

## **ADMINISTRATIVE PANEL DECISION**

BANQUE POPULAIRE VAL DE FRANCE v. Domain Administrator,  
NameFind LLC  
Case No. D2025-4630

### **1. The Parties**

The Complainant is BANQUE POPULAIRE VAL DE FRANCE, France, represented by SELARL JB avocat, France.

The Respondent is Domain Administrator, NameFind LLC, United States of America ("United States"), represented by Levine Samuel, LLP, United States.

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

The disputed domain name <bpvf.com> is registered with GoDaddy.com, LLC (the "Registrar").

### **3. Procedural History**

The Complaint was filed in French with the WIPO Arbitration and Mediation Center (the "Center") on November 7, 2025. On November 7, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On November 10, 2025, 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.

On November 11, 2025, the Center informed the parties in English and French, that the language of the registration agreement for the disputed domain name is English. On November 12, 2025, the Complainant filed an amended Complaint and confirmed its request that French be the language of proceedings.

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 November 13, 2025. In accordance with the Rules, paragraph 5, the due date for Response was December 3, 2025. The Respondent sent an email communication to the Center on November 20, 2025, requesting that English be the language of

proceedings and that the Complaint, therefore, be translated to English. The Response was filed with the Center on December 7, 2025, and a further submission regarding the language of proceedings was filed on January 8, 2026.

The Center appointed Stephanie G. Hartung, Christophe Caron, and Warwick A. Rothnie as panelists in this matter on January 6, 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.

On January 14, 2026, the Panel issued a Panel Order No. 1 regarding the language of proceeding requesting the Complainant to either translate the Complaint to English or to accept as accurate a translation of the French Complaint provided by the Respondent as part of the Response.

On January 16 and 19, 2026, the Complainant resubmitted the Complaint in English and also submitted to the Center a supplemental filing purporting to provide evidence of its use and reputation in the acronym "bpvf" and addressing other matters raised in the Response. On January 21, 2026, the Respondent, in turn, submitted a further supplemental filing commenting on the Complainant's latest filing.

#### **4. Factual Background**

The Complainant is a company organized under the laws of France that is active in the banking and financial services industry.

The Complainant has provided evidence that it is the registered owner of the following trademark relating to its company name and brand BANQUE POPULAIRE VAL DE FRANCE:

- French (word) trademark BANQUE POPULAIRE VAL DE FRANCE, Institut National de la Propriété Industrielle (INPI), registration No.: 1439240, registration date: December 9, 1987, status: active.

Moreover, the Complainant has demonstrated that its parent company acquired the domain name <bpvf.fr> on December 22, 2008, which is presently used by the Complainant to redirect to its official website at "www.banquepopulaire.fr/valdefrance/", promoting the Complainant's banking and financial services on the Internet.

The Respondent is a company organized under the laws of the United States that is engaged in the domain business of acquiring and reselling domain names composed of generic or common words, descriptive phrases, and short strings of letters.

The disputed domain name was first registered on November 29, 2001, and was acquired by the Respondent on October 12, 2022.

By the time of the rendering of this Decision, the disputed domain name resolves to the Registrar's official website where it is promoted to be already taken. The Complainant, however, has demonstrated that at some point before the filing of the Complaint, namely on November 7, 2025, the disputed domain name was available for online sale at a price of EUR 26,101.97. Also, the Complainant has substantiated that at some other point in the past, the disputed domain name resolved to a standardized Pay-Per-Click (PPC) website with hyperlinks titled e.g., "Compte Professional Gratuit".

The Complainant requests that the disputed domain name be transferred to the Complainant, and that the language of proceedings be French.

The Respondent, in turn, requests that the Complaint be denied, and that the language of proceedings be English.

## 5. Parties' Contentions

### A. The Complainant

The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain name.

The Complainant submits that the disputed domain name is identical or confusingly similar to its BANQUE POPULAIRE VAL DE FRANCE trademark, since (1) the Complainant's official website through which it markets its services is operated under "www.bpvf.fr", (2) although the abbreviated sign "bpvf" as such has not been registered, it has clearly become a distinctive trademark – being the well-known acronym of the Complainant's company name and trademark BANQUE POPULAIRE VAL DE FRANCE –, which consumers associate with the services and goods offered by the Complainant, and (3) a Google search using the keyword "bpvf" confirms the referencing of the Complainant to the exclusion of any other brand, and on at least 10 pages of the search results.

