ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

# ADMINISTRATIVE PANEL DECISION

BPCE v. Name Redacted
Case No. D2026-1630

## 1. The Parties

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

The Respondent is Name Redacted.[1]

## 2. The Domain Name and Registrar

The disputed domain name <bpce-lease-reunion.info> is registered with PDR Ltd. d/b/a PublicDomainRegistry.com (the "Registrar").

## 3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on April 17, 2026. On April 17, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On April 20, 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 (Redacted for Privacy) and contact information in the Complaint. The Center sent an email communication to the Complainant on April 20, 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 April 21, 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").

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[1] The Respondent appears to have used the name of a third party when registering the disputed domain name. In light of the potential identity theft, the Panel has redacted the Respondent's name from this Decision. However, the Panel has attached as Annex 1 to this Decision an instruction to the Registrar regarding transfer of the disputed domain name, which includes the name of the Respondent. The Panel has authorized the Center to transmit Annex 1 to the Registrar as part of the order in this proceeding, and has indicated Annex 1 to this Decision shall not be published due to the exceptional circumstances of this case. See *Banco Bradesco S.A. v. FAST-12785241 Attn. Bradescourgente.net / Name Redacted*, WIPO Case No. D2009-1788.

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on April 27, 2026. In accordance with the Rules, paragraph 5, the due date for Response was May 17, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on May 21, 2026. The Center received a third-party email communication on May 13, 2026.

The Center appointed Stefan Bojovic as the sole panelist in this matter on May 28, 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 the two banking networks Banques Populaires and Caisses d'Epargne and provides a full range of banking, financing and insurance activities, working through its two major cooperative banking networks and through different subsidiaries. The Complainant employs 105,000 employees and serves a total of 36 million customers.

The Complainant offers lease services in French overseas departments through its subsidiary BPCE Lease, which, inter alia, operates a branch under the name BPCE Lease Réunion (covering inter alia Mayotte and French Guiana).

The Complainant is the owner of the BPCE trademark, which is protected by trademark registrations in various jurisdictions, including the following:

- European Union trademark registration No. 8375842 for BPCE, registered on January 12, 2010; and

- International Trademark Registration No. 1033662 for BPCE (word/device), registered on December 15, 2009.

The Complainant and its subsidiaries also own several domain names reflecting the Complainant's BPCE trademark, such as <bpce.fr>, registered on November 27, 2008, <groupebpce.fr>, registered on February 25, 2009, and <groupebpce.com>, registered on February 25, 2009.

The disputed domain name was registered on April 8, 2026, and at the time of filing of the Complaint it resolved to a website under the name "BPCE LEASE REUNION" offering financial services and using the former address of the Complainant's subsidiary BPCE Lease. Moreover, Mail Exchange ("MX") records were configured on the disputed domain name. At the time of the Decision, the disputed domain name resolves to an inactive page.

**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 the disputed domain name is confusingly similar to its well-known BPCE trademark. The Complainant's BPCE trademark is contained in its entirety within the disputed domain name. The addition of terms "lease" and "reunion" actually increases the risk of confusion, as the Complainant offers lease services through its subsidiary BPCE Lease, which also operates a branch under the name BPCE Lease Réunion.

Finally, the Complainant contends that the generic Top-Level Domain ("gTLD") ".info" should not be taken into account when assessing the confusing similarity between the disputed domain name and the Complainant's trademark, as it is a technical requirement which is generally disregarded in the comparison for the purposes of the first element of the Policy.

With reference to rights or legitimate interests in respect of the disputed domain name, the Complainant contends that the Respondent has no trademarks or trade names corresponding to the disputed domain name and the Complainant has never authorized the Respondent to register and/or use any domain name incorporating the Complainant's trademarks. The Complainant has not granted any license, nor any authorization to use the Complainant's trademarks, including as a domain name. The use of the disputed domain name does not qualify as bona fide offering of goods or services.

With reference to the circumstances evidencing bad faith, the Complainant indicates that its trademark registration pre-dates the registration of the disputed domain name. Furthermore, the Complainant adds that its BPCE trademark is well known in France and throughout the world, notably by the financial and banking market consumers and it is recognized as such by previous panels. Therefore, the choice of the disputed domain name 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 between the disputed domain name and the Complainant's trademark. The fact that the disputed domain name resolves to a website using the Complainants BPCE trademark and offering financial services indicates bad faith. This is further reinforced by the fact that the disputed domain name corresponds to a name of the Complainant's subsidiary and the website to which it resolves indicates the former address of this subsidiary. Configuration of MX records on the disputed domain name indicates the fraudulent intent by the Respondent, as the disputed domain name this way can be used for phishing attacks.

**B. Respondent**

The Respondent did not reply to the Complainant's contentions. On May 13, 2026, a third party who seemingly received the Center's written communication contacted the Center, claiming unauthorized use of its postal address and company name in the registration details of the disputed domain name.

