

ADMINISTRATIVE PANEL DECISION

Northern Trust Corporation v. best developer

Case No. D2026-0505

1. The Parties

The Complainant is Northern Trust Corporation, United States of America ("United States"), represented by Dentons US LLP, United States.

The Respondent is best developer, Türkiye.

2. The Domain Name and Registrar

The disputed domain name <northtrustonline.com> is registered with Hostinger Operations, UAB (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on February 6, 2026. On February 6, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On February 9, 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 February 9, 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 amended Complaint on February 9, 2026.

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 February 10, 2026. In accordance with the Rules, paragraph 5, the due date for Response was March 2, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on March 3, 2026.

The Center appointed Mihaela Maravela as the sole panelist in this matter on March 5, 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

According to information in the Complaint, the Complainant is a publicly traded international financial services company (Nasdaq: NTRS). It provides asset servicing, fund administration, asset management, fiduciary and banking solutions for corporations, institutions, families and individuals worldwide.

The Complainant's predecessor was originally founded as a bank under the name "Northern Trust" in 1889 and today employs over 22,000 people in its network of offices. In 2022, the Financial Times Group named the Complainant "Best Private Bank in the U.S." and complimented the Complainant for being one of the most consistent performers in the 11 years of the award, and the Complainant has received numerous other awards and accolades, including being identified as one of the "World's Most Admired Companies" by Fortune Magazine for 17 consecutive years.

The Complainant or its predecessors have used the trademark NORTHERN TRUST in the United States for over 130 years, since at least as early as 1889, and the Complainant is the registered owner of a number of trademarks consisting of NORTHERN TRUST, including the following:

- the United States Trademark Registration No. 1001355 registered on January 7, 1975, for services in International Class 36, and
- the European Union Trade Mark Registration No. 003459153 registered on April 14, 2005, for services in International Class 36.

The Complainant is the registrant of the domain names <northerntrust.com>, <northerntrustbank.com>, and <northerntrustbank.net>. The Complainant obtained the domain name <northerntrust.com> in 1996 at which it has operated its primary website since at least 1999. The Complainant obtained the domain name <northerntrustbank.com> in 1997 and has used it to redirect it to its primary site since at least 1999. The Complainant obtained the domain name <northerntrustbank.net> in 2005.

The disputed domain name was registered on July 26, 2024, and resolves to a website that mimics an investment banking website. The website links to a "create account" page that asks for an Internet user's name, password, phone number, email address, and other personal information.

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 uses the phrase "northtrust" which is virtually identical and certainly confusingly similar to the Complainant's NORTHERN TRUST trademarks, as it differs from the Complainant's trademark only by the removal of the letters "ern" in "northern" and the addition of the generic term "online". Such changes are insufficient to distinguish the disputed domain name from the Complainant's distinctive NORTHERN TRUST trademark and its official domain name.

As regards the second element, the Complainant argues that the Respondent is not a licensee or subsidiary of the Complainant, and the Respondent was not authorized by the Complainant to use any of the Complainant's trademarks. Further, the Complainant submits that the Respondent appears to use the disputed domain name intentionally to confuse and mislead the public into believing they are communicating with the Complainant, and into mistakenly providing personal or financial information or engaging in other transactions with the Respondent. As such, the Complainant argues that the website at the disputed domain name lists a phone number which purports to be a toll-free number but is facially invalid. The website at the disputed domain name also includes an "Open An Account" page that asks for an Internet user's name, email address, and/or other personal information. Additionally, the website at the disputed domain name also lists an address in Switzerland which is the primary address of a legitimate Swiss financial institution, and lists a phone number which appears to be connected to other fraudulent financial websites. The Complainant concludes that the disputed domain name does not appear to be connected to a legitimate banking or financial business, and therefore there is no conceivable legitimate reason for the Respondent to collect this information. Rather, the Respondent is clearly attempting to capitalize on a close similarity between the disputed domain name and the Complainant's NORTHERN TRUST trademarks.

With respect to the third element, the Complainant submits that given its widespread use and registration of the NORTHERN TRUST trademarks, and the composition of the disputed domain name, the Respondent certainly had actual notice of the Complainant's ownership of the NORTHERN TRUST trademarks. The Complainant further submits that the Respondent's only purpose for and use of the disputed domain name is to misdirect consumers who are looking for the Complainant's website or services to the Respondent's website, which misleadingly lists another bank's address, provides invalid phone numbers, and appears to engage in the fraudulent collection of personal and financial information for the Respondent's improper benefit, by creating a likelihood of confusion with the Complainant's trademarks as to the affiliation or endorsement of the Respondent's disputed domain name.