Moreover, the Complainant asserts that the Respondent has no rights or legitimate interests in respect of the disputed domain name since (1) the Respondent holds domain names in its portfolio with the aim of reselling them, thus, it has no connection with the trademark BPVF and has never acquired any rights authorizing it to register or use the disputed domain name, (2) the Respondent uses the disputed domain name to operate a PPC website which refers to banking products offered by companies competing with the Complainant, demonstrating that the Respondent is targeting the BPVF trademark with the aim of deceiving Internet users into believing that the links contained on the PPC website under the disputed domain name are linked to the Complainant, and (3) the Respondent does not offer any goods or services under the disputed domain name and is not using the latter for any good faith noncommercial purpose, either.

Finally, the Complainant argues that the Respondent has registered and is using the disputed domain name in bad faith since (1) the Complainant's BANQUE POPULAIRE VAL DE FRANCE trademark was registered on December 9, 1987, while the disputed domain name was only created on November 29, 2001, (2) the Respondent uses the disputed domain name in order to display hyperlinks that redirect users to websites offering competing services, and (3) the Respondent offers the disputed domain name for sale at a price of EUR 26,101.97, which is an excessive sum that can only be justified by typosquatting.

Regarding its request that the language of proceedings be French, the Complainant basically contends that (1) at the time of the filing of the Complaint, the Complainant did not know the language of the registration agreement, (2) the disputed domain name refers to the Complainant, being a well-known bank and trademark in France, (3) the links integrated into the website to which the disputed domain name resolves are denominated in French and lead to other websites offering services in French, and (4) the filing of the Complaint translated into English would lead to additional delays, which would be unfair to the Complainant.

### B. The Respondent

The Respondent contends that the Complainant has not satisfied all three of the elements required under the Policy for a transfer of the disputed domain name. Notably, the Respondent points to the fact that it belongs to the most distinguished companies in the United States in the business of acquiring and reselling domain names composed of generic or common words, descriptive phrases and short strings of arbitrary letters.

The Respondent argues that the disputed domain name is neither identical nor confusingly similar to a trademark in which the Complainant has rights since (1) while the Complainant shows registered rights in the BANQUE POPULAIRE VAL DE FRANCE trademark, it admits not to have any registered trademark rights for the acronym "bpvf", (2) the use of the domain name <bpvf.fr> as such gives no rights to maintain this UDRP proceeding, either, and (3) there is no indication in the Complaint or in the annexes thereto that the acronym "bpvf" of the Complainant's BANQUE POPULAIRE VAL DE FRANCE trademark is incorporated in any of the Complainant's literature.

Moreover, the Respondent submits that it has rights and legitimate interests in respect of the disputed domain name since (1) the Respondent conducts a legitimate business of brokering domain names that includes buying and selling dictionary names, descriptive phrases and, as in this case, arbitrary strings of (four) letters, and (2) those four-letter strings are extremely valuable and the Respondent acquired the disputed domain name which is a particular string as an asset to its domain name portfolio.

Finally, the Respondent asserts that it has neither registered nor it is using the disputed domain name in bad faith since (1) the four-letter string “bpvf” has no presence in the United States such that it would have been brought to the Respondent’s attention as an acronym for a French trademark; and neither is there any evidence that the Respondent could reasonably be found to have had an actual awareness of the Complainant’s acronym when it registered the disputed domain name, (2) also, the Parties are resident in different and far removed territories as well as speech from each other, so it cannot be taken as a given that the Respondent had actual knowledge of the Complainant at all, (3) the Respondent is not a competitor of the Complainant, (4) there is no reason to believe that consumers of banking services in France would likely be confused by a prospective purchaser of the disputed domain name in a different territory offering non-infringing goods or services, (5) the PPC website to which the disputed domain name resolved is not of the Respondent’s making, but must have been created by an earlier holder, and even assuming that the PPC links are infringing, they were not created by or at the request of the Respondent (e.g., the last capture in the Internet Archive at “www.archive.org” for the disputed domain name is dated November 2021, which is before the Respondent acquired the latter), (6) even assuming that the Respondent was responsible for creating the PPC website, the links do not appear to have any actual tie to the Complainant, and (7) the Complainant itself has shown that the Respondent has offered different four-letter strings, e.g., <pvfs.com>, at the exact same price of EUR 26,101.97 as the disputed domain name.

