



उत्तर प्रदेश UTTAR PRADESH

BF 366068

INDRP ARBITRATION
THE NATIONAL INTERNET EXCHANGE OF INDIA [NIXI]

ADMINISTRATIVE PANEL DECISION
SOLE ARBITRATOR: RODNEY D. RYDER

WELLS FARGO & COMPANY

V.

JESSICA FRANKFURTER

ARBITRATION AWARD

Disputed Domain Name: www.wellsfargo.in

The Parties

The Complainant in this arbitration proceeding is Well Fargo & Company, a world renowned financial services company. The Complainant's registered address is Wells Fargo & Company, 90 South Seventh Street, Minneapolis, USA

The Respondent in this arbitration proceeding is Ms Jessica Frankfurter of United Domains Management, located at Arcisstrasse 21 AW, Munich, Bavaria Land 80333, Germany as per the details given by the Whois database maintained by the National Internet Exchange of India [NIXI].

The Domain Name and Registrar

The disputed domain name is www.wellsfargo.in. The Registrar with which the disputed domain name is registered is Dynadot LLC, San Mateo, CA 94401, PO Box 345, USA

Procedural History [Arbitration Proceedings]

This arbitration proceeding is in accordance with the .IN Domain Name Dispute Resolution Policy [INDRP], adopted by the National Internet Exchange of India ["NIXI"]. The INDRP Rules of Procedure [the Rules] were approved by NIXI on 28th June, 2005 in accordance with the Indian Arbitration and Conciliation Act, 1996. By registering the disputed domain name with the NIXI accredited Registrar, the Respondent agreed to the resolution of the disputes pursuant to the IN Dispute Resolution Policy and Rules framed there under.

According to the information provided by the National Internet Exchange of India ["NIXI"], the history of this proceeding is as follows:

In accordance with the Rules, 2(a) and 4(a), NIXI formally notified the Respondent of the Complaint, and appointed Rodney D. Ryder as the Sole Arbitrator for adjudicating upon the dispute in accordance with the Arbitration and Conciliation Act, 1996, and the Rules framed there under, .IN Domain Name Dispute Resolution Policy and the Rules framed there under. The Arbitrator submitted the Statement of Acceptance and Declaration of Impartiality and Independence, as required by NIXI.

The request for submission with a complete set of documents was dispatched to the Respondent by the National Internet Exchange of India [NIXI]. The Arbitrator sent a reminder on September 10, 2012. The Respondent did not reply.

Grounds for the administrative proceedings

1. The disputed domain name is identical or confusingly similar to a trademark in which the Complainant has statutory/common law rights.
2. The Respondent has no rights or legitimate interests in respect of the disputed domain name.
3. The disputed domain name has been registered or is/are being used in bad faith.



Parties Contentions

Complainant

The Complainant in his complaint, inter alia, contended as follows:

The Respondent's domain name is identical and confusingly similar to a name, trademark or service in which the Complainant has rights.

The Complainant, based on various Indian and international trademark registrations across various classes owns the trademark "Wells Fargo". Based on the use of the said trademark in India and other countries the Complainant submitted that it is the sole proprietor of and has sole and exclusive rights to use the said trademark "Wells Fargo".

The Complainant is the registered proprietor of the mark "Wells Fargo" in India and several countries across the world. The Complainant submits that as the disputed domain name is 'www.wellsfargo.in', it is clearly identical/confusingly similar to the Complainant's trademark – "Wells Fargo" in which the Complainant has exclusive rights and legitimate interest.

Background of the Complainant and its statutory and common law rights Adoption:

The Complainant Wells Fargo is a diversified financial services company with US \$1.3 trillion in assets and 272,000 employees, providing banking, insurance, investments, mortgages and consumer finance for than 27 million customers through 9000 locations, 12,000 ATMs, the internet [wellsfargo.com] and other distribution channels. It was ranked Number 23 on the Fortune's 2011 rankings of America's largest corporations. Wells Fargo's international presence includes international banking locations in the United Kingdom, Ireland and Germany providing banking services to banks and corporate customers in all European Union and European Economic Area countries. It works with local banking and financial services in these regions to provide economical and convenient money transfer services to its customers. In India, Wells Fargo maintains a business presence through its wholly owned subsidiary Wells Fargo India Solutions, Pvt., Ltd. [WFIS]. WFIS is responsible for Wells Fargo's Global in House Center [GIC], which provides offshore delivery capability for Information Technology and Operations. It has offices in Delhi, Hyderabad and Chennai with over 3000 members that represent its workforce in India.

