

CanExport SMEs — Draft Application

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

1. Project Summary

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.

2. Export Readiness

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 — No Direct Competitor

Competitor	Limitation
ScamAdviser	Less than 3% Canadian traffic, no education component, no detection engine
CAFC	Static PDF advisories only — no interactive detection or analysis
BBB Scam Tracker	US-centric, no real-time detection engine, no multilingual support
Bank fraud tools	Institution-specific, not consumer-portable, no cross-platform coverage

TrustChekr is the **only Canadian-built, trilingual, consumer-facing scam detection platform** with integrated education — a category of one.

4. Proposed Activities & Budget

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%)
Trade Shows	Web Summit Vancouver + Infosecurity Mexico (June 2-4) + Cyber Security Congress US (San Jose, May 18-19)	\$15,000	\$7,500
Digital Marketing	US/Mexico Google Ads, LinkedIn campaigns, SEO for English and Spanish content	\$12,000	\$6,000
Localization	Professional Spanish translation of app UI, education modules, and marketing materials	\$8,000	\$4,000
Legal/IP	US trademark filing (USPTO) + Mexico market legal and compliance research	\$7,000	\$3,500
Market Research	US/Mexico cybersecurity demand study, competitor analysis, user research	\$5,000	\$2,500
Travel/BD	2 business development trips (1 US, 1 Mexico) for partner and channel meetings	\$3,000	\$1,500
TOTAL		\$50,000	\$25,000

5. Economic Benefits to Canada

- **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
Month 1-3	Spanish localization of education modules and UI; US trademark filing (USPTO); launch digital marketing campaigns targeting US and Mexico
Month 4-6	Attend Web Summit Vancouver; attend Cyber Security Congress (San Jose, May 18-19); begin B2B outreach to US cybersecurity channels and potential partners
Month 7-9	Attend Infosecurity Mexico (Mexico City); conduct 1-2 business development trips to Mexico; pursue partnership discussions with Mexican fintech and banking channels
Month 10-12	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
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This is a DRAFT application. Review against current CanExport SMEs program guide before submission.