fide offering of goods or services or a legitimate noncommercial or fair use under the Policy. Rather, the circumstances indicate a risk of passing off and deceptive use.

The Panel notes that the disputed domain name currently does not resolve to an active website, as evidenced by Annex 7 and as confirmed by the Panel's visit to the disputed domain name on July 6, 2026. Accordingly, the Respondent is not currently using the disputed domain name in connection with a bona fide offering of goods or services.

The Respondent's failure to submit a Response further supports the conclusion that the Respondent has not rebutted the Complainant's prima facie case. Accordingly, the Panel finds that the Respondent has no rights or legitimate interests in the disputed domain name.

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 Complainant's rights in the EQUIFAX trademark predate the registration date of the disputed domain name by approximately 51 years. The Panel finds the Complainant has shown in the annexes to its Complaint that the Complainant and its EQUIFAX trademark is well-known throughout the world and has an undisputable reputation in respect of the wide range of services provided by the Complainant under the EQUIFAX trademark. Many UDRP panels have previously acknowledged the Complainant's reputation and the EQUIFAX trademark to be well-known or famous worldwide, making it unlikely that the Respondent was not aware of the Complainant's rights when it registered the disputed domain name. See, e.g., *Equifax Inc. v. Moe Khanm, Auto Finance Now*, WIPO Case No. D2022-4433; *Equifax Inc. v. Super Privacy Service LTD c/o Dynadot / Babacan Gunduz*, WIPO Case No. D2021-3814; and *Equifax Inc. v. Domain Controller, Yoyo Email / Yoyo.Email Ltd.*, WIPO Case No. D2015-0880).

In light of the above as well as of the well-known character of the EQUIFAX trademark, and of the composition of the disputed domain name, the Panel finds that it is not conceivable that the Respondent registered the disputed domain name without knowledge of the Complainant's EQUIFAX trademark, which supports a finding of bad faith registration. WIPO Overview 3.1, section 3.2.2.

The Complainant further contends that there is no other explanation to register the disputed domain name other than to target the Complainant. Prior UDRP panels have consistently found under the Policy that "the mere registration of a domain name that is identical or confusingly similar […] to a well-known trademark, and particularly in the case of coined or fanciful marks, can by itself create a presumption of bad faith". WIPO Overview 3.1, section 3.1.4. Given its EQUIFAX trademark is well-known worldwide, and the disputed domain name incorporates the EQUIFAX trademark in its entirety, the Panel finds bad faith registration based on the Respondent's likely knowledge of the EQUIFAX trademark given its widespread recognition, including in the Netherlands (Kingdom of the), where the Respondent appears to be located. See *Equifax Inc. v. Super Privacy Service LTD c/o Dynadot / Babacan Gunduz,* WIPO Case No. D2021-3814.

The Panel further notes that, according to the evidence submitted by the Complainant, the disputed domain name was previously used in connection with a website displaying the Complainant's EQUIFAX logo and a login form, as shown in Annex 8 to the Complaint. Such use falsely suggests that the website is operated by, affiliated with, or authorized by the Complainant. In the Panel's view, the Respondent's use of the disputed domain name in this manner was intended to create a likelihood of confusion with the Complainant's EQUIFAX trademark as to the source, sponsorship, affiliation, or endorsement of the website. The presence of a login form on a website displaying the Complainant's EQUIFAX logo is particularly concerning, as it creates a risk that Internet users may be deceived into submitting login credentials or other information under the mistaken belief that they are interacting with the Complainant. Panels have consistently held that the use of a domain name for passing off, phishing, or other fraudulent activity constitutes bad faith.

Although the disputed domain name currently does not resolve to an active website, this does not prevent a finding of bad faith. The prior use of the disputed domain name in connection with a website imitating the Complainant and displaying a login form, together with the Respondent's failure to submit any response or provide any evidence of good-faith use, supports a finding that the disputed domain name was registered and used in bad faith.

Paragraph 4(b) of the Policy sets out a list of non-exhaustive circumstances that may indicate that a domain name was registered and used in bad faith, but other circumstances may be relevant in assessing whether a respondent's registration and use of a domain name is in bad faith. WIPO Overview 3.1, section 3.2.1.

Panels have held that the use of a domain name for illegitimate activity including phishing, passing off, copycat websites, or other types of fraud, constitutes bad faith. WIPO Overview 3.1, section 3.4. In the present case, the disputed domain name, which is identical to the Complainant's EQUIFAX trademark, was previously used in connection with a website displaying the Complainant's EQUIFAX logo and a login form. The Panel further notes that, according to the evidence submitted as Annex 9 to the Complaint by the Complainant, at least one security vendor has associated the disputed domain name with spam. Having reviewed the record, the Panel finds that the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

The Respondent has not participated in the administrative proceeding and has not answered the Complainant's contentions. The fact that the Respondent has decided not to provide any legitimate explanation or to assert any alleged good faith motivation in respect of the registration or use of the disputed domain name in the face of the Complainant's contentions can be regarded as an indicator of registration and use in bad faith.

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 <equifax.pw> be transferred to the Complainant.

/Gökhan Gökçe/
Gökhan Gökçe
Sole Panelist
Date: July 15, 2026