Statutory rights:

The Complainant contends that the trademark "Wells Fargo" and other related formative marks have acquired global reputation and goodwill and are well known marks. The Complainant holds several domain name registrations incorporating the Wells Fargo trademark, including wells Fargo.com; wells Fargo.eu; wells Fargo.us; amongst others

Respondent

The Respondent failed to reply to the notice regarding the complaint.



Discussion and Findings

The Respondent does not have any relationship with the business of the Complainant or any legitimate interest in the mark/brand "Wells Fargo". Moreover, the Complainant has neither given any license nor authorized the Respondent to use the Complainant's mark. It is a well established principle that once a Complainant makes a prima facie case showing that a Respondent lacks rights to the domain name at issue; the Respondent must come forward with the proof that it has some legitimate interest in the domain name to rebut this presumption.

The Respondent's Default

The INDRP Rules of Procedure require under Rule 8(b) that the arbitrator must ensure that each party is given a fair opportunity to present its case. Rule 8(b) reads as follows

"In all cases, the Arbitrator shall ensure that the Parties are treated with equality and that each Party is given a fair opportunity to present its case."

Rule 11(a) empowers the arbitrator to proceed with an ex parte decision in case any party does not comply with the time limits or fails to reply against the complaint. Rule 11(a) reads as follows:

" In the event that a Party, in the absence of exceptional circumstances as determined by the Arbitrator in its sole discretion, does not comply with any of the time periods established by these Rules of Procedure or the Arbitrator, the Arbitrator shall proceed to decide the Complaint in accordance with law."

The Respondent was given notice of this administrative proceeding in accordance with the Rules. The .IN Registry discharged its responsibility under Rules paragraph 2(a) to employ reasonably available means calculated to achieve actual notice to the Respondent of the Complaint.

As previously indicated; the Respondent failed to file any reply to the Complaint and has not sought to answer the Complainant's assertions, evidence or contentions in any manner. The Arbitrator finds that the Respondent has been given a fair opportunity to present his case.

The 'Rules' paragraph 12(a) provides that the Arbitrator shall decide the Complaint on the basis of the statements and documents submitted in accordance with the INDRP and any law that the Arbitrator deems fit to be applicable. In accordance with Rules paragraph 12, the Arbitrator may draw such inferences as are appropriate from the Respondent's failure to reply to the Complainant's assertions and evidence or to otherwise contest the Complaint. In the circumstances, the Arbitrator's decision is based upon the Complainant's assertions and evidence and inferences drawn from the Respondent's failure to reply.

The issues involved in the dispute

The Complainant in its complaint has invoked paragraph 4 of the INDRP, which reads:



"Types of Disputes -

Any Person who considers that a registered domain name conflicts with his legitimate rights or interests may file a Complaint to the .IN Registry on the following premises:

- (i) the Respondent's domain name is identical or confusingly similar to a name, trademark or service mark in which the Complainant has rights;*
- (ii) the Respondent has no rights or legitimate interests in respect of the domain name; and*
- (iii) the Respondent's domain name has been registered or is being used in bad faith.*

The Respondent is required to submit to a mandatory Arbitration proceeding in the event that a Complainant files a complaint to the .IN Registry, in compliance with this Policy and Rules there under."

According to paragraph 4 of the INDRP, there are 3 essential elements of a domain name dispute, which are being discussed hereunder in the light of the facts and circumstances of this case.

The Respondent's domain name is identical and confusingly similar to a name, trademark or service in which the Complainant has rights.

It has been proved by the Complainant that it has intellectual property, particularly trademark rights, and other rights in the mark "Wells Fargo" by submitting substantial documents.

