



CANADIAN INTERNATIONAL INTERNET DISPUTE RESOLUTION CENTRE

DOMAIN NAME DISPUTE ADMINISTRATIVE PANEL DECISION

CIIDRC case number:	27715-CDRP	Decision date: October 18, 2026
Domain Name:	equifaxcredit.ca	
Panel:	Robert A Fashler, FCIArb.	
Complainant:	Equifax Inc. and Equifax Canada Co	
Registrant:	Mike Leigh	

1. OVERVIEW

1.01 This Proceeding:

- (a) concerns the domain name <equifaxcredit.ca> (the "Domain Name"), which was registered with the Canadian Internet Registration Authority ("CIRA") on August 12, 2004;
- (b) was initiated by Complainant pursuant to CIRA's Canadian Dispute Resolution Policy ("Policy" or "CDRP") and the Canadian Dispute Resolution Rules ("Rules").

1.02 The Canadian International Internet Dispute Resolution Centre ("CIIDRC") is an approved service provider for proceedings under the Policy.

2. PROCEDURAL MATTERS

2.01 The procedural history of this case was set out in a letter from CIIDRC to the Panel, as follows:

- (a) On August 24, 2026, counsel for Complainant, Doug Isenberg, filed a complaint initiating this Proceeding on behalf of Equifax Inc. and Equifax Canada Co. ("Complaint"), pursuant to the Policy and the Rules;

- (b) On August 26, 2026, CIIDRC:
 - (i) received the required commencement fee from Complainant,
 - (ii) verified that the Complaint was in administrative compliance with CIRA's requirements under Rule 3.2, and
 - (iii) notified CIRA of this Proceeding.
- (c) On August 31, 2026, CIIDRC received confirmation from CIRA that:
 - (i) Mike Leigh ("Registrant") is the registered owner of the Domain Name,
 - (ii) the Domain Name was registered on August 12, 2004 ("Registration Date"), and
 - (iii) CIRA had placed the Domain Name on a Registrar LOCK.
- (d) On September 1, 2026, CIIDRC notified Registrant of this Proceeding pursuant to Rule 4.4, providing Registrant with a Notice of Complaint together with a copy of the Complaint.
- (e) The deadline established by the Rules for filing a response to the Complaint was September 21, 2026.
- (f) As of September 28, 2026, Registrant had not filed any response to the Complaint.
- (g) Complainant has elected to proceed with a panel consisting of a single member.
- (h) On September 22, 2026, Complainant paid the required panel fee.
- (i) On September 28, 2026, CIIDRC appointed Robert A. Fashler as a single-member panel in this Proceeding ("Panel").

2.02 As Registrant has neither responded to the Complaint nor participated in this Proceeding in any other manner, the Panel will decide this Proceeding on the basis of the Complaint in compliance with paragraph 5.8 of the Rules.

2.03 Complainant submits:

Equifax Canada Co. ("Equifax Canada") is a subsidiary of Equifax Inc. ("Equifax"). Equifax Canada is the owner of the EQUIFAX Trademark... in Canada, while Equifax is the owner of the EQUIFAX Trademark in the United States and elsewhere. Previous panels under the Policy have allowed complaints to be filed by multiple entities (and/or owners of trademarks in Canada where their parent companies are located elsewhere) under similar circumstances - including in cases also

brought by both Equifax Canada and Equifax. Equifax Inc. and Equifax Canada Co. v. Mike Morgan, CIIDRC Case No. 22302-CDRP (transfer of <myequifax.ca>); Equifax Inc. and Equifax Canada Co., CIIDRC Case No. 16881-CDRP (transfer of <equifax.ca>, <eqifax.ca>, and <quifax.ca>); Equifax Inc. and Equifax Canada Co. v. Mike Leigh, CIIDRC Case No. 18329-CDRP (transfer of <equifa.ca>; and Equifax Inc. and Equifax Canada Co. v. Mike Leigh, CIIDRC Case No. 18328-CDRP (transfer of <equiax.ca>). Therefore, references herein to "Complainant" shall refer to Equifax and/or Equifax Canada interchangeably, as the context may require or allow.

2.04 The Panel accepts Complainant's submission regarding the dual nature of Complainant.

3. FACTS

Complainant's Allegations

The Complainant's submissions of fact are set out below. Paragraphs depicted in italics are verbatim quotes from the Complaint.

