

ADMINISTRATIVE PANEL DECISION

BPCE v. Host Master, Transure Enterprise Ltd

Case No. D2023-3476

1. The Parties

Complainant is BPCE, France, represented by DBK – Société d’ Avocats, France.

Respondent is Host Master, Transure Enterprise Ltd, United States of America (“United States”).

2. The Domain Name and Registrar

The disputed domain name <groupebcpe.com> (hereinafter, “the Domain Name”) is registered with Above.Com Pty Ltd. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on August 16, 2023. On the same day, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Domain Name. On August 17, 2023, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the Domain Name which differed from the named Respondent (above_privacy) and contact information in the Complaint. The Center sent an email communication to Complainant on August 25, 2023, providing the registrant and contact information disclosed by the Registrar, and inviting Complainant to submit an amendment to the Complaint. Complainant filed an amendment to the Complaint on August 25, 2023.

The Center verified that 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 Respondent of the Complaint, and the proceedings commenced on August 29, 2023. In accordance with the Rules, paragraph 5, the due date for Response was September 18, 2023. Respondent did not submit any response. Accordingly, the Center notified Respondent’s default on September 19, 2023.

The Center appointed Enrique Bardales Mendoza as the sole panelist in this matter on September 20, 2023. 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

Complainant is a French joint stock company acting in the financial services sector. Currently, it is the second largest banking group in France and pursues a full range of banking, financing, and insurance activities, working through its two major Banque populaire and Caisse d'Epargne cooperative banking networks and through its different subsidiaries. Moreover, Complainant has 105,000 employees, serving a total of 36 million customers.

Therefore, Complainant is well known in France and in the international market since it has presence in more than 40 countries through different subsidiaries, in addition, uses the following website: "www.groupebpce.fr".

Complainant is the owner of numerous BPCE trademarks, including:

- European Union trademark BPCE (combined) registered under certification N° 8375875 on January 12, 2010, for services in international class 36;
- European Union trademark BPCE (word) registered under certification N° 8375842 on January 12, 2010, for services in international class 36;
- French trademark BPCE (combined) registered under certification N° 3653852 on May 29, 2009, for goods and services in international classes 9, 16, 35, 36, 38, 41, and 45;
- International trademark BPCE (combined) registered under certification N° 1033662 on December 15, 2009, for services in international class 36;
- United States trademark GROUPE BPCE (combined) registered under certification N° 5743541 on May 7, 2019, for services in international class 36;

Complainant is also the owner of domain names incorporating the BPCE trademark, directly and also through its subsidiary GCE Technologies, such as <bpce.fr> registered on November 27, 2008, and <groupebpce.fr> registered on February 25, 2009.

The Domain Name was registered on February 14, 2023, and redirects to a website that shows links related to transactions with crypto coins and open bank accounts with and without commissions. Besides, the website is restricted by the browser's security and antivirus system for potentially dangerous content.

5. Parties' Contentions

A. Complainant

Complainant asserts that it has established all three elements required under paragraph 4(a) of the Policy for a transfer of the Domain Name.

B. Respondent

Respondent did not reply to Complainant's contentions.

6. Discuss and Findings

In an UDRP procedure, according to Paragraph 4(a) of the Policy, Complainant must accredit the following elements:

- (i) The Domain Name is identical or confusingly similar to a trademark or service mark in which Complainant has rights;
- (ii) The Respondent has no right or legitimate interests in respect of the Domain Name; and
- (iii) The Domain Name has been registered and is being used in bad faith.

A. Identical or Confusingly Similar

First of all, Complainant has demonstrated rights through registration and use on the BPCE trademarks.

The different position of letters “p” and “c” and the addition of the term “groupe” does not prevent a finding of confusing similarity with Complainant’s trademark BPCE remains recognizable in the Domain Name. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition (“[WIPO Overview 3.0](#)”), sections 1.8 and 1.9.

Consequently, the Panel finds that the Domain Name is confusingly similar to the BPCE trademark of Complainant since it incorporates said trademark entirely, albeit misspelled, and so the requirement established in paragraph 4(a)(i) from Policy has been satisfied.

