

## **ADMINISTRATIVE PANEL DECISION**

CREDIT INDUSTRIEL ET COMMERCIAL S.A., CONFÉDÉRATION  
NATIONALE DU CRÉDIT MUTUEL and BANQUE FEDERATIVE DU  
CREDIT MUTUEL v. Richard Stewart, Janette Reyes  
Case No. D2025-3176

### **1. The Parties**

Complainants are CREDIT INDUSTRIEL ET COMMERCIAL S.A., CONFÉDÉRATION NATIONALE DU CRÉDIT MUTUEL and BANQUE FEDERATIVE DU CREDIT MUTUEL, France, represented by MEYER & Partenaires, France.

Respondent is Richard Stewart, Janette Reyes, United States of America (“United States”).

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

The disputed domain names <verif-credit-mutuel.com> and <verifmobile-cic.com> are registered with Hosting Concepts B.V. d/b/a Registrar.eu. (the “Registrar”).

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on August 8, 2025. On August 11, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain names. On August 14, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain names which differed from the named Respondent (REDACTED FOR PRIVACY) and contact information in the Complaint.

The Center sent an email communication to Complainants on August 14, 2025 with the registrant and contact information of nominally multiple underlying registrants revealed by the Registrars, requesting the Complainants to either file separate complaints for the disputed domain names associated with different underlying registrants or alternatively, demonstrate that the underlying registrants are in fact the same entity and/or that all domain names are under common control. The Complainants filed an amended Complaint on August 27, 2025.

The Center verified that the Complaint together with 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 Respondent of the Complaint, and the proceedings commenced on September 22, 2025. In accordance with the Rules, paragraph 5, the due date for Response was October 12, 2025. Respondent did not submit any response. Accordingly, the Center notified Respondent’s default on October 15, 2025.



The Center appointed Gabriel F. Leonardos as the sole panelist in this matter on October 22, 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

Complainants are part of the banking group known as Credit Mutuel Alliance Federale. First Complainant, Credit Industriel Et Commercial, is a traditional French deposit bank, being founded in 1859 and currently having 4,7 million clients and more than 2,000 agencies distributed in France and 38 in other locations.

Second Complainant, Confédération Nationale Du Crédit Mutuel, is the political and central body of Credit Mutuel, providing banking and insurance services to 12 million clients. Lastly, Third Complainant, Banque Federative Du Credit Mutuel, is a mutual insurance group comprising 14 regional federations, supported by two networks (Crédit Mutuel and CIC) and whose main activity is bancassurance.

As shown in the examples below, Complainants own several trademark registrations for “CIC” and “CREDIT MUTUEL”. The reputation of said trademarks has already been recognized by numerous panels, as shown in previous UDRP decisions provided in the Complaint

Registration Number	Trademark	Jurisdiction	International Class	Registration Date
1358524	C.I.C.	France	35, 36	November 21, 1986
005891411	CIC	European Union	9, 16, 35, 36	March 5, 2008
008364473	CIC MOBILE	European Union	9	February 10, 2010
016130403		European Union	7, 9, 16, 35, 36, 38, 41, 45	June 1, 2017
1475940		France	35, 36	December 30, 1988

Complainants also own several domains names composed by said marks such as <cic.fr>; <cic.eu>; <cicmobile.fr>; <cicmobile.eu>; <cicmobile.com>; <creditmutuel.com>; <creditmutuel.fr>; <creditmutuel.org>; <creditmutuel.info>; <creditmutuel.net> and <creditmutuel-verif.com>.

The disputed domain names <verif-credit-mutuel.com> and <verifmobile-cic.com> were both created on July 29, 2025. The domain name <verifmobile-cic.com> is currently inactive and the domain name <verif-credit-mutuel.com> was used to redirect Internet users to a webpage imitating Complainant’s own website.

## **5. Parties' Contentions**

### **A. Complainants**

Complainants contend that they have satisfied each of the elements required under the Policy for a transfer of the disputed domain names.

