

ADMINISTRATIVE PANEL DECISION

CA Consumer Finance, Société Anonyme v. Name Redacted
Case No. D2025-0773

1. The Parties

The Complainant is CA Consumer Finance, Société Anonyme, France, represented by CSC Digital Brand Services Group AB, Sweden.

The Respondent is Name Redacted.¹

2. The Domain Name and Registrar

The disputed domain name <clientessofinco.com> is registered with GMO Internet, Inc. d/b/a Discount-Domain.com and Onamae.com (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on February 25, 2025. On February 25, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On February 26, 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 (REDACTED FOR PRIVACY) and contact information in the Complaint. The Center sent an email communication to the Complainant on February 26, 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 February 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

¹The Respondent appears to have used the name of an unrelated organization when registering the Disputed Domain Name. In light of the potential identity theft, the Panel has redacted the Respondent’s name from this Decision. However, the Panel has attached as Annex 1 to this Decision an instruction to the Registrar regarding transfer of the disputed domain name, which includes the name of the Respondent. The Panel has authorized the Center to transmit Annex 1 to the Registrar as part of the order in this proceedings, and has indicated Annex 1 to this Decision shall not be published due to the exceptional circumstances of this case. See *Banco Bradesco S.A. v. FAST-12785241 Attn. Bradescourgente.net / Name Redacted*, WIPO Case No. [D2009-1788](#).

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 March 4, 2025. In accordance with the Rules, paragraph 5, the due date for Response was March 24, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on March 25, 2025.

The Center appointed Taras Kyslyy as the sole panelist in this matter on March 28, 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 is part of the Crédit Agricole Group (“Crédit Agricole”). Headquartered in France, Crédit Agricole is an international banking group which is made up of a network of banks and financial service companies providing a full spectrum of banking and financial services including retail banking, insurance, specialized consumer credit services, corporate and investment banking. In 1999, Crédit Agricole acquired SOFINCO (Société de Financement Industriel et Commercial) which specializes in providing consumer credit services. The Complainant was thus established in 2010 following a merger with Finaref, and SOFINCO became the only commercial brand of Crédit Agricole. Crédit Agricole was established in 1894 when small local banks were set up to support local agriculture, and which later formed the foundation of the institutional “pyramid” created by Crédit Agricole. Today, the Complainant employs 154,000 employees worldwide to support over 54 million customers in its 8,250 branches globally. Crédit Agricole S.A. is a publicly traded company (Euronext: ACA) which reported EUR 25.2 billion of revenue, while on the overall, the Crédit Agricole Group reported EUR 36.5 billion of revenue for the year 2023. Crédit Agricole has achieved fame and recognition in the banking and finance industry in Europe and particularly in France. The Complainant asserts that, in Europe, it is the No. 1 retail bank, the No. 1 asset manager and No. 1 lender to the European community, while in France, it is recognized to be the No. 1 insurer. The Complainant’s brand SOFINCO was created in 1951 and, according to the Complaint, since then has been a leader of consumer credit services in France and Europe for more than 70 years.

The Complainant is the owner of trademark registrations across various jurisdictions for its SOFINCO mark, for instance European Union trademark registration No. 004519732, registration date July 3, 2007.

The Complainant has a large Internet presence and is the owner of over 300 domain names which incorporate the Complainant’s trademarks, out of which about 63 domain names incorporate the SOFINCO trademark. The Complainant interacts with customers globally via various social media pages e.g. Facebook, X (formerly known as Twitter), and YouTube, etc., where it has over 6 million followers. In addition, the Complainant also has social media pages for its SOFINCO brand, particularly its Facebook has 71,000 likes and 70,000 followers.

The disputed domain name was registered on August 13, 2024 and does not resolve to any active website.

The Complainant sent several cease and desist letters to the Respondent left without response from the Respondent.

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 the Complainant's trademark. It is standard practice when comparing the disputed domain name to the Complainant's trademark, to not take the Top Level Domain ("TLD") extension into account. In creating the disputed domain name, the Respondent has added the generic, descriptive term "clientes" to the Complainant's trademark, thereby making the disputed domain name confusingly similar to the Complainant's trademark. The fact that such term is closely linked and associated with the Complainant's brand and trademark only serves to underscore and increase the confusing similarity between the disputed domain name and the Complainant's trademark. More specifically: "clientes" – which is Portuguese or Spanish for the term "customers", combined with the Complainant's trademark, is confusingly similar to the Complainant's business who currently offers services to over 54 million customers in its 8,250 branches globally. Past panels have consistently held that a disputed domain name that consists merely of a complainant's trademark and an additional term that closely relates to and describes that complainant's business is confusingly similar to that complainant's trademarks.

