Decision for dispute CAC-UDRP-108344

Case number	CAC-UDRP-108344
Time of filing	2026-01-20 14:16:51
Domain names	siirto-casino.com, siirto-kasinot-fi.com

Case administrator

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

Complainant

Organization	Siirto Brand Oy

Complainant representative

Organization	Berggren Oy

Respondent

Name	Gabriel Barbulescu

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 names.

IDENTIFICATION OF RIGHTS

The Complainant is the proprietor of Finnish registered trade mark no. 266599 for a logo containing “Siirto.” registered in classes 9, 35, 36 and 42 on 27 May 2016 pursuant to an application filed on 19 February 2016.

FACTUAL BACKGROUND

The Complainant provides a leading Finnish mobile payment service under its above mark. It is owned by two major Finnish banks, Nordea Bank Oyj and OP Financial Group and its payment system is integrated into those banks services. It has about 1.5 million registered users. Mobile telephone applications for using the payment system have been downloaded more than 1.1 million times. There has been extensive media coverage of the service.

In spring 2025 the Finnish Payments Council agreed to seek a commercial service provider for instant payments in Finland as an alternative to card and cash payments. In October 2025, following an evaluation by the Bank of Finland, the Finnish Payments Council decided to transfer responsibility for developing the national instant payment solution to the Complainant.

The Respondent registered the disputed domain names, <siirto-casino.com> and <siirto-kasinot-fi.com>, on 27 June 2025. The disputed domain names locate websites which advertise online casinos where they claim the Complainant’s payment system can

be used.

PARTIES CONTENTIONS

The Complainant contends that the requirements of the Policy have been met and that the disputed domain names should be transferred to it.

No administratively compliant Response has been filed.

RIGHTS

The Panel finds that the Complainant has registered rights as stated above in a logo of which the most prominent element is "Siirto."

The disputed domain names contain all of the letters and the dot of this element with the insertion of descriptive terms and the addition of the generic top level domain suffix. In one of the domain names the descriptive term inserted is "-casino". In the other the descriptive terms are "-kasinot" (meaning "casino" in English) and -fi (referring to Finland).

The Panel also notes that the term "Siirto" is Finnish for "the transfer" and bears in mind that where descriptive terms are used, small differences may avert confusion. Nevertheless, the Panel is satisfied on the undisputed evidence submitted by the Complainant that its mark is likely to have achieved a significant degree of recognition as a brand identifying the Complainant's service as a result of its extensive use in Finland.

The Complainant has, to the satisfaction of the Panel, shown that the disputed domain names are 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 Panel notes that the Respondent has used the disputed domain names for websites as described above. However, the Panel does not regard this use as a bona fide offering of goods or services. On the contrary, the manner in which the Respondent has used the disputed domain names, as discussed further below, is such as to mislead Internet users into believing that these websites have been authorised by the Complainant. The Complainant's statements that it has not authorised and could not authorise the Respondent to use the disputed domain names for these websites have not been disputed.

It is clear that the Respondent is not commonly known by the disputed domain names or any corresponding name. The Panel is also satisfied that the Respondent is not making a legitimate non-commercial or fair use of the disputed domain names.

In the circumstances, 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 names within the meaning of paragraph 4(a)(ii) of the Policy.

BAD FAITH

It is apparent from the content of the Respondent's websites that the Respondent has been well aware of the Complainant's use of its mark identified above. Indeed, the Complainant's logo is prominently displayed on the Respondent's website at www.siirto-casino.com.

There is no disclaimer on the Respondent's websites that they are not authorised by the Complainant, and the presentation indicates that they are authorised by the Complainant.

Under Finnish law, the State-owned company, Veikkaus Oy, has the exclusive right to provide online casinos and other betting services. The marketing to Finnish consumers of online casinos not operated by Veikkaus Oy, such as those mentioned in the Respondent's websites, is prohibited.

The Panel also notes that the Respondent's website at www.siirto-casino.com contains advertisements for online casinos and both of his websites promote the online casinos which they mention. The Panel infers that the Respondent receives or expects to receive payments from the online casinos advertised or promoted on his websites.

In these circumstances, the Panel finds that by using the disputed domain names, the Respondent has intentionally attempted to attract Internet users to his websites for commercial gain by creating a likelihood of confusion with the Complainant's mark as to the source, sponsorship, affiliation or endorsement of his websites.

In accordance with paragraph 4(b)(iv) of the Policy, this constitutes evidence of registration and use of the disputed domain names

in bad faith. There is no evidence rebutting this presumption.

Accordingly, the Complainant has, to the satisfaction of the Panel, shown that the disputed domain names have been registered and are being used in bad faith within the meaning of paragraph 4(a)(iii) of the Policy.

PROCEDURAL FACTORS

The Panel notes that the disputed domain names were both registered by the same person and may therefore be included in the same complaint in accordance with paragraph 3(c) of the UDRP Rules.

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.

PRINCIPAL REASONS FOR THE DECISION

The disputed domain names include the main feature of Complainant's registered logo together with descriptive terms. The Panel finds they are confusingly similar to the Complainant's mark. The Panel further finds that the Respondent's use is liable to mislead and is not a bona fide offering of goods or services or legitimate non-commercial or fair use. The Panel further finds that paragraph 4(b)(iv) of the Policy applies and that the disputed domain names have been registered and used in bad faith.

FOR ALL THE REASONS STATED ABOVE, THE COMPLAINT IS

Accepted

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

1. **siirto-casino.com**: Transferred
2. **siirto-kasinot-fi.com**: Transferred

PANELLISTS

Name	**Jonathan Turner**
Name	**Peter Müller**
Name	**Michele Antonini**

DATE OF PANEL DECISION 2026-03-16

Publish the Decision