The Supreme Court of India passed a judgement in 2004 where it held that a domain name has all the characteristics of a trademark, thus trademark and a domain name although used in a different manner and in different fields, can be identical or confusingly similar. [M/S Satyam Infoway Ltd. V. M/S Sifynet Solutions (P) Ltd., JT 2004 (5) SC 41]

When a domain name contains a trademark in its entirety, the domain name is identical or at least confusingly similar to the trademark. [Relevant Decisions: *Lego Juris A/S v. Robert Martin*, INDRP/125, (February 14, 2010); *G.A. Modefine S.A. v. Naveen Tiwari*, INDRP/286, (February 20, 2009)]

Further, it should be noted that the addition of the top level domain name ".in" does not add anything to the domain name because every domain name must contain a top level domain name. Finding the addition of a top level domain name is irrelevant for the purposes of distinguishing a disputed domain name from an established mark because every domain name must contain a top level domain name. [Relevant Decision: *Wells Fargo v. Wells Fargo*, FA 1169733 (Nat. Arb. Forum, May 3, 2008; *Blue Sky Software Corp. v. Digital Sierra Inc. and Abdullah Khan*, D2000-0165 (WIPO Apr. 27, 2000)]

According to the INDRP paragraph 3, it is the responsibility of the Respondent to find out before registration that the domain name he is going to register does not violate the rights of any proprietor/brand owner.



Paragraph 3 of the INDRP is reproduced below:

"The Respondent's Representations -

By applying to register a domain name, or by asking a Registrar to maintain or renew a domain name registration, the Respondent represents and warrants that:

- *the statements that the Respondent made in the Respondent's Application Form for Registration of Domain Name are complete and accurate;*
- *to the Respondent's knowledge, the registration of the domain name will not infringe upon or otherwise violate the rights of any third party;*
- *the Respondent is not registering the domain name for an unlawful purpose; and*
- *the Respondent will not knowingly use the domain name in violation of any applicable laws or regulations.*

It is the Respondent's responsibility to determine whether the Respondent's domain name registration infringes or violates someone else's rights."

The Respondent has failed in his responsibility discussed above and in the light of the pleadings and documents filed by the Complainant; The Panel comes to the conclusion that the disputed domain name is identical with or deceptively similar to the Complainants' marks and its business. Accordingly, the Panel concludes that the Complainant has satisfied the first element required by Paragraph 4 of the INDRP.

The Respondent has no rights or legitimate interests in respect of the disputed domain name

The second element that the Complainant needs to prove and as is required by paragraph 4(ii) of the INDRP is that the Respondent has no legitimate right or interests in the disputed domain name.

Once the Complainant makes a prima facie case showing that the Respondent does not have any rights or legitimate interest in the domain name, the evidentiary burden shifts to the Respondent to rebut the contention by providing evidence of its rights or interests in the domain name. [Relevant Decision: *Gallup, Inc. v. Amish Country Store*, FA0012000096209 (Nat. Arb. Forum, Jan. 23, 2001)]

The Respondent has not rebutted the contentions of the Complainant and has not produced any documents or submissions to show his interest in protecting his own right and interest in the domain name.

The Respondent cannot have any right or legitimate interest in the disputed domain name because the disputed domain name incorporates the "Wells Fargo" mark, a mark in which the Complainant has the sole and exclusive right and that has become well known owing to the Complainant's efforts.

Furthermore, the Respondent whose name is Ms Jessica Frankfurter is not commonly known by the disputed domain name nor does the Respondent actually engage in any



business or commerce under the name Wells Fargo. [**Relevant Decision:** *Wells Fargo v. M/S Keep Guessing*, INDRP/024 (June 27, 2007)]

The Respondent is not a licensee of the Complainant, nor has the Respondent ever been authorized by the Complainant to use the Complainant's trademarks or register the disputed domain name. The Complainant has no relationship with the Respondent. [**Relevant Decision:** *Charles Jourdan Holding AG v. AAIM*, D2000-0403 (WIPO, June 27, 2000)]

The Respondent is not making any legitimate, non-commercial or fair use of the disputed domain name because there is no website associated with the disputed domain name. The disputed domain name directs Internet users to generic landing pages featuring third party advertising links to providers of various bank related products and services. This is also evidence of the Respondent's lack of rights or legitimate interest in the disputed domain name and it creates confusion in the minds of the individuals who looking for information regarding Wells Fargo. [**Relevant Decision:** *Kenneth Cole Production Inc. v. Viswas Infomedia*, INDRP/93 (April 10, 2009)]. Furthermore, according to the WHOIS records, the disputed domain name as on the 1st May 2012 had been resolved to a website that advertised the domain name was being for sale and when the present complaint was filed by the Complainant, the website was disabled. This is further evidence to prove that the Respondent's lack of rights and legitimate interest in the disputed domain name. [**Relevant Decision:** *Permira IP Ltd. v. Paperboy & Co.*, INDRP/092 (April 24, 2009)]

For these reasons, the Arbitrator finds that the Respondent has no rights or legitimate interests in the disputed domain name.

