

ADMINISTRATIVE PANEL DECISION

BankPlus v. John Deecon, TrafficDomains INC, Mary Jones, Microsoft
Case No. D2025-3835

1. The Parties

The Complainant is BankPlus, United States of America (“United States”), represented by Adams and Reese LLP, United States.

The Respondents are John Deecon, TrafficDomains INC, and Mary Jones, Microsoft, Malaysia.

2. The Domain Names and Registrar

The disputed domain names <bankplus-business.com> and <online-bankplus.com> are registered with Web Commerce Communications Limited dba WebNic.cc (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on September 20, 2025. On September 22, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain names. On September 23, 2025, the Registrar transmitted by email to the Center its verification response confirming that the Respondents are listed as the registrants and providing the contact details.

The Center sent an email communication to the Complainant on September 23, 2025 requesting the Complainant to either file separate complaint(s) 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 Complainant filed an amendment to the Complaint on September 25, 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 Respondents of the Complaint, and the proceedings commenced on September 29, 2025. In accordance with the Rules, paragraph 5, the due date for Response was October 19, 2025. The Respondents did not submit any response. Accordingly, the Center notified the Respondents' default on October 25, 2025.

The Center appointed Jeremy Speres as the sole panelist in this matter on October 31, 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 has been providing banking services in the United States under the BANKPLUS mark since at least as early as 1994. The Complainant advertises and sells its services through its website hosted at its <bankplus.net> domain name, which was registered in 1996.

The Complainant's mark is the subject of various trademark registrations, including United States Trademark Registration No. 3022556 for BANKPLUS in class 36, having a registration date of December 6, 2005, and a use in commerce date of October 7, 1994.

The disputed domain names were registered on the following dates: <bankplus-business.com> - June 8, 2025; <online-bankplus.com> - May 30, 2025. Neither of the disputed domain names currently resolve to any website. However, the Complainant's evidence establishes that <bankplus-business.com> previously resolved to a website that appears to be a replica of the Complainant's website hosted at its domain name <bankplus.net>, using a logo, colour scheme, wording, and imagery identical to those used on the Complainant's website. The disputed domain name <online-bankplus.com> previously resolved to a security check page featuring the BANKPLUS mark.

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 names.

Notably, the Complainant contends that the disputed domain names were registered and have been used in bad faith in order to impersonate the Complainant for the Respondents' commercial gain.

B. Respondents

The Respondents did not reply to the Complainant's contentions.

6. Discussion and Findings

A. Consolidation: Multiple Respondents

The amended Complaint was filed in relation to nominally different domain name registrants. The Complainant alleges that the domain name registrants are the same entity or mere alter egos of each other, or under common control. The Complainant requests 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 Complainant's 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 the Complainant's 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: share the same Registrar; were registered within nine days of one another; and both incorporate the Complainant's mark in its entirety. The Whois records for both of the disputed domain names list a city that does not align with the listed country, with <online-bankplus.com> listing Poznan (a city in Poland), Malaysia, and <bankplus-business.com> listing Paris (a city in France), Berlin, Germany. The Complainant also claims that when its representative visited <online-bankplus.com> they were redirected to <bankplus-business.com>, which, if correct, certainly points to common control. Although there is no evidence of this redirect in the record, the Complainant's representative, an attorney and officer of the court has certified the Complaint as correct, and the Panel has no reason not to believe the Complainant's claim in this regard, especially in the absence of any response from the Respondent. Moreover, the Panel notes the disputed domain name <bankplus-business.com> lists a registrant organization of "Microsoft", which corresponds to a well-known third party and further suggests the provided details are false. In the circumstances, the Panel finds that the disputed domain names are likely under common control.

As regards fairness and equity, the Panel sees no reason why consolidation of the disputes would be unfair or inequitable to any Party, especially given that the Respondents have not incurred the costs of responding.

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

B. 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 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 Complainant's registered BANKPLUS mark is 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 other terms, here "online-" and "-business", 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 names 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.

C. 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 names. 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 names such as those enumerated in the Policy or otherwise.

The general impression created by the website to which the disputed domain name <bankplus-business.com> previously resolved is one of impersonation of the Complainant. Noting the disputed domain name <online-bankplus.com> resolved to a security check page featuring the BANKPLUS mark and purportedly redirected to the aforementioned website at <bankplus-business.com>, it, too, appears to have been an instrument of impersonation. UDRP panels have categorically held that the use of a domain name for illegitimate activity, here impersonation, 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.

D. 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.

For the reasons discussed below, the Panel finds that paragraph 4(b)(iv) of the Policy is eminently applicable to this case.

Panels have held that the use of a domain name for illegitimate activity, here impersonation, constitutes bad faith. [WIPO Overview 3.0](#), section 3.4. Considering the indicators of impersonation apparent on the websites resolving from the disputed domain names, it is clear that the Respondent intended to impersonate the Complainant.

The composition of the disputed domain names, consisting of the Complainant’s mark plus generic terms relevant to the Complainant’s business, further point to targeting. [WIPO Overview 3.0](#), section 3.2.1.

The Respondent, John Deecon, TrafficDomains INC, has been found in contravention of the Policy in numerous prior cases. See for e.g. *Questrade, Inc. v. John Deecon, TrafficDomains INC*, WIPO Case No. [D2025-3544](#). This case appears to be a continuation of that pattern of bad faith.

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 names <bankplus-business.com> and <online-bankplus.com> be transferred to the Complainant.

/Jeremy Speres/

Jeremy Speres

Sole Panelist

Date: November 10, 2025