

ADMINISTRATIVE PANEL DECISION

Crédit Coopératif v. fenadin persuro
Case No. D2025-5338

1. The Parties

The Complainant is Crédit Coopératif, France, represented by Cabinet Regimbeau, France.

The Respondent is fenadin persuro, United States of America (“United States”).

2. The Domain Name and Registrar

The disputed domain name <creditcoopratif.com> is registered with Cosmotown, Inc. (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 23, 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) and contact information in the Complaint. The Center sent an email communication to the Complainant on December 23, 2025, 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 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 30, 2025. In accordance with the Rules, paragraph 5, the due date for Response was January 19, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on January 20, 2026.

The Center appointed Steven A. Maier as the sole panelist in this matter on January 23, 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.

4. Factual Background

Registered in 1981, the Complainant is a French banking institution in the form of a cooperative company.

The Complainant is the owner of various trademark registrations, including:

- France trademark registration number 3072731 for the word mark CREDIT COOPERATIF, registered on May 25, 2001 in International Classes 36 and 38; and

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

The Complainant is also the registrant of the following domain names:

<credit-cooperatif.net>;
<creditcooperatif.org>;
<creditcooperatif.eu>; and
<creditcooperatif.fr>.

The disputed domain name was registered on August 14, 2025.

The disputed domain name has resolved to an inactive page, but when searching via the Registrar's website, the search result displays a link inviting the user to "Make Offer" for the disputed domain name which, when clicked, redirects to a brokerage website.

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 trademark CREDIT COOPERATIF, differing only by the omission from the disputed domain name of the second "e" in the trademark.

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 CREDIT COOPERATIF trademark, 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 trademark has been used since the 1980s and is well known, having a worldwide presence on the Internet. It contends that the Respondent was aware of its CREDIT COOPERATIF trademark and various domain names including the string "creditcooperatif", and registered the disputed domain name by way of typosquatting, and in order to imply an association with the Complainant.

The Complainant exhibits evidence that, while the disputed domain name is apparently inactive, when searching via the Registrar's website, the search result displays a link inviting the user to "Make Offer" for the disputed domain name which, when clicked, redirects the user to a brokerage page stating that the disputed domain name is already taken, and that "Our Brokerage Team can help you get it". The Complainant states that this 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 used, for example, for the purpose of fraudulent emails appearing to have come from the Complainant.

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 under the Policy 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 established that it is the owner of registered trademark rights in the mark CREDIT COOPERATIF. The disputed domain name is identical to that trademark, save for the omission from the disputed domain name of the second "e" in the trademark. The Panel therefore finds that the Complainant's trademark is recognizable within the disputed domain name, and that the disputed domain name is confusingly similar to a trademark 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 not been used to host an active website, there is no evidence that the Respondent is using the disputed domain name for a bona fide offering of goods or services, or making a legitimate noncommercial or fair use of the disputed domain name.

Although when the disputed domain name is searched through the Registrar's page, it eventually redirects to a brokerage page indicating the disputed domain name may be purchased, 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. Moreover, the Panel notes that the disputed domain name is a misspelling of the Complainant's CREDIT COOPERATIF mark. In the absence of any explanation from the Respondent, the Panel finds that the Complainant has established a prima facie case.

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 highly similar not only to the Complainant's trademark CREDIT COOPERATIF, but also to its various domain names including the string "creditcooperatif". The Panel further finds the Complainant's trademark to be distinctive, which circumstances taken together raise an inference that the Respondent registered the disputed domain name with knowledge of the Complainant's trademark and domain names, and did so in order to potentially take unfair commercial advantage of the Complainant's related goodwill, by way of typosquatting. The Respondent having offered no explanation for its selection of the disputed domain name, the Panel finds that the disputed domain name was registered in bad faith.

Based on the same circumstances as outlined above, the Panel also finds that the non-use of the disputed domain name would not prevent a finding of bad faith under the doctrine of passive holding. [WIPO Overview 3.0](#), section 3.3. Having reviewed the available record, the Panel notes the distinctiveness or reputation of the Complainant's trademark, and the composition of the disputed domain name, and finds that in the circumstances of this case the passive holding of the disputed domain name does not prevent a finding of bad faith under the Policy.

Moreover, the Panel notes that the disputed domain name may be purchased through a brokerage service according to the Registrar's website. It is possible that the Respondent registered the disputed domain name also in the hope of selling it to the Complainant. Having reviewed the case file, the Panel therefore finds that the disputed domain name was registered and 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, <creditcoopratif.com>, be transferred to the Complainant.

/Steven A. Maier/

Steven A. Maier

Sole Panelist

Date: February 6, 2026