

## **ADMINISTRATIVE PANEL DECISION**

Natixis v. bertrand loron, conformité service  
Case No. D2025-4422

### **1. The Parties**

The Complainant is Natixis, France, represented by MIIP MADE IN IP, France.

The Respondent is bertrand loron, conformité service, France.

### **2. The Domain Names and Registrar**

The disputed domain names <interepargne-conformite-natixis.com> and <interepargne-natixis-conformité.com> are 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 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 names. On October 29, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domains name which differed from the named Respondent (UNAVAILABLE) and contact information in the Complaint. The Center sent an email communication to the Complainant on October 30, 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 31, 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 6, 2025. In accordance with the Rules, paragraph 5, the due date for Response was November 26, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on December 2, 2025.

The Center appointed David-Irving Tayer as the sole panelist in this matter on December 8, 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 is Natixis, a French multinational financial services firm specialized in asset and wealth management, corporate and investment banking, insurance, and payments, being part of the Groupe BPCE, the second largest banking group in France.

The Complainant is known worldwide under the trademark NATIXIS and uses it in connection with their banking and financial services. The Complainant is also the owner of trademark INTEREPARGNE.

The Complainant is notably the owner of:

- French Trademark registration NATIXIS n°3416315, registered on March 14, 2006 covering goods and services in classes 9, 16, 35, 36 and 38 duly renewed since
- European Union Trade Mark registration NATIXIS n°5129176, registered on June 21, 2007 covering goods and services in classes 9, 16, 35, 36 and 38 duly renewed since
- International Trademark registration NATIXIS (semi-figurative) n°1071008, registered on April 21, 2010 covering goods and services in classes 9, 16, 35, 36 and 38 duly renewed since
- French Trademark registration INTEREPARGNE n° 1609097, registered on August 8, 1990 covering goods and services in classes 16 and 36 duly renewed since

The Complainant is also the owner, through its mother company BPCE, of several domain names including trademark NATIXIS such as <natixis.com> reserved on February 3, 2005, <natixis.fr> reserved on October 20, 2006, and <natixis.xyz> reserved on March 25, 2016. The Complainant indicates for the sake of information that it uses the subdomain <interepargne.natixis.com>.

The disputed domain names were registered on October 20, 2025. The disputed domain names currently do not resolve to active websites.

#### **5. Parties' Contentions**

The Complainant initially requested the consolidation of the Complaint regarding the two disputed domain names, submitting that the domain names were filed by an identical entity or physical person based on evidence that it was "more likely than not that the disputed domain names are subject to common control" despite the WHOIS privacy scheme set. However, the Panel notes that the Registrar has confirmed that the domain names are both registered by the Respondent.

##### **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 each of the three elements specified in paragraph 4(a) of the Policy are satisfied in the present case.

Firstly, the Complainant submits that the disputed domain names are confusingly similar to the trademark registrations of the Complainant.

Secondly, the Complainant argues that the Respondent has neither rights nor legitimate interests in the disputed domain names.

Thirdly, the Complainant submits that the disputed domain names were registered and are being used in bad faith. In particular, the Complainant asserts that the disputed domain names lead to inaccessible websites but MX records were setup and phishing pattern were ongoing. Furthermore, the Complainant indicates that the Respondent could not ignore the reputation of the Complainant's trademarks.

## **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 marks are 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, "conformité" or "conformity" (i.e., compliance in French language) may bear on assessment of the second and third elements, the Panel finds the addition of such descriptive term in direct link with the activity of the Complainant and that may be aimed to reassure the Internet users 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.

### **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 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.

Panels have held that the use of a domain name for illegitimate activity, here, claimed phishing, 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 Complainant is a well-known company in banking and finance field and that it has long been operating in the market;
- the disputed domain names were registered on October 20, 2025; and
- the disputed domain names do not resolve to an active webpage but MX records were set up and are active.

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 distinctiveness or reputation of the Complainant's trademark, and the composition of the disputed domain names, and finds that in the circumstances of this case the passive holding of the disputed domain names do not prevent 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 names <interepargne-conformite-natixis.com> and <interepargne-natixis-conformité.com> be transferred to the Complainant.

*/David-Irving Tayer/*

**David-Irving Tayer**

Sole Panelist

Date: December 22, 2025