

## **ADMINISTRATIVE PANEL DECISION**

Crédit Coopératif, and Union des Société du Crédit Coopératif (USCC) v.  
Christopher Walker  
Case No. D2025-5336

### **1. The Parties**

The Complainants are Crédit Coopératif, France, and Union des Société du Crédit Coopératif (USCC), France, represented by Cabinet Regimbeau, France.

The Respondent is Christopher Walker, United States of America.

### **2. The Domain Name and Registrar**

The disputed domain name <creditcoop.app> is registered with GoDaddy.com, LLC (the “Registrar”).

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on December 19, 2025. On December 19, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On December 22, 2025, 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 (Registration Private, Domains By Proxy, LLC) and contact information in the Complaint. The Center sent an email communication to the Complainants on December 23, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainants to submit an amendment to the Complaint. The Complainants filed an amended Complaint on December 23, 2025.

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 December 29, 2025. In accordance with the Rules, paragraph 5, the due date for Response was January 18, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on January 19, 2026.

The Center appointed Steven A. Maier as the sole panelist in this matter on January 22, 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.

The Panel is satisfied that both parties named as the Complainants are proper parties to the proceeding and are entitled to file the Complaint together against the Respondent, in accordance with the principles set out in section 4.11.1 of the WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)"). The Complainants are hereinafter referred to as "the Complainant" unless specified otherwise.

#### **4. Factual Background**

The Complainant, Crédit Coopératif, is a French banking institution in the form of a cooperative company, and the owner of trademark registrations, including:

- European Union trade mark registration number 002227072 for the word mark CREDIT COOPERATIF, registered on June 19, 2002 in International Classes 36 and 38.

The Complainant, Union des Société du Crédit Coopératif (USCC), is a French Economic Interest Group (EIG) operating in in the field of banking and finance, and the owner of various trademark registrations, including:

- France trademark registration number 1388858 for the word mark CREDICOOP, registered on June 19, 1987 in International Classes 35, 36, and 38.

Crédit Coopératif and Union des Société du Crédit Coopératif (USCC) were registered at the same business address in France in 1981 and 1982 respectively.

The Complainant operates a website at "www.credit-cooperatif.coop".

The Complainant also owns the following domain names, which redirect to its main website above:

<creditcoop.net>;  
<creditcoop.eu>; and  
<creditcoop.fr>.

The disputed domain name was registered on June 20, 2024.

The disputed domain name has resolved to a landing page, including the statement "creditcoop.app is parked free, courtesy of Godaddy.com", together with a button marked "Get This Domain". This page also displays an article related to live sports streaming and indicate "SearchHounds Your comprehensive search directory for finding the best resources across multiple industries and topics".

#### **5. Parties' Contentions**

##### **A. Complainant**

The Complainant states that it is a bank for businesses in the social and solidarity economy, including cooperatives, associations, and mutual societies, operating in sectors including health, social services, and the environment. It states that it provides all types of banking and financial services, although it focuses on collecting funds and lending.

The Complainant submits that the disputed domain name is identical or confusingly similar to its trademarks, including CREDICOOP and CREDIT COOPERATIF.

The Complainant contends that the Respondent has no rights or legitimate interests in respect of the disputed domain name. It states that it has no relationship with the Respondent and has never authorized it to use its trademarks referred to above, that the Respondent has not commonly been known by the disputed domain name, and that the Respondent is neither using the disputed domain name for a bona fide offering of goods or services nor making a legitimate noncommercial or fair use of the disputed domain name.

The Complainant submits that the Respondent registered and is using the disputed domain name in bad faith. It states that its trademarks have been used since the 1980s and are well known, having a worldwide presence on the Internet. It contends that the Respondent was aware of its CREDICOOP and CREDIT COOPERATIF trademarks and various domain names including the string “creditcoop”, and registered the disputed domain name in order to imply an association with the Complainant. The Complainant notes that the disputed domain name is offered for sale, and exhibits evidence that clicking on the button on the landing page at the disputed domain name, it will link to a domain brokerage service quoting a “brokerage service fees” of USD 119.99. The Complainant highlights, however, that this is for the broker to “help you establish a strategy and budget to try to acquire the domain”, and neither facilitates the direct purchase of the disputed domain name, nor guarantees that the acquisition will succeed.

The Complainant submits that the disputed domain name could also be put to other uses by the Respondent, and that without control of the disputed domain name the Complainant cannot ensure the quality, accuracy, or appropriateness of any material so offered.

The Complainant requests the transfer of the disputed domain name.

## **B. Respondent**

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

## **6. Discussion and Findings**

In order to succeed in the Complaint, the Complainant is required to show that all three of the elements set out under paragraph 4(a) of the Policy are present. Those elements are that:

- (i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights;
- (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.

### **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 3.0](#), section 1.7.

The Complainant has established that it is the owner of registered trademark rights in the marks CREDICOOP and CREDIT COOPERATIF. The disputed domain name is identical to the first of those trademarks, but for the addition of the letter “t” in the disputed domain name. The disputed domain name also comprises an exact match with the first 10 characters of the second of those trademarks, ignoring the space between the two words in question. The Panel therefore finds that the Complainant’s trademarks are

recognizable within the disputed domain name, and that the disputed domain name is confusingly similar to the trademarks in which the Complainant has rights.

The Panel therefore finds that the first element of the Policy has been established.

### **B. Rights or Legitimate Interests**

In the view of the Panel, the Complainant's submissions set out above give rise to a prima facie case that the Respondent has no rights or legitimate interests in respect of the disputed domain name. However, the Respondent has failed to file a Response in this proceeding and has not submitted any explanation for its registration and use of the disputed domain name, or evidence of rights or legitimate interests on its part in the disputed domain name, whether in the circumstances contemplated by paragraph 4(c) of the Policy or otherwise.

Insofar as the disputed domain name has been used for a landing page offering the disputed domain name for sale, displaying an article related to live sports streaming, and apparently offering search functions, it is well established in prior decisions under the UDRP that such use cannot of itself give rise to rights or legitimate interests. Moreover, there is no submission by the Respondent that the disputed domain name comprises dictionary words or phrases, or terminology in common usage, or that it is offered for sale for a purpose connected with any such dictionary or common words or phrases.

The Panel therefore finds that the second element of the Policy has been established.

### **C. Registered and Used in Bad Faith**

The Panel notes that the disputed domain name is not only highly similar to the Complainant's trademark CREDICOOP, but is also identical to its three domain names comprising the string ("creditcoop") together with a Top-Level Domain as indicated above. The Panel further finds the Complainant's trademarks to be distinctive, which circumstances taken together raise an inference that the Respondent registered the disputed domain name with knowledge of the Complainant's trademarks and domain names, and did so in order to take unfair commercial advantage of the Complainant's related goodwill. The Respondent having offered no explanation for his selection of the disputed domain name, the Panel finds therefore that the disputed domain name was registered in bad faith.

Based on the same circumstances as outlined above, the Panel also finds, on the balance of probabilities, that the Respondent likely registered the disputed domain name in the hope of selling it to the Complainant for valuable consideration possibly in excess of its out-of-pocket costs directly related to the disputed domain name (paragraph 4(b)(i) of the Policy). The lack of clarity over the price requested for the disputed domain name, together with the questionable offer of a "domain brokerage service" also supports the Panel's overall impression of bad faith. The Panel therefore finds that the disputed domain name is being used in bad faith.

The third element of the Policy is therefore also established.

## **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, <creditcoop.app>, be transferred to the Complainant.

*/Steven A. Maier/*

**Steven A. Maier**

Sole Panelist

Date: February 5, 2026