

ADMINISTRATIVE PANEL DECISION

Confédération Nationale du Crédit Mutuel-CNCM v. Robert Eury, GCM
Case No. D2026-1300

1. The Parties

The Complainant is Confédération Nationale du Crédit Mutuel-CNCM, France, represented by MEYER & Partenaires, France.

The Respondent is Robert Eury, GCM, United States of America, self-represented.

2. The Domain Name and Registrar

The disputed domain name <creditmutuel.credit> is registered with GoDaddy.com, LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on March 26, 2026. On March 26, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On March 26, 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 (“Registration Private, Domains By Proxy, LLC”) and contact information in the Complaint. The Center sent an email communication to the Complainant on March 27, 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 March 31, 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 April 10, 2026. In accordance with the Rules, paragraph 5, the due date for Response was April 30, 2026. The Respondent sent email communications to the Center on March 31, 2026, April 2, 2026, and April 10, 2026. The Center commenced the panel appointment process on May 1, 2026.

The Center appointed Catherine Slater as the sole panelist in this matter on May 8, 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 an association established under French law and is the second largest French banking and insurance services group. It operates 3,178 offices in France and provides its services to 12 million customers.

The Complainant owns a number of trademark registrations consisting of, or including, the words CRÉDIT MUTUEL including European Union Trade Mark No. 18130616 for CRÉDIT MUTUEL (plain word mark) registered on September 2, 2020 (“the Complainant’s trademark”).

The Complainant (either directly or through a subsidiary company) owns a number of domain name registrations including <creditmutuel.fr> and <creditmutuel.com>. The Complainant uses both of these domain names but for ease, and because it is of more relevance in this dispute, the website to which the latter domain name re-directs will hereinafter be referred to as “the Complainant’s website”.

The disputed domain name was registered on March 17, 2026.

On March 19, 2026, the disputed domain name re-directed to the Complainant’s website. On March 25, 2026, an attempt to visit the website at the disputed domain name generated a message that the website could not be found. At the date of this Decision, the disputed domain name again re-directs to the Complainant’s website.

5. Parties’ Contention

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 identical to the Complainant’s trademark.

The Complainant further contends that the Respondent has no rights or legitimate interests in respect of the disputed domain name because the Respondent is not related to the Complainant’s business in any manner, the Respondent has never been known under the wording “CREDIT MUTUEL”, there has been no licence or other authorization granted to the Respondent to register or use the disputed domain name, the Respondent has registered the disputed domain name because it is the Complainant’s trademark and the re-direction of the disputed domain name to the Complainant’s website is neither a bona fide offering of goods or services nor a legitimate noncommercial or fair use.

The Complainant further contends that the disputed domain name is registered and is being used in bad faith. In relation to registration, the Complainant contends that the well-known nature of the Complainant’s trademark creates a presumption of bad faith registration, there is no doubt that the Respondent has registered the disputed domain name to target the Complainant because it corresponds to the Complainant’s trademark, the Respondent has used proxy services to obfuscate his identity and indeed the Respondent’s identity when disclosed appears to be fictitious. In relation to use, the Complainant contends that any potential good faith use is implausible, the re-direction of the disputed domain name to the Complainant’s website likely conceals malicious motives (such as data collection, phishing attacks and/or, indirect monetization) by giving the impression of association with the Complainant and the Respondent’s control of the redirection creates a real or implied ongoing threat to the Complainant.

B. Respondent

The Respondent sent a number of informal communications to the Center which can all be characterized as relating to the administration of the case e.g. asking what he/she should do next and concerning the possibility of suspending the case to explore settlement options. None of the communications contained any information or evidence relevant to the substantive issues in this Complaint.

When it came time, 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 Select UDRP Questions ("[WIPO Overview 3.1](#)"), section 1.7.

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

The entirety of the mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is identical to the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

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

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.

The Panel finds that the Complainant's trademark is well-known, at least in France. Further, the Respondent was clearly aware of the Complainant's trademark at the time of registering the disputed domain name which fact is demonstrated by the deliberate re-direction, very shortly after registration, of the disputed domain name to the Complainant's website.

Panels have consistently found that the mere registration of a domain name that is identical or confusingly similar (particularly domain names comprising typos or incorporating the mark plus a descriptive term) to a well-known trademark, and particularly in the case of coined or fanciful marks, can by itself create a presumption of bad faith. [WIPO Overview 3.1](#), section 3.1.4.

In this case, it is clear that the Respondent registered the disputed domain name with the Complainant's trademark in mind and with the intention of profiting from, or otherwise exploiting, the goodwill attached to that trademark.

The Panel notes that the Respondent has used, and continues to use, the disputed domain name to re-direct to the Complainant's website. As such, the Respondent retains control over the re-direction thus creating a real or implied ongoing threat to the Complainant. It is well established that the use of a domain name to re-direct to a complainant's website is evidence of bad faith under paragraph 4(b) of the Policy. [WIPO Overview 3.1](#), section 3.1.4.

Having reviewed the record, the Panel finds that the disputed domain name was registered and is being used in bad faith pursuant to paragraph 4(b) of 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 <creditmutuel.credit> be transferred to the Complainant.

/Catherine Slater/

Catherine Slater

Sole Panelist

Date: May 22, 2026