

ADMINISTRATIVE PANEL DECISION

Monabanq SA v. Speedlight Teck Solutions
Case No. D2025-4050

1. The Parties

The Complainant is Monabanq SA, France, represented by MEYER & Partenaires, France.

The Respondent is Speedlight Teck Solutions, United States of America.

2. The Domain Name and Registrar

The disputed domain name <banqmona-fr.online> is registered with Upperlink Limited (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on October 3, 2025. On October 6, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On October 8, 2025, the Registrar transmitted by email to the Center its verification response confirming that the Respondent is listed as the registrant and providing the contact details. The Center sent an email communication to the Complainant on October 14, 2025, providing the registrant’s 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 October 22, 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 October 23, 2025. In accordance with the Rules, paragraph 5, the due date for Response was November 12, 2025. The Center received a third-party email on October 29, 2025. The Respondent did not submit any response. Accordingly, the Center notified the commencement of the panel appointment process on November 14, 2025.

The Center appointed Mihaela Maravela as the sole panelist in this matter on November 20, 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

According to information in the Complaint, the Complainant is a French banking company founded in 2006, a subsidiary of the banking group Crédit Mutuel CIC. The Complainant is operating a 100% online banking business through its website at “www.monabanq.com” and through a mobile application named “Monabanq”.

The Complainant is the owner of various registered trademarks, such as the French trademark no. 3419108, registered on March 27, 2006, for MONABANQ. in classes 9, 16, 35, 36 and 38, the European Union trademark no. 18064036 for MONABANQ registered on November 6, 2019, in classes 9, 16, 35, 36, and 38, or the International trademark no. 943266 for MONABANQ.COM registered on October 9, 2007, in classes 9, 16, 35, 36 and 38. The Complainant has registered the domain name <monabanq.fr> since March 24, 2006, and the domain name <monabanq.com> since March 23, 2006, which it uses as its official website.

The disputed domain name was registered on July 21, 2025, and it does not resolve to an active website. According to information in the Complaint, the disputed domain name resolved to a website displaying “Monabanq de France” and inviting first-time users to enroll and open a new account by entering a User ID and password.

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 its trademark MONABANQ and its domain name <monabanq.com>, as it contains both “mona” and “banq”, but in a reversed order. Moreover, the addition of the hyphen and the geographic letters “fr” (for France) exacerbates the confusion as the trademark MONABANQ is specifically targeted at the French market.

As regards the second element, the Complainant submits that the Respondent is not sponsored by or affiliated with the Complainant, and the Complainant has not given the Respondent the permission to use its trademarks in any manner, including in domain names. Also, the Complainant claims that the Respondent is not currently and has never been known by the disputed domain name. Furthermore, the Respondent is not actively using the disputed domain name in a bona fide offering of goods and services or for any legitimate non-commercial or fair purpose. Rather, the website at the disputed domain name appears to be a login portal displaying “Monabanq de France”. It primarily focuses on user authentication and basic account access, with limited visible features beyond the login page. It offers users a login page where existing users can access their personal account dashboard by entering a user ID and password. The website at the disputed domain name does not display detailed information about any offerings on the login page itself, and access to full features requires credentials. It lacks visible regulatory details, security certifications, or in-depth product descriptions.

With respect to the third element, the Complainant contends that the Respondent has registered the disputed domain name in July 2025, while the Complainant’s trademark rights predate the disputed domain name for more than 19 years. The Complainant has already established a strong presence on the Internet, as its whole business is made online, through the website at “www.monabanq.com”. The trademark MONABANQ, is strongly distinctive and totally arbitrary for the offered services and the Complainant is the sole company using this spelling of the word “banq”. Thus, the disputed domain name reminds immediately of the trademark MONABANQ of the Complainant. As regards the use, the Complainant contends that the disputed domain name refers directly to the Complainant in several ways to facilitate fraud and theft. There is a “open account” form on which the user can provide its personal information and email address, contact address, work status and even the necessity to upload the passport, which indicates that this form may have been placed on this website to collect personal and connection data through the form boxes, undoubtedly for fraudulent purposes like scam or phishing.

B. Respondent

The Respondent did not reply to the Complainant's contentions. A third party that appears to be a lawyer asked for the Complaint to be communicated to him, but no other communication was received from the third party or the Respondent.

