

ADMINISTRATIVE PANEL DECISION

Equifax Inc. v. Domain Administrator, Fundacion Privacy Services LTD Case No. D2023-0101

1. The Parties

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

The Respondent is Domain Administrator, Fundacion Privacy Services LTD, Panama.

2. The Domain Name and Registrar

The disputed domain name <equifax.com> is registered with Media Elite Holdings Limited (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on January 10, 2023. On January 10, 2023, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On January 11, 2023, the Registrar transmitted by email to the Center its verification response confirming that the Respondent is listed as the registrant and providing the contact details.

The Center verified that 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 of the Complaint, and the proceedings commenced on January 16, 2023. In accordance with the Rules, paragraph 5, the due date for Response was February 5, 2023. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on February 6, 2023.

The Center appointed Wilson Pinheiro Jabur as the sole panelist in this matter on February 13, 2023. 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 is a provider of information solutions and human resources business process outsourcing services for businesses, governments, and consumers, originally incorporated under the laws of the State of Georgia (USA) in 1913, dating its predecessor back to 1899.

Among its services, the Complainant offers a credit reporting service that provides consumers with a summary of their credit history, and certain other information, reported to credit bureaus by lenders and creditors.

The Complainant, in addition to being the registrant of the domain name <equifax.com>, which was created on February 21, 1995, largely used in connection with its primary website, is the owner of the following, amongst 218 others in 56 countries or jurisdictions worldwide (Annex 9 to the Complaint), trademark registrations:

- United States Trademark Registration No. 1,027,544 for the service mark EQUIFAX, in class 36, filed on March 10, 1975, and registered on December 16, 1975, subsequently renewed;
- United States Trademark Registration No. 1,045,574 for the service mark EQUIFAX, in class 35, filed on July 9, 1975, and registered on August 3, 1976, subsequently renewed; and
- United States Trademark Registration No. 1,644,585 for the service mark EQUIFAX, in classes 35, 36, and 42, filed on February 9, 1990, and registered on May 14, 1991, subsequently renewed.

The disputed domain name was registered on September 2, 2002. Prior to the filing of this proceeding the disputed domain name resolved to a website for TransUnion (a direct competitor of the Complainant). Currently, the disputed domain name at times resolves dynamically to various websites, including gambling websites and at other times Internet browsers display warning notices of potentially harmful links that have been available at the disputed domain name.

5. Parties' Contentions

A. Complainant

The Complainant asserts to operate or have investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region, counting with approximately 11,000 people worldwide and being a member of the Standard & Poor's (S&P) 500 Index, having its common stock traded on the New York Stock Exchange (NYSE) under the symbol EFX.

The Complainant further states that previous panels under the Policy have found that the Complainant has rights in and to the EQUIFAX trademark, having panels stated that: the "Complainant's trademark EQUIFAX is well-known". (*Equifax Inc. v. Super Privacy Service LTD c/o Dynadot / Babacan Gunduz*, WIPO Case No. [D2021-3814](#)); the EQUIFAX trademark "enjoy[s] a wide reputation and can be considered as a well-known trademark in the industry". (*Equifax Inc. v. Balticsea LLC, Balcsea LLC*, WIPO Case No. [D2022-2497](#)); "the notoriety of the Complainant and of its [EQUIFAX] Trade Mark in respect of the wide range of services provided by the Complainant under the [EQUIFAX] Trade Mark" (*Equifax Inc. v. Daiyu Shao*, WIPO Case No. [D2022-0913](#)); "the notoriety of the [EQUIFAX] Mark" (*Equifax Inc. v. Rakshita Mercantile Private Limited*, WIPO Case No. [D2022-1947](#)); and that the "Complainant's [EQUIFAX] mark is well-known" (*Equifax Inc. v. Domain Controller, Yoyo Email / Yoyo.Email Ltd.*, WIPO Case No. [D2015-0880](#)).

According to the Complainant, the disputed domain name is confusingly similar to the Complainant's EQUIFAX trademark, containing the EQUIFAX trademark in its entirety, simply replacing the letter "i" with the letter "e", still making the Complainant's trademark clearly recognizable within the disputed domain name and, as past UDRP panels have already found that the difference of a single letter does nothing to alleviate confusing similarity.

Furthermore, the Complainant asserts that the Respondent has no rights or legitimate interests in respect of the disputed domain name given that:

- (i) the Complainant has never assigned, granted, licensed, sold, transferred or in any way authorized the Respondent to register or use the EQUIFAX trademark in any manner;
- (ii) by using the disputed domain name that is confusingly similar to the EQUIFAX trademark to redirect Internet users to a website for TransUnion, a direct competitor of the Complainant, the Respondent has failed to create a *bona fide* offering of goods or services under the Policy; and
- (iii) the Respondent has never been commonly known by the disputed domain name and has never acquired any trademark or service mark rights in the disputed domain name.