3.01 Equifax Canada is a Canadian entity with a physical presence at 5700 Yonge Street, Suite 1501, Toronto, Ontario, M2M 4K2.

3.02 Equifax Inc. ("Equifax USA") owns nine Canadian Registrations for trademarks that consist of or feature the word EQUIFAX ("Complainant's Registrations"), including:

Mark	Reg. No.	Reg. Date	Goods/Services
EQUIFAX	TMA213693	May 7, 1976	Market research services. Conducting investigations and reporting on individuals and firms concerning credit, character, and finances in connection with insurance, credit, employment and claims reporting services.
EQUIFAX CANADA	TMA494966	May 21, 1998	Consumer and business credit information services. Collection and accounts receivable management services. Cheque authorization services.

[The Panel notes that the nine Canadian registrations identified above were owned by Equifax Canada until February 26, 2025, at which time they were assigned to Equifax USA.]

3.03 Complainant satisfies paragraph 2 (d) and (q) of the Canadian Presence Requirements established by CIRA.

3.04 Complainant owns at least 221 trademark registrations for trademarks that consist of or feature the word EQUIFAX in at least 56 jurisdictions around the world.

- 3.05 Several CDRP and Uniform Domain Name Dispute Resolution Policy ("UDRP") panels have found that Complainant has rights in the trademark EQUIFAX. Complainant cites four CDRP cases against the Registrant, all of which were decided in favour of Complainant.
- 3.06 Equifax USA was originally incorporated under the laws of the State of Georgia (USA) in 1913. Equifax USA's predecessor company dates back to 1899.
- 3.07 *Complainant is a global data, analytics and technology company. Complainant provides information solutions for businesses, governments and consumers, and Complainant provides human resources business process automation and outsourcing services for employers.... Complainant's services are based on comprehensive databases of consumer and business information derived from numerous sources including credit, financial assets, telecommunications and utility payments, employment, income, educational history, criminal justice, healthcare professional licensure and sanctions, demographic and marketing data... Complainant is a leading provider of information and solutions used in payroll-related and human resource management business process services in the United States, as well as ecommerce fraud and charge-back protection services in North America. For consumers, Complainant provides products and services to help people understand, manage and protect their personal information and make more informed financial decisions. Additionally, Complainant provides information, technology and services to support debt collections and recovery management.*
- 3.08 *Complainant operates in four global regions: North America (U.S. and Canada), Latin America (Argentina, Brazil, Chile, Costa Rica, Dominican Republic, Ecuador, El Salvador, Honduras, Mexico, Paraguay, Peru and Uruguay), Europe (the United Kingdom..., Spain and Portugal) and Asia Pacific (Australia, New Zealand and India). Complainant maintains support operations in Chile, Costa Rica, India and Ireland. Complainant also has investments in consumer and/or commercial credit information companies through joint ventures in Brazil, Cambodia, Malaysia and Singapore.*
- 3.09 *Complainant employed approximately 15,000 employees in 22 countries as of December 31, 2025.*
- 3.10 *Complainant is a member of Standard & Poor's (S&P) 500 Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX.*
- 3.11 *In 2025, Complainant's operating revenue was US \$6.0745 billion; and its operating income was US\$1.0952 billion.*

- 3.12 Complainant is the registrant of the domain name <equifax.com>, which was created on February 21, 1995.... Complainant uses the domain name <equifax.com> in connection with its primary website.
- 3.13 Complainant is also the registrant of the domain name <equifax.ca>, which was created on September 19, 2000.... Complainant uses the domain name <equifax.ca> in connection with its primary website in Canada.
- 3.14 Registrant created the Domain Name on August 12, 2004 - 29 years after Complainant's first registrations for the EQUIFAX trademark (U.S. Reg. Nos. 1,027,544; 1,045,574; and 1,644,585...) and 28 years after Complainant's first registration for the EQUIFAX trademark in Canada (Canadian Reg. No. TMA213693...).
- 3.15 Registrant is using the Disputed Domain Name in connection with a website that falsely purports to offer a "Security Check" but actually attempts to download software onto a user's computer.
- 3.16 At least one security vendor has reported that the Disputed Domain Name is being used in connection with suspicious activities, according to a report from VirusTotal, a service that analyzes files and URLs for viruses, worms, trojans and other kinds of malicious content.
- 3.17 Respondent has configured MX records for the Disputed Domain Name, enabling Respondent to send and receive email with addresses that use the Disputed Domain Name.
- 3.18 Registrant has previously registered domain names that are confusingly similar to EQUIFAX, which have been transferred to Complainant under the CDRP:

Domain Name	Case	Order
<equifa.ca>	Equifax Inc. and Equifax Canada Co. v. Mike Leigh, CIIDRC Case No. 18329-CDRP	Transfer to Complainant
<equiax.ca>	Equifax Inc. and Equifax Canada Co. v. Mike Leigh, CIIDRC Case No. 18328-CDRP	Transfer to Complainant

Registrant's Allegations

- 3.19 Registrant has not filed a response.

4. CONTENTIONS OF THE PARTIES

Complainant

The Complainant's submissions are set out below. Paragraphs depicted in italics are verbatim quotes from the Complaint.

A. First Element - Confusing Similarity

4.01 Complainant first used EQUIFAX in commerce (in the USA) in 1975.

4.02 All of Complainant's Canadian and international registrations for trademarks that consist of or feature the trademark EQUIFAX were registered before the Registration Date of the Domain Name. The earliest Canadian EQUIFAX registration dates back to 1976.

4.03 *The Disputed Domain Name includes the EQUIFAX Trademark in its entirety, simply adding the word "credit".*

4.04 *"[I]n cases where a domain name incorporates the entirety of a trademark... the domain name will normally be considered confusingly similar to that mark." WIPO Overview 3.1, section 1.7. See also, e.g., Oki Data Americas, Inc. v. Asdinc.com, WIPO Case No. D2001-0903 ("the fact that a domain name wholly incorporates a complainant's registered mark is sufficient to establish identity or confusing similarity for purposes of the Policy"); and PepsiCo, Inc. v. PEPSI, SRL (a/k/a P.E.P.S.I.) and EMS Computer Industry (a/k/a EMS), WIPO Case No. D2003-0696 ("incorporating a trademark in its entirety can be sufficient to establish that a domain name is identical or confusingly similar to a registered trademark").*

As set forth in section 1.8 of WIPO Overview 3.1: "Where the relevant trademark is recognizable within the disputed domain name, the addition of other terms (whether descriptive, geographical, pejorative, meaningless, or otherwise) would not prevent a finding of confusing similarity under the first element." Here, the word "credit" is descriptive and, therefore, its inclusion in the Disputed Domain Name does not prevent a finding of confusing similarity. Indeed, previous panels have found that domain names containing the EQUIFAX Trademark plus the word "credit" are confusingly similar to the EQUIFAX Trademark. See, e.g., Equifax Inc. v. Milen Radumilo, WIPO Case No. D2022-0780 (transfer of <creditwatch-equifax.com>); Equifax Inc. v. 林彦晓 (Yan Xiao Lin), WIPO Case No. D2021-3813 (transfer of <myequifaxcreditfreeze.com>); and Equifax Inc. v. Domain Administrator, China Capital Investment Limited, WIPO Case No. D2017-1880 (transfer of <equifaxcreditbreach2017.com>, <equifaxcreditsecurity2017.com>, and <equifaxcredit2017.com>).

