

ADMINISTRATIVE PANEL DECISION

Natixis v. adam umaji
Case No. D2026-3385

1. The Parties

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

The Respondent is adam umaji, Russian Federation.

2. The Domain Name and Registrar

The disputed domain name <natixiszweigniederlassung.com> is registered with Gransy, s.r.o. d/b/a subreg.cz (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on July 30, 2026. On August 3, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On August 5, 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 (NOT DISCLOSED) and contact information in the Complaint. The Center sent an email communication to the Complainant on August 5, 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 August 7, 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 August 13, 2026. In accordance with the Rules, paragraph 5, the due date for Response was September 2, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on September 4, 2026.

The Center appointed Kiyoshi Tsuru as the sole panelist in this matter on September 9, 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 leading global financial institution that provides advisory, investment banking, financing, corporate banking, and capital markets services worldwide.

Jurisdiction	Reg. No.	Trademark	Registration Date	Class(es)
France	3416315	NATIXIS	March 14, 2006	9, 16, 35, 36, and 38
European Union	5129176	NATIXIS	June 21, 2007	9, 16, 35, 36, and 38

According to the record, the Complainant is also the owner of trademark registrations in several countries such as the United Kingdom, Peru, Colombia, Malaysia, Brazil, Argentina, India, Mexico, and Chile. The NATIXIS mark is used by the Complainant in connection with banking and financial services, in particular asset and wealth management, corporate and investment banking, insurance and payment services, which correspond to the goods and services covered by the registrations referred to above.

The Complainant is also the owner of several domain names, including: <natixis.com> created on February 3, 2005; <natixis.fr> created on October 20, 2006; and <natixis.xyz> created on March 26, 2016.

The disputed domain name was registered on July 22, 2026. As evidenced in the Complaint, the disputed domain name resolves to an inactive site.

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 the following:

That it is the corporate, investment and financial services arm of BPCE Group, France's second-largest banking player, and a universal cooperative bank that finances more than 21% of the French economy.

I. Identical or confusingly similar

That the Complainant is the owner of numerous trademark registrations for NATIXIS in several jurisdictions.

That "natixis" is the distinctive and prominent element of the disputed domain name, and that the addition of "zweigniederlassung" does nothing to eliminate the confusing similarity existing between the disputed domain name and the Complainant's NATIXIS trademarks. That the term "zweigniederlassung" is the German word for "branch" / "branch office".

That incorporating the generic term “zweigniederlassung” in the disputed domain name reinforces the risk of confusion as it may lead Internet users, notably German ones, to think that the disputed domain name refers to the Complainant’s German branch office.

II. Rights or Legitimate Interests

That the Respondent has no rights, including trademark rights, in connection with the name “natixis zweigniederlassung”.

That the Complainant has neither authorized nor licensed the Respondent to use its trademarks in any manner.

That the Respondent is not commonly known as “natixis zweigniederlassung”. That the Respondent does not appear to engage in any legitimate noncommercial or fair use of the disputed domain name, nor any use in connection with a bona fide offering of goods or services.

That the disputed domain name resolves to a suspended account, showing that the Respondent has no legitimate interests in registering or using the disputed domain name.

III. Registered and Used in Bad Faith

That the disputed domain name has been registered with the aim of taking advantage of the reputation of the well-known trademark NATIXIS of the Complainant.

That, when registering the disputed domain name, the Respondent employed a privacy service in order to conceal his identity and thereby avoid being notified of the present UDRP proceeding, which previous panels appointed under the Policy have treated as further evidence of bad faith registration and use.

That the choice of using the trademark NATIXIS as the main element of the disputed domain name cannot be attributed to mere coincidence, given that the term “natixis” bears no inherent meaning. That the registration of the disputed domain name can objectively be explained for no reason other than the creation of confusion in the public’s mind and the commission of unlawful activities.

That the Complainant carries out its activities within the banking and financial sector. That, consequently, any exploitation of the disputed domain name for fraudulent purposes would be likely to cause serious damage both to the Complainant and to its consumers.

B. Respondent

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

6. Discussion and Findings

Paragraph 4(a) of the Policy sets out the three requirements that complainants must prove in order to successfully request remedies:

- (i) that the disputed domain name is identical or confusingly similar to a trademark or service mark to which the complainant has rights;
- (ii) that the respondent has no rights or legitimate interests in connection with the disputed domain name;
- and
- (iii) that the disputed domain name has been registered and is being used in bad faith.

