ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION

Banque Palatine v. Grace, Palatine Group
Case No. D2026-2499

1. The Parties

The Complainant is Banque Palatine, France, represented by Kalliopé Law Firm, France.

The Respondent is Grace, Palatine Group, United States of America ("United States").

2. The Domain Name and Registrar

The disputed domain name <palatinegrp.com> is registered with Porkbun LLC (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on June 9, 2026. On June 10, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On June 11, 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 (Whois Privacy Private by Design, LLC) and contact information in the Complaint. The Center sent an email communication to the Complainant on June 11, 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 June 12, 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 June 16, 2026. In accordance with the Rules, paragraph 5, the due date for Response was July 6, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on July 7, 2026.

The Center appointed Steven A. Maier as the sole panelist in this matter on July 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 a French bank, specializing in small and medium-sized companies and in asset management. It is a wholly-owned subsidiary of Groupe BPCE.

The Complainant is the owner of various registrations for or incorporating the mark PALATINE, including for example:

- France trademark registration number 3314051 for the word mark PALATINE, registered with effect from September 22, 2004, in International Classes 35 and 36;

- European Union Trade Mark registration number 004353223 for the word mark PALATINE, registered on July 31, 2006, in International Classes 9, 16, 35, 36, 38, 41 and 42; and

- International trademark registration number 1066933 for a figurative trademark BANQUE PALATINE L'ART D'ÊTRE BANQUIER and a horse's head design (the "Figurative Trademark"), designating the European Union, Switzerland, Liechtenstein and Monaco, registered on January 12, 2011, in International Classes 35 and 36.

The Complainant operates a website at "www.palatine.fr".

The disputed domain name was registered on March 17, 2026.

The Complainant provides evidence that, as of June 9, 2026, the disputed domain name resolved to a website headed "PALATINE GROUP" with a laurel wreath design and the strapline "STRATEGY FOR THE HALLS OF POWER". The website appeared to offer governmental and policy strategy advisory services, and stated:

"Palatine Group advises organizations through policy challenges where government decisions drive mission success.

Our team brings experience from across government, policy, and campaigns – giving us real-world, on-the-ground understanding of how decisions are made and what it takes to deliver results.

We work with clients to clarify priorities, engage the right stakeholders, and move issues past the finish line."

The website included photographs of what were stated to be two named Partners and an Associate within the firm, and concluded with a postal address in Washington D.C., United States, but no other contact information.

5. Parties' Contentions

A. Complainant

The Complainant states that it was founded in 1780, and that its parent organization, Groupe BPCE, is present in over 40 countries via various subsidiaries. It submits that it has operated its website at "www.palatine.fr" as an institutional portal since 2004.

The Complainant contends that it and its parent organization are well-known in France and throughout the world. It refers to a previous decision under the UDRP, *La Banque Palatine v. Palatine-Group SA*, WIPO Case No. D2014-0874, in which the panel stated: "The most elementary Internet search by the Respondent would have disclosed the Complainant's PALATINE marks and domain names".

The Complainant submits that the disputed domain name is confusingly similar to its PALATINE trademark. It contends that the disputed domain name contains that trademark in its entirety, together with the additional element "grp", which is a common abbreviation of "group", and which does not prevent the disputed domain name from being recognizable within the disputed domain name.

The Complainant submits that the Respondent has no rights or legitimate interests in respect of the disputed domain name. It states that it has never licensed or authorized the Respondent to use its PALATINE trademark, and that the Respondent is not making any bona fide commercial use of the disputed domain name. The Complainant submits that the Respondent's website is obviously false, based upon matters including the following:

- other than the name "Palatine Group", the website includes no information to identify any legal entity, or to provide any corporate information whatsoever;

- it includes no contact details, such as an email address or telephone number;

- the pictures of the three individuals appear to have been copied from another website (of which the Complainant provides details); and

- email exchange (MX) servers have been activated upon the disputed domain name, which may enable it to be used for phishing or other email fraud.

The Complainant submits that the disputed domain name was registered and has been used in bad faith.

The Complainant contends that, owing to the Complainant and its parent organization being well-known in France and throughout the world, particularly among financial and banking consumers, the Respondent either was, or should have been, aware of the Complainant's trademark at the time it registered the disputed domain name. It states that the registration does not appear to have been coincidental.

The Complainant repeats its contentions regarding the nature of the Respondent's website, and asserts that, by using the disputed domain name, the Respondent has intentionally created a likelihood of confusion with the Complainant's trademark, in order to benefit financially from the reputation and distinctive value of that trademark.

The Complainant submits that it is particularly concerned about the configuration of MX servers upon the disputed domain name, since consumer protection and security are matters of particular importance in the field of banking services.

The Complainant provides evidence of a "cease and desist" letter dated May 7, 2026, which it sent to the Respondent, and contends that the Respondent's failure to reply to that letter constitutes further evidence of its bad faith.

The Complainant requests the transfer of the disputed domain name.

B. Respondent

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

6. Discussion and Findings

In order to succeed in the Complaint, the Complainant is required to show that all three of the elements set out under paragraph 4(a) of the Policy are present. Those elements are that:

(i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights;

(ii) the Respondent has no rights or legitimate interests in respect of the disputed domain name; and

(iii) 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 established that it is the owner of registered trademark rights in the mark PALATINE. The disputed domain name wholly incorporates that trademark, together with the additional letters "grp", which do not prevent the trademark from being recognizable within the disputed domain name. The disputed domain name is therefore confusingly similar to the Complainant's trademark.

