

PANEL DECISION

BPCE v. jose jilsa, jose jil

Case No. DEU2025-0027

1. The Parties

The Complainant is BPCE, France, represented by KALLIOPE Law Firm, [France].

The Respondent is jose jilsa, jose jil, France.¹

2. The Domain Names, Registry and Registrar

The Registry of the disputed domain names <bpce-infos.eu> and <bpce-mailinfo.eu> is the European Registry for Internet Domains (“EURid” or the “Registry”). The Registrar of the disputed domain names is Tucows.com Co.

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on October 10, 2025. On October 13, 2025, the Center transmitted by email to the Registry a request for registrar verification in connection with the disputed domain names. On October 14, 2025, the Registry transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain names. The Center sent an email communication to the Complainant on October 20, 2025, providing the registrant and contact information disclosed by the Registry, and inviting the Complainant to submit an amendment to the Complaint. The Complainant filed an amended Complaint on October 22, 2025.

The Center verified that the Complaint together with the amended Complaint satisfied the formal requirements of the .eu Alternative Dispute Resolution Rules (the “ADR Rules”) and the World Intellectual Property Organization Supplemental Rules for .eu Alternative Dispute Resolution Rules (the “Supplemental Rules”).

¹ Despite the minor differences in the registrant’s name for each disputed domain name, the Panel notes that the same email address was used to register both disputed domain names by the Respondent.

In accordance with the ADR Rules, Paragraph B(2), the Center formally notified the Respondent of the Complaint, and the proceedings commenced on October 30, 2025. In accordance with the ADR Rules, Paragraph B(3), the due date for Response was November 19, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on November 24, 2025.

The Center appointed Michel Vivant as the sole panelist in this matter on November 28, 2025. 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 ADR Rules, Paragraph B(5).

4. Factual Background

The Complainant is an important and well-known French company in the field of banking and insurances.

The Complainant is the owner of numerous trademarks, including:

- a European Union trademark BPCE, registered under number 8375842 on January 12, 2010;
- a European Union figurative trademark, the graphic representation of which includes BPCE, registered under number 8375875 on January 12, 2010;
- a French trademark BPCE, registered under number 3653852 on May 29, 2009.

The Complainant is also the owner of different domain names, directly or via its subsidiary GCE TECHNOLOGIES, including <bpce.fr> and <groupebpce.com>.

The disputed domain names were registered on September 10, 2025. The disputed domain name <bpce-infos.eu> resolves to a "coming soon" page, while <bpce-mailinfo.eu> does not resolve to an active website.

5. Parties' Contentions

A. Complainant

The Complainant observes that the disputed domain names contain the "well-known Trademarks BPCE" in its entirety with different kinds of prefix and suffix as "infos" and "mailinfo" and the extension ".eu".

It underlines that these additional elements do not prevent the finding of confusing similarity and, moreover, that the identical reproduction of the trademarks in the disputed domain names is sufficient to establish confusing similarity. It quotes in accordance with this analysis two cases concerning precisely the trademark BPCE. So, for the Complainant, "this use of the trademarks in the Litigious Domain Names leads the public to believe that the Litigious Domain Names belong to the Complainant and is an expansion of its services".

Secondly, the Complainant affirms that it has never authorized the Respondent to register and/or use any domain name incorporating its trademarks. The Complainant says that it has not granted any license, nor any authorization to use the trademarks, included as domain names. Moreover, the disputed domain names are not actively used. So, for the Complainant, the Respondent has no rights or legitimate interests in respect of the disputed domain names.

Finally, observing that the Center has already recognized the reputation of BPCE and its subsidiaries in previous decisions, the Complainant puts the stress on the fact that registration of a well-known trademark as a domain name is "a clear indication of bad faith in itself, even without considering other elements". Based on the doctrine of passive holding, the Complainant, noting that the disputed domain names lead to inaccessible websites, adds that "it shall be deemed that the registration of the Litigious Domain Names has been done in bad faith". It concludes that the disputed domain names were registered in bad faith.

