

ADMINISTRATIVE PANEL DECISION

Confederation Nationale du Credit Mutuel v. rachel julien jean, kamtech
Case No. D2024-3012

1. The Parties

The Complainant is Confederation Nationale du Credit Mutuel, France, represented by MEYER & Partenaires, France.

The Respondent is rachel julien jean, kamtech, France.

2. The Domain Names and Registrar

The disputed domain names <credit-mutuel-demands.com>, <creditmutueldemands.com>, <credit-mutuel-france.com>, and <credit-mutuel-france.net> are registered with Squarespace Domains II LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on July 24, 2024. On July 24, 2024, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain names. On July 25, 2024, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain names, which differed from the named Respondent (Redacted for Privacy) and contact information in the Complaint. The Center sent an email communication to the Complainant on July 26, 2024, 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 July 31, 2024.

The Center verified that the Complaint together with the amended 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 July 31, 2024. In accordance with the Rules, paragraph 5, the due date for Response was August 20, 2024. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on August 26, 2024.

The Center appointed William Lobelson as the sole panelist in this matter on August 27, 2024. 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 Confederation Nationale du Credit Mutuel, one of the largest French banking and insurance companies.

The Complainant is the registered owner of a large number of trademarks consisting of the wording “Crédit Mutuel”, in France and abroad, inter alia:

- CRÉDIT MUTUEL, French combined trademark No. 1475940, registered on December 30, 1988;
- CRÉDIT MUTUEL, French combined trademark No. 1646012, registered on July 26, 1991;
- CRÉDIT MUTUEL, European Union word trademark No. 18130616, registered on September 2, 2020.

The Complainant has also registered several domain names including the trademark CRÉDIT MUTUEL under generic Top-Level Domains (“gTLDs”) and country code Top-Level Domains (“ccTLDs”), such as:

- <creditmutuel.com>, registered on October 28, 1995;
- <creditmutuel.fr>, registered on August 9, 1995;
- <creditmutuel.org>, registered on June 3, 2002;
- <creditmutuel.info> registered on September 13, 2001.

The disputed domain names are:

- <credit-mutuel-demands.com>, registered on June 18, 2024;
- <creditmutueldemands.com>, registered on June 18, 2024;
- <credit-mutuel-france.com>, registered on June 19, 2024;
- <credit-mutuel-france.net>, registered on June 19, 2024.

They do not resolve to any active web pages.

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 names.

Notably, the Complainant contends that the disputed domain names are confusingly similar to its earlier trademarks, that the Respondent has no rights or legitimate interests in the disputed domain names, and that the disputed domain names have been registered and are being used in bad faith.

The Complainant initially requested a consolidation of the four disputed domain names in the same Complaint, as it had reasons to believe that all of the disputed domain names had in fact been registered by the same registrant whose identity was redacted for privacy. The Respondent identity has now been disclosed which shows that all of the disputed domain names were registered by the same registrant with different contact details in the Whois. The Panel does not find it necessary to make a finding on consolidation as the name of the Respondent is the same in respect of all of the disputed domain names.

B. Respondent

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

6. Discussion and Findings

Notwithstanding the default of the Respondent, it remains incumbent on the Complainant to make out its case in all respects under the Rules set out in paragraph 4(a) of the Policy. Namely, the Complainant must prove that:

- (i) the disputed domain names are identical or confusingly similar to a trademark or service mark in which the Complainant has rights (paragraph 4(a)(i));
- (ii) the Respondent has no rights or legitimate interests in respect of the disputed domain names (paragraph 4(a)(ii)); and
- (iii) the disputed domain names have been registered and are being used in bad faith (paragraph 4(a)(iii)).

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 Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)"), section 1.7.

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1.

The entirety of the mark is reproduced and is recognizable within the disputed domain names, despite the addition of the terms "France" or "demands". Accordingly, the disputed domain names are confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.0](#), sections 1.7 and 1.8.

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 the disputed domain names.

- (i) before any notice of the dispute, the Respondent's use of, or demonstrable preparations to use, the disputed domain names or a name corresponding to the disputed domain names in connection with a bona fide offering of goods and services;
- (ii) the Respondent (as an individual, business or other organization) has been commonly known by the disputed domain names, even if the Respondent has acquired no trademark or service mark rights; or
- (iii) the Respondent is making a legitimate non-commercial or fair use of the disputed domain names, without intent for commercial gain to misleadingly divert consumers or to tarnish the trademark or service mark at issue.

Although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving 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 3.0](#), 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 names, particularly by asserting that the Respondent is not affiliated with it in any way and that it never authorized the Respondent to use its trademark as part of the disputed domain names.

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 names such as those enumerated in the Policy or otherwise.

The Complainant further contends that the Respondent does not make any bona fide use or any legitimate non-commercial or fair use of the disputed domain names.

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 claims that the Respondent has registered the disputed domain names and has used them in bad faith, even though the disputed domain names do not resolve towards any active web page.

It is a consensus view among UDRP panels that, although the circumstances set out in paragraph 4(b) of the UDRP would establish bad faith registration and use, the apparent lack of so-called active use (e.g., not resolving to a website) of the domain name constituting passive holding does not prevent a finding of bad faith. The Panel must examine all the circumstances of the case to determine whether the Respondent is acting in bad faith.

