

ADMINISTRATIVE PANEL DECISION

Oikocredit Ecumenical Development Cooperative Society U.A. v. Metodi Darzev, Tool Domains
Case No. D2025-3660

1. The Parties

The Complainant is Oikocredit Ecumenical Development Cooperative Society U.A., Netherlands (Kingdom of the), represented by Zacco Sweden AB, Sweden.

The Respondent is Metodi Darzev, Tool Domains, Bulgaria.

2. The Domain Name and Registrar

The disputed domain name <oikocreditusa.org> is registered with Sav.com, LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on September 10, 2025. On September 10, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On September 10, 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 September 11, 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 amendment to the Complaint on September 11, 2025,

The Center verified that the Complaint together with the amendment to the 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 12, 2025. In accordance with the Rules, paragraph 5, the due date for Response was October 2, 2025. On September 15, 2025, the Complainant forwarded to the Center an email communication that it received from the Respondent on September 13, 2025, in which the Respondent said “Would you like to buy the domain and save some time and money?”.

However, the Respondent did not submit any response or sent any email communication directly to the Center. Accordingly, the Center notified the Respondent's default on October 3, 2025.

The Center appointed Nayiri Boghossian as the sole panelist in this matter on October 8, 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 a cooperative society founded in the Netherlands (Kingdom of the) in 1975. The Complainant offers loans and investment capital for microfinance institutions, cooperatives and small and medium sized enterprises in developing countries. The Complainant used to have an affiliated company "Oikocredit US" existed as a local entity in the United States of America between 1985 and 2023. The Complainant operates its official website at "www.oikocredit.org" to promote its business.

The Complainant owns trademark registrations for OIKOCREDIT in numerous jurisdictions such as the following:

- 1) Benelux Trademark Registration No. 641477, filed and registered since January 20, 1999; and
- 2) United States of America Trademark Registration No. 2518194, registered on December 11, 2001.

The Complainant had previously owned the disputed domain name till at least November 2024. After the expiration of the disputed domain name, it was re-registered on February 9, 2025. At the time of filing of the Complaint, the disputed domain name was inactive. At the time of this Decision, it resolves to a website with Pay-Per-Click ("PPC") links.

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. The Complainant is the owner of the trademark OIKOCREDIT. The Complainant's trademark constitutes the dominant element of the disputed domain name. The generic Top-Level Domain ("gTLD") ".org" and the geographical element "usa" do not impact the overall impression.

The Complainant contends that the Respondent has no rights or legitimate interests in the disputed domain name. The Complainant did not authorize or license the Respondent to use its trademark nor to own the disputed domain name after it was abandoned by the Complainant. The Respondent has no business relationship with the Complainant. The Respondent does not seem to be commonly known by the disputed domain name. There is no evidence of a bona fide offering of goods or services.

The Complainant contends that the disputed domain name was registered and is being used in bad faith. As mentioned above, the disputed domain name was previously owned by the Complainant, and there are a lot of references online and social media pages referring to the "www.oikocreditusa.org" website. The Respondent had knowledge of the Complainant and its trademark. The Complainant's trademark was first registered in 1999 while the disputed domain name was registered by the Respondent in 2025. The disputed domain name incorporates the Complainant's trademark and the gTLD ".org", which is commonly used by non-profit organizations and is often used by the Complainant. The disputed domain name does not resolve to an active website. The passive holding doctrine applies in this case. The Complainant is well

known in its sector. The Respondent did not reply to the cease-and-desist letter of the Complainant.

B. Respondent

The Respondent did not submit a formal response to the Complainant's contentions. Instead, it sent an email communication to the Complainant on September 13, 2025, asking the Complainant whether it wished to buy the disputed domain name and save some time and money.

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, "usa", 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 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 disputed domain name incorporates the Complainant's registered trademark in its entirety together with the gTLD ".org" which is used by the Complainant in its own domain name and the disputed domain name was owned by the Respondent decades after the registration of the Complainant's trademark. Therefore, the Panel finds that the Respondent knew or should have known of the Complainant at the time of registration of the disputed domain name. [WIPO Overview 3.0](#), section 3.2.2. The Panel also takes note of the Respondent's email offering the sale of the disputed domain name upon receipt of notice of the proceedings. The language used in the email indicates an intention to take advantage of the Complainant.

Paragraph 4(b) of the Policy sets out a list of non-exhaustive circumstances that may indicate that a domain name was registered and used in bad faith, but other circumstances may be relevant in assessing whether a respondent's registration and use of a domain name is in bad faith. [WIPO Overview 3.0](#), section 3.2.1.

At the time of filing of the Complaint, the disputed domain name was inactive. Considering the distinctiveness and reputation of the Complainant's trademark and the composition of the disputed domain name clearly targeting the Complainant, the Panel finds that the non-use of the disputed domain name does not prevent a finding of bad faith under the doctrine of passive holding. [WIPO Overview 3.0](#), section 3.3.

The Panel further finds that by currently using the disputed domain name for a parking website with PPC links, the Respondent has intentionally attempted to attract, for commercial gain, Internet users to its website or other online locations by creating a likelihood of confusion with the Complainant's mark. Such use constitutes bad faith pursuant to 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 <oikocreditusa.org> be transferred to the Complainant.

/Nayiri Boghossian/

Nayiri Boghossian

Sole Panelist

Date: October 10, 2025