Given the Respondent's default and therefore, failure to specifically address the case merits as they relate to the three UDRP elements, the Panel may decide this proceeding based on the Complainant's undisputed factual allegations under paragraphs 5(f), 14(a), and 15(a) of the Rules (see WIPO Overview of WIPO Panel Views on Select UDRP Questions ("[WIPO Overview 3.1](#)"), section 4.3; see also *Verner Panton Design v. Fontana di Luce Corp*, WIPO Case No. [D2012-1909](#)).

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 3.1](#), section 1.7.

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

The entirety of the NATIXIS trademark is reproduced within the disputed domain name, with the addition of the term "zweigniederlassung", which is the German word for "branch" / "branch office". Where the relevant trademark is recognizable within the disputed domain name, the addition of other terms, whether descriptive, geographical, pejorative, meaningless or otherwise, does not prevent a finding of confusing similarity under the first element. Accordingly, the disputed domain name is confusingly similar to the Complainant's NATIXIS trademark for the purposes of the Policy (see [WIPO Overview 3.1](#), sections 1.7 and 1.8; see also *WH Smith Plc. v. Djoel Primus*, WIPO Case No. [D2023-5342](#)).

The addition of the generic Top-Level Domain (gTLD) ".com" to the disputed domain name constitutes a technical requirement of the Domain Name System and is therefore disregarded for purposes of the analysis under the first element (see [WIPO Overview 3.1](#), section 1.11.1; see also *Accenture Global Services Limited v. Oscar Oliver, Accenioc, James White, Accen, Brent Walker, AccentureLDT, Ranoda Bekker, Acc, Eartheil Calicutt, Acc, and Justin Watson, Acc*, WIPO Case No. [D2026-2423](#)).

Based on the available record, 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 record also shows that the Complainant has affirmed that it has no relationship with the Respondent, that it has not authorized the Respondent's use of the NATIXIS trademark, and that there is no evidence that the Respondent is commonly known by the disputed domain name (see *Tottenham Hotspur Limited v. Gideon Estes, Thomas Lathrop*, WIPO Case No. [D2026-0327](#)).

The disputed domain name resolves to an inactive site. The record contains no evidence of any use of, or demonstrable preparations to use the disputed domain name in connection with a bona fide offering of goods or services, nor of any legitimate noncommercial or fair use. Moreover, the composition of the disputed domain name, which entirely reproduces the Complainant's well-known trademark together with the German term for a branch office, carries a risk of implied affiliation with the Complainant that cannot constitute fair use. [WIPO Overview 3.1](#), section 2.5.1.

Based on the available record, the Panel finds that 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 notes that the disputed domain name was registered on July 22, 2026, long after the Complainant's NATIXIS trademark had been registered and had acquired a widespread recognition in the banking and financial sector. "Natixis" is a coined term that bears no dictionary meaning, and the disputed domain name reproduces it in its entirety, together with the German term for a branch office. This shows that the Respondent had the Complainant's trademark in mind and targeted it when registering the disputed domain name, which constitutes opportunistic bad faith (see [WIPO Overview 3.1](#), section 3.2.1).

Panels have found that the non-use of a domain name (including a blank or "coming soon" page) would not by itself prevent a finding of bad faith under the doctrine of passive holding. On the contrary, in looking at the totality of circumstances in each case, panels have found that the registration and non-use of a domain name can still constitute bad faith for purposes of the Policy (see [WIPO Overview 3.1](#), section 3.3; see also *Lonza Ltd v. Eric Hunison*, WIPO Case No. [D2026-1179](#)).

Weighing the factors identified in section 3.3 of the [WIPO Overview 3.1](#), the Panel notes the well-known nature of the NATIXIS trademark; the absence of any Response, or of any evidence of actual or contemplated good-faith use, and the implausibility of any good-faith use to which the disputed domain name could be put to, given that it reproduces the well-known trademark of a major financial institution together with a term denoting a branch office. The Panel therefore finds that the Respondent's passive holding of the disputed domain name does not prevent a finding of bad faith.

Based on the available record, the Panel finds the third element of the Policy has been established.

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 <natixiszeigniederlassung.com> be transferred to the Complainant.

/Kiyoshi Tsuru/

Kiyoshi Tsuru

Sole Panelist

Date: September 23, 2026