Examples of what may be cumulative circumstances found to be indicative of bad faith include the Complainant having a well-known trademark, no response to the Complaint having been filed, and the Respondent's concealment of its identity. UDRP panels may draw inferences about whether a domain name has been used in bad faith given the circumstances surrounding its registration.

The Complainant has substantiated the fact that its trademark CRÉDIT MUTUEL, which has been registered and used in France for years, now benefit from a high level of public awareness. Earlier UDRP decisions have acknowledged the Complainant's trademark's reputation, such as:

- *Confederation Nationale du Credit Mutuel v. Philippe Marie*, WIPO Case No. [D2010-1513](#) regarding <credit-mutuel-3dsecure.com>: “[b]esides, Complainant’s trademark CREDIT MUTUEL is well known”.

- *Confederation Nationale du Credit Mutuel v. George Kershner*, WIPO Case No. [D2006-0248](#) regarding <creditmutuelweb.com>: “[t]he Complainant is well-known in the fields of banking and insurance services, at least in France”.

Further the disputed domain names were registered by the Respondent, according to the information disclosed by the Registrar, an individual that is based in France. The fact that the Respondent used addresses in France (even if not genuine) implies that he/she is located in France, where the Complainant's

mark is very well known.

In light of the above, this Panel finds hard to believe that the Respondent did not have the Complainant's trademark in mind when he/she registered the disputed domain names.

Regarding the high similarity of the disputed domain names with the trademark CRÉDIT MUTUEL, it seems unlikely that the disputed domain names could have been registered and then used in good faith.

The Panel also notes that the Respondent did not reply to the Complaint.

The Panel infers from the above that the Respondent acted in bad faith when he/she registered the disputed domain names, and still acts in bad faith.

The disputed domain names are currently not directing to any active web pages.

As stated in [WIPO Overview 3.0](#), section 3.3, there is a consensus view about "passive holding":

"From the inception of the UDRP, panelists have found that the non-use of a domain name (including a blank or 'coming soon' page) would not prevent a finding of bad faith under the doctrine of passive holding. While panelists will look at the totality of the circumstances in each case, factors that have been considered relevant in applying the passive holding doctrine include: (i) the degree of distinctiveness or reputation of the complainant's mark, (ii) the failure of the respondent to submit a response or to provide any evidence of actual or contemplated good-faith use, (iii) the respondent's concealing its identity or use of false contact details (noted to be in breach of its registration agreement), and (iv) the implausibility of any good faith use to which the domain name may be put."

Such passive holding is to be regarded as use in bad faith (*Telstra Corporation Limited v. Nuclear Marshmallows*, WIPO Case No. [D2000-0003](#); *Jupiters Limited v. Aaron Hall*, WIPO Case No. [D2000-0574](#); *Ladbroke Group Plc v. Sonoma International LDC*, WIPO Case No. [D2002-0131](#); *Westdev Limited v. Private Data*, WIPO Case No. [D2007-1903](#); *Malayan Banking Berhad v. Beauty, Success & Truth International*, WIPO Case No. [D2008-1393](#); *Intel Corporation v. The Pentium Group*, WIPO Case No. [D2009-0273](#)).

In the decision of *Confédération Nationale du Crédit Mutuel v. Nicola Bazar*, WIPO Case No. [D2013-1572](#), the panel states as below:

"Respondent knew or should have known that the Domain Name included Complainant's CREDIT MUTUEL well-known trademark. [...] However, passive holding of the website does not prevent the Panel from finding registration and use in bad faith. The Panel further notes that Respondent undeveloped use of the website at the Domain Name which incorporates Complainant's trademark in its entirety indicates that Respondent possibly registered the Domain Name with the intention to attract, for commercial gain, Internet users to its website by creating a likelihood of confusion with the trademark of Complainant as to the source, sponsorship, affiliation, or endorsement of its website or location or of a service on its website or location, as per paragraph 4(b)(iv) of the Policy."

Besides, given that the Complainant operates in financial and banking services, the Panel suspects that the registration of the disputed domain names, which have been found confusingly similar to the Complainant's trademark, might be intended for phishing purposes or similar fraudulent activities (*Boursorama S.A. v. FG GFGS*, WIPO Case No. [D2023-2729](#)).

This is even more so that the Complainant further contends that the Respondent is engaged in a pattern of conduct in registering domain names that are similar to the Complainant's trademarks. In the decision under *Confederation Nationale du Credit Mutuel v. rachet julien jean, kamtech / julien jean, A.c.t.e*, WIPO Case No. [D2024-2320](#), the Panel found that the same Respondent registered the domain names formed with the Complainant's trademark.

It transpires from this pattern of conduct that the Respondent's registration and use of the disputed domain names, inspired from the Complainant's trademarks, is tainted with 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 names <credit-mutuel-demands.com>, <creditmutueldemands.com>, <credit-mutuel-france.com>, and <credit-mutuel-france.net> be transferred to the Complainant.

/William Lobelson/

William Lobelson

Sole Panelist

Date: September 6, 2024