Furthermore, the Complainant points out that given that the EQUIFAX trademark is a famous trademark, protected by 221 registrations in 56 countries or jurisdictions worldwide, it is implausible that the Respondent was unaware of the Complainant when registering the disputed domain name. Also according to the Complainant, given the fame of the Complainant's trademark, there was opportunistic bad faith on the Respondent's side when registering the disputed domain name. As to the use of the disputed domain name in bad faith, the Complainant contends that by using it to redirect visitors to a website for TransUnion, one of the Complainant's primary competitors, the Respondent clearly created a likelihood of confusion with the EQUIFAX trademark, constituting bad faith pursuant to paragraph 4(b)(iv) of the Policy.

B. Respondent

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

6. Discussion and Findings

Paragraph 4(a) of the 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 and is being used in bad faith.

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

A. Identical or Confusingly Similar

The Complainant has established rights in the EQUIFAX trademark, duly registered.

The Panel finds that the Complainant's trademark is clearly recognizable in the disputed domain name. The replacement of the letter "i" with the letter "e", does not avoid a finding of confusing similarity with the Complainant's trademark. As recognized by past UDRP panels, the first element involves a "comparison of the domain name and the textual components of the relevant trademark to assess whether the mark is recognizable within the disputed domain name" (WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)"), section 1.7).

The first element of the Policy has therefore been established.

B. Rights or Legitimate Interests

Paragraph 4(c) of the Policy provides a non-exclusive list of circumstances that indicate a respondent's rights to or legitimate interests in a 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, business, 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 formally responding to the Complaint, has failed to invoke any of the circumstances, which could demonstrate, pursuant to paragraph 4(c) of the Policy, any rights to or legitimate interests in the disputed domain name. This entitles the Panel to draw any such inferences from such default as it considers appropriate pursuant to paragraph 14(b) of the Rules. Nevertheless, the burden of proof is still on the Complainant to make a *prima facie* case against the Respondent.

In that sense, and according to the evidence submitted, the Complainant has made a *prima facie* case against the Respondent that the Respondent has not been commonly known by the disputed domain name, and neither has the Complainant ever assigned, granted, licensed, sold, transferred or in any way authorized the Respondent to register or use the EQUIFAX trademark in any manner.

Also, the absence of any indication that the Respondent has rights in a term corresponding to the disputed domain name, or any possible link between the Respondent and the Complainant that could be inferred from the details known of the Respondent or the webpage relating to the disputed domain name, corroborate with the Panel's finding of the absence of rights or legitimate interests.

The composition of the disputed domain name, namely a typographical variation of the Complainant's well-known trademark, reflects the Respondent's illicit intent to mislead unsuspecting Internet users expecting to find the Complainant and unaware of the misspelled disputed domain name, which cannot confer upon the Respondent rights or legitimate interests.

Another element to consider is the past use of the disputed domain name to redirect Internet users to a Complainant's competitor website and the present use of the disputed domain name in connection with potentially harmful webpages which makes it even more difficult to conceive which rights or legitimate interests the Respondent would have in a domain name that is clearly confusingly similar to the Complainant's well-known trademark.

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.

C. Registered and Used in Bad Faith

The Policy indicates in paragraph 4(b)(iv) that bad faith registration and use can be found in respect of a domain name, where, by using the domain name, a respondent has intentionally attempted to attract, for commercial gain, Internet users to its website or other online location, by creating a likelihood of confusion with a complainant's mark as to the source, sponsorship, affiliation, or endorsement of the website or location or of a product or service on the website or location.

In this case, both the registration and use of the disputed domain name in bad faith can be found in view of the past redirection of the disputed domain name to the webpage of a Complainant's competitor and the present use of the disputed domain name in connection with harmful webpages.

The Respondent's registration and use of the typosquatting disputed domain name not only clearly indicates full knowledge of the Complainant's trademark but also an attempt of misleadingly diverting consumers for its own commercial gain.

Other factors corroborate a finding of bad faith, such as the indication of what appears to be a false address in the Whois data and, consequently, the Center not being able to deliver the Written Notice to the Respondent, as well as the Respondent's lack of reply to the proceeding, failing thereby to invoke any circumstance which could demonstrate good faith in the registration or use of the disputed domain name.

For the reasons above, the Respondent's conduct has to be considered, in this Panel's view, as bad faith registration and use of the disputed domain name.

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, <equefax.com>, be transferred to the Complainant.

/Wilson Pinheiro Jabur/

Wilson Pinheiro Jabur

Sole Panelist

Date: February 27, 2023