

## **ADMINISTRATIVE PANEL DECISION**

Ålandsbanken Abp v. Trey Day, workmello  
Case No. D2026-1844

### **1. The Parties**

The Complainant is Ålandsbanken Abp, Finland, represented by Abion AB, Sweden.

The Respondent is Trey Day, workmello, United States of America.

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

The disputed domain name <alandsbnken.online> (the “Domain Name”) is registered with NameCheap, Inc. (the “Registrar”).

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on April 29, 2026. On April 30, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Domain Name. On April 30, 2026, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the Domain Name which differed from the named Respondent (The RDAP server redacted the value, Privacy service provided by Withheld for Privacy ehf) and contact information in the Complaint. The Center sent an email communication to the Complainant on May 1, 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 May 4, 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 May 4, 2026. In accordance with the Rules, paragraph 5, the due date for Response was May 24, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on May 26, 2026.

The Center appointed Wolter Wefers Bettink as the sole panelist in this matter on June 1, 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**

Ålandsbanken Group is a Nordic financial services company, offering banking, asset management, and financial advisory services to private individuals, companies, and institutions. These include digital banking, IT, and fintech services, provided through online platforms and secure customer interfaces. The Complainant was founded in 1919 in the Åland Islands, a Swedish-speaking region of Finland, and forms part of the Ålandsbanken Group. In the early 1980s, the Complainant expanded its operations by opening offices in mainland Finland. Today, the Complainant maintains offices in the Åland Islands as well as across mainland Finland, including Helsinki, Vaasa, Turku, Parainen, and Tampere, and in Sweden, including Stockholm, Gothenburg, and Malmö. In 2016, the Complainant launched the Åland Index, a tool that enables customers to estimate the carbon footprint of their card transactions. The Åland Index has since developed into a leading global banking standard for tracking climate impact. In 2024, the Complainant was awarded best private banking operator in Finland for the fourth consecutive year, and in 2025, it further strengthened its sustainability commitments by certifying and validating its climate targets with the Science Based Targets initiative (SBTi).

The Complainant is the owner of a number of registrations of the trade mark ÅLANDSBANKEN such as (the "Trade Marks"):

- United Kingdom trade mark ÅLANDSBANKEN, registered under No. UK00907494594 as of August 19, 2009
- European Union trade mark ÅLANDSBANKEN, registered under No. 007494594 as of August 19, 2009
- Finland trade mark ÅLANDSBANKEN, registered under No. 260244 as of January 15, 2014
- European Union figurative mark ÅLANDSBANKEN, registered under No. 019209327 as of October 31, 2025
- European Union figurative mark ÅLANDSBANKEN, registered under No. 019209299 as of October 31, 2025
- European Union figurative mark ÅLANDSBANKEN, registered under No. 019209262 as of October 31, 2025

The Complainant uses the subdomain name <online.alandsbanken.fi>, to redirect users to a dedicated login portal page for its customers.

The Domain Name was created on March 26, 2026 and redirects Internet users to the Complainant's website at "www.alandsbanken.com".

#### **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 Domain Name, as set out below.

The Domain Name incorporates, in its second-level portion, a misspelled yet still readily recognizable version of the ÅLANDSBANKEN Trade Mark, achieved by omitting the letter “a” from the term “banken”. The ÅLANDSBANKEN Trade Mark is clearly recognizable in the Domain Name, which warrants a finding of confusing similarity under the first element. The presence of the generic Top-Level Domain (“gTLD”) extension “.online” in the first level portion of the Domain Name is a standard registration requirement and may be disregarded when assessing whether the Domain Name is confusingly similar to the Trade Marks. Likewise, diacritics, like the corona in ÅLANDSBANKEN, do not materially alter the overall impression of a trade mark.

Therefore, the Domain Name is confusingly similar to the to the Complainant’s Trade Marks.

The Complainant and the Respondent have never had any previous relationships, nor has the Complainant ever granted the Respondent any rights to use the Trade Marks, including in the Domain Name. There is no evidence that the Respondent is commonly known by the Domain Name or owns any corresponding trade mark rights. When searching for the Domain Name in the Google search engine, all of the results directly relate to the Complainant, as well as its website, its products or related topics.

More specifically, when looking for the Domain Name, the top hit results refer to the subdomain name <online.alandsbanken.fi>, redirecting to the associated login portal of the Complainant. The Respondent could have easily performed a similar search before registering the Domain Name and would have learnt that the Trade Marks are owned by the Complainant and that the Complainant has been using the Trade Marks for its business activities.

There is no evidence that the Respondent engages in, or has engaged in any legitimate or fair use of the Domain Name, or that the Respondent has been using, or preparing to use, the Domain Name in connection with a bona fide offering of goods and services or has made a legitimate noncommercial or fair use of the Domain Name. The structure of the Domain Name reinforces the likelihood of confusion under the Policy, as it incorporates the Trade Mark ÅLANDSBANKEN in its second-level portion, combined with the misspelling of “banken” referred to above and the term “online” as the gTLD. As the term “online” corresponds to the Complainant’s core business activities, the choice of this gTLD heightens the risk of confusion. This reflects the Respondent’s intention to create an association, and a subsequent likelihood of confusion, in Internet users’ mind. The Domain Name redirects to the website of the Complainant under “www.alandsbanken.com” which does not support a claim to rights or legitimate interests.