The disputed domain name has been registered or is being used in bad faith.

It has been contended by the Complainant that the Respondent has registered and has used the disputed domain name in bad faith. The language of the INDRP paragraph 4(iii) is clear enough, and requires that either bad faith registration or bad faith use be proved.

Paragraph 6 of the INDRP provides that the following circumstances are deemed to be evidence that a Respondent has registered and used a domain name in bad faith:

"Circumstances indicating that the Respondent has registered or has acquired the domain name primarily for the purpose of selling, renting, or otherwise transferring the domain name registration to the Complainant who is the owner of the trademark or service mark or to a competitor of the Complainant, for valuable consideration in excess of its documented out-of-pocket costs directly related to the domain name; or

the Respondent has registered the domain name in order to prevent the owner of the trademark or service mark from reflecting the mark in a corresponding domain name, provided that the Respondent has engaged in a pattern of such conduct; or

by using the domain name, the Respondent has intentionally attempted to attract, for commercial gain, Internet users to its 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 its Website or location or of a product or service on its Website or location."

From the circumstances of the case and from the evidences put before the Panel by the Complainant, the Panel is of the opinion that the Respondent had no previous connection with the disputed domain name and any use of the disputed domain name by the Respondent, would result in confusion and deception of the trade, consumers and public, who would assume a connection or association between the Complainant and the Respondent.

It is also a well settled principle that the registration of a domain name that incorporates a well-known mark by an entity that has no relationship to the mark is evidence of bad faith. **[Relevant Decision: *The Ritz Carlton Hotel Company LLC v. Nelton! Brands Inc.*, INDRP/250 (December 30, 2011)]**

The Respondent's registration and use of the domain name meets the bad faith elements set forth in the INDRP. Since the trademarks of the Complainant are so distinctive and famous that the Respondent must have had actual knowledge of the trademarks prior to registering the disputed domain name. There cannot be any doubt from the evidence put before this panel that the Complainant's marks are well known and that the Respondent intended to capitalize on that confusion. Therefore the panel comes to the conclusion that the registration is in bad faith. By registering the disputed domain name with actual knowledge of the Complainant's trademark, the Respondent acted in bad faith by breaching its service agreement with the registrar because the Respondent registered a domain name that infringes upon the Intellectual Property rights of another entity, which in the present scenario is the Complainant. **[Relevant Decision: *Ray Marks Co. LLC v. Rachel Ray Techniques Pvt. Ltd.*, INDRP/215 (July 9th 2011); *Kenneth Cole Production Inc. v. Viswas Infomedia*, INDRP/93 (April 10, 2009)]**

Further, the disputed domain name does not resolve to any website. It is well settled that the registration of a domain name that incorporates a third party mark without any legitimate commercial interest is evidence of bad faith registration and use of the domain name. **[Relevant Decision: *Franklin Resources, Inc. and Franklin Templeton Asset Management (India) Pvt. Ltd v. Mr. David Dlugitch*, INDRP/076 (January 15, 2009)]**

Further, the disputed domain name web pages are landing pages with third party advertising links under the heading "Sponsored Listings" as well as an offering of the domain name for sale. A number of advertising links resolve to the web pages of the companies that are direct competitors of the Complainant. Such usage of a domain name amounts to bad faith. **[Relevant Decisions: *Lilly ICOS LLC v. Emilia Garcia*, D2005-0031 (WIPO March 29, 2005); *Champagne Lanson v. Development Services/MailPlanet.com, Inc.*, D 2006-0006 (WIPO March 20, 2006)]**

Consequently it is established that the disputed domain name was registered in bad faith as well as used in bad faith