Regarding its request that the language of proceedings be English, the Respondent basically contends that (1) the Complainant has attempted to put the Respondent at a disadvantage by filing the Complaint and all but two annexes in the French language, (2) the excuse that the Complainant did not know the language of the registration agreement does not make sense, since the Registrar that produced the Registrar verification of the disputed domain name is located in the United States, (3) contrary to the Complainant’s allegations, the disputed domain name does not point to France and to nothing on the Respondent’s landing page which indicates that it would be conversant in French, (4) there is no reason apparent in the Complaint justifying to violate the rule that the language of proceedings be the language of the registration agreement, and (5) the Complainant was recently involved in a parallel UDRP proceeding in relation to another four-letter domain name in which the Complainant insisted having the decision in French, notwithstanding that the registration agreement was in English.

## **6. Discussion and Findings**

Under paragraph 4(a) of the Policy, the Complainant carries the burden of proving:

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

### **A. Language of the Proceeding**

First, it is up to the Panel to decide which shall be the language of proceedings. In doing so, the Panel notes that the language of the Registration Agreement for the disputed domain name is English. Pursuant to the Rules, paragraph 11(a), in the absence of an agreement between the parties, or unless specified otherwise in the registration agreement, the language of the administrative proceedings shall be the language of the registration agreement.

The Complaint was filed in French and the Complainant requested that the language of the proceeding be French for several reasons as indicated above under Section 5. A., including the fact that it was ignorant of the language of the Registration Agreement when the Complaint was filed. The Respondent, in turn, requested that the language of the proceeding be English claiming that there was no reason in the case at hand to deviate from the general principle set forth by Rules, paragraph 11(a), and given that the Respondent, as a company located in the United States, had no specific command of the French language.

In exercising its discretion to use a language other than that of the registration agreement, the Panel has to exercise such discretion judicially in the spirit of fairness and justice to both parties, taking into account all relevant circumstances of the case, including matters such as the parties' ability to understand and use the proposed language, time and costs (see WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)"), section 4.5.1).

Having considered all the matters above, the Panel determines under paragraph 11(a) of the Rules that the language of proceedings shall be English. The Panel sees no reason to deviate from the general rule of language consistency between the language of the registration agreement for the disputed domain name and the language of proceedings. This case has no more specific ties with France and the French language other than that the Complainant here has its principal place of business. In turn, both the Registrar and the Respondent are located in the United States, and the latter undisputedly has no specific command of the French language. Also, the aspect of urgency which the Complainant has brought forward is no reason not to lead these proceedings in the English language. The Respondent has correctly stated that the last time that the disputed domain name has been in use was around 2021, which was even before the disputed domain name was acquired by the Respondent. Hence, the Panel considers a delay of a few days in rendering its Decision due to translation measures to be reasonable in order to treat both Parties equally and fair in accordance with the Rules, paragraph 10 (b).

## **B. Supplemental Filings**

Further, as mentioned under Section 3. above, on January 16 and 19, 2026, the Complainant submitted, *inter alia*, to the Center a supplemental filing purporting to provide evidence of its use and reputation in the acronym "bpvf" and addressing other matters raised in the Response. On January 21, 2026, the Respondent, in turn, submitted a further supplemental filing commenting thereon.

Paragraphs 10 and 12 of the Rules grant the Panel sole discretion to determine the admissibility of unsolicited supplemental filings. While paragraph 10(d) states that: "The Panel shall determine the admissibility, relevance, materiality and weight of the evidence", paragraph 12 provides that: "In addition to the complaint and the response, the Panel may request, in its sole discretion, further statements or documents from either of the Parties". The [WIPO Overview 3.0](#), section 4.6 further states that "unsolicited supplemental filings are generally discouraged, unless specifically requested by the panel".

In exercising its discretion and driven by the desire to render a comprehensive and well-founded decision, the Panel decided to accept both Parties' unsolicited supplemental filings, but wishes to confirm that doing so had no effect on the outcome of this case, and that both Parties were still treated equally and fair within the Panel's commitment set forth by paragraph 10 of the Rules.

## **C. Identical or Confusingly Similar**

Next, the Panel is requested to determine whether or not the Complainant has proved that the disputed domain name is identical or confusingly similar to a trademark in which the Complainant has rights, paragraph 4(a)(i) of the Policy.