Notably, Complainants contend that the trademarks CIC and CREDIT MUTUEL are identically reproduced and recognizable within the disputed domain names with the mere addition of the generic words "verif" and "mobile" being unable to distinguish the disputed domain names from Complainants' trademarks. In fact, the addition of these terms would be perceived by users as an indication of the safety of a financial transaction and would strengthen the likelihood of confusion.

Therefore, according to Complainants, the disputed domain names are confusingly similar with Complainants' trademarks CIC and CREDIT MUTUEL, fulfilling paragraph 4(a)(i) of the Policy.

Complainants affirm that they have never authorized Respondent or any company or person to register or use the disputed domain names. Furthermore, the passive holding of the domain name <verifmobile-cic.com> is not considered as a bona fide offering of goods or services, as well as the use <verif-credit-mutuel.com> is indicated as a fraudulent website and redirects user to a webpage that imitates Complainants' own.

In this manner, Complainants state that Respondent lacks rights or legitimate interests, fulfilling paragraph 4(a)(ii) of the Policy.

Finally, Complainants urge that the disputed domain names were registered and are being used in bad faith. According to Complainants, Respondent knew about Complainants' rights and reproduced the trademarks in bad faith. The addition of the generic words "verif" and "mobile" only serve to suggest a connection with Complainants' operations and to attract Internet users for commercial profit.

Complainants state that the bad faith is also verifiable by (i) the passive holding of the domain name <verifmobile-cic.com>; (ii) the warning message about the domain name <verif-credit-mutuel.com> being fraudulent and then redirecting users to a page imitating the Crédit Mutuel's website; and (iii) the use of identities and postal addresses of third parties to hide Respondent's identity.

Thus, according to Complainants, the requirements for the identification of a bad faith registration and use of the disputed domain name have been fulfilled, pursuant to paragraphs 4(a)(iii) and 4(b) of the Policy. Accordingly, it is requested that the domain name <verif-creditmutuel.com> be transferred to Complainant Confederation Nationale Du Credit Mutuel and the domain name <verifmobile-cic.com> be transferred to Complainant Credit Industriel Et Commercial.

### **B. Respondent**

Respondent did not reply to Complainants' contentions.

## **6. Discussion and Findings**

To succeed in a UDRP complaint, complainant must demonstrate that all the elements listed in paragraph 4(a) of the Policy have been satisfied, as following:

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

The burden of proving these elements is upon Complainants.

Respondent had 20 days to submit a response in accordance with paragraph 5(a) of the Rules and failed to do so. Paragraph 5(f) of the Rules establishes that if a respondent does not respond to the Complaint, in the absence of exceptional circumstances, the Panel's decision shall be based upon the Complaint.

### **Consolidation: Multiple Respondents**

The amended Complaint was filed in relation to nominally different domain name registrants. Complainants allege that the domain name registrants are the same entity or mere alter egos of each other, or under common control. Complainants request the consolidation of the Complaint against the multiple disputed domain name registrants pursuant to paragraph 10(e) of the Rules.

The disputed domain name registrants did not comment on the Complainants' request.

Paragraph 3(c) of the Rules states that a complaint may relate to more than one domain name, provided that the domain names are registered by the same domain name holder.

In addressing Complainants' request, the Panel will consider whether (i) the disputed domain names or corresponding websites are subject to common control; and (ii) the consolidation would be fair and equitable to all Parties. See WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)"), section 4.11.2.

As regards common control, the Panel notes that the disputed domain names were registered (i) in the same date; (ii) with the same IP address; (iii) with the same electronic messaging service <yopmail.com>; and (iv) with the same pattern of reproducing Complainant's trademarks with the addition of the same generic term "verif". In addition, Respondent apparently used third parties' addresses and identities to hide itself and its relation to the disputed domain names.

As regards fairness and equity, the Panel sees no reason why consolidation would be unfair or inequitable to any Party, as it brings efficiency to the proceeding and Respondents did not present arguments on the contrary.

