

# TrustChekr — Monetization Plan

For Steve | March 1, 2026

## How We Make Money

TrustChekr follows the **freemium + B2B** model. The consumer tool stays free forever — that's how we build the user base, the data, and the brand. Revenue comes from businesses who want our scam detection engine inside their products.

### *Revenue Stream 1: Partner API (\$49–\$499/month)*

**What it is:** Businesses send us phone numbers, URLs, emails, or text messages via our REST API. We send back a risk score, threat signals, and recommended actions in milliseconds.

**Who pays:**

- Credit unions checking e-Transfers before they leave
- Telecoms flagging scam calls for subscribers
- E-commerce platforms screening seller listings
- Insurance companies assessing fraud claims

**Pricing model:**

Tier | Calls/month | Price | Per-call cost

Starter | 1,000 | \$49/mo | \$0.049

Growth | 10,000 | \$199/mo | \$0.020

Enterprise | 100,000+ | \$499/mo+ | \$0.005

**Why they'd pay:** Building this internally costs \$200K+ in security engineers, threat intel feeds, and maintenance. We give them the same result for \$49/month.

**Revenue potential:** 50 partners × \$199 avg = **\$119K ARR** in year 1. 200 partners = **\$478K ARR**.

### *Revenue Stream 2: White-Label Widget (\$500–\$2,000/month)*

**What it is:** A branded "Check for Scams" button that credit unions, libraries, or banks embed in their website or online banking portal. Looks like their product, powered by our engine.

**Who pays:**

- **Central 1 Credit Union** — 190+ credit unions through ONE integration
- Community banks wanting to differentiate on safety

- Public libraries offering digital literacy tools
- Government consumer protection websites

**Pricing:** Per-deployment monthly license based on traffic volume.

**Why they'd pay:** Their members get scam protection without the institution building anything. It's a feature they can announce, market, and point to during fraud prevention campaigns.

**Revenue potential:** Central 1 alone could be \$5K–\$15K/month if adopted across their network. 20 individual deployments × \$750 avg = **\$180K ARR**.

### ***Revenue Stream 3: Affiliate Revenue (Immediate)***

**What it is:** When users check something and we determine it's risky, we recommend security products they can use to protect themselves further. We earn commission on sign-ups.

**First partner: NordVPN**

- Commission: \$40–\$100 per sale (varies by plan)
- Conversion: 2–5% of users who see recommendation
- At 10K monthly visitors with 3% conversion = 300 sales × \$50 avg = **\$15K/month**

**Other affiliate targets:**

- Identity theft protection (Aura, LifeLock)
- Password managers (1Password, Bitwarden)
- Antivirus (Malwarebytes, Bitdefender)
- VPN services (ExpressVPN, Surfshark)

**Why this works for us:** We're not selling — we're recommending after the user already discovered a threat. The conversion rate is naturally high because they're scared and motivated.

**Revenue potential: \$60K–\$180K ARR** depending on traffic.

### ***Revenue Stream 4: Premium Consumer Features (\$4.99–\$9.99/month)***

**What it is:** Power users and small businesses pay for extra features the free tier doesn't include.

**Premium features:**

- Real-time alerts when new scam campaigns match their profile
- API access for personal automation
- Priority scanning (skip the queue)
- Export scan history reports

- Business email/domain monitoring
- Phone number reputation monitoring

**Why later, not now:** We need the free user base first. Premium converts at 2–5% of free users. At 100K free users, that's 2,000–5,000 premium subscribers.

**Revenue potential:** 3,000 subscribers × \$7/mo = **\$252K ARR**.

### ***Revenue Stream 5: Data & Intelligence Licensing (\$5K–\$25K/year per client)***

**What it is:** As we process more scans, we accumulate anonymized intelligence about scam campaigns, emerging tactics, and geographic patterns. This data is valuable to:

- Insurance companies (underwriting, claims fraud)
- Banks (fraud model training data)
- Law enforcement (campaign intelligence)
- Academic researchers (fraud trend analysis)
- Government (policy and regulation)

**What we sell:** Anonymized, aggregated trend reports. Never individual user data.

**Revenue potential:** 10 clients × \$15K avg = **\$150K ARR**.

## **Revenue Roadmap**

Timeline | Revenue Stream | Target

**Month 1-3** | NordVPN affiliate + first API partners | \$2K–\$5K MRR

**Month 4-6** | 10+ API partners + 2-3 widget deployments | \$10K–\$20K MRR

**Month 7-12** | Premium tier launch + Central 1 pilot | \$30K–\$50K MRR

**Year 2** | Data licensing + 50+ partners | \$80K–\$120K MRR

**Year 2-3** | Enterprise contracts + US expansion | **\$1M+ ARR**

## **The Norton Comparison**

Norton LifeLock charges **\$12–\$35/month** per user for:

- Identity theft monitoring
- \$1M insurance against ID theft

- Dark web monitoring
- VPN included
- Credit monitoring

#### **What TrustChekr offers that Norton doesn't:**

- Real-time scam checking (Norton monitors AFTER the fact)
- Canada-specific detection (CRA, Interac, RCMP patterns)
- Live threat dashboard (Scam Radar — nobody has this)
- Free tier with no account needed
- Screenshot scanning (no need to click suspicious links)
- Romance scam detection with ML classifier
- XRPL blockchain analysis

**The insight:** Norton makes \$2.8 BILLION per year selling fear. They monitor for damage AFTER it happens. TrustChekr prevents the damage BEFORE it happens. Prevention is more valuable than insurance — we just need to prove it with traction.

**Pricing opportunity:** If Norton charges \$12/mo and we can prevent the same damage with a \$5/mo premium tier, the value proposition is immediate. And our free tier acts as the funnel.

## **Cost Structure**

Item | Monthly Cost

Vercel hosting (free tier → Pro) | \$0–\$20

xAI/Grok API (Scam Radar) | ~\$15

Google Gemini API | ~\$10-50

Domain + DNS | ~\$2

**Total operating cost | ~\$30-90/month**

**Margin:** At \$10K MRR, our operating costs are <1% of revenue. This is a software business with software margins (80-90%+).

## **Key Metrics to Track**

- **Monthly Active Users (MAU)** — free tool usage
- **Scans per day** — engagement depth
- **API partner count** — B2B revenue

- **Affiliate conversion rate** — immediate revenue
- **Premium conversion rate** — consumer revenue
- **Average Revenue Per Partner (ARPP)** — B2B health

## Bottom Line for Steve

1. **The free tool is the moat.** It builds traffic, data, and brand.
2. **B2B partnerships are the money.** Credit unions, telecoms, police.
3. **Affiliate revenue starts immediately** with zero additional development.
4. **Operating costs are negligible** — this is almost pure margin.
5. **The market is massive** — \$638M in reported Canadian fraud losses alone, \$12.5B in the US.
6. **Nobody else is doing consumer-facing, Canada-first, real-time scam detection.**

We're not competing with Norton. We're filling the gap Norton ignores.