

ADMINISTRATIVE PANEL DECISION

BPCE v. Tiina Laine, Laaksonen LLC

Case No. D2025-4882

1. The Parties

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

The Respondent is Tiina Laine, Laaksonen LLC, Finland.

2. The Domain Name and Registrar

The disputed domain name <banque-populaire.sbs> is registered with Web Commerce Communications Limited dba WebNic.cc (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on November 24, 2025. On November 25, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On November 26, 2025 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 (Domain Admin) and contact information in the Complaint. The Center sent an email communication to the Complainant on November 27, 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 December 12, 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 December 15, 2025. In accordance with the Rules, paragraph 5, the due date for Response was January 4, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on January 7, 2026.

The Center appointed Geert Glas as the sole panelist in this matter on January 12, 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 French joint stock company acting as the central institution responsible for its two banking networks: Banque Populaire, and Caisse d'Epargne. The Complainant is the second largest banking group in France and pursues under the "Banque Populaire" and "Caisse d'Epargne" names a full range of banking, financing and insurance activities.

The Complainant is well known in the international market and is present in more than 40 countries via its various subsidiaries.

The Complainant is the owner of a number of trademark registrations containing the Banque Populaire name. These trademarks include:

-the French BANQUE POPULAIRE word mark registered under number 3113485 on July 25, 2001, for services in classes 36, and 38;

-the French figurative trademark  prominently containing the words Banque Populaire and registered under number 4605979 on December 9, 2019, for services in classes 9, 35, and 36;

-the European Union figurative trademark  prominently containing the words Banque Populaire and registered under number 018725733 on November 12, 2022, for services in classes 9; 35, and 36,

The Complainant registered the domain names <banque-populaire.com> (in 1998), <banquepopulaire.com> (in 2001), and <banque-populaire.fr> (in 2002) which all resolve to the institutional website serving the close to 10 million clients of the Banque Populaire bank in France.

The publicly available Whois records for the disputed domain name only mention a Malaysian domain administrator based in Kuala Lumpur, Malaysia. Upon request by the Center, the Registrar disclosed registrant information according to which the disputed domain name is owned by the Respondent, a company established in Turku, Finland.

On August 4, 2025, the Respondent registered the disputed domain name.

It appears from evidence provided by the Complainant that the disputed domain name resolves to a website which is identified by the Chrome browser as dangerous. When an Internet user attempts to reach this website the Chrome website displays the following message: "Dangerous site – Hackers on the site you tried to visit may trick you into installing software or revealing information, such as passwords, phone numbers, or credit card details. Chrome strongly recommends you return to a safe place." (translation of the French language text "Site dangereux – Des pirates informatiques sur le site que vous avec essayé de consulter peuvent vous inciter à installer des logiciels ou à révéler des infos, comme mots de passe, ou vos numéro de téléphone ou de carte de crédit. Chrome vous recommande vivement de revenir en lieu sûr.").

On September 11, 2025, counsel to the Complainant sent the Registrar of the disputed domain name a cease and desist letter to be passed on to the Respondent. No reply from the Registrar or from the Respondent was received to this letter which sought the transfer of the disputed domain name.

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 it is the owner of numerous trademarks which consist of or incorporate the terms “Banque Populaire”. As the disputed domain name incorporates these trademarks, the public which is confronted with this domain name will be misled into thinking that it is related to the activities of the Complainant. In the assessment of the confusion between the trademarks and the disputed domain name, the generic Top-Level Domain “.sbs” should not be taken into account.

According to the Complainant, it has never authorized the Respondent to register and/or use any domain name incorporating its BANQUE POPULAIRE trademarks nor has it ever granted any license to the Respondent. As a result, the Respondent has no rights or legitimate interests in respect of the disputed domain name.

