

ADMINISTRATIVE PANEL DECISION

BPCE v. NADEGE SORALIE

Case No. D2026-3846

1. The Parties

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

The Respondent is NADEGE SORALIE, France.

2. The Domain Name and Registrar

The disputed domain name <banquepopulairemonespaceclient.com> is registered with Wix.com Ltd. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on August 27, 2026. On August 28, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On September 2, 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 (Statutory Masking Enabled) and contact information in the Complaint. The Center sent an email communication to the Complainant on September 3, 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 September 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 September 11, 2026. In accordance with the Rules, paragraph 5, the due date for Response was October 1, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on October 7, 2026.

The Center appointed Fabrice Bircker as the sole panelist in this matter on October 19, 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

According to uncontested elements in the case file, the Complainant, BPCE, is a French company acting as the central institution responsible for the two banking networks Banques Populaires and Caisses d'Epargne. It is one of the largest banking groups in France. Besides, with around 105,000 employees and approximately 36 million customers, the Complainant is also active in more than 40 countries.

The Complainant's activities are notably protected through the following trademark registrations:

- BANQUE POPULAIRE, French trademark registration No. 3113485 registered on December 28, 2001, duly renewed since then, and designating services of classes 36 and 38 ; and,



European Union trademark registration No. 018725733, registered on November 12, 2022, and designating products and services of classes 9, 35 and 36.

The disputed domain name, <banquepopulairemonespaceclient.com>, was registered on August 5, 2026.

It resolves to a registrar parking page.

Very little is known about the Respondent, except that, based on the information disclosed by the Registrar, it is apparently located in France.

Before filing the Complaint, the Complainant sent a cease-and-desist letter to the Respondent through the Registrar, but received no response.

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 BANQUE POPULAIRE trademark, because it reproduces the latter, and the added elements do not prevent it from being recognizable.

Besides, the Complainant argues that the Respondent has no rights or legitimate interests in respect of the disputed domain name, in substance because the Complainant has never authorized the Respondent to register and/or use any domain name incorporating its trademarks.

Then, the Complainant contends that the disputed domain name has been registered and is being used in bad faith, notably because:

- it reproduces its BANQUE POPULAIRE prior trademark, which is well-known,
- its non-use amounts to bad faith use by virtue of the passive holding doctrine,
- the Respondent concealed its identity when registering the disputed domain name.

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.

Based on the available record (Annex 6 of the Complaint), the Panel finds that 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 BANQUE POPULAIRE mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

Indeed, although the addition of other terms, here, "mon", "espace" and "client" 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.

Regarding the generic Top-Level Domains("gTLD") ".com", in the disputed domain name, it is well established that gTLDs do not generally affect the assessment of domain names for the purpose of determining identity or confusingly similarity. [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.

Indeed, the Complainant contends that it has not given its consent to the Respondent to use its BANQUE POPULAIRE trademark for domain name registration or in any other manner.

Besides, there is nothing in the record of the case likely to indicate that the Respondent may be commonly known by the disputed domain name.

Moreover, the disputed domain name is not used (it resolves to a registrar parking page) and nothing in the case file suggests that the Respondent has made preparations to use it for legitimate purposes.

Furthermore, the composition of the disputed domain name, insofar as it consists of the reproduction of the BANQUE POPULAIRE trademark together with French words meaning “my customer space” (“mon espace client”), carries a risk of implied affiliation and tends to suggest sponsorship or endorsement by the Complainant, whereas the Respondent is not connected to the latter. This is a further indication of the Respondent’s lack of rights or of legitimate interests in the disputed domain name. [WIPO Overview 3.1](#), section 2.5.1.

Lastly, the Respondent has not replied to the Complainant’s contentions.

The Panel finds the second element of the Policy has been established.

C. Registered and Used 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 disputed domain name reproduces the Complainant’s BANQUE POPULAIRE trademark,
- this trademark predates the registration of the disputed domain name by 25 years,
- the BANQUE POPULAIRE trademark is associated to a well-known bank in France (e.g., *BPCE v. Kallaa kallaa*, WIPO Case No. [D2023-5297](#)) where the Respondent seems to be located,
- the elements of the disputed domain name added to “banquepopulaire”, namely “mon” “espace” and “client” refer to an online customer area through which BANQUE POPULAIRE’s clients may access and manage their bank accounts and carry out financial transactions,
- the Respondent has a clear absence of rights and remained silent after being contacted by the Complainant prior to the initiation of these proceedings, and, despite having been given the opportunity to participate in these proceedings, failed to do so and has not put forward any argument to establish its good faith.

In view of these elements, the Panel finds that the Respondent registered the disputed domain name with the Complainant’s trademark in mind, that is to say in bad faith.

Besides, Panels have found that the non-use of a domain name would not prevent a finding of bad faith under the doctrine of passive holding. [WIPO Overview 3.1](#), section 3.3.

Having reviewed the available record, the Panel notes i) the distinctiveness and reputation of the Complainant’s trademark, ii) the composition of the disputed domain name in as far as it necessarily and exclusively refers to the Complainant, iii) the failure of the Respondent to submit a response, and iv) the implausibility of any good faith use of the disputed domain name by the Respondent in this context, 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.

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 <banquepopulairemonespaceclient.com> be transferred to the Complainant.

/Fabrice Bircker/

Fabrice Bircker

Sole Panelist

Date: October 26, 2026