The Complainant also contends that the Respondent has no rights or legitimate interests in the disputed domain name. The Respondent is not sponsored by or affiliated with the Complainant in any way. Nor has the Complainant given the Respondent license, authorization or permission to use the Complainant's trademark in any manner, including in domain names. The Respondent is not commonly known by the disputed domain name, which evinces a lack of rights or legitimate interests. It is the Complainant's claim that the Respondent has falsely identified itself as, or associated with, the Complainant and thus, should not be regarded as commonly known by the disputed domain name. At the time of filing the Complaint, the Respondent was using a privacy WHOIS service which past panels have also found to equate to a lack of legitimate interest. The Respondent is using the disputed domain name to redirect Internet users to a website that resolves to a blank page and lacks content. The Respondent has failed to make use of this disputed domain name's website and has not demonstrated any attempt to make legitimate use of the disputed domain name and website, which evinces a lack of rights or legitimate interests in the disputed domain name. The disputed domain name was registered on August 13, 2024, which falls significantly after the Complainant's trademark registrations and relevant domain names registrations.

Finally, the Complainant contends that the disputed domain name was registered and is being used in bad faith. The Complainant and its SOFINCO trademark are known internationally, with trademark registrations across numerous jurisdictions. The Complainant has marketed and sold its goods and services using this trademark well before the Respondent's registration of the disputed domain name on August 13, 2024. At the time of registration of the disputed domain name, the Respondent knew, or at least should have known, of the existence of the Complainant's trademarks and registration of domain names containing well-known trademarks constitutes bad faith per se. The disputed domain name resolves to an inactive site and is not being used, though past panels have noted that the word bad faith "use" does not require a positive act on the part of the Respondent – instead, passively holding a domain name can constitute a factor in finding bad faith registration and use. The disputed domain name can only be taken as intending to cause confusion among Internet users as to the source of the disputed domain name, and thus, the disputed domain name must be considered as having been registered and used in bad faith. Any use of the disputed domain name whatsoever, whether actual or theoretical, would have to be in bad faith. The Respondent, at the time of initial filing of the Complaint, had employed a privacy service to hide its identity, which serves as further evidence of bad faith registration and use. The Respondent has ignored the Complainant's attempts to resolve this dispute outside of this administrative proceeding.

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. [WIPO Overview 3.0](#), section 1.2.1.

The applicable generic Top-Level Domain ("gTLD") in a domain name (e.g., ".com", ".club", ".nyc") is viewed as a standard registration requirement and as such is disregarded under the first element confusing similarity test. Thus, the Panel disregards the gTLD ".com" for the purposes of the confusing similarity test. [WIPO Overview 3.0](#), section 1.11.1.

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

Although the addition of other terms here, "clientes", may bear on assessment of the second and third elements, the Panel finds the addition of such term does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 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 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.

The available evidence does not confirm that the Respondent is commonly known by the disputed domain name, which could demonstrate its rights or legitimate interests (see, e.g., *World Natural Bodybuilding Federation, Inc. v. Daniel Jones, TheDotCafe*, WIPO Case No. [D2008-0642](#)).

The Complainant did not license or otherwise agree for use of its prior registered trademarks by the Respondent. Furthermore, the composition of the disputed domain name is likely to mislead Internet users into believing that the website is operated or endorsed by the Complainant.

In the circumstance of these proceedings, the Panel finds that the Respondent has no right or legitimate interests in the disputed domain name resolving to an inactive website (see, e.g. *Philip Morris USA Inc. v. Daniele Tornatore*, WIPO Case No. [D2016-1302](#)).

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 Respondent registered the disputed domain name incorporating the Complainant's widely known and distinctive trademark, which confirms the Respondent knew or should have known about the existence of the Complainant's prior registered trademark, which confirms the bad faith. [WIPO Overview 3.0](#), section 3.2.2.

Panels have found that the non-use of a 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.

The Respondent also failed to respond to the Complainant's cease and desist letters, and to the present Complaint, which confirms the bad faith (see, e.g., *Compagnie Generale des Etablissements Michelin v. Vaclav Novotny*, WIPO Case No. [D2009-1022](#)).

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 <clientessofinco.com> be transferred to the Complainant.

/Taras Kyslyy/

Taras Kyslyy

Sole Panelist

Date: April 2, 2025