

ADMINISTRATIVE PANEL DECISION

BFORBANK v. cc ot
Case No. D2026-1117

1. The Parties

The Complainant is BFORBANK, France, represented by Nameshield, France.

The Respondent is cc ot, United Kingdom.

2. The Domain Name and Registrar

The disputed domain name <bforbank.one> is registered with Gname.com Pte. Ltd. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on March 16, 2026. On March 16, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On March 17, 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 (NOT IDENTIFIED / Redacted for Privacy, The RDAP server redacted the value) and contact information in the Complaint. The Center sent an email communication to the Complainant on March 17, 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 March 17, 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 March 17, 2026. In accordance with the Rules, paragraph 5, the due date for Response was April 6, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on April 13, 2026.

The Center appointed Roger Staub as the sole panelist in this matter on April 20, 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 an online bank launched in October 2009 by the Crédit Agricole Regional Banks. It offers daily banking, savings, investment and credit (consumer and real estate) services. The Complainant submits that it has over 450,000 clients and 600 employees.

The Complainant owns European Union Trade Mark Registration No. 008335598 for BFORBANK, registered on December 8, 2009, in Classes 9, 35, 36 and 38.

The Complainant further submits that it owns and uses the domain name <bforbank.com>, which has been registered since January 16, 2009.

The disputed domain name was registered on February 20, 2026.

The disputed domain name resolves to a parking page, with mail exchange ("MX") servers being configured.

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 submits the following:

First, the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights. The Complainant takes the position that the disputed domain name is identical to its trademark BFORBANK, as it is contained without addition or deletion. The addition of the Top-Level Domain ("TLD") ".one" does not change the overall impression of the designation as being connected to the Complainant's trademark.

Second, the Respondent has no rights or legitimate interests in respect of the disputed domain name. The Respondent is not identified in the Whois database as "cc ot", which name is not similar to the disputed domain name. The Respondent is not affiliated with nor authorized by the Complainant in any way, and it has no rights or legitimate interests with respect to the disputed domain name. The Complainant does not have any business with the Respondent. The Complainant has not granted any license or authorization to the Respondent. The fact that the Respondent did not make any use of the disputed domain name since its registration confirms that the Respondent has no demonstrable plan to use it.

Third, the disputed domain name was registered and is being used in bad faith. The Complainant had already been extensively using its trademark BFORBANK before the date of creation of the disputed domain name. The Complainant's trademark is well known worldwide. The Complainant has a long-standing worldwide operating website under the domain name <bforbank.com>. Thus, it is reasonable to infer that the Respondent has registered the disputed domain name with full knowledge of the Complainant's trademark. Moreover, the disputed domain name resolves to an error page. The Respondent has not demonstrated any activity with respect to the disputed domain name, and it is not possible to conceive of any plausible actual or contemplated active use of the disputed domain name by the Respondent that would not be illegitimate. Finally, the disputed domain name has been set up with MX records, which suggests that it may be actively used for email purposes.

B. Respondent

The Respondent did not reply to the Complainant's contentions.

6. Discussion and Findings

According to the Policy, to qualify for a transfer, the Complainant must prove each of the following:

First, the disputed domain name is identical or confusingly similar to a trademark or service mark to which the Complainant has rights.

Second, the Respondent has no rights or legitimate interests in respect of the disputed domain name.

Third, the disputed domain name has been registered and is being used in bad faith.

Since the Respondent did not submit a response, the Panel may choose to accept the reasonable contentions of the Complainant as true. This Panel will determine whether those facts constitute a violation of the Policy that is sufficient to order the transfer of the disputed domain names (see *Joseph Phelps Vineyards LLC v. NOLDC, Inc., Alternative Identity, Inc., and Kentech*, WIPO Case No. [D2006-0292](#)).

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 Select UDRP Questions ("[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 entirety of the mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is identical to the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

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 composition of the disputed domain name, which is identical to the Complainant's distinctive trademark, carries a high risk of implied affiliation with the Complainant and thus, such composition cannot confer rights or legitimate interests on the Respondent since it effectively impersonates or suggests sponsorship on the part of the Complainant. [WIPO Overview 3.1](#), section 2.5.1.

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.

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.

Considering the fact that the Complainant's trademark and domain name predate the disputed domain name registration by more than 15 years, and that the disputed domain name is identical to the Complainant's distinctive mark, the Panel finds that the Respondent knew or should have known of the Complainant and registered the disputed domain name in bad faith.

Panels have found that the non-use of a domain name would not by itself prevent a finding of bad faith under the doctrine of passive holding. To 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 (i) the distinctiveness of the Complainant's trademark, (ii) the composition of the disputed domain name, (iii) the disputed domain name having been set up with MX records, (iv) the Complainant's online presence under the domain name <bforbank.one> with the identical Second-Level Domain, and (iv) the failure of the Respondent to submit a response, 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. Therefore, the disputed domain name was registered and is being used in bad faith.

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 <bforbank.one> be transferred to the Complainant.

/Roger Staub/

Roger Staub

Sole Panelist

Date: May 4, 2026