

ADMINISTRATIVE PANEL DECISION

Bread Financial Payments, Inc. v. Abir Khan, Awshan Hossain, Royelhost, Md Abid

Case No. D2026-3895

1. The Parties

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

The Respondents are Abir Khan, Bangladesh, Awshan Hossain, Royelhost, Bangladesh, and Md Abid, Bangladesh, self-represented.

2. The Domain Names and Registrars

The disputed domain name <breadcapitalfinance.info> is registered with TuringSign Inc. d/b/a Cosmotown (the "Registrar 1"). The disputed domain name <breadcapital.info> is registered with Dynadot Inc (the "Registrar 2"), and the disputed domain name <bread-financial.com> is registered with Spaceship, Inc. (the "Registrar 3").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on August 31, 2026. On September 1, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain names. On September 2, and 3, 2026, the Registrars transmitted by email to the Center their verification responses disclosing registrant and contact information for the disputed domain names which differed from the named Respondent (Privacy service provided by Withheld for Privacy ehf / Dynadot Privacy Service, Super Privacy Service LTD c/o Dynadot) and contact information in the Complaint.

The Center sent an email communication to the Complainant on September 4, 2026, with the registrant and contact information of nominally multiple underlying registrants revealed by the Registrars, requesting the Complainant to either file separate complaint(s) for the disputed domain names associated with different underlying registrants or alternatively, demonstrate that the underlying registrants are in fact the same entity and/or that all domain names are under common control. 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 Respondents 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 Respondents sent email communications to the Center on September 7, 8, and 9, 2026. However, the Respondents did not file any formal Response. Accordingly, the Center notified the commencement of panel appointment process on October 5, 2026.

The Center appointed Tommaso La Scala as the sole panelist in this matter on October 13, 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 in this administrative proceeding is Bread Financial Payments, a US based company which offers, inter alia, several banking, savings account and financing/loan services through the trademarks BREAD FINANCIAL, BREAD, BREAD PAY, BREAD SAVINGS, BREAD CASHBACK and others.

The Complainant owns several US trademark registrations for BREAD and BREAD-formative marks, including – as a mere example – the following:

- US Trademark Registration No. 4814856 for BREAD (word), registered on September 15, 2015, for international class 36;
- US Trademark Registration No. 7300264 for BREAD FINANCIAL (word), registered on February 6, 2024, for international class 36; and
- US Trademark Registration No. 7288285 for B BREAD FINANCIAL (device), registered on January 23, 2024, for international class 36.

The Complainant also owns several domain names comprehensive of its trademarks, such as <breadfinancial.com> and <bread.com>.

The disputed domain names were registered on the following dates:

- <bread-financial.com> on April 1, 2026;
- <breadcapital.info> on May 16, 2026;
- <breadcapitalfinance.info> on July 27, 2026.

All the disputed domain names have been used in the recent past in connection with websites displaying identical content, layout and links, reproducing the Complainant's BREAD FINANCIAL, BREAD CASHBACK and BREAD PAY trademarks and the Complainant's “b” logo, and presenting themselves as the Complainant's official website. The website at <breadcapitalfinance.info> invited visitors to apply for a loan by submitting personal information, such as name, address, income and employer, and subsequently bank account details.

According to the registrant information disclosed by the Registrars, the disputed domain names are registered in the name of three different individuals located in Bangladesh.

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 names.

Notably, the Complainant contends that:

- (a) the disputed domain names should be dealt with in a single proceeding, since they would be under common control (identical websites, login credentials used by the Complainant's representative on <bread-financial.com> were also accepted by <breadcapitalfinance.info> and domain registration in sequence, each one apparently shortly after the previous website was taken down);
- (b) the disputed domain names are confusingly similar to the Complainant's trademarks, <bread-financial.com> reproducing the BREAD FINANCIAL trademark with the mere addition of a hyphen, and <breadcapital.info> and <breadcapitalfinance.info> reproducing the BREAD trademark with the addition of the descriptive terms "capital" and "finance";
- (c) the Respondent lacks any rights or legitimate interests in the disputed domain names, having never been authorized by the Complainant and having used the disputed domain names to impersonate the Complainant and collect sensitive personal and financial information of Internet users; and
- (d) the Respondent registered and is using the disputed domain names in bad faith, namely for impersonating the Complainant in order to mislead Internet users for undue commercial purposes, possibly including identity theft.

B. Respondent

The Respondents did not file a formal Response to the Complainant's contentions.

However, the Center received three informal communications from the email addresses disclosed by the Registrars for the disputed domain names: on September 7 and 8, 2026, from the email address associated with <bread-financial.com>, stating "Worng message" and "I am not involved in this—I received the Gmail message by mistake"; on September 8, 2026, from the email address associated with <breadcapital.info>, stating "Please hold this domain"; and on September 9, 2026, from the email address associated with <breadcapitalfinance.info>, stating "Give me 10000\$ an sent him domain (TRC20)" followed by a cryptocurrency wallet address.

6. Discussion and Findings

Consolidation: Multiple Respondents

The amended Complaint was filed in relation to nominally different domain name registrants. The Complainant alleges that the domain name registrants are the same entity or mere alter egos of each other, or under common control. The Complainant requests the consolidation of the Complaint against the multiple disputed domain name registrants pursuant to paragraph 10(e) of the Rules.

None of the three registrants did comment on the Complainant's request.

Paragraph 3(c) of the Rules states that a complaint may relate to more than one domain name, provided that the domain names are registered by the same domain name holder.

