

ADMINISTRATIVE PANEL DECISION

Confederation Nationale Du Credit Mutuel v. Viktor Andriyan, Tir-Telecom LTD

Case No. D2026-0395

1. The Parties

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

The Respondent is Viktor Andriyan, Tir-Telecom LTD, Republic of Moldova.

2. The Domain Name and Registrar

The disputed domain name <creditmutiel.com> is registered with CNOBIN Information Technology Limited (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on January 30, 2026. On February 2, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On February 3, 2026, 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 (Redacted for Privacy) and contact information in the Complaint. The Center sent an email communication to the Complainant on February 3, 2026, 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 February 6, 2026.

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 February 11, 2026. In accordance with the Rules, paragraph 5, the due date for Response was March 3, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on March 4, 2026.

The Center appointed Eva Fiammenghi as the sole panelist in this matter on March 19, 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

The Complainant, Confédération Nationale du Crédit Mutuel (“CNCM”), is a French association governed by the Law of July 1, 1901, and acts as the political and central body of the Crédit Mutuel banking group. Established more than a century ago, the group is today the second-largest banking and insurance services provider in France, serving approximately 12 million clients through 3,178 offices organized within 18 regional federations. The Complainant oversees, coordinates, and represents the network’s activities and operates official online portals at “www.creditmutuel.com” and “www.creditmutuel.fr”, used for public information and online banking services.

The Complaint is based on the Complainant’s longstanding registered trademark rights in CREDIT MUTUEL, including the following three representative registrations (all predating the registration of the disputed domain name and covering banking, financial, and related services):

- French Trademark CREDIT MUTUEL, Reg. No. 1475940, registered on July 8, 1988, in classes 35 and 36;
- French Trademark CREDIT MUTUEL, Reg. No. 1646012, registered on November 20, 1990, in classes 16, 35, 36, 38, and 41; and
- European Union Trademark CREDIT MUTUEL, Reg. No. 018130619, registered on May 22, 2020, in classes 7, 9, 16, 35, 36, 38, 41, and 45.

The Complainant, also hold numerous domain names incorporating “creditmutuel”, including:

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

These domain names are actively used for public information services and secure online banking.

The disputed domain name <creditmutiel.com> was registered on December 4, 2025. At the time of filing, the disputed domain name resolved initially to a browser security warning page, and subsequently to a blank page displaying the text “tpeweb1.paybox.com – 74,” an indicator of configuration with the Paybox/Verifone payment infrastructure. Two subdomains - <paiement.creditmutiel.com> and <paiment.creditmutiel.com> — were also detected, both payment-related terms in French (one correctly spelled, one misspelled), but returning error/forbidden messages. These indicators suggest preparatory steps for creating fraudulent payment pages.

5. Parties’ Contentions

A. Complainant

The Complainant contends that it has satisfied all three elements required under paragraph 4(a) of the Policy for the transfer of the disputed domain name.

Notably, the Complainant submits that the disputed domain name is identical or confusingly similar to the Complainant’s well-known trademark CREDIT MUTUEL. According to the Complainant, the dispute domain names reproduces almost identically its trademark CREDIT MUTUEL, differing only by the omission of the space (which is technically unavailable in domain names) and by the substitution of the letter “u” in mutuel

with “i”, resulting in “mutiel”, a meaningless term that is visually and phonetically similar to the Complainant’s mark. According to the Complainant, this constitutes classic typosquatting, creating a high risk of confusion.

The Complainant further asserts that the Respondent has no rights or legitimate interests in respect of the disputed domain name. The Respondent is not affiliated with the Complainant, has never been authorized to use its trademark, and is not commonly known by the disputed domain name. There is no evidence of any bona fide offering of goods or services or legitimate non-commercial use.

The Complainant submits that the disputed domain name was registered and is being used in bad faith. The Respondent could not have been unaware of CREDIT MUTUEL when registering the typosquatted disputed domain name in December 2025. The configuration of payment-related subdomains and the attempted pointing to a payment gateway reinforce the likelihood of an intended phishing scheme designed to deceive users into believing they were interacting with the Complainant.

Accordingly, the Complainant requests that the disputed domain name be transferred to it.

B. Respondent

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

6. Discussion and Findings

Under paragraph 4(a) of the Policy, to succeed a complainant must prove 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 was registered and is being used in bad faith.

These elements are discussed in turn below. In considering these elements, paragraph 15(a) of the Rules provides that the Panel shall decide the Complaint on the basis of statements and documents submitted and in accordance with the Policy, the Rules and any other Rules or principles of law that the Panel deems applicable.

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 Select UDRP Questions ([“WIPO Overview 3.1”](#)), section 1.7.

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.2.1.

The Panel finds the mark is recognizable within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the trademark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7. The disputed domain name differs from the Complainant’s trademark CREDIT MUTUEL only by removal of the space (which cannot be reflected in a domain name), and substitution of the letter “u” with “i” in “mutuel”, resulting in “mutiel”.

This constitutes a minor misspelling of a well-known trademark and represents a typical case of typosquatting, which does not prevent a finding of confusing similarity. [WIPO Overview 3.1](#), sections 1.7, 1.9, and 1.11.1.

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 a disputed domain name.

Although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving that 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 with the second element. [WIPO Overview 3.1](#), 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 name. 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 name such as those enumerated in the Policy or otherwise.

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 finds that the Respondent registered the disputed domain name long after the Complainant’s CREDIT MUTUEL trademark had become well-known. The disputed domain name incorporates the Complainant’s trademark with only a minor typographical variation, which strongly suggests that the Respondent was aware of the Complainant and its rights at the time of registration.

The record further shows that the disputed domain name was configured in a manner consistent with fraudulent or deceptive activity. Although the disputed domain name does not resolve to an active website, it displays content indicative of attempted integration with a payment gateway (“tpeweb1.paybox.com – 74”), and two payment-related subdomains (<paiement.creditmutiel.com> and <paiment.creditmutiel.com>) have been created. Even if the pages currently show errors or “forbidden” messages, the configuration of payment-related subdomains is clear evidence of bad faith intention.

Panels have also found that the non-use of a domain name does not prevent the finding of bad faith under the doctrine of passive holding. In this case, the distinctiveness and reputation of the Complainant’s trademark, the composition of the disputed domain name, the Respondent’s concealment of identity, and the presence of payment-related technical configurations further reinforce the finding of bad faith.

Having reviewed the totality of the evidence, the Panel finds that the Respondent’s registration and use of the disputed domain name constitute bad faith under the Policy.

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 name <creditmutiel.com> be transferred to the Complainant.

/Eva Fiammenghi/
Eva Fiammenghi
Sole Panelist
Date: April 2, 2026