

## **ADMINISTRATIVE PANEL DECISION**

**BPCE v. Desstined host, DestinedHost**  
**Case No. D2026-0574**

### **1. The Parties**

The Complainant is BPCE, France, represented by KALLIOPE Law Firm, France.

The Respondent is Desstined host, DestinedHost, United States of America.

### **2. The Domain Name and Registrar**

The disputed domain name <banquepopulaire.online> is registered with Global Domain Group LLC (the “Registrar”).

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on February 11, 2026. On February 11, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On February 13, 2026, the Registrar transmitted by email to the Center its verification response confirming that the Respondent is listed as the registrant and providing the contact details.

The Center verified that the 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 19, 2026. In accordance with the Rules, paragraph 5, the due date for Response was March 11, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on March 12, 2026.



The Center appointed Kiyoshi Tsuru as the sole panelist in this matter on March 24, 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, BPCE, is a French joint stock company acting as the central institution responsible for the two banking networks Banques Populaires and Caisses d'Epargne, with its head office in Paris, France.

It is one of the largest banking groups in France and provides a full range of banking, financing, and insurance services through its cooperative banking networks and various subsidiaries. The group also has an international presence in more than 40 countries.

The Complainant is the owner of numerous trademarks incorporating the term “banque populaire” including, among others:

TRADEMARK	JURISDICTION	REGISTRATION NUMBER	REGISTRATION DATE	CLASS(ES)
BANQUE POPULAIRE	France (“FR”)	3113485	July 25, 2001	36 and 38
 BANQUE POPULAIRE	FR	4605979	April 24, 2020	9, 35, and 36
 BANQUE POPULAIRE	European Union (“EU”)	018725733	November 12, 2022	9, 35 and 36

In addition, the Complainant owns several domain names incorporating the BANQUE POPULAIRE mark, including <banque-populaire.com> (registered in 1998), <banquepopulaire.com> (registered in 2001), <banque-populaire.fr> and <banquepopulaire.fr> (both registered in 2002), and <banquepopulaire.info> (registered in 2007). These domain names correspond to or redirect to the Complainant’s official website.

At the time of the Complaint, the disputed domain name was inactive.

#### 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 names.

Notably, the Complainant contends the following:

##### I. Identical or confusingly similar

That the Complainant owns numerous duly registered and widely used trademarks covering banking and financial services in Class 36.

That the disputed domain name reproduces the Complainant’s trademark identically and, in its entirety, which is sufficient to establish confusing similarity.

That the incorporation of the trademark within the disputed domain name leads Internet users to believe that the website is connected to the Complainant’s official activities.

That prior WIPO UDRP decisions have consistently confirmed that the full reproduction of a complainant’s trademark in a domain name satisfies the requirement of confusing similarity, regardless of additional terms.

That established WIPO UDRP jurisprudence further confirms that the presence of hyphens or minor variations does not prevent recognition of the trademark within the domain name.

That the generic Top-level Domain (“gTLD”) “.online” is a technical requirement and must be disregarded when assessing confusing similarity under paragraph 4(a) of the Policy.

That, the overall use of the trademarks in the disputed domain name misleadingly suggests that the disputed domain name belongs to or is authorized by the Complainant.

## **ii. Rights or legitimate interests**

That the Complainant has never authorized, licensed, or otherwise permitted the Respondent to use its trademarks, whether as a domain name or in any other manner. That in the absence of such authorization, the Respondent cannot establish any bona fide offering of goods or services, nor any legitimate noncommercial or fair use of the disputed domain name.

That, consistent with *Guerlain S.A. v. Peikang*, WIPO Case No. [D2000-0055](#), the absence of any license or permission from the trademark owner precludes any claim by the Respondent to a bona fide or legitimate use of the disputed domain name in the present case.

That, given the lack of any rights, license, or authorization granted to the Respondent, the Respondent has no rights or legitimate interests in the disputed domain name within the meaning of paragraph 4(a)(ii) of the Policy.

That the Complainant sent a cease-and-desist letter to the Respondent on January 16, 2026, and that no response was received prior to the filing of the Complaint.

## **iii Registered and used in bad faith**

That the disputed domain name was registered and is being used in bad faith.

That the Complainant’s BANQUE POPULAIRE trademarks are well-known in France and internationally in the banking and financial services sector and long predate the registration of the disputed domain name.

That in light of their notoriety, the Respondent knew or should have known the Complainant’s trademarks at the time of registration. That, as consistently held by prior WIPO panels, the registration of a domain name identical or confusingly similar to a well-known trademark by an unaffiliated party gives rise to a presumption of bad faith.

That the disputed domain name resolves to an inactive website. That, however, under the passive holding doctrine, the absence of active use does not prevent a finding of bad faith.

