

# CanExport SMEs — Draft Application

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**Applicant:** 17734344 Canada Inc. (operating as TrustChekr) **Date:** March 1, 2026

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## 1. Project Summary

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**17734344 Canada Inc.** (TrustChekr) is a federally incorporated Canadian-Controlled Private Corporation (CCPC), incorporated February 28, 2026, seeking CanExport SMEs funding to accelerate export of its consumer scam detection platform into the United States and Mexico.

TrustChekr is a consumer-facing SaaS platform that combines **real-time scam detection** with **interactive fraud education**. The platform enables everyday consumers to identify, understand, and avoid scams through 121 detection rules, 9 OSINT investigation modules, and 10 interactive academy modules — covering the full spectrum of fraud threats across North America.

**What makes TrustChekr unique:** - **Already trilingual and multi-market:** Country-specific detection rules for Canada (CRA, Interac), the United States (IRS, Zelle, Venmo), and Mexico (SAT), with guidance in English and Spanish and French localization infrastructure ready - **First consumer tool with XRPL scam analysis:** Integrates blockchain intelligence for cryptocurrency fraud detection on the XRP Ledger - **No direct Canadian competitor:** No other Canadian-built platform offers consumer-facing, multilingual scam detection with integrated education - **Cloud-native architecture:** Built with Next.js, TypeScript, and deployed on Vercel — zero physical export barriers, instant global availability

The requested funding will support targeted trade show participation, digital marketing campaigns in the US and Mexico, Spanish-language localization of education content, and US trademark protection — all time-bound, measurable activities aligned with Canada's trade diversification strategy and National Cyber Security Strategy.

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## 2. Export Readiness

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TrustChekr is not a concept or prototype — it is **live, production-deployed, and already serving all three North American markets.**

### Current Production Status

- **121 detection rules** with country-specific coverage:
- Canada: 37 rules (CRA scams, Interac fraud, CAFC-reported schemes)
- United States: 21 rules (IRS impersonation, Zelle/Venmo fraud, FTC-reported schemes)
- Mexico: 14 rules (SAT impersonation, bank fraud, remittance scams)
- Shared/cross-border: 17 rules (phishing, romance scams, crypto fraud)
- **9 OSINT modules** for real-time scam investigation
- **10 academy modules** for interactive fraud education
- Guidance available in **English and Spanish**
- **French localization ready** via next-intl internationalization framework

### Why Export Barriers Are Minimal

- **Cloud-native SaaS** hosted on Vercel — no physical goods, no shipping, no customs
- **Country-specific rules already built** — incremental cost to add markets is near-zero
- **Scalable infrastructure** — same codebase serves all markets simultaneously
- **No regulatory licensing required** — consumer education tool, not a financial service

### Strategic Alignment

- **Canada's National Cyber Security Strategy:** Consumer fraud prevention is a stated priority
  - **Cybersecurity as strategic export:** Canadian cybersecurity exports exceed **\$1.15 billion annually**, with **72.5% directed to the United States**
  - **Trade diversification:** Mexico represents a high-growth, underserved market for cybersecurity tools
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### 3. Market Opportunity

#### United States

- **Largest fraud market globally:** FTC reported **\$12.5 billion** in consumer fraud losses in 2024
- IRS impersonation alone: \$9.14M in direct losses, \$789M in total government imposter fraud
- Zelle processed \$806B in 2023 with ~\$725M in fraud losses
- CFPB documented \$870M in losses at three major banks (2017-2024)
- **No consumer-facing detection tool** combines real-time analysis with education

#### Mexico

- Cybersecurity market valued at **\$3.12 billion in 2026**
- Growing at **11.43% CAGR** to reach **\$5.36 billion by 2031**
- Rapidly digitizing financial sector with increasing fraud exposure
- Limited consumer-facing fraud prevention tools available in Spanish

#### Competitive Landscape

The consumer scam detection market includes well-funded global players:

Competitor	What They Offer	Users	Pricing	Gap TrustChekr Fills
ScamAdviser	Website trust scoring, call blocking, B2B API	6.5M/month	Free + API plans	No Canadian-specific rules (CRA, Interac), no interactive education
Norton LifeLock	AI scam detection, \$1M identity insurance, credit monitoring, dark web monitoring	Millions	\$12-35/month	US-centric, no Canadian/Mexican rules, expensive paywall, no education modules
McAfee Scam Detector	AI text analysis (top-rated in independent testing)	Millions	Part of McAfee suite	No screenshot support, no country-specific guidance, no education
Trend Micro ScamCheck	AI-powered scam and call analysis	Millions	Part of security suite	Character limits, false positives on