6. Discussion and Findings

Paragraph 15(a) of the Rules instructs this Panel to “decide a complaint on the basis of the statements and documents submitted and in accordance with the Policy, these Rules and any rules and principles of law that it deems applicable”. Likewise, paragraph 10(d) of the Rules, provides that “the Panel shall determine the admissibility, relevance, materiality and weight of the evidence”.

No response has been received from the Respondent in this case. Even if the Respondent has not replied to the Complainant's contentions, the Complainant still bears the burden of proving that all requirements are fulfilled. To succeed, the Complainant must demonstrate that all of the elements listed in paragraph 4(a) of the Policy have been satisfied: (i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights, (ii) the 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 applicable standard of proof in UDRP cases is the “balance of probabilities” or “preponderance of the evidence”, and the Panel can draw certain inferences in light of the particular facts and circumstances of the case. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition, ([“WIPO Overview 3.0”](#)), section 4.2. Concerning the uncontested information provided by the Complainant, the Panel may, where relevant, accept the reasonable factual allegations in the Complaint as true. [WIPO Overview 3.0](#), section 4.3.

The Panel has taken note of the [WIPO Overview 3.0](#), and, where appropriate, will decide consistently with the consensus views stated therein.

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 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 Panel finds that the disputed domain name is confusingly similar to the Complainant's mark because it contains the MONABANQ mark in its entirety, merely swapping the words “mona” and “banq”, which is a distinctive combination of words for banking services, and adding “fr” and a hyphen. These differences do not prevent a finding of confusing similarity between the disputed domain name and the Complainant's trademark, as the Complainant's trademark is recognizable within the disputed domain name.

It is the settled view of panels applying the Policy that the generic Top-Level Domain (“gTLD”) (here “.online”) may be disregarded under the first element test as it is viewed as a standard registration requirement. [WIPO Overview 3.0](#), section 1.11.1. Thus, the Panel disregards the gTLD “.online” for the purposes of the confusing similarity test.

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.

There is no evidence that the Respondent is using the disputed domain name in connection with a bona fide offering of goods or services or that the Respondent is making a legitimate noncommercial or fair use of the disputed domain name. Rather, according to the unrebutted evidence put forward by the Complainant, the Respondent used the disputed domain name to resolve to a website featuring the Complainant’s MONABANQ trademark, for a login page which requested personal information from the Internet users. Such use of the disputed domain name does not confer rights or legitimate interests on the Respondent.

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

Also, there is no evidence that the Respondent is commonly known by the disputed domain name. The Panel notes that the Respondent’s name does not correspond to any of the terms in the disputed domain name.

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.

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.

The disputed domain name was registered many years after the Complainant had obtained registration of its trademarks. The disputed domain name is confusingly similar with the Complainant’s trademarks. Moreover, the disputed domain name resolved to a login page displaying the Complainant’s trademark and allegedly offered services in the same area of activity. Under these circumstances, there can be little doubt that the Respondent was aware of the Complainant’s trademark at the registration date of the disputed domain name. The use of “fr” in the disputed domain name, considering that the Complainant is founded in France, and of the “.online” gTLD considering that the Complainant provides its services only online further supports this finding.

As regards the use of the disputed domain name, the Panel finds that, according to the unrebutted evidence submitted by the Complainant, the disputed domain name resolved before the date of the Complaint to a login page described above, displaying the Complainant's MONABANQ trademark. This amounts to use in bad faith under the terms of paragraph 4(b)(iv) of the Policy, which is further aggravated by the industry field of the Complainant, as banking activities are strictly regulated. Panels have held that the use of a domain name for illegitimate or unlawful activities, here, claimed impersonation or passing off, phishing, or other type of fraud, constitutes bad faith under the Policy. [WIPO Overview 3.0](#), section 3.4.

The current non-use of the disputed domain name does not preclude a finding of bad faith in the circumstances of the case. UDRP panels have established that the non-use of a domain name (including a blank or "coming soon" page) does not prevent a finding of bad faith under the doctrine of passive holding. [WIPO Overview 3.0](#), section 3.3. Having reviewed the record, the Panel notes the reputation of the Complainant's trademark, the composition of the disputed domain name, and all other factors indicating bad faith. In these circumstances, the current passive holding of the disputed domain name does not preclude a finding of bad faith under 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 <banqmona-fr.online> be transferred to the Complainant.

/Mihaela Maravela/

Mihaela Maravela

Sole Panelist

Date: December 3, 2025