In addressing the Complainant's request, the Panel will consider whether (i) the disputed domain names or corresponding websites are subject to common control; and (ii) the consolidation would be fair and equitable to all Parties. See WIPO Overview of WIPO Panel Views on Select UDRP Questions (["WIPO Overview 3.1"](#)), section 4.11.2.

As regards common control, the Panel notes that: (i) the websites corresponding to the disputed domain names displayed identical content, layout, structure and links, all reproducing the Complainant's trademarks and "b" logo; (ii) according to the Complainant's unrebutted evidence, the same login credentials gave access to the websites at <bread-financial.com> and <breadcapitalfinance.info>, which suggests a common back-end; (iii) the disputed domain names were registered in close sequence within a few months, apparently replacing one another as the corresponding websites were taken down; (iv) the disputed domain names share the same naming pattern, combining the Complainant's BREAD trademark with terms referring to the financial sector; and (v) all registrants are located in Bangladesh and provided incomplete registration details of doubtful accuracy.

This Panel is therefore satisfied that the disputed domain names are, on the balance of probabilities, subject to common control.

As regards fairness and equity, the Panel sees no reason why consolidation of the disputes would be unfair or inequitable to any Party. All the registrants were duly notified of the Complaint and none of them objected to the consolidation.

Accordingly, the Panel decides to consolidate the disputes regarding the nominally different disputed domain name registrants (referred to below as "the Respondent") in a single proceeding.

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 3.1](#), section 1.7.

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

The disputed domain name <bread-financial.com> entirely reproduces the BREAD FINANCIAL trademark, with the only addition of a hyphen between the two words, which does not prevent a finding of confusing similarity.

The disputed domain names <breadcapital.info> and <breadcapitalfinance.info> reproduce the BREAD trademark in its entirety, with the addition of the term "capital" and of the terms "capital" and "finance", respectively, which are descriptive of the Complainant's financial services. In this regard, the Panel agrees with the Complainant's assertion that the Complainant's marks are recognizable within the disputed domain names (even though the addition of other terms may bear on assessment of the second and third elements, the Panel finds that the addition of such terms does not prevent a finding of confusing similarity between the disputed domain names and the marks for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.8. The generic Top-Level Domains ".com" and ".info" are disregarded as a standard registration requirement. [WIPO Overview 3.1](#), section 1.11.

Therefore, the Panel finds the disputed domain names to be confusingly similar to the BREAD and BREAD FINANCIAL trademarks in which the Complainant has rights. Accordingly, 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.

This Panel finds that the Complainant has made a prima facie case that the Respondent does not have rights or legitimate interests in the disputed domain names. As a matter of fact, the Respondent does not appear to be commonly known by the name “Bread”, “Bread Financial” and/or any similar name. The Respondent has no connection to or affiliation with the Complainant, and the Complainant has not licensed or otherwise authorized the Respondent to use or register any domain name incorporating the Complainant’s trademarks. The Respondent does not appear to make any legitimate noncommercial or fair use of the disputed domain names, nor any use in connection with a bona fide offering of goods or services. Lastly, the Respondent has used the disputed domain names to pass itself off as the Complainant, through websites reproducing the Complainant’s trademarks and logo and soliciting Internet users’ personal and bank account information under the guise of loan applications.

The informal communications sent to the Center by the Respondent do not alter this conclusion: there are no explanations, evidence nor indication of alleged rights or legitimate interests in the disputed domain names.

Having reviewed the available record and considering that 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 names such as those enumerated in the Policy or otherwise, the Panel finds the Complainant has established that the Respondent lacks rights or legitimate interests in the disputed domain names.

Panels have held that the use of a domain name for illegal activity, here impersonation and phishing, can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.1](#), section 2.13.1.

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 disputed domain names were registered many years after the Complainant’s trademarks and domain names and they have been used in connection with websites reproducing the Complainant’s trademarks and logo and imitating the Complainant’s official website. This conduct is, in the Panel’s view, sufficient to show that the Respondent not only knew of the Complainant and its trademarks, but intentionally targeted them when registering the disputed domain names.

The Complainant has documented that the Respondent has purposely registered and used the disputed domain names to attempt to defraud Internet users by impersonating the Complainant and soliciting sensitive personal and financial information: panels have held that the use of a domain name for illegal activity, here impersonation and phishing, constitutes bad faith. [WIPO Overview 3.1](#), section 3.4.

In any case, whether the Respondent's aim was to collect such information for fraudulent purposes or to divert the Complainant's potential customers, the Respondent intentionally attempted to attract, for commercial gain, Internet users to its websites by creating a likelihood of confusion with the Complainant's marks, under paragraph 4(b)(iv) of the Policy.

The fact that none of the disputed domain names currently resolve to active websites does not alter this conclusion, bearing in mind their previous use in bad faith and the apparent replacement of each website with a new one under a different domain name.

Furthermore, also the request to receive USD 10.000 in cryptocurrency in exchange for the disputed domain name <breadcapitalfinance.info>, sent from the email address disclosed by the Registrar for such disputed domain name is an amount likely in excess of the Respondent's documented out-of-pocket costs directly related to the disputed domain name, and further supports a finding of bad faith under paragraph 4(b)(i) of the Policy. [WIPO Overview 3.1](#), section 3.1.1.

The Panel finds that the Respondent's use of the disputed domain names constitutes a disruption of the Complainant's business and qualifies as bad faith registration and use under the Policy.

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

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 names <breadcapitalfinance.info>, <breadcapital.info>, and <bread-financial.com> be transferred to the Complainant.

/Tommaso La Scala/

Tommaso La Scala

Sole Panelist

Date: October 26, 2026