

ADMINISTRATIVE PANEL DECISION

Natixis v. Nicole Laboissiere, NATIXIS COFICINE
Case No. D2024-5310

1. The Parties

The Complainant is Natixis, France, represented by MIIP MADE IN IP, France.

The Respondent is Nicole Laboissiere, NATIXIS COFICINE, France.

2. The Domain Name and Registrar

The disputed domain name <natixisconficine.com> is registered with PDR Ltd. d/b/a PublicDomainRegistry.com (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on December 26, 2024. On December 26, 2024, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On December 27, 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 ("Domain Admin, Privacy Protect, LLC") and contact information in the Complaint. The Center sent an email communication to the Complainant on December 27, 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 27, 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 January 2, 2025. In accordance with the Rules, paragraph 5, the due date for Response was January 22, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on January 30, 2025.

The Center appointed Fabrice Bircker as the sole panelist in this matter on February 7, 2025. 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, Natixis, is a French multinational financial services firm.

In 2021, it counted more than 16,000 employees and was operating in 36 countries worldwide.

Besides, according to undisputed information in the case file, the Complainant is related to a company named Natixis Coficine, which is also active in the financial field.

The Complainant is notably the owner of the following trademarks:

- NATIXIS COFICINE, French trademark 3566257 filed on April 1, 2008, registered on September 5, 2008, duly renewed since then, and designating services of classes 35, 36, and 41;
- NATIXIS, European Union trademark 005129176 filed on June 12, 2006, registered on June 21, 2007, duly renewed since then, and designating products and services of classes 9, 16, 35, 36, and 38.

The disputed domain name, <natixiscoficine.com>, was registered on December 2, 2024.

Originally, it resolved to a website:

- entitled NATIXIS COFICINE,
- purporting to offer financial services,
- displaying information corresponding to genuine characteristics of the Natixis Coficine company (such as its year of incorporation and the address of its headquarters),
- displaying a form intended to collect personal data.

Then, further to a takedown notice sent by the Complainant, the disputed domain has been deactivated.

Very little is known about the Respondent except that it would be allegedly named Natixis Coficine and that it would be located at the same address as the Complainant's related company Natixis Coficine.

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 name.

Notably, the Complainant contends that the disputed domain name is confusingly similar to its rights because it incorporates its NATIXIS and NATIXIS COFICINE trademarks in their entirety.

Besides, the Complainant argues that the Respondent has no rights or legitimate interests in respect with the disputed domain name, in substance because:

- the Respondent does not own any trademark rights,
- there is no business or legal relationship between the Complainant and the Respondent, which has neither been authorized nor licensed to use the Complainant's trademarks,

- the Respondent has attempted to impersonate the Complainant and/or its related company Natixis Coficine by providing false contact details when registering the disputed domain name,
- a Google search for “natixiscoficine” only generates results relating to the Complainant,
- before being deactivated, the disputed domain name resolved to a fraudulent website reproducing the Complainant’s trademark, thereby misleading Internet users into believing that said website was associated with the Complainant.

Then, the Complainant contends that the disputed domain name has been registered and is being used in bad faith, notably because:

- the trademark NATIXIS is well-known in France and in several other countries,
- when registering the disputed domain name, the Respondent used a privacy service and provided false contact information,
- the disputed domain name was registered with the aim of taking advantage of the reputation of the trademark NATIXIS. As the word “natixis” has no meaning, the only reason for the Respondent to have registered the disputed domain name was to create a confusion with the Complainant to carry out unlawful activities,
- the disputed domain name was used for fraudulent purposes, in particular because the related website contained the Complainant’s trademark, allegedly offered financial services, and displayed information related with the Complainant’s related company Natixis Coficine.

B. Respondent

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

6. Discussion and Findings

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, in particular the NATIXIS COFICINE trademark detailed in section 4 above. [WIPO Overview 3.0](#), section 1.2.1.

The entirety of the mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is identical to the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

Indeed, it is well established that the generic Top-Level Domain (“gTLD”) “.com” in the disputed domain name does not generally affect the assessment of a domain name for the purpose of determining identity or confusingly similarity. [WIPO Overview 3.0](#), section 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 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 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.

