

ADMINISTRATIVE PANEL DECISION

Credit Industriel et Commercial v. Name Redacted
Case No. D2025-4411

1. The Parties

Complainant is Credit Industriel et Commercial, France, represented by MEYER & Partenaires, France.

Respondent is Name Redacted¹.

2. The Domain Name and Registrar

The disputed domain name <portail-securite-cic.com> is registered with Hosting Concepts B.V. d/b/a Registrar.eu. (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on October 27, 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 (Redacted for Privacy) and contact information in the Complaint. The Center sent an email communication to Complainant on October 28, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting Complainant to submit an amendment to the Complaint. Complainant filed an amendment to the Complaint on October 31, 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").

¹The Respondent appears to have used the name of a third party when registering the disputed domain name. In light of the potential identity theft, the Panel has redacted the Respondent's name from this Decision. However, the Panel has attached as Annex 1 to this Decision an instruction to the Registrar regarding transfer of the disputed domain name, which includes the name of the Respondent. The Panel has authorized the Center to transmit Annex 1 to the Registrar as part of the order in these proceedings and has indicated that Annex 1 to this Decision shall not be published due to the exceptional circumstances of this case. See *Banco Bradesco S.A. v. FAST-12785241 Attn. Bradescourgente.net / Name Redacted*, WIPO Case No. [D2009-1788](#).

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified Respondent of the Complaint, and the proceedings commenced on November 6, 2025. In accordance with the Rules, paragraph 5, the due date for Response was November 26, 2025. Respondent did not submit any response. Accordingly, the Center notified Respondent's default on November 28, 2025.

The Center appointed Stephanie G. Hartung as the sole panelist in this matter on December 12, 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

Complainant is a company organized under the laws of France that is active in the financial industry.

Complainant has provided evidence that it is the registered owner of numerous trademarks relating to its company name and brand CIC, including, but not limited to, the following:

- word trademark CIC, European Union Intellectual Property Office, registration number: 005891411, registration date: March 5, 2008, status: active; and
- word trademark CIC, European Union Intellectual Property Office, registration number: 11355328, registration date: March 26, 2013, status: active.

Moreover, Complainant has demonstrated to own, inter alia, since 1999 the domain name <cic.fr> and since 2006 the domain name <cic.eu> which both resolve to Complainant's official website at "www.cic.fr" promoting Complainant's services in the financial industry.

The disputed domain name was registered on August 19, 2025. By the time of the rendering of this Decision, the disputed domain name resolves to a website at "www.portail-securite-cic.com" notifying Internet users that it either experiences technical problems or is undergoing routine maintenance. Complainant, however, has demonstrated that, at some point before the filing of the Complaint, the disputed domain name resolved to a Pay-Per-Click (PPC) website with hyperlinks related to cyber security issues.

Complainant requests that the disputed domain name be transferred to Complainant.

5. Parties' Contentions

A. Complainant

Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain name.

Notably, Complainant contends to be the oldest French deposit bank with roots going back to 1859, currently having more than 4.7 million clients and more than 2,000 agencies in France and 38 more abroad. Consequently, Complainant's CIC trademark is meanwhile well known and has a strong reputation at least in France, as also recognized by other UDRP panels.

Complainant submits that the disputed domain name is at least confusingly similar to Complainant's CIC trademark, as the latter is almost fully reproduced therein – thereby being no descriptive term, but the arbitrary acronym for Complainant's company name "Credit Industriel et Commercial", added only by the descriptive terms "portail" and "securite". Moreover, Complainant asserts that Respondent has no rights or legitimate interests in respect of the disputed domain name since (1) Respondent is neither sponsored by or affiliated or licensed with Complainant in any way, nor has Complainant given Respondent or anyone else the permission to use its CIC trademark in any manner, including in domain names, and (2) the website

under the disputed domain name is currently leading to a PPC parking page, thus, it is neither used for a bona fide offering of goods or services nor in a legitimate noncommercial or fair manner under the Policy. Finally, Complainant argues that Respondent has registered and is using the disputed domain name in bad faith since (1) Complainant's CIC trademark registration for which Complainant has demonstrated strong reputation and well-known character at least in France, is previous to the disputed domain name registration date, (2) the combination of Complainant's CIC trademark and the words "portail" and "securite" – which mean "portal" and "security" in English – make believe that the disputed domain name resolves to a secured website related to Complainant's CIC trademark, and (3) Complainant, as a banking group, is continually facing counterfeiting/phishing/fraud attempts and Respondent might change its use of the disputed domain name at any moment and might use it for e.g., fraudulent emailing purposes.

B. Respondent

Respondent did not reply to Complainant's contentions.