Accordingly, the Panel decides to consolidate the disputes regarding the nominally different disputed domain name registrants (referred to below as "Respondent") in a single proceeding.

### **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 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.

Based on the available record, the Panel finds Complainants have 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 entirety of the trademarks CIC and CREDIT MUTUEL are reproduced within the disputed domain names. Accordingly, the disputed domain names are confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

Although the addition of the term "verif" and "mobile" may bear assessment of the second and third elements, the Panel finds that such measures do not prevent a finding of confusing similarity between the disputed domain names and the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.8.

Therefore, based on the available record, 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 Respondent may demonstrate rights or legitimate interests in a disputed domain name.

Although the overall burden of proof in UDRP proceedings is on 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 Respondent lacks rights or legitimate interests, the burden of production on this element shifts to Respondent to come forward with relevant evidence demonstrating rights or legitimate interests in the domain name (although the burden of proof always remains on Complainant). If Respondent fails to come forward with such relevant evidence, Complainant is deemed to have satisfied the second element. [WIPO Overview 3.0](#), section 2.1.

Having reviewed the available record, the Panel finds Complainants have established a prima facie case that Respondent lacks rights or legitimate interests in the disputed domain names. Respondent has not rebutted 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.

Panels have held that the use of a domain name for illegitimate activity, here claimed as passing off, can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.0](#), section 2.13.1.

Based on the available record, Respondent is not entitled to any trademark, trade name, or any other right associated with the disputed domain name. Additionally, Respondent has not been authorized by the Complainants to use the CIC and CREDIT MUTUEL trademarks, and there is no commercial relationship between the Parties.

Respondent is not recognized by the disputed domain names, and the Panel notes that Respondent is making an illegitimate use of the disputed domain name. In light of these circumstances, the Panel finds that no rights or legitimate interests can be found on behalf of Respondent.

Accordingly, 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 Respondent has registered the disputed domain names that are confusingly similar to Complainants’ trademarks CIC and CREDIT MUTUEL. Also, based on the available record, it was established that Respondent has no affiliation with Complainants and their trademarks, nor has it sought authorization or a license to utilize the referred trademarks. Also, Respondent does not own any trademarks containing the terms CIC and CREDIT MUTUEL nor showed any rights over the trademarks or any relating terms.

Respondent evidently knew or should have known of the existence of Complainants’ prior trademark rights and domain names, which were matters of public record, before registering the disputed domain names. The registration of the disputed domain names was carried out by Respondent, who had the responsibility to verify the existence of the referred trademarks.

Considering Complainants' activities and the form the disputed domain names were registered and used, it may be inferred that the registration of the disputed domain names was intentionally done with plans of passing off as Complainant and unduly benefit of its notoriety, since the disputed domain added terms that are able to confuse Internet users into believing the domain names are legitimate and related to Complainants' activities.

Regarding the domain name <verif-credit-mutuel.com>, in addition to the warning about its fraudulent content, it redirected users to a website that reproduced Complainants' own website, trademarks and overall visual identity, which demonstrates Respondent's bad faith. In the same manner, the passive holding of the domain name <verifmobile-cic.com> does not prevent a finding of bad faith. [WIPO Overview 3.0](#), section 3.3.

Therefore, the Panel finds that the circumstances of the present case allow for a finding of bad faith in the registration and use of the disputed domain names, since Respondent intended to financially profit by passing off as Complainants using a confusingly similar domain name and the reproduction of Complainants' marks in its related websites.

Based on the available record, the Panel finds that 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 domain name <verif-creditmutuel.com> be transferred to Complainant Confederation Nationale Du Credit Mutuel and the domain name <verifmobile-cic.com> be transferred to Complainant Credit Industriel Et Commercial.

*/Gabriel F. Leonardos/*

**Gabriel F. Leonardos**

Sole Panelist

Date: November 4, 2025