

ADMINISTRATIVE PANEL DECISION

Banca Mediolanum S.p.A. v. solange meco
Case No. D2025-4400

1. The Parties

The Complainant is Banca Mediolanum S.p.A., Italy, represented by Bird & Bird Società tra Avvocati s.r.l., Italy.

The Respondent is solange meco, Benin.

2. The Domain Name and Registrar

The disputed domain name <mediolanumgroup.com> is registered with Hostinger Operations, UAB (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on October 24, 2025. On October 27, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On October 28, 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 ("Domain Admin, Privacy Protect, LLC (PrivacyProtect.org)") and contact information in the Complaint. The Center sent an email communication to the Complainant on October 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 October 29, 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 November 14, 2025. In accordance with the Rules, paragraph 5, the due date for Response was December 4, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on December 9, 2025.

The Center appointed María Alejandra López García as the sole panelist in this matter on December 19, 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, Banca Mediolanum S.p.A., part of Mediolanum Group, is a company that provides banking, financial, and insurance products and services through user-friendly solutions based on new technologies. The Complainant was established in Italy in 1997 as a multi-channel bank, innovating the banking market. The Complainant has a presence in the European market through branches in Italy, Spain, and Germany.

According to the Complainant's Financial Results Report of June 30, 2025, its Net Income is EUR 477.3 million and Assets under Administration EUR 144.4 billion.

The Complainant owns, among many others, the following trademarks:

- European Union trademark for MEDIOLANUM (word mark), Registration No. 004671764, registered on October 3, 2006, in force until October 7, 2035, in International Classes ("ICs") 35, 36, and 38;
- European Union trademark for MEDIOLANUM (and design), Registration No. 13598065, registered on May 18, 2015, in force until December 22, 2034, in ICs 9, 16, 18, 25, 35, 36, 38, and 41;
- United Kingdom trademark for MEDIOLANUM (word mark), Registration No. UK00904671764, registered on October 3, 2006, in force until October 7, 2035, in ICs 35, 36, and 38.

The Complainant, directly or through affiliated companies of the Mediolanum Banking Group, also operates the following domain names: <bancamediolanum.it>; <mediolanumprivatebanking.it>; <mediolanuminvestmentbanking.it>; <mediolanumfiduciaria.it>; <mediolanumassicurazioni.it>; <mediolanumgestionefondi.it>; <mediolanumvita.it>; and <fondazionemediolanum.it>.

The Complainant is also active on social media.

The disputed domain name <mediolanumgroup.com> was registered on August 17, 2025. At the time of the filing, the disputed domain name resolved to an active website that impersonated the Complainant's website, offering business finance and banking-related activities, including the Complainant's trademarks and registered office address details. By the time this Decision was made, the disputed domain name resolved to an inactive page, displaying the message "This site can't be reached".

The Respondent is apparently an individual located in Benin, based on the information disclosed by the Registrar.

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 Complainant's trademark MEDIOLANUM.

The Complainant contends that the Respondent should be considered as having no rights or legitimate interests in respect of the disputed domain name, given that there is no evidence that the Respondent has been commonly known by the disputed domain name; or hold any trademark rights over the term MEDIOLANUM; that the Respondent has no kind of authorization or consent to use the Complainant's trademarks as a domain name; and that the Respondent has deliberately intended to create the impression of an association with the Complainant, which is neither a bona fide offering of goods or services nor a legitimate noncommercial or fair use in accordance with the Policy.

The Complainant contends that the disputed domain name should be considered as having been registered and used in bad faith by the Respondent, given that the Complainant's trademark MEDIOLANUM is well-known already, and confirmed by multiple UDRP panelists;¹ that the Respondent used the disputed domain name to replicate the Complainant's business activities, reproduced the trademark MEDIOLANUM along the entire website and the Complainant's registered official address, to identify itself, which constitutes an illegal activity under the Policy.

B. Respondent

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

6. Discussion and Findings

Under paragraph 4(a) of the Policy, the Complainant must satisfy each of the three following elements:

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

To prevail, the Complainant must prove each of those requirements. No Response has been submitted by the Respondent, despite the opportunity to present its case. Therefore, this Panel shall analyze the evidence submitted by the Complainant and decide this dispute on that basis.

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, the word "group") may bear on assessment of the second and third elements, the Panel finds that 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.

¹See e.g.: *Banca Mediolanum S.p.A. v. Nanci Nette*, WIPO Case No. [D2025-1195](#); *Banca Mediolanum S.p.A. v. Name Redacted*, WIPO Case No. [D2024-3650](#); *Banca Mediolanum S.p.A. v. Withheld for Privacy Purposes*, *Privacy service provided by Withheld for Privacy ehf / Angelo Passseri*, WIPO Case No. [D2021-1068](#).

In relation to the generic Top-Level Domain “.com”, it is well established that such element may typically be disregarded when it is used as a technical requirement of a domain name registration. [WIPO Overview 3.0](#), section 1.11.1.

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 notes that there is no relationship or authorization between the Complainant and the Respondent concerning the use of the MEDIOLANUM trademark. Additionally, in this case, the Panel notes that the Respondent used the disputed domain name to impersonate the Complainant’s finance and bank-related products and services, including displaying the Complainant’s well-known trademark MEDIOLANUM along the entire website, and even reproduced the Complainant’s registered official address to identify itself, which constitutes an act of impersonation for the purposes of the Policy.

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

Furthermore, the Panel finds that the composition of the disputed domain name carries a risk of implied affiliation. [WIPO Overview 3.0](#), section 2.5.1.

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

C. Registered and Used 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.

In the present case, the Panel finds that given the composition, submitted evidence, nature, and timing of the disputed domain name’s registration, it is clear that the Respondent registered it with the Complainant’s well-known trademark MEDIOLANUM in mind. [WIPO Overview 3.0](#), section 3.2.2.

In this case, where the Respondent has failed to submit a Response, the change in the website’s content, as currently reflected, constitutes passive holding. Nevertheless, this Panel considers that the complete

removal of the website's content may demonstrate: 1) the Respondent's awareness of the existence of the present dispute, and/or 2) a tacit abandonment of the disputed domain name, given that the connection between the disputed domain name and the server has been severed.

Regarding the use of the disputed domain name, described in this Decision, where the Respondent sought to impersonate the Complainant's business activities, trademarks, and even to reproduce the Complainant's registered official address on the website at the disputed domain name to identify itself; the Panel finds these are facts and evidence that constitute bad faith under the Policy.

Panels have held that the use of a domain name for illegal activity (here, claimed impersonation, or other types of fraud) 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 constitute 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 <mediolanumgroup.com> be transferred to the Complainant.

/María Alejandra López García/

María Alejandra López García

Sole Panelist

Date: January 2, 2026