

ADMINISTRATIVE PANEL DECISION

Bread Financial Payments, Inc. v. tanakorn dedtaveesub
Case No. D2026-2716

1. The Parties

The Complainant is Bread Financial Payments, Inc., United States of America ("United States"), represented by Porter Wright Morris & Arthur, LLP, United States.

The Respondent is tanakorn dedtaveesub, Thailand.

2. The Domain Name and Registrar

The disputed domain name <breadfinancialus.com> 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 June 23, 2026. On June 23, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On June 24, 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 (The RDAP server redacted the value) and contact information in the Complaint. The Center sent an email communication to the Complainant on June 26, 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 amendment to the Complaint on June 26, 2026.

The Center verified that the Complaint together with the amendment to the 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 29, 2026. In accordance with the Rules, paragraph 5, the due date for Response was July 19, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on July 22, 2026.

The Center appointed Miguel B. O'Farrell as the sole panelist in this matter on July 27, 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 wholly owned subsidiary of Bread Financial Holdings, Inc., a publicly traded financial services company founded in 1996. The Complainant was previously known as ADS Alliance Data Systems, Inc. ADS Alliance Data Systems, Inc. was rebranded as Bread Financial Payments, Inc. in March of 2022.

The Complainant is a tech-forward financial services company whose goods and services include, among other things: banking services, including consumer savings account services; financing and loan services; online consumer purchase financing; issuance and financial administration of credit card accounts, including private label and co-branded credit card programs; and providing temporary use of non-downloadable software for facilitating and administering banking, loans, financing of purchases, consumer lending, and credit card applications.

The Complainant is the owner of the United States federally registered trademarks BREAD FINANCIAL, BREAD, BREAD LOANS, BREAD PAY, and various other BREAD-formative marks including the following.

United States Trademark Registration No. 7300264 BREAD FINANCIAL, registered on February 6, 2024, in class 36, with first use claimed in April 2022 and

United States Trademark Registration No. 4814856 BREAD, registered on September 15, 2015, in class 36, claiming first use in June, 2015.

The Complainant conducts business under the trade name Bread Financial.

The Complainant's primary domain name, used for most aspects of its business, is <breadfinancial.com>. Among others, the Complainant also owns the domain names <breadpay.com>, <bread.com>, <breadsavings.com>, and <breadpayments.com>.

The disputed domain name was registered on May 23, 2026 and does not resolve to an active webpage.

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.

The Complainant contends that Complainant's use of the above-mentioned marks commenced in early 2022, well before the registration of the disputed domain name, and has continued to the present.

There is no relationship between the Complainant and the Respondent that would give rise to any license, permission, or authorization by which the Respondent could own or use the disputed domain name. The Complainant has never authorized the Respondent to use the marks BREAD FINANCIAL, BREAD, any of Complainant's other BREAD-formative mark, or any marks confusingly similar thereto, for any purpose, including as a domain name.

Therefore, the Complainant has requested the Panel to issue a decision ordering the transfer of the disputed domain name to the Complainant.

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 Select UDRP Questions ("[WIPO Overview 3.1](#)"), section 1.7.

The Complainant has shown rights in respect of trademarks or service marks for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.2.1.

The entirety of the marks are reproduced within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the marks for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

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

The generic Top-Level domain "gTLD" ".com" will be disregarded by the Panel in the confusing similarity test. [WIPO Overview 3.1](#), section 1.11.1

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 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.

The Panel is satisfied that the Respondent must have been aware of the Complainant's business, the trademarks BREAD FINANCIAL and BREAD mentioned in Section 4 above, and also the Complainant's website when the Respondent registered the disputed domain name.

By that time the Complainant had registered and had been using the above-mentioned trademarks for many years.

By registering the disputed domain name, the Respondent was targeting the Complainant and its business by incorporating the Complainant's trademarks in their entirety. The inclusion of the term "us" (likely short for "United States") in the disputed domain name contributes to lead Internet consumers to think that it belongs to or is sponsored by the Complainant, which is not the case.

The clear absence of rights or legitimate interests coupled with no explanation for the Respondent's choice of the disputed domain name, and the misleading nature of the disputed domain name, are indicative of bad faith (as stated in section 3.2.1 of [WIPO Overview 3.1](#)).

Panels have found that the non-use of a domain name (including a blank or "coming soon" page) 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 the distinctiveness and reputation of the Complainant's trademark, and the composition of the disputed domain name, and finds that in the circumstances of this case the current passive holding of the disputed domain name does not prevent a finding of bad faith under the Policy.

Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

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 <breadfinancialus.com> be transferred to the Complainant.

/Miguel B. O'Farrell/

Miguel B. O'Farrell

Sole Panelist

Date: August 4, 2026