B. Second Element - Bad Faith

- 4.01 Paragraph 3.5 of the CDRP makes clear that the circumstances set forth therein establishing bad faith are “without limitation.” Accordingly, the panel “can take into consideration surrounding circumstances and draw inferences to determine whether” bad faith exists. *Canadian Broadcasting Corporation/Société Radio-Canada v. William Quon*, Case No. DCA-681-CIRA (BCICAC) (transfer of <radiocanada.ca>). One case has held that, “[i]n finding what was the Registrant’s intent in registering... a domain name the Panel must make inferences from the general context in which that registration was made.” *Zuffa LLC v. Daniel Cox*, CIRA 2010-00161 (Resolution Canada) (transfer of <ufc.ca>).
- 4.02 Respondent is using the Disputed Domain Name in connection with a website that falsely purports to offer a “Security Check” but actually attempts to download software onto a user’s computer...; at least one security vendor has reported that the Disputed Domain Name is being used in connection with suspicious activities...; and Respondent has configured MX records for the Disputed Domain Name, enabling Respondent to send and receive email with addresses that use the Disputed Domain Name (Annex 13).
- 4.03 By using the Disputed Domain Name in connection with a website that falsely purports to offer a “Security Check” but actually attempts to download software onto a user’s computer (Annex 11), this obviously constitutes bad faith pursuant to paragraph 3.5(c) of the Policy (“the Registrant registered the domain name or acquired the Registration primarily for the purpose of disrupting the business of the Complainant, or the Complainant’s licensor or licensee of the Mark, who is a competitor of the Registrant”) and paragraph 3.5(d) of the Policy (“the Registrant has intentionally attempted to attract, for commercial gain, Internet users to the Registrant’s website or other on-line location, by creating a likelihood of confusion with the Complainant’s Mark as to the source, sponsorship, affiliation, or endorsement of the Registrant’s website or location or of a product or service on the Registrant’s website or location”). See, e.g., WIPO Overview 3.1, section 3.1.4 (“the use of a domain name for per se illegitimate activity... is manifestly considered evidence of bad faith”); and WIPO Overview 3.1, section 3.4 (use of a domain name in connection with “scams such as sending email, phishing, identity theft, or malware distribution” constitutes bad faith). See also, e.g., *Rhenus SE & Co. KG and Rhenus Logistics Canada Ltd. v. Sharafat Ali*, CIIDRC Case No. 22760-CDRP (citing WIPO Overview 3.0, section 3.4).
- 4.04 ...Respondent has established MX records for the Disputed Domain Name, which enables it to use the Disputed Domain Name to send and receive email and is further evidence of bad faith because it “give[s] rise to the strong possibility that Respondent intended or intends to use the disputed domain name[s] to send emails as part of a fraudulent phishing scheme.” *Altria Group*,

Inc. and Altria Group Distribution Company v. Emerson Terry, WIPO Case No. D2021-0045. See also, e.g., *Zambon S.p.A. v. Wills Sylace*, WIPO Case No. D2020-3347 (finding bad faith where “the evidence on the record provided by Complainant shows that Respondent set up MX-records for the Domain Name, indicating that the Domain Name may be being used for fraudulent email communications”); and *Swiss Re Ltd v. Domain Administrator, Fundacion Privacy Services LTD*, WIPO Case No. D2021-1549 (“finding bad faith where “the existence of the MX records indicate that the Domain Name could be used in the future for fraudulent email communications”).

- 4.05 ...because the Disputed Domain Name is “so obviously connected with” Complainant, Registrant’s actions suggest “opportunistic bad faith” in violation of the Policy. *Research In Motion Limited V. Dustin Picov*, WIPO Case No. D2001-0492. See also *General Motors LLC v. DS1 Design*, CIRA Dispute No. 00231 (Resolution Canada) (transfer of <buickcertifiedservice.ca>, <chevroletcertifiedservice.ca> and <cadillaccertifiedservice.ca>). See also WIPO Overview 3.1, section 3.1.4: “Panels have consistently found that the mere registration of a domain name that is identical or confusingly similar (particularly domain names... incorporating the mark plus a descriptive term) to a well-known trademark, and particularly in the case of coined or fanciful marks, can by itself create a presumption of bad faith.”

C. Third Element - Legitimate Interests

- 4.06 Registrant has no legitimate interest in the Disputed Domain Name, pursuant to paragraph 3.1(b) of the CDRP, including under any of the factors set forth in paragraph 3.4 of the CDRP.
- 4.07 With respect to paragraph 3.4(a): Registrant has no rights in the EQUIFAX Trademark (or any mark similar thereto), nor (as further stated below) has Registrant used this mark in good faith. As set forth above, Complainant is the owner of at least 221 trademark registrations in at least 56 jurisdictions around the world for the EQUIFAX Trademark, which was first used in commerce and registered in 1975, including multiple registrations in Canada (Annex 2), the oldest of which is Canadian Reg. No. TMA213693 (registered May 7, 1976). Paragraph 3.4(a) specifically requires that “the Registrant had Rights in the Mark” - which very clearly is not the case here given that Complainant is the exclusive owner of the EQUIFAX Trademark.
- 4.08 With respect to paragraph 3.4(b): The Disputed Domain Name was not registered in good faith in association with any wares, services or business that is “clearly descriptive,” given that the dominant word in the Disputed Domain Name is Complainant’s EQUIFAX Trademark, which is not descriptive of anything and further given that the Disputed Domain Name is being used in

connection with a website that automatically downloads software onto a user's computer under the pretense of providing a "Security Check," but which is actually associated with suspicious activity.

