

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

TrustChekkr 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
Aura	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
CAFC	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.

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

Category	Description	Total Cost	Grant Request (50%)
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

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.