

ADMINISTRATIVE PANEL DECISION

BankPlus v. eqo danilib
Case No. D2025-4421

1. The Parties

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

The Respondent is eqo danilib, United States.

2. The Domain Name and Registrar

The disputed domain name <bankplus-buisness.com> is registered with Spaceship, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on October 28, 2025. On October 28, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On October 29, 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, Privacy service provided by Withheld for Privacy ehf) and contact information in the Complaint. The Center sent an email communication to the Complainant on October 29, 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 3, 2025. In accordance with the Rules, paragraph 5, the due date for Response was November 23, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on November 25, 2025.

The Center appointed Elizabeth Ann Morgan as the sole panelist in this matter on December 1, 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, a premier regional bank, is the owner and proprietor of the registered BANKPLUS word mark as well as a design trademark. Complainant uses the BANKPLUS mark in connection with banking services, money lending services, financial portfolio management, brokerage and trust services, and investments services. Complainant has been active for over 100 years and has used the BANKPLUS mark since at least as early as 1994. Complainant advertises and sells its services through its <bankplus.net> website and related websites, BankPlus Apps (including BankPlus Mobile, BankPlus Mobile Alert, The Plus by BankPlus, BankPlus Financial Literacy), as well as through print media and other advertising and promotional campaigns. With over USD 7.5 billion in total assets and thousands of employees, BankPlus operates over 80 financial centers.

United States registrations for BANKPLUS include the wordmark, BANKPLUS, Registration No. 3022556, December 6, 2005; and a stylized mark, Registration No. 5049150, September 27, 2016. The Complainant and its licensees also own domain names incorporating the BANKPLUS mark, including but not limited to the following: <Bankplus.net>; <e-bankplus.net>; <bankplus.bank>; and <e-bankplus.bank>. The Complainant operates its principal website at “www.bankplus.net.”

The disputed domain wholly incorporates the BANKPLUS mark in its entirety, followed only by a hyphen and the misspelled word “buisiness.”

The disputed domain name was registered on September 24, 2025. The Complainant learned of the disputed domain name the following month. At that time, the disputed domain name was directing to a copycat website featuring the Complainant’s BANKPLUS trademarks and mimicking the Complainant’s official website at “www.bankplus.net.” The disputed domain name also included a “LOG IN” pop-up, prompting visitors to enter their personal credentials. The disputed domain name currently directs to an undeveloped landing page.

To the Complainant’s knowledge, “BANKPLUSbuisiness” is not the Respondent’s name, and the Respondent is not and has never been commonly known as “BANKPLUS-buisiness.” The Respondent is not and has never been a licensee or franchisee of Complainant. Furthermore, the Respondent has never been authorized by the Complainant to register or use the Complainant’s BANKPLUS mark or to apply for or use any domain name incorporating the 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 name.

Notably, the Complainant contends that the disputed domain name is confusingly similar to Complainant’s BANKPLUS mark. The disputed domain name wholly incorporates the BANKPLUS mark in its entirety, followed only by a hyphen and the misspelled word “buisiness.”

The Complainant contends the Respondent is not using the disputed domain name in connection with a bona fide offering of goods or services, or in a legitimate noncommercial or fair manner, but rather that the disputed domain name has been registered and used in bad faith.

B. Respondent

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

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, the misspelled word "business," 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.

Panels have held that the use of a domain name for illegitimate activity here, claimed phishing and impersonation/passing off, 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.

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 Respondent appears to intentionally attempt to attract, for commercial gain, Internet users by creating a likelihood of confusion with the Complainant's mark.

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.

Panels have found that the non-use of a domain name (including a blank or "coming soon" page) would not prevent a finding of bad faith under the doctrine of passive holding. [WIPO Overview 3.0](#), section 3.3. Having reviewed the available record, the Panel notes the reputation of the Complainant's trademark, and the composition of the disputed domain name, and finds that in the circumstances of this case the passive holding of the disputed domain name – with the current resolution to an undeveloped landing page – does not prevent a finding of bad faith under the Policy.

Further, the prior existence of the copycat site, invokes the finding that Panels have held that the use of a domain name for illegitimate activity, here claimed phishing and impersonation/passing off, 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 constitutes 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 <bankplus-buisness.com> be transferred to the Complainant

/Elizabeth Ann Morgan/

Elizabeth Ann Morgan

Sole Panelist

Date: December 12, 2025