Indeed, the Complainant contends that it has not given its consent to the Respondent to use its trademark in a domain name registration or in any other manner.

Besides, there is nothing in the record of the case likely to indicate that the Respondent may be commonly known by the disputed domain name.

Even if according to the information provided by the Registrar, the Respondent would allegedly be named “Natixis Coficine”, it remains that the Complainant has convincingly demonstrated that this information is not accurate and is part of a scheme intended to falsely suggest an affiliation with it by impersonating one of its related companies, namely Natixis Coficine.

Indeed, the Respondent also provided the Registrar with the address of the headquarters of the company Natixis Coficine as contact details, and the website accessible through the disputed domain name displayed information directly related to that company.

Furthermore, the disputed domain name appears to have been used by the Respondent in a context of fraud or at least to misleadingly deceive Internet users. In particular, the disputed domain name resolved to a website:

- ostensibly reproducing the Complainant’s trademark NATIXIS COFICINE, which is also the name of one of its related companies,
- purporting to offer financial services of the same nature as those provided by the Complainant and its related company Natixis Coficine,
- displaying information corresponding to genuine characteristics of the Natixis Coficine company,
- displaying a form intended to collect personal data.

Obviously, such use of the disputed domain name does not amount to a legitimate noncommercial or fair use. On the contrary, such use is made with the intent for commercial gain by misleadingly deceiving the Internet users.

In this respect, panels have held that the use of a domain name for illegitimate activity (such as impersonation/passing off, or other types of fraud) can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.0](#), section 2.13.1.

At last, the nature of the disputed domain name, insofar as it consists of the mere reproduction of the Complainant’s NATIXIS COFICINE trademark, carries a high risk of implied affiliation with the latter and tends to suggest sponsorship or endorsement by the latter. This is a further indication of the Respondent’s lack of rights and legitimate interests in the disputed domain name ([WIPO Overview 3.0](#), section 2.5.1).

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 NATIXIS and NATIXIS COFICINE trademarks predate the registration of the disputed domain name by more than 15 years,
- “natixis” and “natitix coficine” are coined words,
- The NATIXIS trademark has been extensively used and has already been considered as well-known by many panels (for instance *Natixis v. Wallace Moore, ML LLC*, WIPO Case No. [D2020-2454](#); *Natixis v. Marcel Brient*, WIPO Case No. [D2019-0053](#); *Natixis v. Whoisguard Protected, Whois Guard, Inc. / Jacques Ralph*, WIPO Case No. [D2019-0048](#)),
- as detailed in sections 4 and 6.B. the disputed domain name resolved to a website i) purporting to offer services of the same nature than those of the Complainant, namely financial services, ii) ostensibly reproducing one of the Complainant’s trademarks, and iii) displaying information referring to a company related to the Complainant,
- the website under the disputed domain name displayed a form intended to collect personal data,
- when registering the disputed domain name, the Respondent not only concealed its identity behind a privacy/proxy service, but has also impersonated a company related to the Complainant by providing the Registrar with the name and the address of the latter,
- while invited to defend its case once the procedure commenced, the Respondent has remained silent.

In these circumstances, the Panel considers that the Respondent was necessarily well aware of the Complainant’s trademark when it proceeded with the registration of the disputed domain name.

Besides, it results from the above-mentioned conditions of use of the disputed domain name that the Respondent used it to intentionally attempt to attract, for commercial gain, Internet users to its website, by creating a likelihood of confusion with the Complainant’s mark as to the source, sponsorship, affiliation, or endorsement of the Respondent’s website. Not only the disputed website was used to purportedly run a commercial activity of offering financial services, but also the personal data illegitimately collected through the website under the disputed domain name have a financial value and can be used to misuse the identity of the individual having communicated them.

Panels have held that the use of a domain name for illegitimate activity, such as phishing, impersonation/passing off, or any other types of fraud, constitutes bad faith. [WIPO Overview 3.0](#), section 3.4.

In sum, this case clearly falls within the scope of paragraph 4(b)(iv) of 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 <natixisocoficine.com> be transferred to the Complainant.

/Fabrice Bircker/

Fabrice Bircker

Sole Panelist

Date: February 14, 2025