ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION

LPL Financial LLC v. Frank James
Case No. DCC2026-0017

1. The Parties

The Complainant is LPL Financial LLC, United States of America ("United States"), represented by Hogan Lovells Cadwalader (Paris) LLP, France.

The Respondent is Frank James, United Kingdom.

2. The Domain Name and Registrar

The disputed domain name <lplfinancials.cc> is registered with NameSilo, LLC (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 3, 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 (User #28cefe17 Privacy, See PrivacyGuardian.org) and contact information in the Complaint. The Center sent an email communication to the Complainant on August 4, 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 7, 2026. In accordance with the Rules, paragraph 5, the due date for Response was August 27, 2026. The Respondent did not submit a formal Response. On August 7, and 13, 2026, the Respondent sent informal email communications to the Center and submitted a brief Response form. On August 7, 2026, the Center informed the Parties of the possibility to suspend the proceeding to explore settlement options. On August 13, 2026, the Center sent a reminder to the Parties, and the Complainant requested that the proceeding continue and for the Panel to proceed to a determination on the merits. On August 28, 2026, the Center informed the Parties of the Commencement of the Panel Appointment Process.

The Center appointed Petra Pecar as the sole panelist in this matter on September 3, 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 United States independent broker-dealer founded in 1989 through the merger of two brokerage firms, Linsco and Private Ledger. The Complainant is the successor of the corporation formed through that merger, which changed its name to LPL Financial Corporation on January 1, 2008. The Complainant provides technology, research, clearing, compliance, and practice management services to independent financial advisors and financial institutions, serving more than 32,000 advisors.

The Complainant is the owner of, inter alia, the following registrations:

- United Kingdom Registration No. UK00003753611 for the word mark LPL FINANCIAL, registered on May 13, 2022, for services in International Classes 36 and 42;

- United Kingdom Registration No. UK00003753607 for the word mark LPL, registered on May 13, 2022, for services in International Classes 36 and 42; and

- United States Registration No. 1801076 for the word mark LPL, registered on October 26, 1993, for services in International Class 36, originally registered in the name of the Complainant's predecessor, Linsco/Private Ledger Corp.

The Complainant operates its main corporate website at the domain name <lpl.com>, registered in 1994, and uses other domain names consisting of or containing its LPL mark, such as <lpl.net>, <lpl-financial.com>, <lplfinancial.com>, and <lplaccountview.com>. The Complainant's parent company, LPL Holdings, Inc., is the registry operator of the generic Top-Level Domains ".lpl" and ".lplfinancial".

The disputed domain name was registered on June 9, 2026, according to the Registry's WhoIs record. Although the Registrar's WhoIs record indicates a creation date of June 8, 2026, both the Registry and the Registrar's WhoIs records show an expiration date of June 9, 2027, which is consistent with a one-year registration made on June 9, 2026. This minor discrepancy has no bearing on the outcome of the proceeding. At the time of the Complaint filing, the disputed domain name resolved to a website titled "Quantum Financial System Ledger", purportedly offering the conversion of assets into "digitally backed funds". Following the commencement of the proceeding, the website was taken down, and at the time of this Decision the disputed domain name resolves to an empty directory page.

On July 8, 2026, the Complainant's representatives sent a cease-and-desist letter by email to the privacy service address listed in the WhoIs record for the disputed domain name. According to the Complainant, no response was received.

The Respondent is a natural person with an address in the United Kingdom.

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 is confusingly similar to its LPL and LPL FINANCIAL marks. The disputed domain name incorporates the LPL FINANCIAL mark in its entirety, with the mere addition of the letter "s", which constitutes an obvious misspelling of the mark. The country code Top-Level Domain ".cc" is a standard registration requirement and may be disregarded.

