

ADMINISTRATIVE PANEL DECISION

LPL Financial LLC v. John Patterson
Case No. D2025-3410

1. The Parties

The Complainant is LPL Financial LLC, United States of America (“United States”), represented by Hogan Lovells (Paris) LLP, France.

The Respondent is John Patterson, United States.

2. The Domain Name and Registrar

The disputed domain name <lplenterprisellc.com> is registered with NameCheap, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on August 25, 2025. On August 26, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On August 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, Privacy service provided by Withheld for Privacy ehf) and contact information in the Complaint. The Center sent an email communication to the Complainant on August 28, 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 September 1, 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 September 3, 2025. In accordance with the Rules, paragraph 5, the due date for Response was September 23, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on September 24, 2025.

The Center appointed Kathryn Lee as the sole panelist in this matter on October 2, 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 an independent broker-dealer founded in 1989. The Complainant provides financial services to approximately 28,000 investment advisors including advisors at approximately 1,200 institution-based investment programs and at approximately 570 registered investment advisor firms, managing USD 1.7 trillion in advisory and brokerage assets. The Complainant has over 7,700 employees, and in the fourth quarter of 2024, had gross profits of USD 1.228 million and a net income of USD 271 million.

The Complainant owns numerous trademark registrations for the LPL mark, including United States Trademark Registration No. 1,801,076, registered on October 26, 1993; United Kingdom Trademark Registration Number No. UK00003753607 registered on May 13, 2022; and European Union Trademark Registration Number No. 018653022 registered on May 26, 2022.

The Respondent appears to be an individual with an address in the United States.

The disputed domain name was registered on March 6, 2025. According to the evidence provided, the disputed domain name at one point resolved to a website claiming to be the website of a financial services company called LPL Enterprise LLC, which happens to be the name of one of the Complainant's subsidiaries. At the time of filing of the Complaint, the disputed domain name no longer resolved to any active website.

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 LPL trademark, as the disputed domain name comprises the LPL trademark as a leading element followed by "enterprisellc", and the LPL mark is clearly recognizable within the disputed domain name.

The Complainant also contends that the Respondent has no rights or legitimate interests in the disputed domain name and confirms that it has not authorized or licensed rights to the Respondent in any respect. The Complainant also contends that the disputed domain name has never been used in connection with a bona fide offering of goods or services. The Complainant further contends that the disputed domain name was used in connection with a fraudulent website impersonating the Complainant and to send misleading email communications to potential investors. Specifically, the Complainant contends that the website purported to offer financial services in the name of LPL Enterprise, which is the name of one of the Complainant's subsidiaries, while featuring broken links, false statements, and fake contact details. Further, the Complainant contends that they received reports from a representative of the New Zealand Financial Markets Authority, indicating that the website operator made direct approaches to New Zealand residents for apparently illegitimate business proposals. The Complainant contends that such use does not reflect that of a genuine bona fide business, but rather, attempts to mislead Internet users into believing that they were engaging with the Complainant or the Complainant's affiliate company.

Finally, the Complainant contends that the disputed domain name was registered and is being used in bad faith. The Complainant contends that the Respondent was clearly aware of the Complainant's marks and

reputation at the time of registration and used the disputed domain name in furtherance of phishing activities, which is manifestly considered evidence of bad faith.

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 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, “enterprise” and “llc” – may bear on assessment of the second and third elements, the Panel finds the addition of such terms 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.

Here, the addition of the terms “enterprise” and “llc” to the Complainant's trademark in the disputed domain name, coupled with its use to impersonate the Complainant suggest the Respondent's intention of taking unfair advantage of the likelihood of confusion between the disputed domain name and the Complainant as to the origin or affiliation of the website at the dispute domain name.

Further, the Respondent used the disputed domain name to display a purported website of a company called LPL Enterprise LLC which holds itself as a member of the Financial Industry Regulatory Authority (“FINRA”), and display fake addresses, and content taken from third-party websites. The Panel also notes the Complainant’s evidence that no company with the name “LPL Enterprise” other than the Complainant’s affiliate company is a member of FINRA. Panels have held that the use of a domain name for illegitimate activity – here, claimed impersonation/passing off – can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.0](#), section 2.13.1.

The Panel finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

In the present case, the Panel notes that the Respondent registered the disputed domain name containing the Complainant’s LPL mark and linked it to a website purporting to be the website of a financial services company by the name of LPL Enterprise LLC, which is the very name of one of the Complainant’s subsidiaries operating in the financial services sector. It is unlikely for the Respondent to have done so without prior knowledge of the Complainant and its marks. Rather, based on the manner of use of the disputed domain name, it is clear that the Respondent knew of the Complainant and its marks and targeted them when registering the disputed domain name.

In fact, it is likely that the Respondent created a fake website using a domain name confusingly similar to the Complainant’s trademark in order to confuse and mislead visitors as to its association with the Complainant, which has an established reputation in the field of financial services in order to engage in fraudulent activity. Panels have held that the use of a domain name for illegitimate activity – here, claimed impersonation/passing off – constitutes bad faith. [WIPO Overview 3.0](#), section 3.4. Having reviewed the record, the Panel finds the Respondent’s registration and use of the disputed domain name constitutes bad faith under the Policy. In the circumstances of this case, the fact that the disputed domain name no longer resolves to an active site is further evidence of bad faith.

The case records do not contain actual email correspondence that the Complainant claims was issued using an email address generated from the disputed domain name, but the Panel finds that such additional evidence is not necessary here to establish bad faith registration and use.

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 <lplenterprisellc.com> be transferred to the Complainant.

/Kathryn Lee/

Kathryn Lee

Sole Panelist

Date: October 16, 2025