For the foregoing reasons, the Respondent has no rights or legitimate interests in respect of the Domain Name, within the meaning of the paragraphs 4(a)(ii) and (4)(c) of the Policy.

The Complainant’s Trade Marks predate the registration of the Domain Name by many years. By conducting a simple online search regarding the Domain Name terms on popular search engines, the Respondent would have inevitably learnt about the Complainant, the Trade Marks and business. Furthermore, the structure of the Domain Name shows that the Respondent registered the Domain Name having the Complainant and the Trade Marks in mind. Incorporating a misspelled version of the Trade Mark and choosing the gTLD “.online”, strongly suggests an intent to target the Complainant’s existing online presence and to capitalize on user expectations. Therefore, the Respondent knew the Trade Marks at the time it registered the Domain Name and the Domain Name shall be deemed as registered in bad faith. This is reinforced by the Respondent’s use of a privacy shield in the available WhoIs records, which makes it likely that the Respondent is trying to conceal its identity regarding the ownership of the Domain Name.

All the circumstances mentioned above are also indications of bad faith use of the Domain Name. In view of the above, the Respondent’s conduct falls within the meaning of paragraph 4(a)(iii) of the Policy.

## **B. Respondent**

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

## **6. Discussion and Findings**

### **A. Identical or Confusingly Similar**

The Complainant has shown that it has registered rights in the Trade Marks. The Domain Name is confusingly similar to the Trade Marks as it incorporates the ÅLANDSBANKEN Trade Mark with a misspelling of one letter. Such a common, obvious, or intentional misspelling does not affect the confusing similarity of the Domain Name to the Trade Marks for purposes of the first element (see WIPO Overview of WIPO Panel Views on Select UDRP Questions (“[WIPO Overview 3.1](#)”), section 1.9). The gTLD “.online” is typically disregarded under the confusing similarity test, since it is a technical registration requirement ([WIPO Overview 3.1](#), section 1.11.1). Therefore, the Panel finds that the Domain Name is confusingly similar to the Trade Marks in which the Complainant has rights.

### **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. See [WIPO Overview 3.1](#), section 2.1.

Based on the evidence and the undisputed submissions of the Complainant, the Panel concludes that the Respondent has not received the Complainant’s authorization or consent to use the Trade Marks as part of the Domain Name, is not commonly known by the Domain Name, and has not acquired trade mark rights in the Domain Name. In addition, the Respondent’s use of the Domain Name does not constitute a bona fide offering of goods or services. By incorporating a misspelled version of Trade Mark and redirecting to the Complainant’s website under “www.alandsbanken.com”, the Domain Name creates the false impression of a relationship with or authorization by the Complainant.

In view of the above, the Panel concludes that the Complainant has established that the Respondent has no rights or legitimate interests in the Domain Name.

### **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. This list of non-exhaustive circumstances that may indicate that a domain name was registered and used in bad faith, leaves open that other circumstances may be relevant in assessing whether a respondent’s registration and use of a domain name is in bad faith. See [WIPO Overview 3.1](#), section 3.2.1.

Based on the undisputed information and the evidence provided by the Complainant, the Panel finds that at the time of registration of the Domain Name the Respondent was or should have been aware of the Trade Marks, since:

- the Respondent’s registration of the Domain Name occurred more than 17 years after the registration of the earliest of the Trade Marks;

- the Trade Mark ÅLANDSBANKEN is a distinctive term and it is unlikely that the Respondent spontaneously thought of it - let alone a misspelling of this Trade Mark - when registering the Domain Name; and
- a simple trade mark register search, or even an Internet search, prior to registration of the Domain Name would have informed the Respondent of the existence of the Trade Marks.

Since, moreover, the Respondent has no authorization from or other affiliation with the Complainant, and was or should have been aware of the Complainant's rights at the time of registration, the Domain Name was registered in bad faith.

With regard to bad faith use, the Panel finds that the following circumstances taken together warrant a finding of bad faith use of the Domain Name under paragraph 4(b)(iv) of the Policy:

- the probability that the Respondent was aware or should have been aware of the Complainant's rights in the Trade Marks;
- the Respondent's use of the Domain Name to redirect Internet users to the Complainant's official website;
- the lack of a formal Response of the Respondent;
- the use upon registration of the Domain Name of a proxy service, apparently to hide the identity of the Respondent.

Therefore, the Panel concludes that the Domain Name has been registered and is being used in bad faith.

## 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 <alandsbnken.online> be transferred to the Complainant.

*/Wolter Wefers Bettink/*

**Wolter Wefers Bettink**

Sole Panelist

Date: June 15, 2026