4.09 *With respect to paragraph 3.4(c): The Disputed Domain Name was not registered in good faith in association with any wares, services or business and the domain name was understood in Canada to be the generic name thereof in any language, given that the dominant word in the Disputed Domain Name is Complainant's EQUIFAX Trademark, which is not the generic name for anything, and further given that the Disputed Domain Name is being used in connection with a website that automatically downloads software onto a user's computer under the pretense of providing a "Security Check," but which is actually associated with suspicious activity.*

Registrant

4.10 The Registrant has not filed a response.

Remedy Sought

4.11 The Complainant requests that the Domain Name be transferred to it.

5. DISCUSSION AND FINDINGS

Eligibility

5.01 The Complainant is an eligible complainant under paragraph 1.4 of the CDRP. Specifically:

- (a) Equifax Canada is a Canadian entity with a physical presence in Canada, in compliance with paragraph 2 (d) of CIRA's Canadian Presence Requirements; and
- (b) Equifax Inc. USA owns Canadian Registrations for the trademark EQUIFAX, in compliance with paragraph 2 (q) of CIRA's Canadian Presence Requirements, and the exact word EQUIFAX is included in the Domain Name in its entirety.

Evidentiary Requirements

5.02 In accordance with Paragraph 4.1 of the CDRP, the onus is on the Complainant to prove that:

- (a) the Domain Name is Confusingly Similar to a trademark or service mark in which the Complainant had rights prior to the date of registration of the Domain Name and continues to have such Rights: and
 - (b) the Registrant registered the Domain Name in bad faith as described in paragraph 3.5 of the Policy;
- and the Complainant must provide some evidence that:
- (c) the Registrant has no legitimate interest in the Domain Name as described in paragraph 3.5 of the Policy.

5.03 The Panel will consider each of these requirements in turn.

Analysis

A. Confusing Similarity

- 5.04 Paragraph 4.1 (a) of the Policy requires the Complainant to prove on a balance of probabilities that the Disputed Domain Name is “Confusingly Similar” to a “Mark” in which Complainant had rights prior to the date of registration.
- 5.05 Equifax Inc. has owned the Canadian registration for EQUIFAX since 1976. Accordingly, the Panel finds that Complainant had rights in the trademark EQUIFAX for decades before Registrant registered the Domain Name.
- 5.06 Complainant has been using the trademark EQUIFAX in Canada and internationally for many years.
- 5.07 Equifax Inc. is a significant corporation that is publicly traded on the New York Stock Exchange. In 2025, its operating revenue was US\$6.0745 billion and its operating income was \$1.0952 billion.
- 5.08 EQUIFAX is an invented word, which the Panel finds to be inherently distinctive.
- 5.09 A significant component of Complainant’s operations involve services in the field of banking, finance, credit, and credit risk management.
- 5.10 The Domain Name incorporates the entirety of Complainant’s trademark and combines it with the word “credit”.
- 5.11 The Panel finds that the Domain Name so nearly resembles Complainant’s trademark EQUIFAX in appearance, sound, and idea suggested by that trademark as to be likely to be mistaken for the trademark. The addition of “credit” does not distinguish the Domain Name from Complainant’s

trademark. To the contrary, it enhances the confusing nature of the Domain Name because Complainant provides credit-related services to the public.

- 5.12 The Panel finds that the Domain Name is confusingly similar to Complainant's trademark EQUIFAX and that Complainant has satisfied its burden under paragraph 4.1 (a) of the Policy.

B. Bad Faith

- 5.13 Paragraph 4.1 (b) of the Policy requires the Complainant to prove on a balance of probabilities that the Registrant has registered the domain name in bad faith as described in paragraph 3.5 of the Policy;

- 5.14 Complainant has established that Equifax Inc. and Equifax Canada are part of a significant corporate organization that has operated in Canada, the US, and internationally since 1975.