## 6. Discussion and Findings

According to paragraph 15(a) of the Rules: "A Panel shall decide a complaint on the basis of the statements and documents submitted and in accordance with the Policy, these Rules and any rules and principles of law that it deems applicable." Paragraph 4(a) of the Policy stipulates that the complainant must prove each of the following:

(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. 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 Complainant's trademark is reproduced within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the Complainant's trademark for the purposes of the Policy. WIPO Overview 3.1, section 1.7.

Although the addition of other terms (here, "lease" and "reunion") may bear on assessment of the second and third elements, the Panel finds the addition of such terms does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. WIPO Overview 3.1, section 1.8.

In addition, it is well established that ".info", as a gTLD, is disregarded in the assessment of the confusing similarity between the disputed domain name and the trademark. WIPO Overview 3.1, section 1.11.1.

The Panel, therefore, finds that 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 Panel notes that there is no relationship between the Respondent and the Complainant and that the Respondent is not a licensee of the Complainant, nor has the Respondent otherwise obtained an authorization to use the Complainant's BPCE trademark. There appears to be no element from which the Panel could infer the Respondent's rights or legitimate interests in the disputed domain name, or that the Respondent might be commonly known by the disputed domain name.

The disputed domain name used to resolve to a website under the name "BPCE LEASE REUNION" offering financial services and using the former address of the Complainant's subsidiary BPCE Lease. Panels have held that the use of a domain name for illegitimate activity (here, claimed passing off) can never confer rights or legitimate interests on a respondent. WIPO Overview 3.1, section 2.13.1.

The Panel also finds that the composition of the disputed domain name, which contains the Complainant's BPCE trademark in combination with the terms "lease" and "reunion", corresponds to the company name of the Complainant's subsidiary BPCE Lease Réunion, and as such, coupled with its use, affirms the Respondent's intention of taking unfair advantage of the likelihood of confusion between the disputed domain name and the Complainant.

Having in mind the above, 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.

In the present case, the Panel notes that the Respondent must have been well aware of the Complainant and its BPCE trademark at the time of the registration of the disputed domain name. Namely, the first registration and use of BPCE trademark predate the registration of the disputed domain name by more than a decade, making it unlikely that the Respondent was not aware of the Complainant's trademark at the time of registration of the disputed domain name. Furthermore, the composition of the disputed domain name is such that corresponds to the company name of the Complainant's subsidiary BPCE Lease Réunion. Such composition and the content of the website to which the disputed domain name used to resolve, leave no room for a doubt on the Respondent's knowledge of the Complainant and its BPCE trademark and evidence that the Respondent actually had the Complainant in mind when registering the disputed domain name.

Due to the above, the Panel finds that the disputed domain name has been registered in bad faith.

As indicated above, the disputed domain name used to resolve to a website under the name "BPCE LEASE REUNION" offering financial services and using the former address of the Complainant's subsidiary BPCE Lease. Such use of the disputed domain name indicates that the Respondent attempted to impersonate the Complainant. Panels have held that the use of a domain name for illegitimate activity (here, claimed passing off) constitutes bad faith. WIPO Overview 3.1, section 3.4.

The Panel also considers that configuration of MX records on the disputed domain name supports the finding of the Respondent's bad faith in the circumstances of this case. Previous panels have held that configuration of such records can represent a severe risk noting the composition of the domain name as the domain name remains under the control of the Respondent (see, for example, *Carrefour v. WhoisGuard, Inc., WhoisGuard Protected / Robert Jurek, Katrin Kafut, Purchasing clerk, Starship Tapes & Records*, WIPO Case No. D2017-2533 and *Accenture Global Services Limited v. WhoisGuard Protected, WhoisGuard, Inc. / Basikta James*, WIPO Case No. D2020-2955). In the case at hand, composition of the disputed domain name matches the business name of the Complainant's subsidiary, which, noting that the Respondent has seemingly used the name of a third party for registering the disputed domain name, further increases the risk of fraudulent activity arising from the configuration of MX records for the disputed domain name.

Finally, the Respondent appears to have used third-party name and contact details when registering the disputed domain name. In the Panel's view, this suggests an attempt to conceal the identity of the person behind the disputed domain name and may indicate an intent to facilitate fraudulent activity. Taking into account all the circumstances of the case, such conduct further supports a finding of bad faith on the Respondent's side.

While the disputed domain name no longer resolves to an active website, such passive holding does not prevent a finding of bad faith given the totality of the circumstances of the case at hand. WIPO Overview 3.1, section 3.3.

In accordance with the above, the Panel finds the Respondent’s registration and use of the disputed domain name constitutes bad faith under the Policy.

Therefore, 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 <bpce-lease-reunion.info> be transferred to the Complainant.

*/Stefan Bojovic/*
**Stefan Bojovic**
Sole Panelist
Date:  June 10, 2026