

ADMINISTRATIVE PANEL DECISION

Circle Internet Group, Inc. v. Bankof Linea, bank of linea
Case No. D2026-0230

1. The Parties

The Complainant is Circle Internet Group, Inc., United States of America (“United States” or “US”), represented by Fish & Richardson P.C., United States.

The Respondent is Bankof Linea, bank of linea, Belgium.

2. The Domain Name and Registrar

The disputed domain name <arcflow.finance> is registered with NameCheap, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on January 21, 2026. On January 21, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On January 22, 2026, 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 (Unknown) and contact information in the Complaint. The Center sent an email communication to the Complainant on January 22, 2026, 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 amendment to the Complaint on January 23, 2026.

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”).

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on January 27, 2026. In accordance with the Rules, paragraph 5, the due date for Response was February 16, 2026. The Respondent sent email communications to the Center on several occasions in January and February 2026.

The Center appointed George R. F. Souter as the sole panelist in this matter on February 25, 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

The Complainant is a US corporation, founded in 2013, is a widely recognized digital asset and financial technology company which develops and manages widely used currency-backed stablecoins and related payments and on-chain infrastructure. The Complainant uses the trademark ARC in connection with an EVM-compatible blockchain network, marketed stablecoin-based payments and financial applications, which it promotes through the Complainant's domain names <circle.com> and <arc.network>.

In addition to its website activity, the Complainant actively promotes its ARC trademark, and its associated logo, and engages with users and developers through its Official Discord community and X (formerly Twitter) account, where the Complainant shares product updates, technical information announcements and community communications relating to the ARC blockchain network.

Since August 2025 the Complainant has used the ARC mark on its websites, as well as on various goods and services.

The Complainant filed an application to register its ARC trademark in the United States, Application No. 99358788, on August 26, 2025, as part of a raft of applications to register its trademark ARC in many jurisdictions throughout the world, at least one of which has achieved registration (United Arab Emirates Registration No. 458640, registered on December 8, 2025).

The disputed domain name was registered on November 2, 2025, and resolves to a website which utilizes the name "Arcflow", which refers to the Complainant numerous times, depicts the Complainant's ARC trademark and a similar associated logo, in connection with services identical to those offered by the Complainant, and also links to the Complainant's website.

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 Respondent is not generally known by the disputed domain name, and that the Complainant has never authorized use of its ARC trademark in connection with the registration of a domain name, or otherwise.

B. Respondent

The Respondent sent several emails to the Center stating that "We have rebrandend[sic] to unitflow finance. The social have been adapted and the new website is live. The old website is being cancelled" and offering to settle the case. The Respondent did not, however, reply to the Complainant's contentions.

6. Discussion and Findings

Preliminary Matter

Following the Respondent's reply to the Complaint, the Respondent made an attempt to cancel the registration of the disputed domain name, but was unable to do so as the registration is locked under the Policy pending the conclusion of these proceedings.

A. Identical or Confusingly Similar

The Complainant has shown rights in respect of a trademark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.2.1.

Although the trademark has been in use for only a short period, the Panel considers that, given the Complainant's resources, its diligent activity in advertising and protecting its mark, is sufficient to justify a finding that the Complainant has established unregistered trademark or service mark rights for the purposes of the Policy, also under [WIPO Overview 3.1](#), section 1.3.

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 3.1](#), section 1.7. The mere addition of the term "flow" in the disputed domain name does not disturb such a finding.

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 that 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 3.1](#), 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 finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

In the Panel's opinion, it is implausible that the disputed domain name was registered without having the Complainant's trademark in mind, and the subsequent use of the disputed domain name serves to confirm this.

While the trademark ARC was registered in the UAE shortly after the registration of the disputed domain name, the Complainant has provided evidence that it had been using the sign ARC since August 2025

(which was before the registration of the disputed domain name). The Respondent's intent in registering the disputed domain name was therefore to unfairly capitalize on the Complainant's nascent (typically as yet unregistered) trademark rights. The Panel finds that the disputed domain name was registered in bad faith. [WIPO Overview 3.1](#), section 3.8.2.

It is well-established in prior decisions under the Policy that the use of a disputed domain name found to be confusingly similar to a complainant's trademark in connection with the offering of services in competition offered by the complainant, constitutes use in bad faith.

Having reviewed the available record, the Panel concludes that the circumstances of the present case, as described above, in which the Respondent clearly used the disputed domain name to purportedly offer services in competition with those offered by the Complainant, with frequent reference to the Complainant, are such that a finding of use in bad faith is justified, and the Panel so finds.

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 <arcflow.finance> be transferred to the Complainant.

/George R. F. Souter/

George R. F. Souter

Sole Panelist

Date: March 11, 2026