BANQUE POPULAIRE is a well-known trademark in France and through the world, notably by the financial and banking market consumers, as already established in the *BPCE v. Sophie Gadoud, Shady's corporation*, WIPO Case No. [D2021-2305](#) relating to the <ma-banquepopulaire.com> domain name. The choice of the disputed domain name is not a mere coincidence, and its registration has been done in bad faith. As to the use made of the disputed domain name, the Complainant refers to the fact that the website to which it resolves is flagged as being “dangerous”. Even if the current holding of the disputed domain name would be considered as passive, it would meet all the factors which have been considered relevant in applying the passive holding doctrine. As a result, the disputed domain name is being used by the Respondent in bad faith.

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 name. 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 entirety of the Complainant's BANQUE POPULAIRE word mark is reproduced within the disputed domain name with a hyphen in between. Moreover, the Complainant's BANQUE POPULAR figurative marks are recognizable within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the BANQUE POPULAIRE marks for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

Based on the available record, 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 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, which has never authorized the Respondent to register or use the disputed domain name, 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.

There is indeed no evidence whatsoever of the Respondent using the disputed domain name with a bona fide offering of goods or services, the Respondent being commonly known by the disputed domain name or the Respondent making a legitimate noncommercial or fair use of the disputed domain name.

To the contrary, as the Chrome browser deems it necessary to warn Internet users trying to reach the website to which the disputed domain name resolves that it is a "dangerous" site where they may be "tricked by hackers into installing software or revealing information". As a result, it urges such Internet user to "return to a safe place".

Panels have held that the use of a domain name for illegal activity, here the possible distributing malware, unauthorized account access/hacking or other types of fraud, can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.0](#), section 2.13.1.

Based on the available record, 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.

As to the mere registration of the disputed domain name, it should be noted that panels have consistently found that the mere registration of a domain name which is confusingly similar to a famous or widely-known trademark by an unaffiliated entity can by itself create a presumption of bad faith. [WIPO Overview 3.0](#), section 3.1.4.

This seems to be the case here as the BANQUE POPULAIRE mark had become widely-known long before the disputed domain name was registered by the Respondent. As a result, the Respondent must have had knowledge of the existence and activities of the BANQUE POPULAIRE bank of the Complainant when registering the disputed domain name. More likely than not, that Respondent registered the disputed domain name with the intention of mimicking the Complainant's domain name <banque-populaire.com>.

Based on the available record, the Panel finds that the disputed domain name has been registered in bad faith.

As to the use which is being made of the disputed domain name, reference is hereby made to the fact that it appears from evidence provided by the Complainant that the Chrome browser deems it necessary to warn any Internet user trying to visit the website to which the disputed domain name resolves that this website is dangerous and that hackers on the site may trick such visitors into installing software or revealing information about passwords, telephone numbers or credit cards. This warning and the recommendation to "return to a safe place" does indicate that the Respondent is using the disputed domain name for illegal activities which constitutes bad faith. [WIPO Overview 3.0](#), section 3.4.

Even if, in the absence of information on the existence and content of the actual webpage to which the disputed domain name would be resolving, this disputed domain would be considered as not being actively used, 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. “[I]n considering whether the passive holding of a domain name, following a bad faith registration of it, satisfies the requirements of paragraph 4(a)(iii), the Administrative Panel must give close attention to all the circumstances of the Respondent’s behaviour. A remedy can be obtained under the Uniform Policy only if those circumstances show that the Respondent’s passive holding amounts to acting in bad faith.” (*Telstra Corporation Limited v. Nuclear Marshmallows*, WIPO Case No. [D2000-0003](#)).

Having reviewed the available record, the Panel notes the distinctiveness and reputation of the Complainant’s BANQUE POPULAIRE mark, the failure of the Respondent to submit a response or to provide any evidence of actual or contemplated good-faith use as well the implausibility of any good faith use to which the disputed domain name could be put. In view of these circumstances, the passive holding of the disputed domain name by the Respondent does not prevent a finding of bad faith under the Policy.

Based on the available record, the Panel finds that the Respondent’s registration and use of the disputed domain name constitute bad faith under the Policy and 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 <banque-populaire.sbs> be transferred to the Complainant.

/Geert Glas/
Geert Glas
Sole Panelist
Date: January 26, 2026