In this context, it is well accepted among UDRP panels 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. While each case is judged on its own merits, in cases where a domain name incorporates the entirety of a

trademark, or where at least a dominant feature of the relevant mark is recognizable in the domain name, the domain name will normally be considered confusingly similar to that trademark for purposes of UDRP standing. Also, Panels have found that the overall facts and circumstances of a case (including relevant website content) may support a finding of confusing similarity, particularly where it appears that the respondent registered the domain name precisely because it believed that the domain name was confusingly similar to a trademark held by the complainant. [WIPO Overview 3.0](#), section 1.7.

The Complainant has shown to have registered rights in the BANQUE POPULAIRE VAL DE FRANCE trademark with protection for the territory of France. Moreover, the Complainant has demonstrated, and the Respondent has not objected thereto, that its BANQUE POPULAIRE VAL DE FRANCE trademark enjoys a certain reputation in France where it has been in use since its registration in 1987.

Moreover, the Complainant admits that it has not registered the sign "bpvf" as a trademark. Still, the Complainant claims that this sign has clearly become a distinctive trademark, the reason being that it is the well-known acronym of the Complainant's company name and trademark BANQUE POPULAIRE VAL DE FRANCE, which consumers associate with the services and goods offered by the Complainant. The Complainant, however, has not provided sufficient documentary evidence or the like in support of such allegation. Concretely, the Complainant has submitted, as Annex 1 to its Complaint, excerpts from an online article relating to the Complainant published by the French online newspaper "L'ÉCHO REPUBLICAIN", which, however, makes no reference whatsoever to the acronym "bpvf". The same applies to two excerpts from the Complainant's official website, provided as Annexes 6 and 8 to the Complaint. Further, the Complainant refers to a Google search, provided as Annex 9 to the Complaint, wishing to demonstrate that the four-letter string "bpvf" exclusively refers to the Complainant, and, thus, gives evidence of the reputation which this combination of letters enjoys. In fact, however, this Google search explicitly shows results only for the 8th arrondissement in Paris; when the Panel conducted a similar search in another region of the European Union (e.g., Germany) within its limited powers set forth by Rules, paragraph 10, very different results appeared, allowing to conclude that this Google search conducted by the Complainant is not capable to substantiate an alleged reputation of the acronym of the Complainant's BANQUE POPULAIRE VAL DE FRANCE trademark across borders. Also, the Complainant has provided as Annex 14 its Annual Company Report 2024 (in the French language) which refers several times to the Complainant as "BPVF", however, not in a trademark manner but for purposes of abbreviation only (e.g., when referencing the Complainant in a tabular overview). Moreover, online comments made by some of the Complainant's customers (submitted as Annex 15, again in the French language) are unsuitable for establishing trademark rights in the designation "bpvf", either; here, only 8 customers out of a total of 33 comments refer to this designation at all, while some customers even refer to the designation "bpvdf" instead, which obviously is not demonstrating any kind of "wide-spread" use of the designation "bpvf", as purported by the Complainant. Besides, various court decisions (submitted as Annex 16) and other online material (provided e.g., as Annexes 18 and 20), all in the French language only, do not provide conclusive evidence, either; while the Complainant is sometimes referred to as "BPVF", it is frequently designated as "BANQUE POPULAIRE VAL DE FRANCE", which weakens the Complainant's argument that the designation "bpvf" is "consistently" used as a distinctive identifier relating to the Complainant.

The Complainant also refers to its own registration of the domain name <bpvf.fr> which, according to the Whois information, was registered on December 22, 2008. According to the Complaint, the Complainant's official website is operated through this domain name. When the Panel entered the domain name into a web browser, however, it redirected to the website at "www.banquepopulaire.fr/valdefrance/" which, so far as the Panel can see, does not use the acronym on the landing page. As the Complaint does not include any statistics about how much traffic is redirected to the Complainant's website through this domain name, the Panel is unable to find that this registration and use has generated sufficient reputation in the acronym "bpvf" to constitute it as an unregistered trademark for the purposes of the Policy.

Therefore, the Panel ascertains that the Complainant has demonstrated rights in its BANQUE POPULAIRE VAL DE FRANCE for the purposes of the Policy, however, it has failed to produce sufficient evidence of such rights on the four-letter string "bpvf", e.g., by showing actual use thereof in the Complainant's business as a source identifier or the like. This finding leaves the Panel with the question whether or not the disputed

domain name is at least confusingly similar to the Complainant's BANQUE POPULAIRE VAL DE FRANCE trademark as such, the case being, e.g., if it is still recognizable within the disputed domain name. [WIPO Overview 3.0](#), section 1.7.

