

ADMINISTRATIVE PANEL DECISION

Confederation Nationale Du Credit Mutuel v. mario vacceri
Case No. D2026-3893

1. The Parties

The Complainant is Confederation Nationale Du Credit Mutuel, France, represented by MEYER & Partenaires, France.

The Respondent is mario vacceri, Switzerland.

2. The Domain Name and Registrar

The disputed domain name <espaceweb-creditmutuelfr.com> is registered with CloudFlare, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on August 31, 2026. On August 31, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On September 1, 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 (DATA REDACTED) and contact information in the Complaint. The Center sent an email communication to the Complainant on September 1, 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 September 4, 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 September 4, 2026. In accordance with the Rules, paragraph 5, the due date for Response was September 24, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on September 25, 2026.

The Center appointed Kaya Köklü as the sole panelist in this matter on September 29, 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 long-standing French banking and insurance services group with about 12 million clients and a network of currently 3178 offices in France. The Complainant also provides online banking services via its web portal.

The Complainant is the registered owner of the CREDIT MUTUEL trademark. Among others, it is the registered owner of the European Union Trademark Registration No. 018130616, registered on September 2, 2020, for CRÉDIT MUTUEL, covering protection for various goods and services in classes 7, 9, 16, 35, 36, 38, 41 and 45. The Complainant is also the registered owner of French Trademark Registration No. 1475940, registered on December 30, 1988, for CREDIT MUTUEL, covering protection for services in classes 35 and 36.

The Complainant further operates its official website at the domain name <creditmutuel.fr> and further owns various additional domain names, such as <creditmutuel.com> and <creditmutuel.net>.

The Respondent is reportedly located in Switzerland.

The disputed domain name was registered on August 15, 2026.

The disputed domain name initially resolved to a web hosting login page. At the time of the Decision, the disputed domain name does no longer resolve to an active 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.

B. Respondent

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

6. Discussion and Findings

According to paragraph 15(a) of the Rules, the Panel shall decide the Complaint in accordance with the Policy, the Rules and any rules and principles of law that it deems applicable.

In accordance with paragraph 4(a) of the Policy, the Complainant must prove that each of the three following elements is satisfied:

- (i) the disputed domain name is identical or confusingly similar to a trademark in which the Complainant has rights; and
- (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.

As per paragraph 4(a) of the Policy, the complainant bears the burden of proving that all these requirements are fulfilled, even if a respondent has not substantively replied to the complainant's contentions. *Stanworth Development Limited v. E Net Marketing Ltd.*, WIPO Case No. [D2007-1228](#).

Concerning the uncontested information provided by a complainant, the Panel may, where relevant, accept the provided reasonable factual allegations in a complaint as true. Section 4.3 of the WIPO Overview of WIPO Panel Views on Select UDRP Questions ("[WIPO Overview 3.1](#)").

It is further noted that the Panel has taken note of the [WIPO Overview 3.1](#) and, where appropriate, will decide consistently with the consensus views captured therein.

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 CREDIT MUTUEL trademark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.2.1.

The entirety of the CREDIT MUTUEL 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.

Although the addition of other terms, here "espaceweb" followed by a hyphen and "fr" as an ending, may bear on assessment of the second and third elements, the Panel finds that such addition does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.8.

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. Particularly, the Complainant put forward that the Respondent is neither a business partner of the Complainant nor a licensee of its CREDIT MUTUEL trademark and that the Respondent is not commonly known by the terms "creditmutuel", "creditmutuefr" and/or "espaceweb-creditmutuefr". 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 further notes that the disputed domain name resolved to a web login page, without providing any information as to the nature or purpose of the associated website or any apparent bona fide offering of goods or services. The Panel finds that also such use does not support a finding of any rights or legitimate interests under the circumstances of this case.

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.

In the present case, the Panel finds that the Respondent must have been aware of the Complainant and its CREDIT MUTUEL trademark when registering the disputed domain name. The disputed domain name incorporates the Complainant's trademark in its entirety, and there is nothing in the record suggesting that the Respondent chose the disputed domain name for any reason unrelated to the Complainant and its trademark.

This is further supported by the Respondent's use of the disputed domain name. The Panel notes that the disputed domain name resolved to a web login page without providing any information as to the nature or purpose of the associated website. In the circumstances of this case, bearing in mind also the confusingly similar nature of the disputed domain name, such use does not provide any plausible explanation for the Respondent's choice of the disputed domain name, but rather supports the conclusion that the Respondent registered and is using the disputed domain name with the intention of targeting the Complainant and its CREDIT MUTUEL trademark.

The fact that the disputed domain name does not currently resolve to an active website does not prevent a finding of bad faith.

All in all, the Panel finds that the Respondent registered and is using the disputed domain name in bad faith.

Consequently, 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 <espaceweb-creditmutuelfr.com> be transferred to the Complainant.

/Kaya Köklü/

Kaya Köklü

Sole Panelist

Date: October 7, 2026