Competitor	What They Offer	Users	Pricing	Gap TrustChekr Fills
				legitimate messages, no trilingual coverage
<b>Aura</b>	All-in-one identity protection, real-time scam detection, VPN, antivirus	1M+	\$9-15/month	No interactive education, no Canadian-specific detection, identity focus not scam education
<b>CAFC</b>	Fraud reporting, static advisories	N/A (government)	Free	No real-time detection, PDF-based education only

**TrustChekr's differentiation is specific, not universal.** Major security companies offer AI scam detection within \$12-35/month security suites, but none provide: - **Canadian-specific detection rules** (CRA impersonation, Interac e-Transfer fraud, Big 5 bank patterns) - **Trilingual North American coverage** (Canada, US, Mexico with country-specific guidance and reporting hotlines) - **Interactive consumer education** (10 quiz-based modules with 61+ real-world scenarios) - **Cryptocurrency scam analysis** including XRP Ledger native support - **Free, accessible entry point** designed for seniors and non-technical users who won't purchase a full security suite

TrustChekr fills a gap between enterprise-grade fraud tools (Sift, Feedzai — \$200K+/year B2B) and expensive consumer security suites — providing accessible, country-specific scam protection for the underserved majority who need help but won't pay \$15/month for it.

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## 4. Proposed Activities & Budget

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All activities are time-bound within a 12-month project period, with measurable outcomes tied to market entry in the US and Mexico.

Category	Description	Total Cost	Grant Request (50%)
<b>Trade Shows</b>	Web Summit Vancouver + Infosecurity Mexico (June 2-4) + Cyber Security Congress US (San Jose, May 18-19)	\$15,000	\$7,500

Category	Description	Total Cost	Grant Request (50%)
<b>Digital Marketing</b>	US/Mexico Google Ads, LinkedIn campaigns, SEO for English and Spanish content	\$12,000	\$6,000
<b>Localization</b>	Professional Spanish translation of app UI, education modules, and marketing materials	\$8,000	\$4,000
<b>Legal/IP</b>	US trademark filing (USPTO) + Mexico market legal and compliance research	\$7,000	\$3,500
<b>Market Research</b>	US/Mexico cybersecurity demand study, competitor analysis, user research	\$5,000	\$2,500
<b>Travel/BD</b>	2 business development trips (1 US, 1 Mexico) for partner and channel meetings	\$3,000	\$1,500
<b>TOTAL</b>		<b>\$50,000</b>	<b>\$25,000</b>

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## 5. Economic Benefits to Canada

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- **Creates high-value cybersecurity intellectual property** retained in Canada
  - **Positions Canada as a global leader** in consumer fraud prevention technology
  - **Supports CAFC and RCMP fraud reduction goals** by equipping consumers with detection tools
  - **Generates export revenue** from the US and Mexican markets back to a Canadian CCPC
  - **SR&ED eligible R&D** keeps innovation spending and tax benefits in Canada
  - **Credit union partnership potential:** Central 1 Credit Union serves 190+ financial institutions — TrustChekr could become a white-label consumer protection offering
  - **Job creation:** Success in export markets will drive hiring of Canadian developers, content creators, and support staff
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## 6. Project Timeline

Period	Activities
<b>Month 1-3</b>	Spanish localization of education modules and UI; US trademark filing (USPTO); launch digital marketing campaigns targeting US and Mexico
<b>Month 4-6</b>	Attend Web Summit Vancouver; attend Cyber Security Congress (San Jose, May 18-19); begin B2B outreach to US cybersecurity channels and potential partners
<b>Month 7-9</b>	Attend Infosecurity Mexico (Mexico City); conduct 1-2 business development trips to Mexico; pursue partnership discussions with Mexican fintech and banking channels
<b>Month 10-12</b>	Evaluate ROI across all channels; scale successful marketing and partnership channels; prepare reporting and next-phase planning

## 7. Applicant Qualifications

- **Founder credentials:** Google Fundamentals certification, Google Security certification, York University Cybersecurity Certificate (Toronto)
- **Security mindset:** Attacker-perspective approach to threat modeling and scam detection
- **Technical execution:** Full-stack development (Next.js, TypeScript), deployed and operational
- **Domain expertise:** Deep knowledge of North American fraud ecosystems (CRA, IRS, SAT, banking, P2P payments, cryptocurrency)
- **Pursuing:** CompTIA Network+ and Security+ certifications

This is a DRAFT application. Review against current CanExport SMEs program guide before submission.