That given the reputation of the Complainant’s trademarks, the Respondent’s lack of any plausible good faith use, and the impossibility of any legitimate use without causing confusion, the passive holding of the disputed domain name constitutes bad faith use.

That the WHOIS details associated with the disputed domain name appear to be false or misleading, indicating the Respondent’s intention to conceal its identity. That panels appointed under the Policy have repeatedly recognized that the use of fictitious or inaccurate contact information constitutes further evidence of bad faith.

That in view of the above circumstances, the disputed domain name was registered and is being used in bad faith within the meaning of paragraph 4(a)(iii) of the Policy.

## 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 the 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 to 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 Complainants' undisputed factual allegations under paragraphs 5(f), 14(a), and 15(a) of the Rules (see *Joseph Phelps Vineyards LLC v. NOLDC, Inc., Alternative Identity, Inc., and Kentech*, WIPO Case No. [D2006-0292](#); *Groupe Auchan v. Roberto La Palombara*, WIPO Case No. [D2014-0660](#); see also WIPO Overview of WIPO Panel Views on Select UDRP Questions ("[WIPO Overview 3.1](#)"), section 4.3).

### 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 a trademark or service mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.2.1.

The Complainant has demonstrated rights in the trademark BANQUE POPULAIRE, including longstanding French and European Union registrations. The Panel is satisfied that these registered trademarks establish rights for the purposes of the Policy ([WIPO Overview 3.1](#), section 1.2.1).

The disputed domain name, <banquepopulaire.online>, reproduces the Complainant's trademark BANQUE POPULAIRE in its entirety, without alteration. The absence of the space between the words "banque" and "populaire" is immaterial, as the alphanumeric chain of characters of the DNS does not allow for spaces. (See *BPCE v. Tiina Laine, Laaksonen LLC*, WIPO Case No. [D2025-4882](#); and [WIPO Overview 3.1](#), section 1.7).

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.

The gTLD ".online" is a technical requirement of registration and is disregarded when assessing confusing similarity (see *CARACOLITO S SAS v. Nelson Brown, OXM.CO*, WIPO Case No. [D2020-0268](#); and *Bentley Motors Limited v. Domain Admin / Kyle Rocheleau, Privacy Hero Inc.*, WIPO Case No. [D2014-1919](#)).

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.

After reviewing the available record, the Panel finds that there is no evidence showing that the Complainant has authorized, licensed, or otherwise permitted the Respondent to use its BANQUE POPULAIRE trademark, that the Respondent has been commonly known by the disputed domain name, or that the Respondent has made any bona fide offering of goods or services or legitimate noncommercial or fair use of the domain name. (See *Guerlain S.A. v. Peikang*, WIPO Case No. [D2000-0055](#)).

The Complainant made a prima facie case asserting that the Respondent lacks rights to or legitimate interests in the disputed domain name. Therefore, the burden of production to demonstrate rights to or legitimate interests in the disputed domain name shifts to the Respondent, who in this case has failed to ascertain them (see section 2.1 of the [WIPO Overview 3.1](#), see also *Harpo, Inc. and Oprah’s Farm, LLC v. Robert McDaniel*, WIPO Case No. [D2013-0585](#); *Talk City, Inc. v. Michael Robertson*, WIPO Case No. [D2000-0009](#)).

The disputed domain name resolves to an inactive website; therefore, there is no evidence of any use or preparations to use that disputed domain name in connection with a bona fide offering of goods or services or for a legitimate noncommercial purpose. (see [WIPO Overview 3.1](#), section 2.9, see also *Valentino S.p.A. v. Qiu Yufeng, Li Lianye*, WIPO Case No. [D2016-1747](#)).

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 notes that the Complainant’s BANQUE POPULAIRE trademark is widely known in the banking and financial services sector internationally, and that its use and registrations long predate the registration of the disputed domain name. Given the confusing similarity between the disputed domain name and the Complainant’s trademark, the Panel considers it implausible that the Respondent registered the disputed domain name without knowledge of the Complainant and its rights.

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.

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. [WIPO Overview 3.1](#), section 3.3. Having reviewed the available record, the Panel notes the distinctiveness and reputation of the Complainant's trademark, and the composition of the disputed domain name, and finds that in the circumstances of this case the passive holding of the disputed domain name does not prevent a finding of bad faith under the Policy. (See *Telstra Corporation Limited v. Nuclear Marshmallows*, WIPO Case No. [D2000-0003](#)).

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 <banquepopulaire.online> be transferred to the Complainant.

*/Kiyoshi Tsuru/*

**Kiyoshi Tsuru**

Sole Panelist

Date: April 6, 2026