

Decision for dispute CAC-UDRP-106001

Case number	CAC-UDRP-106001
Time of filing	2023-11-23 09:27:36
Domain names	boursobank-banque.com

Case administrator

Organization	Iveta Špiclová (Czech Arbitration Court) (Case admin)
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Complainant

Organization	BOURSORAMA
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Complainant representative

Organization	NAMESHIELD S.A.S.
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Respondent

Organization	Domain Privacy (Above.com Domain Privacy)
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OTHER LEGAL PROCEEDINGS

The Panel is not aware of any other legal proceedings which are pending or decided and which relate to the disputed domain name.

IDENTIFICATION OF RIGHTS

The Complainant has provided evidence of ownership of the following trademark:

French trademark BOURSO No. 3009973 registered on 22 February, 2000, duly renewed, and covering goods and services in international classes 09, 35, 36, 38, 41 and 42.

FACTUAL BACKGROUND

The Complainant, Boursorama, is a French banking and financial services company. The Complainant is the owner of the European trademark **BOURSO** No. 3009973.

The Complainant also owns a number of domain names, including <boursorama.com> or <bourso.com>.

The disputed domain name was registered on 16 November 2023 and resolves a parking page of pay-per-click commercial links. MX records are configured on the disputed domain name.

PARTIES' CONTENTIONS

COMPLAINANT:

The Complainant asserts that the disputed domain name <boursobank-banque.com> is confusingly similar to its trademark BOURSO and its domain names. The Complainant asserts that the addition of the French generic terms “bank” and “banque” is not sufficient to escape the finding that the disputed domain name is confusingly similar to the trademark BOURSO. Moreover, the Complainant contends that the addition of the suffix “.COM” does not change the overall impression of the designation as being connected to the trademark BOURSO.

Per the Complaint, the Respondent is not known of the Complainant. The Complainant contends that Respondent is not affiliated with nor authorized by the Complainant in any way and that Respondent has no rights or legitimate interests in respect of the disputed domain name. The Complainant does not carry out any activity for, nor has any business with the Respondent. Furthermore, the disputed domain name resolves to a parking page of pay-per-click commercial links, which is neither a bona fide offering of goods or services, nor a legitimate non-commercial or fair use under Policy.

As regards the bad faith of the Respondent, the disputed domain name includes the well-known and distinctive trademark BOURSO. It is reasonable to infer that the Respondent has registered the domain name with full knowledge of the Complainant's trademark. The use of the generic terms “bank” and “banque” in the domain name cannot have been accidental at they refer to the new corporate name of the Complainant, Boursobank.

The Complainant states that the disputed domain name is not used in connection with any active website, but that MX records are linked to the domain name, which suggests that it may be actively used. Any e-mail emanating from the disputed domain name should not be seen as use of the domain name in good faith. On these bases, the Complainant concludes that the Respondent registered and is using the disputed domain name in bad faith.

RESPONDENT:

NO ADMINISTRATIVELY COMPLIANT RESPONSE HAS BEEN FILED.

RIGHTS

The Complainant has, to the satisfaction of the Panel, shown the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights (within the meaning of paragraph 4(a)(i) of the Policy).

NO RIGHTS OR LEGITIMATE INTERESTS

The Complainant has, to the satisfaction of the Panel, shown the Respondent to have no rights or legitimate interests in respect of the disputed domain name (within the meaning of paragraph 4(a)(ii) of the Policy).

BAD FAITH

The Complainant has, to the satisfaction of the Panel, shown the disputed domain name has been registered and is being used in bad faith (within the meaning of paragraph 4(a)(iii) of the Policy).

PROCEDURAL FACTORS

The Panel is satisfied that all procedural requirements under UDRP were met and there is no other reason why it would be inappropriate to provide a decision.

The Hostmaster Above.com contacted the CAC requesting guidance on how to log into the case file on December 14, 2023. The CAC replied on December 15, 2023 but no further communication by the Above.com was received.

PRINCIPAL REASONS FOR THE DECISION

Notwithstanding the fact that no Response has been filed, the Panel shall consider the issues present in the case based on the statements and documents submitted by the Complainant.

Paragraph 4(a) of the Policy directs that the Complainant must prove each of the following elements:

1. the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights; and
2. the Respondent has no rights or legitimate interests in respect of the disputed domain name; and
3. the disputed domain name was registered and is being used in bad faith.

A/ Identical or Confusingly Similar

The Complainant must establish that it has a trademark or service mark and that the disputed domain name is identical or confusingly similar to that trademark or service mark, to succeed.

The Complainant, Boursorama, is a French banking and financial services company. The Complainant has provided evidence of ownership of a trademark of the European Union in the term **BOURSO** for more than 20 years.

The disputed domain name is <boursobank-banque.com>.

As regards the question of identity or confusing similarity for the purpose of the Policy, it requires a comparison of the disputed domain name with the trademarks in which the Complainant holds rights. According to section 1.7 of the WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("WIPO Overview 3.0"), "this test typically involves a side-by-side comparison of the domain name and the textual components of the relevant trademark to assess whether the mark is recognizable within the disputed domain name".

Also, according to section 1.7 of the WIPO Overview 3.0, "in cases where a domain name incorporates the entirety of a trademark, or where at least a dominant feature of the relevant mark is recognizable in the domain name, the domain name will normally be considered confusingly similar to that mark for purposes of UDRP standing".