The Complainant further contends that the Respondent has no rights or legitimate interests in the disputed domain name. The Respondent has not been authorized to use the Complainant's marks, is not commonly known by the disputed domain name, and holds no corresponding trademark rights. The name of the registrant disclosed by the Registrar bears no resemblance to the disputed domain name, and the Respondent's address appears to be false or incomplete. The Respondent uses the disputed domain name for a website purportedly offering a portal to convert assets into "digitally backed funds", which urges Internet users to act before an alleged "collapse of paper money" and contains no regulatory information, contact details, or identification of its operator. Such use, which exploits the confusing similarity with the Complainant's marks in the financial services sector, is neither a bona fide offering of goods or services nor a legitimate noncommercial or fair use.

Finally, the Complainant contends that the disputed domain name was registered and is being used in bad faith. Given the distinctiveness and reputation of the Complainant's marks, used for over 30 years, the Respondent must have been aware of the Complainant when registering the disputed domain name, and the registration of the disputed domain name constitutes typosquatting. By using the disputed domain name for a website offering purported financial services, the Respondent intentionally attempted to attract, for commercial gain, Internet users to its website by creating a likelihood of confusion with the Complainant's marks. The use of a privacy service, the provision of false or incomplete contact information, and the Respondent's failure to respond to the Complainant's cease-and-desist letter further support a finding of bad faith.

B. Respondent

The Respondent did not formally reply to the Complainant's contentions. However, on August 7, and 13, 2026, the Respondent sent informal email communications to the Center and submitted a brief Response form.

In email communications, the Respondent asked "How can this domain be transferred?" and stated: "Suspend domain or transfer domain to the people that made complaint. I have no idea this domain existed in [a]ny catalogue and [I] want it to be terminated." In the Response form, the Respondent stated: "I want the domain (lplfinancials.cc) transfe[r]red to people that made complaint or suspended."

The Respondent did not address any of the elements of the Policy, did not deny the Complainant's contentions, and did not provide any explanation for the registration or use of the disputed domain name.

6. Discussion and Findings

Although the Respondent did not submit a formal Response, the Respondent sent informal communications in which it requested that the disputed domain name be transferred to the Complainant or suspended. In accordance with paragraph 15(a) of the Rules, "[a] Panel shall 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".

Where a respondent has given its consent on the record to the transfer remedy sought by the complainant, many panels will order the requested remedy solely on the basis of such consent. However, a panel may in its discretion still find it appropriate to proceed to a substantive decision on the merits, for example where the respondent has expressly disclaimed any bad faith, where the complainant has not agreed to accept such consent and has expressed a preference for a recorded decision, or where there is ambiguity as to the scope of the respondent's consent. WIPO Overview of WIPO Panel Views on Select UDRP Questions ("WIPO Overview 3.1"), section 4.10. In the present case, the Complainant has expressly requested a decision on the merits. Furthermore, the Respondent requested either the transfer or the suspension of the disputed domain name, while stating that it had no knowledge of the existence of the disputed domain name. In these circumstances, the Panel finds it appropriate to proceed to a substantive decision on the merits.

Under paragraph 4(a) of the Policy, the Complainant is required to prove each of the following three elements:

(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 by the Respondent in bad faith.

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 registered marks for the purposes of the Policy, in particular the LPL FINANCIAL and LPL marks registered in the name of the Complainant. WIPO Overview 3.1, section 1.2.1.

The disputed domain name reproduces the LPL FINANCIAL mark in its entirety, with the mere addition of the letter "s". Such a variation does not prevent the mark from being 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, sections 1.7 and 1.9.

The applicable country code Top-Level Domain ("ccTLD") ".cc" is viewed as a standard registration requirement and as such is typically disregarded under the first element confusing similarity test. WIPO Overview 3.1, section 1.11.1.

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 Complainant has not licensed or otherwise authorized the Respondent to use its LPL FINANCIAL mark or to register a domain name incorporating the Complainant's mark. There is no evidence that the Respondent has been commonly known by the disputed domain name, and the name of the Respondent as disclosed by the Registrar bears no resemblance to the disputed domain name.