The Panel finds that the first element under 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.

Moreover, the Panel finds that the Respondent's website lacks credibility and may well have been established for an improper purpose. The Panel accepts the Complainant's observations as to the website's deficiencies, and notes in particular the apparent copying of the names and photographs of three individuals which appear to have been taken from another, legitimate, website operating in the same sector as that claimed by the Respondent's website. Improper activity of this nature cannot give rise to rights or legitimate interests for the purposes of the Policy.

The Panel finds that the second element under the Policy has been established.

C. Registered and Used in Bad Faith

In order to establish the third element under the Policy, the Complainant must demonstrate that the disputed domain name was both registered, and has been used, in bad faith. In order to establish registration in bad faith, the Complainant must show that the Respondent was, or should be taken to have been, aware of its trademark at the time the disputed domain name was registered, and registered the disputed domain name in order to take unfair advantage of the Complainant's rights in that trademark. In this regard, it is well established in previous decisions under the UDRP that the respondent must be shown to be targeting the complainant's trademark specifically (see e.g. *Amadeus IT Group, S.A. v. Domains By Proxy, LLC / Narendra Ghimire, Deep Vision Architects*, WIPO Case No. DCO2022-0040).

In this case, while accepting that the Respondent may well have registered the disputed domain name for an improper purpose, and has failed to respond to the Complaint, the Panel does not find there to be any evidence to demonstrate, or basis to draw an inference, that the Respondent targeted the Complainant's PALATINE trademark specifically.

Having regard first to the nature of the Complainant's trademark, the mark PALATINE does not represent a coined or invented term, and has a number of accepted meanings, including reference to one of the seven hills of Rome, a dictionary term meaning high-ranking court official or a feudal lord, and an anatomical term referring to the roof of the mouth.

Nor does the mark PALATINE appear to be used exclusively by the Complainant in commerce. A search of the WIPO Global Brand Database against the exact term PALATINE produces 14 live trademarks, of which four are owned by the Complainant. [1] Other PALATINE marks are registered in countries including Mexico, the Philippines, Australia, Israel, and, notably, the United States, by parties having no apparent connection with the Complainant.

Furthermore, while the Complainant asserts that its PALATINE mark is well-known internationally (and refers to other subsidiaries of its parent group) the Panel finds this submission to be conclusory in nature and not supported by any evidence from the Complainant of its activities and reputation outside France, and in the United States in particular.

As to the Complainant's submission concerning "the most elementary Internet search", this would appear to the Panel to depend upon the region in which the relevant search was conducted. In order to test the Complainant's assertion (again as contemplated by WIPO Overview 3.1, section 4.8) the Panel has conducted a Google search against the term PALATINE with the search region set to the United States (there being no evidence to suggest that the Respondent is located anywhere else). This search did not appear to produce any results relating to the Complainant, but rather a Wikipedia entry referring to the meanings of the word mentioned above, a town of that name in Illinois, United States, various dictionary entries, and information concerning Roman ruins.

Nor is there anything in the Respondent's conduct to suggest that it has sought to target the Complainant, its business or its customers specifically. Its website purports to offer services relating to government, policy and "lobbying", which are unrelated to the banking and financial services sector in which the Complainant operates. Its website does not claim to be that of the Complainant, makes no reference to the Complainant, is not similar to the Complainant's in its appearance, uses a different design in connection with the "Palatine Group" name, and does not include any contact details similar to the Complainant's.

The Panel also notes that the Complainant does not itself trade as "Palatine Group". The disputed domain name (including the abbreviation "grp") appears consistent with the Respondent's claimed business name "Palatine Group", as reflected on the Respondent's website.

[1] As discussed in WIPO Overview 3.1. section 4.8, a panel may undertake limited factual research into matters of public record if it would consider such information useful to assessing the case merits and reaching a decision.

As to the configuration of MX servers upon the disputed domain name, the Panel accepts that this could be an indication of intended email fraud, but there is no evidence in this case of whether the servers were configured automatically as part of the hosting package purchased by the Respondent, or alternatively at the Respondent's specific request. More significantly, there is no evidence of any attempt by the Respondent to contact anyone connected with the Complainant, or its customers, for the purpose of any attempted fraud.

The Panel also observes that, in the previous UDRP case relied upon by the Complainant (WIPO Case No. D2014-0874), the respondent was found specifically to be misrepresenting itself as the Complainant in approaching potential banking clients.

In conclusion, while the circumstances surrounding the Respondent's website raise serious questions regarding its legitimacy, the Panel can find no basis to conclude that the Respondent registered the disputed domain name in order to target the Complainant or to take unfair advantage of the Complainant's trademark rights. Although the circumstances of the Respondent's conduct may be troubling, the Complainant is required to establish each element under the Policy, which is not a general mechanism for addressing all forms of improper online conduct, or for addressing alleged misconduct in the abstract (see also, e.g., *Capital Bay Funding, LLC v. Capiltal Bay Funding LLC, Capiltal Bay Funding LLC*, WIPO Case No. D2025-1080).

The Panel finds that the third element under the Policy has not been established.

7. Decision

For the foregoing reasons, the Complaint is denied.

/Steven A. Maier/
Steven A. Maier
Sole Panelist
Date: August 3, 2026