6. Discussion and Findings

Under paragraph 4(a) of the Policy, Complainant carries the burden of proving:

- (i) that the disputed domain name is identical or confusingly similar to a trademark or service mark in which Complainant has rights; and
- (ii) that Respondent has no rights or legitimate interests in respect of the disputed domain name; and
- (iii) that the disputed domain name has been registered and is being used in bad faith.

Respondent's default in the case at hand does not automatically result in a decision in favor of Complainant, however, paragraph 5(f) of the Rules provides that if Respondent does not submit a response, in the absence of exceptional circumstances, the Panel shall decide the dispute solely based upon the Complaint. Further, according to paragraph 14(b) of the Rules, the Panel may draw such inferences from Respondent's failure to submit a Response as it considers appropriate.

A. Identical or Confusingly Similar

First, 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 Complainant's CIC 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.

Complainant has shown rights in respect of its CIC trademark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1. Also, the entirety of such trademark is reproduced within the disputed domain name, merely added by the additional terms "portail" and "securite" which mean "portal" and "security" in English. Accordingly, the disputed domain name is confusingly similar to Complainant's CIC trademark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7. Although the addition of other terms (here, the terms "portail" and "securite") 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 Complainant's CIC trademark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.8.

The Panel, therefore, holds the first element of the Policy has been established.

B. Rights or Legitimate Interests

Second, paragraph 4(c) of the Policy provides a list of circumstances in which 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 Complainant has established a prima facie case that Respondent lacks rights or legitimate interests in the disputed domain name. Respondent has not rebutted 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.

In particular, Respondent has not been authorized to use Complainant’s CIC trademark, either as a domain name or in any other way. Also, Respondent appears to have used the name of a third party to register the disputed domain name and Respondent does not appear to have any trademark rights associated with e.g., the terms “CIC” and/or “Portail” and/or “Securite” on its own.

Moreover, UDRP panels agree that using a domain name to host a PPC website does not present a bona fide offering where such PPC links compete with or capitalize on the reputation and goodwill of the complainant’s trademark or otherwise mislead Internet users. [WIPO Overview 3.0](#), section 2.9. In the case at hand, it is undisputed between the Parties that Complainant’s CIC trademark enjoys considerable reputation (which has also been held by prior UDRP panels). Besides, Complainant has demonstrated that, at some point in the past, the disputed domain name resolved/redirected to a PPC website with hyperlinks related to cyber security issues, as reflected in the terms “portail” and “securite” which form part of the disputed domain name and directly relate to Complainant’s financial business for which e.g., cyber security obviously is of particular importance. Taking these circumstances together, the Panel concludes that the PPC links under the disputed domain name in fact compete with or capitalize on the reputation and goodwill of Complainant’s CIC trademark or otherwise mislead Internet users.

Finally, as far as, by the time of the rendering of this Decision, the disputed domain name resolves to a default website notifying Internet users that it either experiences technical problems or is undergoing routine maintenance, such activity does not give rise e.g., to find for prior use of, or demonstrable preparations to use, the disputed domain names in connection with a bona fide offering of goods or services either. [WIPO Overview 3.0](#), section 2.2.

The Panel, therefore, holds that Respondent has no rights or legitimate interests in respect of the disputed domain name and that the second element of the Policy has been established.

C. Registered and Used in Bad Faith

Third, 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 case at hand, there are no doubts that Respondent was fully aware of Complainant’s rights in the CIC trademark as well as of Complainant’s business in the financial industry when registering the disputed domain name, and that the latter is directed thereto. Also, there are no indications apparent from the case file as to why Respondent needed to rely on the term “CIC” as included in the disputed domain name if not to somehow unduly profit from the undisputed reputation which Complainant’s CIC trademark enjoys, particularly in France to which the disputed domain name points by combining Complainant’s trademark with two French terms, namely “portail” and “securite”. Finally, at some point in the past, the disputed domain

name resolved to a PPC website with hyperlinks related to cyber security issues which are at the core of Complainant's business in the financial industry, for the purpose of generating PPC revenues. Taking all of those facts together, the Panel concludes that Respondent, by registering and using the disputed domain name, has intentionally attempted to attract, for commercial gain, Internet users to its own website by creating a likelihood of confusion with Complainant's well-reputed CIC trademark as to the source, sponsorship, affiliation or endorsement of those website. Such circumstances are evidence of registration and use of the disputed domain name in bad faith within the meaning of paragraph 4(b)(iv) of the Policy.

In connection with this finding, it also carries weight in the eyes of the Panel that Respondent may have used the name of a third party for registering the disputed domain name and provided false contact information in the WhoIs register for the disputed domain name since the Written Notice on the Notification of Complaint, dated November 6, 2025, could not be delivered. This fact at least throws a light on Respondent's behavior which supports the Panel's bad faith finding.

The Panel, therefore, holds that 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 <portail-securite-cic.com> be transferred to Complainant.

/Stephanie G. Hartung/

Stephanie G. Hartung

Sole Panelist

Date: December 18, 2025