The disputed domain name wholly incorporates the Complainant's trademark BOURSO, together with the term "bank", a hyphen and the French term "banque". This addition does not prevent a finding of confusing similarity with the Complainant's trademarks. On the contrary, this Panel finds that the addition of the generic terms "bank" and "banque" the trademark of the Complainant, active in banking services, increases the confusing similarity between the disputed domain name and the Complainant's trademarks. Indeed, it is asserted by the Complainant and not rebutted by the Respondent, the new corporate name of the Complainant is Boursobank, and the Complainant is active in financial and banking services.

The fact that a domain name wholly incorporates the Complainant's trademark is sufficient for this Panel to establish identity or confusing similarity for the purpose of the Policy, despite the addition of other words to such marks.

It is well accepted by UDRP panels that a generic Top-Level Domain ("gTLD"), such as ".com", is typically ignored when assessing whether a domain name is identical or confusingly similar to a trademark.

This Panel concludes that the disputed domain name is confusingly similar to the Complainant's trademark and therefore finds that the requirement of paragraph 4(a)(i) of the Policy is satisfied.

B/ Rights or Legitimate Interests

Under paragraph 4(c) of the Policy, any of the following circumstances, if found by the Panel, may demonstrate the Respondent's rights or legitimate interests in the disputed domain name:

1. before any notice to it of the dispute, the Respondent's use of, or demonstrable preparations to use, the disputed domain name or a name corresponding to the disputed domain name in connection with a bona fide offering of goods or services; or
2. the Respondent has been commonly known by the disputed domain name, even if it has acquired no trademark or service mark rights; or
3. the Respondent is making a legitimate non-commercial or fair use of the disputed domain name, without intent for commercial gain to misleadingly divert consumers or to tarnish the trademark or service mark at issue.

The consensus view of UDRP panels on the burden of proof under paragraph 4(a)(ii) of the Policy is summarized in section 2.1 of the WIPO Overview 3.0, which states: "[...] 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. If the respondent fails to come forward with such relevant evidence, the complainant is deemed to have satisfied the second element."

The Panel accepts, in the absence of rebuttal from the Respondent, that the Respondent is not commonly known by the disputed domain name. The Complainant has not at any time authorised or licensed the Respondent to use **BOURSO** as a domain name, business or trading name, trade mark or in any other way. In addition, nothing in the record shows any *bona fide* offering of goods or services from the disputed domain name on the part on the Respondent before the submission of the Complaint.

The Panel concludes that the Respondent has no right or legitimate interests in the disputed domain name and therefore finds that the requirement of paragraph 4(a)(ii) of the Policy is satisfied.

C/ Registration and Use in Bad faith

For the purpose of Paragraph 4(a) (iii) of the Policy, the following circumstances, in particular but without limitation, if found by the Panel to be present, shall be evidence of the registration and use of the disputed domain name in bad faith:

- 1. circumstances indicating that the holder has registered or has acquired the disputed domain name primarily for the purpose of selling, renting, or otherwise transferring the disputed domain name registration to the Complainant who is the owner of the trademark or service mark or to a competitor of that Complainant, for valuable consideration in excess of the holders documented out-of-pocket costs directly related to the disputed domain name; or
- 2. the holder has registered the disputed 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 the holder has engaged in a pattern of such conduct; or
- 3. the holder has registered the disputed domain name primarily for the purpose of disrupting the business of a competitor; or
- 4. by using the domain name, the holder has intentionally attempted to attract, for commercial gain, Internet users to the holder's website or other online location, by creating a likelihood of confusion with the Complainant's mark as to the source, sponsorship, affiliation, or endorsement of your website or location or of a product or service on the holder's website or location.

The evidence on the record shows that the Respondent was certainly aware of the existence of the Complainant and of the rights of the Complainant. This is particularly evidenced by the fact that the domain name reproduces the Complainant's well-known trademark BOURSO, as well as the new corporate name of the Complainant - Boursobank.

The addition of the terms "bank" and "banque" to the trademark also demonstrates the knowledge of the Complainant by the Respondent.

Although the disputed domain name is not actively used in connection to a website, the Panel notes that it is linked to MX records allowing the sending and reception of e-mails: this strongly evidences the fact that the Respondent knowingly and willingly linked the disputed domain name to an e-mail hosting service. As seeking customer services' help in the banking sector is ordinary, unfortunately so are phishing and fraud attempts.

The Panel concludes that the Respondent purportedly registered the disputed domain name in an attempt to defraud the Complainant's consumers, thereby disrupting the Complainant's business.

As customers accessing their bank details online is ordinary, unfortunately so are phishing and fraud attempts. By registering and using the disputed domain name, the Respondent intended to create a false affiliation with the Complainant. The Panel concludes that the Respondent purportedly registered the disputed domain name in an attempt to defraud the Complainant's consumers, thereby disrupting the Complainant's business.

In light of all the elements above, the Panel concludes that the Respondent has registered and is using the disputed domain name in bad faith, and finds that the requirement of paragraph 4(a)(iii) of the Policy is satisfied.

FOR ALL THE REASONS STATED ABOVE, THE COMPLAINT IS

Accepted

AND THE DISPUTED DOMAIN NAME(S) IS (ARE) TO BE

- 1. **boursobank-banque.com**: Transferred

PANELLISTS

Name	Arthur Fouré
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DATE OF PANEL DECISION 2023-12-20

Publish the Decision