B. Respondent

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

6. Discussion and Findings

Paragraph 15(a) of the Rules instructs this Panel to "decide a complaint on the basis of the statements and documents submitted and in accordance with the Policy, these Rules and any rules and principles of law that it deems applicable". Likewise, paragraph 10(d) of the Rules provides that "[t]he Panel shall determine the admissibility, relevance, materiality and weight of the evidence".

No response has been received from the Respondent in this case. Even if the Respondent has not replied to the Complainant's contentions, the Complainant still bears the burden of proving that all requirements are fulfilled. To succeed, the Complainant must demonstrate that all of the elements listed in paragraph 4(a) of the Policy have been satisfied: (i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights, (ii) the Respondent has no rights or legitimate interests in respect of the disputed domain name, and (iii) the disputed domain name has been registered and is being used in bad faith.

The applicable standard of proof in UDRP cases is the "balance of probabilities" or "preponderance of the evidence", and the Panel can draw certain inferences in light of the particular facts and circumstances of the case. WIPO Overview of WIPO Panel Views on Select UDRP Questions ("[WIPO Overview 3.1](#)"), section 4.2. Concerning the uncontested information provided by the Complainant, the Panel may, where relevant, accept the reasonable factual allegations in the Complaint as true. [WIPO Overview 3.1](#), section 4.3.

The Panel has taken note of the [WIPO Overview 3.1](#), and, where appropriate, will decide consistently with the consensus views stated therein.

A. Identical or Confusingly Similar

Under paragraph 4(a)(i) of the Policy, the Complainant must prove that it has rights to a trademark, and that the disputed domain name is identical or confusingly similar to that trademark. This first element under the Policy functions primarily as a standing requirement. [WIPO Overview 3.1](#), section 1.7.

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

As regards the second limb of the first element, the test for confusing similarity involves a reasoned but relatively straightforward comparison between the trademark and the disputed domain name. [WIPO Overview 3.1](#), section 1.7. It has also long been held that generic Top-Level Domains (“gTLDs”) are generally disregarded when evaluating the confusing similarity between a disputed domain name and a trademark. See section 1.11.1 of the [WIPO Overview 3.1](#).

The Panel finds the mark is recognizable 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 abbreviation of “Northern” to “North” and the gTLD “online” in the disputed domain name do not prevent a finding of confusing similarity. The content of the website connected to the disputed domain name confirms the Panel’s findings on confusing similarity. [WIPO Overview 3.1](#), section 1.15.

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.

It appears that the disputed domain name is being used with an intent for commercial gain to misleadingly divert consumers or to tarnish the Complainant’s trademark. The Panel does not find this to be a legitimate noncommercial or fair use or bona fide offering of goods or services.

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.

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 3.1](#), section 3.2.1.

The Panel finds it highly unlikely that the disputed domain name was registered without knowledge of the Complainant and its trademarks, given the reputation of the Complainant and the composition of the disputed domain name and also given the Respondent's use of the disputed domain name to resolve to a website purporting to provide services in the same field as those offered by the Complainant. The Panel finds on balance of probabilities that the Respondent registered the disputed domain name with the expectation of taking advantage of the reputation of the Complainant's trademark.

As regards the use, as described above, the evidence shows that the disputed domain name resolves to an active website that allegedly offers services that compete with the services offered by the Complainant, asking for personal log in information, but displaying most likely false contact details and information. The Respondent does not dispute the statements of the Complainant and the evidence presented. Taking the above into account, the Panel accepts as more likely than not that the Respondent has registered and used the disputed domain name with knowledge of the Complainant and by targeting its NORTHERN TRUST trademarks, without having any authorization to do so by the Complainant. It is more likely than not that by creating a likelihood of confusion with the Complainant's NORTHERN TRUST trademarks, the Respondent has attempted to attract, for commercial gain, traffic to the website at the disputed domain name by confusing Internet users that they are reaching an online location affiliated to the Complainant with the pretext of offering them services that compete with the Complainant's services. By doing so, it is clear the Respondent was intentionally seeking to attract Internet users for commercial gain through the creation of a likelihood of confusion with the Complainant's mark.

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 <northtrustonline.com> be transferred to the Complainant.

/Mihaela Maravela/

Mihaela Maravela

Sole Panelist

Date: March 19, 2026