A string of four letters of this kind may be considered descriptive as it may represent any number of different things or organizations. It can, in an appropriate context, also be seen as an acronym for the Complainant's proven BANQUE POPULAIRE VAL DE FRANCE trademark.

A number of decisions under the Policy have found that a four-letter sign which is an acronym for the words of a trademark is confusingly similar to the trademark. See for example *Phi Kappa Sigma Fraternity, Inc. v. Phi Kappa Sigma Foundation Fund, Inc. / Daniel Heiss, Phi Kappa Sigma Foundation*, WIPO Case No. [D2021-4164](#), and the decisions there cited.

Typically, in those cases, there is evidence of significant use of the acronym in association with the trademark. In the *Phi Kappa Sigma* case above, for example, the panel found that "while the record lacks sales data under the claimed PKS and ΦΚΣ marks, there is substantial evidence of advertising and use of those marks in commerce from at least 1996." Similarly, in *Swinburne University of Technology v. Swinner a/k/a Benjamin Robert Goodfellow*, WIPO Case No. [DAU2004-0003](#), the evidence amongst other things showed that the acronym, "swin", formed part of the domain name <swin.edu.au> which had been operating as the complainant's main website "for over 10 years and receiv[ing] approximately 70,000 visitors per week".

In *Chambre de Commerce v. Tao Jing*, WIPO Case No. [DME2025-0033](#), the domain name <cclu.me> was found to be confusingly similar to the complainant's registered trademark for CHAMBER OF COMMERCE LUXEMBOURG POWERING BUSINESS and device. In that case, the complainant's website was located at "www.cc.lu". Moreover, any doubt that the respondent was targeting the trademark was removed by the fact that the domain name resolved initially and transiently to a website which closely replicated the complainant's website before transferring to some form of gambling website. See [WIPO Overview 3.0](#), section 1.15

On the record in this case, these factors are missing.

For the reasons laid out in detail on page 6 above, the Complainant has neither provided sufficient evidence (or at least supportive documents) of actual use of its BANQUE POPULAIRE VAL DE FRANCE trademark's acronym "bpvf" nor are there any other circumstances indicated in the Complaint or in the case file which would allow the Panel to conclude that consumers would e.g., spontaneously associate the disputed domain name and the acronym "bpvf" with the Complainant's trademark, e.g., because they are familiar with this four-letter string through use in context with the Complainant's business (e.g., for login purposes or the like).

The Complaint (at the very least) implies the Complainant's website operates at "www.bpvf.fr" but, as discussed above, that URL redirects to a website at "www.banquepopulaire.fr/valdefrance/" and there is no evidence of the extent, if any, of traffic being redirected in this manner. Nor is there evidence (as there was in *Chambre de Commerce*, above) of targeting. The Complainant says the disputed domain name resolved to a website offering PPC advertisements including at least one link to professional bank accounts. The Respondent, in turn, says that since it has been the holder of the disputed domain name it resolved to a website which offered the disputed domain name for sale for EUR 26,101.97. The screenshot showing the PPC links does not appear to be a print-out from the Wayback Machine. As the Panel has explained above, however, the particular use appears to be a limited usage.

Even so, the price at which the disputed domain name is being offered for resale is more than the typical cost of registering a new domain name in the ".com" gTLD. For example, the offers for sale included in Annex 12 to the Complaint indicate annual renewal fees of EUR 21.99. This can be a basis to infer targeting. In the present case, however, the disputed domain name is a four-letter acronym, and such short domain names often have intrinsic value in their own right. Indeed, Annex 12 to the Complaint discloses that

the Respondent was offering another unrelated four-letter acronym in the .com gTLD, <pvfs.com>, for exactly the same price.

Also, the Panel notes that, accordingly, the way in which the disputed domain name is used by the Respondent, e.g., being offered for online sale at a price of EUR 26,101.97, creates no specific link with the Complainant's BANQUE POPULAIRE VAL DE FRANCE trademark which would have allowed e.g., consumers to conclude that the four-letter string "bpvf" included in the disputed domain name was specifically meant to represent the Complainant's trademark's acronym. Though the Panel is certainly aware of the fact that UDRP panels, in general, tend to require a reasonably low threshold of confusing similarity between the disputed domain name and the Complainant's trademark for the purposes of paragraph 4(a)(i) of the Policy (see [WIPO Overview 3.0](#), section 1.7), even such low level has obviously not been achieved here.

