

Decision for dispute CAC-UDRP-104889

Case number	CAC-UDRP-104889
Time of filing	2022-10-03 09:44:29
Domain names	xn--boursoramaaccs-7jb.com

Case administrator

Organization	Denisa Bilík (CAC) (Case admin)
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Complainant

Organization	BOURSORAMA SA
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Complainant representative

Organization	NAMESHIELD S.A.S.
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Respondent

Name	mohamed benour
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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:

Trademark of the European Union **BOURSORAMA** No. 1758614 registered on 19 October 2001, duly renewed, and covering goods and services in international classes 09, 16, 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 BOURSORAMA n°001758614.

The Complainant also owns a number of domain names, including the same distinctive wording BOURSORAMA, such as the domain name <boursorama.com>.

The disputed domain name was registered on 26 September, 2022 and resolves a copy of the Complainant's website.

PARTIES' CONTENTIONS

COMPLAINANT:

The Complainant asserts that the disputed domain name <boursoramaaccès.com> (<xn--boursoramaaccs-7jb.com>) is confusingly similar to its trademark BOURSORAMA and its domain names. The Complainant asserts that the addition of the French generic term "Accès" ("Access") is not sufficient to escape the finding that the disputed domain name is confusingly similar to the trademark BOURSORAMA. 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 BOURSORAMA.

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 copy of the Complainant's website, using the disputed domain name in order to pass off as Complainant. Impersonating a complainant in a confusingly similar domain name's resolving webpage 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 BOURSORAMA. It is reasonable to infer that the Respondent has registered the domain name with full knowledge of the Complainant's trademark.

Furthermore, the Complainant argues that Respondent uses and registered the disputed domain name in a bad faith attempt to perpetuate a phishing scheme. The Respondent uses the disputed domain name to attempt to extract valuable personal information from users with the use of the goodwill associated with Complainant's mark to promise fraudulent financial services. This is evidence that Respondent registered and uses the domain name in bad faith to facilitate a phishing scheme under Policy paragraph 4(a)(iii).

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

Language of Proceedings:

Under 11 of the UDRP Rules, the default language of the proceedings is the language of the registration agreement, subject to the authority of the Panel to determine otherwise. The language of the registration agreement is French. The Complainant initially filed a Complaint in the English language at the Arbitration Court, and later filed a French version of the same Complaint. In its discretion, the Panel verified that both versions coincide.

Paragraph 10(c) of the Rules dictates that the Panel shall ensure that the administrative proceeding takes place with due expedition. Pursuant to Paragraph 10(b) of the Rules, all Parties should be treated with equality and given a fair opportunity to present their case. The Panel notes that no Response was received from the Respondent as to the language of the proceedings or merits of the Complaint. The Complainant having initially filed the Complaint in English, and in keeping with the Policy aim of facilitating a relatively time and cost-efficient procedure for the resolution of domain name disputes, the Panel determines that it would be appropriate for English to be the language of the proceedings in accordance with Paragraph 11 (a) of the UDRP Rules.

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

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 **BOURSORAMA** for more than 20 years.

The disputed domain name is <boursoramaaccès.com> (<xn--boursoramaaccs-7jb.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 **BOURSORAMA**, preceded by the French term "accès". 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 term "accès" to 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 ordinary for banking providers to offer their customers with a portal on which the customers are able to access their banking details.

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 that, in the absence of rebuttal from the Respondent, the Complainant has not at any time authorised or licensed the Respondent to use **BOURSORAMA** 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. Quite to the contrary, the Respondent used the domain name in connection with an active website impersonating the Complainant's website - which the Panel visited as part of its general powers under the Policy.

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, and the associated website equally comprises the Complainant's name and logo.

The addition of the term French term “accès” (“accès”) also demonstrates the knowledge of the Complainant by the Respondent.

This Panel is unable to verify the Complainant's claims that the domain name was registered and used "in a bad faith attempt to perpetuate a phishing scheme", as the Complainant failed to provide any evidence thereof, and the corresponding website is now blocked by a SafeBrowsing alert. Nevertheless, the Panel accepts such alert as evidence that the disputed domain name was being used in a potentially harmful way, in bad faith.

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. **xn--boursoramaaccs-7jb.com**: Transferred

PANELLISTS

Name	Arthur Fouré
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DATE OF PANEL DECISION 2022-11-04

Publish the Decision