Decision

The following circumstances are material to the issue in the present case:

- (i) the Complainants' trademark has a strong reputation and is widely known on a global basis;
- (ii) the Respondent has provided no evidence whatsoever of any actual or contemplated good faith use of the disputed Domain Name;
- (iii) taking into account the nature of the disputed domain name and in particular the .in extension alongside the Complainant's mark, which would inevitably associate the disputed domain name closely with the Complainant's group of domains in the minds of consumers, all plausible actual or contemplated active use of the disputed Domain Name by the Respondent is and would be illegitimate. Use by the Respondent as such would amount to passing off, an infringement of consumer protection legislation, or an infringement of the Complainant's rights under trademark law.

The Respondent failed to comply with Para 3 of the INDRP, which requires that it is the responsibility of the Respondent to ensure before the registration of the impugned domain name by him that the domain name registration does not infringe or violate someone else's rights. The Respondent should have exercised reasonable efforts to ensure there was no encroachment on any third party rights. [**Relevant Decisions:** *Salmi Oy v. PACWEBS* WIPO Case No. D2009-0040; *Graco Children's Products Inc. v. Oakwood Services Inc.* WIPO Case No. D2009-0813; *Artemides Holdings Pty Ltd v. Gregory Ricks*, WIPO Case No. D2008-1254; *Ville de Paris v. Jeff Walter*, WIPO Case No. D2009-1278].

The Complainant has given sufficient evidence to prove extensive global trademark rights on the disputed domain name. Further, the Respondent's adoption and registration of the disputed domain name is dishonest and malafide.

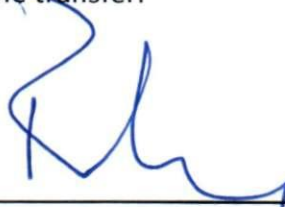
While the overall burden of proof rests with the Complainant, panels have recognized that this could result in the often impossible task of proving a negative, requiring information that is often primarily within the knowledge of the Respondent. Therefore a Complainant is required to make out a *prima facie* case that the Respondent lacks rights or legitimate interests. Once such *prima facie* case is made, Respondent carries the burden of demonstrating rights or legitimate interests in the domain name. Thus it is clear that the Respondent is using the disputed domain name in bad faith and has registered the domain name in order to prevent the owner of the trademark or service mark from reflecting the mark in a corresponding domain name.

[**Relevant decisions:** *Lego Juris AS v. Robert Martin* INDRP/125; *Societe Air France v. DNS Admin* INDRP/075; *Kelemata SPA v. Mr Bassarab Dungaciu* WIPO D2003-0849; *Croatia Airlines d.d. v. Modern Empire Internet Ltd.* WIPO D2003-0455; *Uniroyal Engineered Products, Inc. v. Nauga Network Services* WIPO D2000-0503; *Microsoft Corporation v. Chun Man Kam* INDRP/119; D2012-0466 WIPO *Luigi Lavazza S.p.A. v. Noori net*; D2008-1474 WIPO *Serta Inc. v. Charles Dawson*; *Netflix, Inc. v. Sharma*, INDRP/216 (INDRP July 1, 2011); *Guerlain S.A. v. Peikang*, D2000-0055 (WIPO March 21, 2000); *Univ of Houston Sys, v. Salvia Corp.*, FA 637920(Nat. Arb. Forum March 21st 2006); *Red Hat, Inc. v. Haecke*, FA 726010 (Nat. Arb. Forum July 24th 2006; *Lockheed Martin Corporation v. Steely Black*, INDRP/183 (January 5, 2011); *Equifax Inc. v. The Admin*, INDRP/163 (November 23, 2010);, *Revlon*



Consumer Products Corporation of New York v. Ye Genrong, et al, D2010-1586 WIPO
November 22, 2010]

The Respondent's registration and use of the domain name [www.wellsfargo.in] is abusive and in bad faith. The Respondent has no rights or legitimate interests in respect of the domain name. In accordance with Policy and Rules, the Panel directs that the disputed domain name [www.wellsfargo.in] be transferred from the Respondent to the Complainant; with a request to NIXI to monitor the transfer.



Rodney D. Ryder
Sole Arbitrator

Date: September 25, 2012