The Panel, therefore, finds the first element of the Policy has not been established.

#### **D. Rights or Legitimate Interests and Registered and Used in Bad Faith**

For the sake of completeness and in order to give the Parties a more complete picture of this case, the Panel wishes to express that the Complainant would not have succeeded in these proceedings, even if the Panel would have found standing of the Complainant under paragraph 4(a)(i) of the Policy.

The Panel was nevertheless somewhat undecided whether or not to accept rights or legitimate interests of the Respondent with respect to the disputed domain name as set forth by paragraph 4(a)(ii) of the Policy merely on the basis that its domain business of acquiring and reselling domain names composed of generic or common words, descriptive phrases, and short strings of letters is per se legitimate; the Respondent itself does not purport to hold any intellectual property rights relating to the specific four letter string "bpvf" as it is reflected in the disputed domain name. (It is also noted that the Respondent has not given any particular explanation as to why this very four-letter string is so valuable as to justify a sales price in the range of EUR 26,000.

At the same time, the Panel was willing to agree that the Complainant at least has failed to provide sufficient evidence that the Respondent registered the disputed domain name in bad faith, as expressly required by paragraph 4(a)(iii) of the Policy. When the disputed domain name was created in 2001, the Complainant had not even registered and started using its own domain name <bpvf.fr>, which is the only serious use of the acronym "bpvf" which the Complainant has demonstrated whatsoever. When the Respondent latter acquired the disputed domain name in 2022 for the obvious purpose of selling it to whomever as part of its domain business, the resolution of the disputed domain to a PPC website with hyperlinks to third parties' websites that may have been in competition with the Complainant's business had already ceased. Such earlier use of the disputed domain name, however, was the Complainant's principal argument to show that the disputed domain name was registered by the Respondent in bad faith. Apart therefrom, it must be recognized that the Complainant has not provided any evidence or at least other circumstances which allow to conclude that the Respondent had any knowledge of the France-based Complainant and its BANQUE POPULAIRE VAL DE FRANCE trademark which enjoys reputation particularly with respect to the French market, and its alleged renown as "bpvf", at the time when the disputed domain name was acquired.

The Panel, therefore, does not find there is evidence that the Respondent registered the disputed domain name in bad faith targeting the Complainant or its BANQUE POPULAIRE VAL DE FRANCE trademark rights, and that the third element of the Policy has not been established, either.

#### **E. Reverse Domain Name Hijacking**

Last, paragraph 15(e) of the Rules provides that, if after considering all submissions, the Panel finds that the Complaint was brought in bad faith, for example in an attempt at Reverse Domain Name Hijacking or to harass the domain-name holder, the Panel shall declare in its decision that the Complaint was brought in bad

faith and constitutes an abuse of the administrative proceeding. The mere lack of success of the complaint is not, on its own, sufficient to constitute reverse domain name hijacking. [WIPO Overview 3.0](#), section 4.16.

Having considered the specific circumstances of this case, the Panel finds that the Complaint has been brought in bad faith and constitutes an attempt at Reverse Domain Name Hijacking.

The Panel is willing to accept that the Complainant strongly and in good faith believes in the reputation that its BANQUE POPULAIRE VAL DE FRANCE trademark undisputedly enjoys and so attempts to transfer such reputation to the trademark's acronym "bpvf", which, however, is unjustified for the reasons set out above under Section 6.B. Despite such good faith belief, still, the Complainant must have been aware of the fact that it had little chance to successfully bring this UDRP complaint; in particular, the documentation submitted by the Complainant itself demonstrates that there is no serious commercial use by the Complainant of the acronym "bpvf" to form a basis for a UDRP proceeding; also, the Complainant was legally represented in these proceedings, which rather increases than reduces the requirements for a complaint to have been submitted on a solid basis only and so in good faith.

## **7. Decision**

For the foregoing reasons, the Complaint is denied.

Also, the Panel holds that the Complaint was brought in bad faith and, therefore, finds for a case of Reverse Domain Name Hijacking.

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Presiding Panelist

*/Christopher Caron/*  
**Christopher Caron**  
Panelist

*/Warwick A. Rothnie/*  
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Date: January 29, 2026