- 5.15 Complainant has held Canadian registrations for trademarks that consist of EQUIFAX or depict it as a dominant feature of the trademark since 1976.

- 5.16 The Complainant and its trademark EQUIFAX are well known in Canada, at least to third parties involved in financial services, banking, credit, and credit risk management.

- 5.17 As already noted, adding the word "credit" after EQUIFAX actually increases the likelihood that the Domain Name would be confused with Complainant's trademark because Complainant provides services in the fields of credit, credit risk management, finance, and banking. Adding "credit" after EQUIFAX is like adding "computers" after APPLE.

- 5.18 EQUIFAX is distinctive in Canada, both inherently and as a consequence of use and advertising.

- 5.19 It is inconceivable that Registrant could have registered the Domain Name <equifaxcredit.ca> in good faith. At the very least, Registrant acquired the Domain Name as a calculated act of opportunistic bad faith.

- 5.20 In other words, there is no obvious good faith purpose for Registrant to have registered the Domain Name or to have used it at an active website. Here it is appropriate for the Panel to draw negative inferences from Registrant's failure to defend this proceeding.

- 5.21 However, there is also concrete evidence of Registrant's specific bad faith. Registrant is actively "using the Disputed Domain Name in connection with a

website that falsely purports to offer a “Security Check” but actually attempts to download software onto a user’s computer”. That in itself constitutes a clear expression of bad faith without any need to slot it into a specific sub-category of bad faith.

5.22 Moreover, whatever it is that Registrant hopes to gain with the security check ruse, that gain cannot be realized unless potential users are attracted to the website. Further, it is reasonable to assume that Registrant would not have gone to all the trouble of setting up and operating this scheme for any reason other than making a profit.

5.23 Accordingly, there can be no doubt that Registrant is actively using the Domain Name intentionally to attract for commercial gain, Internet users to Registrant’s website... by creating a likelihood of confusion with the Complainant’s Mark as to the source, sponsorship, affiliation, or endorsement of the Registrant’s website”.

5.24 The Panel finds that Registrant has registered the Domain Name in bad faith as described in paragraph 3.5 of the Policy, and that Complainant has satisfied its burden under paragraph 4.1 (b) of the Policy.

C. Legitimate Interest of Registrant

5.25 Paragraph 4.1 (c) of the Policy requires the Complainant to provide some evidence that the Registrant has no legitimate interest in the domain name as described in paragraph 3.4 of the Policy.

5.26 Paragraph 3.4 of the Policy allows a registrant to prove, based on all evidence presented, the existence of particular circumstances that demonstrate that the registrant has a legitimate interest in a disputed domain name.

5.27 Complainant has provided sufficient evidence to establish that Registrant has no legitimate interest in the Domain Name. Again, that conclusion is supported by Registrant’s failure to defend this proceeding.

5.28 Even if Registrant had defended himself herein, he would not be able to demonstrate legitimate interests under subparagraphs 3.4 (a), (b), (c), and (d). Those subparagraphs stipulate activities that must be conducted by Registrant in good faith. The Panel has already found that Registrant registered and has been using the Domain Name in bad faith. Accordingly, those subparagraphs are of no avail to Registrant.

5.29 Subparagraphs 3.4 (e) and (f) do not apply either. There is no evidentiary basis from which the Panel could infer that the Domain Name:

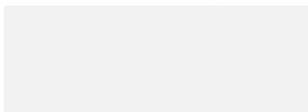
- (a) comprised Registrant's legal name or was a name, surname or reference by which Registrant was or is identified at any time. To the contrary, there is ample evidence that EQIFAX has been a distinctive trademark of Complainant for approximately nearly 50 years before the Domain Name was registered; or
- (b) was or is the geographical name of the location of a commercial or non-commercial activity of Registrant.

The Panel finds that Registrant has no legitimate rights in the Domain Name as described in paragraph 3.4 and that Complainant has satisfied its burden under paragraph 4.1 (c) of the Policy.

6. DECISION and ORDER

For the above reasons, in accordance with Paragraph 4 of the Policy and Paragraph 12 of the Rules, the Panel orders that the Domain Name be transferred to Complainant.

Made as of 18 October 2026:



Robert A. Fashler, FCI Arb