B. Respondent

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

6. Discussion and Findings

A. Identical or Confusingly Similar to a name in respect of which a right or rights are recognized or established by national law of a Member State and/or European Union law

According to the ADR Rules, the Complainant must prove that the disputed domain names are identical or confusingly similar to a name in respect of which a right is recognized or established by the national law of a Member State and/or European Union law.

So, before all, the Panel observes that the Complainant has provided evidence that it has rights on the BPCE trademarks – French and European.

This being said, the Panel notes that the disputed domain names reproduce these trademarks in their entirety. The fact that a domain name wholly incorporates a complainant's registered trademark is sufficient to establish that the domain name is identical or confusingly similar to a domain name. The addition of words as "infos" and "mailinfo" does not prevent a finding of confusing similarity.

Lastly, it may be reminded that according to ADR panels the ".eu" suffix should be disregarded for assessing identity or confusing similarity.

In consequence, the Panel holds that the disputed domain names are confusingly similar to the Complainant's BPCE trademarks.

B. Rights or Legitimate Interests

According to the ADR Rules, the Complainant must demonstrate that the disputed domain names have been registered by the Respondent without rights or legitimate interests in the disputed domain names. According to prior ADR panel decisions, in so far the proof relates to such a lack of rights or legitimate interests, the Complainant only needs to establish prima facie evidence.

In the present case, it is clear the Complainant, the name of which is well-known in the banking sector, has not authorized the Respondent, which does not appear anywhere under the name "BPCE", to use this name "BPCE". Moreover, there is no link between the Complainant and the Respondent.

There is no bona fide offering of goods and/or services, given that the disputed domain names do not lead to active websites.

What is more, if the Respondent wanted to defend the opposite viewpoint, it would have been easy for it to reply to the Complainant's contentions.

All that sufficiently shows for the Panel that the Respondent has no rights or legitimate interests in respect of the disputed domain names.

C. Registered or Used in Bad Faith

Under the ADR Rules, a complainant must demonstrate that a disputed domain name has been registered by its holder without rights or legitimate interests or that the disputed domain name should be considered as having been registered or being used in bad faith. Lack of rights or legitimate interests and registration or use in bad faith are alternative requirements. So, as far as the Panel has found that the Respondent lacks rights or legitimate interests in the disputed domain names, no further discussion on bad faith registration or use is necessary.

Nevertheless, the Panel wishes to observe that, as argued by the Complainant, the trademarks BPCE are well-known trademarks, recognized as such by different decisions of the UDRP panels (for instance, *BPCE v. WhoisGuard Protected, WhoisGuard, Inc. / Fransis Coamo, Danstic*, WIPO Case No. [D2020-0967](#), in which the panel speaks about a “widespread commercial recognition” of the trademark; or *BPCE v. Seymi Lozano*, WIPO Case No. [D2022-4185](#), in which the panel speaks about the “worldwide reputation of BPCE” and uses the words “well-known trademark”). So, the Respondent could not have ignored the existence of the Complainant’s trademarks at the time the disputed domain names were registered nor could it have chosen them fortuitously. In other words, in the Panel’s view, the registration may certainly be considered as having been made in bad faith. The Panel further finds that the current non-use of the disputed domain names does not prevent the aforementioned finding of bad faith.

Thus, the third requirement under the ADR Rules is also met.

7. Decision

For the foregoing reasons, in accordance with Paragraph B(11) of the ADR Rules, the Panel orders that the disputed domain names <bpce-infos.eu> and <bpce-mailinfo.eu> be transferred to the Complainant.²

/Michel Vivant/

Michel Vivant

Sole Panelist

Date: December 2, 2025

² (i) The decision shall be implemented by the Registry within thirty (30) days after the notification of the decision to the Parties, unless the Respondent initiates court proceedings in a Mutual Jurisdiction, as defined in Paragraph A(1) of the ADR Rules.

(ii) As the Complainant is established in France, a Member State of the European Union, it satisfies the general eligibility criteria for registration of the disputed domain name set out in Article 3 of the Regulation (EU) 2019/517. Therefore, the Complainant is entitled to request the transfer of the disputed domain name.