

## **ADMINISTRATIVE PANEL DECISION**

APICIL TRANSVERSE v. Domain Admin, TotalDomain Privacy Ltd  
Case No. D2025-5051

### **1. The Parties**

1.1 The Complainant is APICIL TRANSVERSE, France, represented by FOSTER AVOCATS LYON, France.

1.2 The Respondent is Domain Admin, TotalDomain Privacy Ltd, Panama.

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

2.1 The disputed domain name <wwwapicil.com> (the “Domain Name”) is registered with PDR Ltd. d/b/a PublicDomainRegistry.com (the “Registrar”).

### **3. Procedural History**

3.1 The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on December 4, 2025. At that time, publicly available Whois details did not identify the underlying registrant of the Domain Name.

3.2 On December 5, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On December 8, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the Domain Name. The Center sent an email communication to the Complainant on December 9, 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 December 9, 2025.

3.3 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”).

3.4 In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on December 10, 2025. In accordance with the Rules, paragraph 5, the due date for Response was December 30, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on January 13, 2026.

3.5 The Center appointed Matthew S. Harris as the sole panelist in this matter on January 16, 2026. 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**

4.1 The Complainant forms part of the APICIL Group. APICIL is a financial services provider based in France. The Complainant is the entity in the APICIL Group that inter alia holds the group's intellectual property and domain names.

4.2 The APICIL Group has EUR 25.4 billion under management, 1.9 million policy holders, over 2,600 employees and turnover of approximately EUR 3.9 billion.

4.3 The Complainant is the owner of various registered trade marks that comprise or incorporate the term APICIL. They include European Union registered trade mark no 017972606 for APICIL as a word mark in classes 16, 35, 36 and 42, registered on February 15, 2019.<sup>1</sup> It also owns the domain name <apicil.com> which is used for a website that promotes the business of the APICIL Group.<sup>2</sup>

4.4 The Domain Name was registered on March 24, 2006. It has been used at least recently to redirect Internet users to a webpage that purports to display a series of virus alerts in French and prompting the user to immediately call a French phone number using the words "Appelez Apple Security". These alerts also display the name and logo of Apple and are titled "Services de sécurité".

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

##### **A. Complainant**

5.1 The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the Domain Name.

5.2 Notably, the Complainant refers to its business and marks and the way in which the Domain Name has been used. It contends that this is a case of typosquatting, with the Domain Name being used to divert users with average attention to the Respondent's website "for commercial gain or fraud".

##### **B. Respondent**

5.3 The Respondent did not reply to the Complainant's contentions,

#### **6. Discussion and Findings**

##### **A. Identical or Confusingly Similar**

6.1 It is generally 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 trade mark and the disputed domain name. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition, ("[WIPO Overview 3.0](#)"), section 1.7.

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<sup>1</sup> The mark is registered in the name of APICIL GESTION, but the Complainant contends in its Complaint that this is its previous name.

<sup>2</sup> Although this is not mentioned in the Complaint, the Internet Archive has records which suggest that such a website has been in place since at least October 2001. As to the legitimacy of the Panel referring to this material, see section 4.8 of the [WIPO Overview 3.0](#).

6.2 The Complainant has shown rights for the purposes of the Policy in at least one registered trade mark, comprising the term "apicil" as a word mark. [WIPO Overview 3.0](#), section 1.2.1.

6.3 The entirety of the term "apicil" and consequentially the entirety of the Complainant's APICIL trade mark is reproduced within the Domain Name. Accordingly, the Panel finds the mark is recognisable within the Domain Name and that the Domain Name is confusingly similar to the Complainant's mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

6.4 Although the addition of other terms (in this case, the letters "www") may bear on assessment of the second and third elements, the Panel finds the addition of such a term does not prevent a finding of confusing similarity between the Domain Name and the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.8.

6.5 Accordingly, the Panel finds the first element of the Policy has been established.

## **B. Rights or Legitimate Interests and Registered and Used in Bad Faith**

6.6 It is usual for panels under the Policy to consider the issues of rights or legitimate interests, and registration and use in bad faith, in turn. However, in this case it is more convenient to consider those issues together (see [WIPO Overview 3.0](#), section 2.15).

6.7 The most sensible reading of the Domain Name is of the letters "www" and the term "apicil" in combination with the ".com" generic Top-Level Domain ("gTLD"). Further, the letters "www" are most likely to be understood as a reference to the abbreviation for the "world wide web", which is frequently used (albeit increasingly historically) together with a "full stop" or "period" in a URL in order to indicate that the rest of the URL identifies a webpage or website.

6.8 Given this, the Panel accepts that the Domain Name has been deliberately registered and held to target those who intended to type the letters "www. apicil.com" into a search engine or browser, in order to access the website operated from that address by the Complainant and the group of companies to which the Complainant belongs, but who mistakenly missed out the "full stop" or "period" when doing so. The Panel is also satisfied that the Respondent has done this in order to redirect Internet users to a webpage unconnected with the Complainant displaying virus alerts and that this is more than likely for some form of financial gain.

6.9 In other words this is a clear and unambiguous case of typosquatting for financial advantage. There is no right or legitimate interest in typosquatting to misdirect Internet users to another website, and such activity is positive evidence that no right or legitimate interest exists. It constitutes a form of impersonation of the trade mark holder (see for example, the commentary in this respect at section 2.6.2 of the [WIPO Overview 3.0](#)). Further, the registration and holding of a domain name for such a purpose is registration and use in bad faith, which also falls within the scope of the example of circumstances evidencing bad faith set out at paragraph 4(b)(iv) of the Policy (see section 3.1.4 of the [WIPO Overview 3.0](#)).

6.10 Further, the Panel accepts the Complainant's contention that the Respondent has engaged in this typosquatting in the furtherance of a fraud. Although the Complainant does not quite spell this out, it nevertheless seems quite clear that the fraud involves the webpage operating from the Domain Name trying to persuade the Internet user that their computer has been infected with a virus when it is not, and that they should seek assistance. Use of a domain name that incorporates the trade mark of another to engage in fraud obviously does not provide a right or legitimate interest, and registration and use of a domain name for such a purpose is a clear cut case of bad faith registration and use (see sections 2.13.1 and 3.4 of the [WIPO Overview 3.0](#)).

6.11 It follows that the Panel finds that both the second and third elements of the Policy have been established.

6.12 The Panel would also add that it seems that initially the public Whois records for the Domain Name disclosed a privacy service. This is of itself unremarkable. However, the underlying details held and disclosed by the Registrar for the Domain Name suggest that an additional privacy service was used by the registrant to disguise its identity. If that is so, then this is also a case of what is sometimes referred to as a "Russian doll" scenario, which is another indicator of bad faith (see section 4.4.6 of the [WIPO Overview 3.0](#) and also the decision in *UKROED Limited v. Domain Admin, TotalDomain Privacy Ltd.*, WIPO Case No. [D2023-3855](#)). However, the Complainant did not advance any case on that basis and the Panel has not needed to rely upon such findings in order to come to its conclusions in this case.

## **7. Decision**

7.1 For the foregoing reasons, in accordance with paragraphs 4(i) of the Policy and 15 of the Rules, the Panel orders that the Domain Name <wwwapicil.com> be transferred to the Complainant.

*/Matthew S. Harris/*  
**Matthew S. Harris**  
Sole Panelist  
Date: January 23, 2026