The disputed domain name, which consists of the Complainant's LPL FINANCIAL mark with the mere addition of the letter "s", presents risk of implied affiliation with the Complainant. WIPO Overview 3.1, section 2.5.1. Prior to the commencement of the proceeding, the disputed domain name resolved to a website purportedly offering financial services, namely the conversion of Internet users' assets into "digitally backed funds" through a so-called "Quantum Financial System Ledger". The website urged Internet users to register an account and act before an alleged imminent "collapse of paper money", while providing no information on the identity of its operator, its regulatory status, or any contact details. Such use of a domain name confusingly similar to the mark of a well-established financial services provider cannot be regarded as a bona fide offering of goods or services, nor as a legitimate noncommercial or fair use of the disputed domain name.

Moreover, the Respondent did not claim any rights or legitimate interests in the disputed domain name in its informal communications. To the contrary, the Respondent requested the transfer or suspension of the disputed domain name.

Panels have held that the use of a domain name for illegitimate activity can never confer rights or legitimate interests on a respondent. WIPO Overview 3.1, section 2.13.1. Having reviewed the record, the Panel finds that the website to which the disputed domain name resolved bears the marks of a fraudulent scheme aimed at inducing Internet users to entrust their assets to an unidentified operator, and that such use cannot confer rights or legitimate interests on the Respondent.

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.

In the present case, the Panel finds that the Respondent registered and has used the disputed domain name in bad faith within the meaning of paragraph 4(b)(iv) of the Policy.

As regards registration in bad faith, the Complainant's LPL mark has been registered and used since 1993, and the Complainant is a well-established provider of financial services. The evidence on record shows that the Complainant is one of the largest independent broker-dealer in the United States, that it serves more than 32,000 investment advisors managing over USD 2.3 trillion in advisory and brokerage assets, that it has been publicly traded on the NASDAQ since 2010, and that it has been ranked as one of the leading independent broker-dealers for 25 consecutive years. A quick Internet search would reveal the existence of the Complainant and its LPL FINANCIAL marks.

The disputed domain name reproduces the Complainant's LPL FINANCIAL mark in its entirety, with the mere addition of the letter "s", and was registered more than 30 years after the Complainant first registered its LPL mark. Panels have consistently found that the mere registration of a domain name that is confusingly similar, particularly by way of typosquatting, to a widely-known trademark by an unaffiliated entity can by itself create a presumption of bad faith. WIPO Overview 3.1, section 3.1.4. The subsequent use of the disputed domain name for a website purportedly offering financial services, in the same sector in which the Complainant operates, confirms that the Respondent was likely aware of the Complainant and its mark and deliberately targeted them when registering the disputed domain name. The Respondent's unsupported statement that it had no knowledge of the existence of the disputed domain name does not change this finding, as the Respondent is the registrant of record and has provided no explanation for the registration of the disputed domain name.

As regards use in bad faith, the disputed domain name resolved to a website purportedly offering the conversion of Internet users' assets into "digitally backed funds", which urged Internet users to register an account and act before an alleged imminent "collapse of paper money", without disclosing the identity or regulatory status of its operator. By using the disputed domain name in this manner, the Respondent intentionally attempted to attract, for commercial gain, Internet users to its website by creating a likelihood of confusion with the Complainant's mark as to the source, sponsorship, affiliation, or endorsement of the website.

Panels have held that the use of a domain name for illegitimate activity constitutes bad faith. WIPO Overview 3.1, section 3.4. Having reviewed the record, particularly the indications that the disputed domain name was potentially used as part of a fraudulent scheme, the Panel finds that the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

The Panel further notes that the Respondent used a privacy service and that the contact details disclosed by the Registrar appear to be inaccurate. These circumstances further support a finding of bad faith. WIPO Overview 3.1, section 3.6.

The fact that the website was taken down following the commencement of the proceeding does not alter the Panel's finding of bad faith. In the circumstances of this case, the current non-use of the disputed domain name does not prevent a finding of bad faith. WIPO Overview 3.1, section 3.3.

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 <lplfinancials.cc> be transferred to the Complainant.

/Petra Pecar/
Petra Pecar
Sole Panelist
Date: September 17, 2026