

ADMINISTRATIVE PANEL DECISION

BPCE v. Spider Bit
Case No. D2025-3740

1. The Parties

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

The Respondent is Spider Bit, France.

2. The Domain Names and Registrar

The disputed domain names <groupcassepargnebpce.info>, <groupcassepargnebpce.online>, and <groupcassepargnebpce.pro> are registered with Sav.com, LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on September 15, 2025. On September 16, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain names. On September 16, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain names which differed from the named Respondent (n/a) and contact information in the Complaint. The Center sent an email communication to the Complainant on September 18, 2025, 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 25, 2025.

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 26, 2025. In accordance with the Rules, paragraph 5, the due date for Response was October 16, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on October 17, 2025.

The Center appointed Alexandre Nappey as the sole panelist in this matter on October 21, 2025. 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 BPCE, a French joint stock company acting as the central institution responsible for the two banking networks – Banques Populaires and Caisses d'Épargne – with its head office in Paris. BPCE, is the second largest banking group in France and pursues a full range of banking, financing and insurance activities, working through its two major Banque Populaire and Caisse d'Épargne cooperative banking networks and through its different subsidiaries.

The Complainant is the owner of numerous trademarks including BPCE and CAISSE EPARGNE, among which:

- European Union word mark BPCE registered under number 008375842 on January 12, 2010, for services in class 36 and duly renewed;
- European Union figurative mark CAISSE D'EPARGNE registered under number 000637504 on April 8, 1999, for services in classes 9, 16, 35, 36, 38, 41 and 42 and duly renewed; and
- French word mark LA CAISSE D'EPARGNE No. 3155888 registered on March 27, 2002, in classes 36 and 41 and duly renewed.

The Complainant is also the owner of several domain names, directly and also via its subsidiary GCE TECHNOLOGIES, among which:

- <bpce.fr> registered in 2008,
- <groupebpce.fr> registered in 2009,
- <groupebpce.com> registered in 2009 and corresponding to an active website, the institutional portal of BPCE,
- <caisse-epargne.fr> registered in 2009.

The three disputed domain names were registered on July 3, 2025.

At the time of the present decision, the three disputed domain names are inactive.

According to the Complainant, the disputed domain names <groupecaisseepargnebpce.online> and <groupecaisseepargnebpce.pro> have never been active while <groupecaisseepargnebpce.info> at time of filing of the Complaint resolved to a website offering pay-per-click advertisements including advertisements that made specific reference to banking services offered by the Complainant (referring to NATIXIS, a subsidiary of BPCE).

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 that the disputed domain names are similar to its earlier trademarks BPCE and CAISSE EPARGNE, to the point of creating confusion. Indeed, the Complainant contends that the three disputed domain names contain its well-known trademarks BPCE and CAISSE EPARGNE with the prefix "group" and different generic Top-Level Domains ("gTLDs") – ".info", ".pro", ".online", which does not prevent a finding of confusing similarity.

Then, the Complainant contends that the Respondent has no rights or legitimate interests in respect of the disputed domain names. The Complainant asserts that the Respondent has no trademarks or trade names corresponding to the disputed domain names and that the Complainant has never authorized the Respondent to register and/or use any domain name incorporating the Complainant's trademarks. The Complainant contends that it has not granted any license, nor any authorization to use the Complainant's trademarks, included in the disputed domain names.

Third, the Complainant claims that the disputed domain names were registered and are being used in bad faith. The Complainant contends that the Complainant's trademarks registrations pre-date the registration of the disputed domain names and that BPCE and its subsidiaries are well-known in France and through the world, notably by the financial and banking market consumers.

Consequently, the Complainant contends that the choice of the disputed domain names does not seem to be a mere coincidence, but on the contrary seems to have been done on purpose to generate a likelihood of confusion with the disputed domain names and the Complainant's trademarks.

The Complainant contends that the two disputed domain names <groupcaissepargnebpce.info> and <groupcaissepargnebpce.online> redirect to inaccessible websites and that <groupcaissepargnebpce.info> redirects to a page offering pay-per-click links (including links referring to NATIXIS, a subsidiary of BPCE).

Finally, the Complainant contends that the disputed domain names were registered anonymously which also demonstrates the bad faith of the Respondent.

B. Respondent

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 names. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)"), section 1.7.

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1.

The Panel finds the trademarks are recognizable within the disputed domain names. Accordingly, the disputed domain names are confusingly similar to the marks for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

Although the addition of other terms, here the word "group", and the suppression of letters "d" and "e" in the expression "caissepargne" may bear on assessment of the second and third elements, the Panel finds the addition of such term and the omission of letters does not prevent a finding of confusing similarity between the disputed domain names and the mark for the purposes of the Policy. [WIPO Overview 3.0](#), 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 the disputed domain names.

Although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving 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 3.0](#), 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 names. 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 names 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.

In the present case, the Panel notes that the Complainant has shown that its BPCE trademarks have been registered and used for years and are well-known in the financial and banking industry. (See *BPCE v. Emmanuel Asamoah*, WIPO Case No. [D2022-3866](#) regarding <bpceinvestment.com>. “The trademarks are well-known in France and throughout the world.”)

Thus, the Respondent could not reasonably be unaware of the Complainant’s rights when it registered the disputed domain names incorporating two of the Complainant’s trademarks.

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 3.0](#), section 3.2.1.

Panels have found that the non-use of a domain name would not prevent a finding of bad faith under the doctrine of passive holding. [WIPO Overview 3.0](#), section 3.3. Having reviewed the available record, the Panel notes the reputation of the Complainant’s trademarks, and the composition of the disputed domain names, and finds that in the circumstances of this case the passive holding of the disputed domain names does not prevent a finding of bad faith under the Policy. The Panel cannot even conceive any use that the Respondent could make of any of the disputed domain names that would not interfere with the Complainant’s trademark rights.

The Panel notes that the disputed domain name <groupcassepargnebpce.info> used to redirect to a page offering pay-per-click links (including links referring to NATIXIS, a company which is a subsidiary of the Complainant), for which the Respondent most likely received some commercial gains. The Panel finds that the Respondent used the disputed domain name <groupcassepargnebpce.info> to intentionally attempt to attract, for commercial gain, Internet users to its website by creating a likelihood of confusion with the Complainant’s trademarks as to the source, sponsorship, affiliation, or endorsement of the Respondent’s website.

Having reviewed the record, the Panel finds the Respondent’s registration and use of the disputed domain names constitutes bad faith under 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 names <groupcaissepargnebpce.info>, <groupcaissepargnebpce.online>, and <groupcaissepargnebpce.pro> be transferred to the Complainant.

/Alexandre Nappey/

Alexandre Nappey

Sole Panelist

Date: October 27, 2025