B. Rights or Legitimate Interests

Pursuant to paragraph 4(c) of the Policy, Respondent may establish its rights or legitimate interests in the Domain Name, among other circumstances, by showing any of the following elements:

- (i) before any notice to you [Respondent] of the dispute, your use of, or demonstrable preparations to use, the Domain Name or a name corresponding to the Domain Name in connection with a *bona fide* offering of goods or services; or
- (ii) you [Respondent] (as an individual, business, or other organization) have been commonly known by the Domain Name, even if you have acquired no trademark or service mark rights; or
- (iii) you [Respondent] are making a legitimate noncommercial or fair use of the Domain Name, without intent for commercial gain to misleadingly divert consumers or to tarnish the trademark or service mark at issue.

In the present procedure, the Panel concludes that Respondent does not have any right or legitimate interest with respect to the Domain Name for the following reasons:

- (i) First of all, Respondent has not submitted any response and has not claimed any rights or legitimate interests with respect to the Domain Name. As per the Complaint, Respondent was not authorized to register the Domain Name.
- (ii) Secondly, Respondent did not demonstrate, prior to the notice of the dispute, any use of the Domain Name or a name corresponding to the Domain Name in connection with a *bona fide* offering of goods or services.
- (iii) Thirdly, the Domain Name constitutes a misspelling of Complainant’s trademark with the addition of the word “groupe”, which reflects Respondent’s intent to create a direct inference with Complainant.
- (iv) Fourthly, the Domain Name hosts a parked page with pay-per-click links directly associated with Complainant’s segment of activity. Such use cannot be considered a *bona fide* offering of goods or services.
- (v) There is no evidence on record giving rise to any rights or legitimate interests in the Domain Name on the part of Respondent within the meaning of paragraphs 4(c)(ii) and 4(c)(iii) of the Policy.

Consequently, the requirement established in paragraph 4(a) (ii) from Policy has been satisfied.

C. Registered and Used in Bad Faith

Paragraph 4(b) of the Policy indicates circumstances that, without limitation, are deemed evidence of the registration and use of the Domain Name in bad faith:

- (i) circumstances indicating that Respondent has registered or has acquired the Domain Name primarily for the purpose of selling, renting, or otherwise transferring the Domain Name registration to Complainant who is the owner of the trademark or service mark or to a competitor of that Complainant, for valuable consideration in excess of its documented out-of-pocket costs directly related to the Domain Name; or

- (ii) that Respondent has registered the Domain Name in order to prevent the owner of the trademark or service mark from reflecting the mark in a corresponding domain name, provided that Respondent has engaged in a pattern of such conduct; or
- (iii) that Respondent has registered the Domain Name primarily for the purpose of disrupting the business of a competitor; or
- (iv) that by using the Domain Name, Respondent has intentionally attempted to attract, for commercial gain, Internet users to Respondent's website or other online location, by creating a likelihood of confusion with Complainant's mark as to the source, sponsorship, affiliation, or endorsement of Respondent's website or location or of a product or service on Respondent's website or location.

The Panel concludes that Respondent has registered and used the Domain Name in bad faith for the following reasons:

- (i) BPCE trademark had been widely used and registered by Complainant before the Domain Name registration.
- (ii) Respondent has the enough tools to verify that Complainant is the owner of the BCPE trademarks. For instance, Respondent could use a search engine for the purpose mentioned above.
- (iii) Respondent has not provided any good faith explanation since it has not responded to Complainant's contentions. Plus, the lack of response can be taken as an inference of bad faith.
- (iv) The content of the Website shows related searches, such as transactions with crypto coins and open bank accounts with and without commissions that might affect the privacy and security of Internet users.
- (v) Since the privacy and security of Internet users can be harmed, Complainant and their trademarks may suffer bad reputation because Internet users are likely to consider the Domain Name as in some way endorse by or connected with Complainant given the Domain Name's composition, as mentioned above.
- (vi) Given the nature of the commercial links hosted on the Domain Name, the Panel presumes that the Respondent receives some click-through revenue, thereby commercially benefitting from the misleading nature of the Domain Name. Such use constitutes bad faith under paragraph 4(b)(iv) of the Policy.

Consequently, the requirement established in paragraph 4(a) (iii) from Policy has been satisfied.

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 Domain Name <groupebcpe.com> be transferred to Complainant.

/Enrique Bardales Mendoza/

Enrique Bardales Mendoza

Sole Panelist

Date: October 4, 2023