



• ANTI-FRAUD PROTECTION · LATAM · LIVE ON APP STORE & GOOGLE PLAY

ScamZero

Catch scams before they catch you. Real-time detection of fraudulent calls, links and messages — built for Latin America.

v1.5.2

Current version

2

Platforms (iOS + Android)

15

Active users

54s

Avg. session duration

\$1.47

AdMob eCPM



App Store

iOS · bundle: app.scamzero



Google Play

Android · Closed Testing complete



Web App

scamzero-mvp.pages.dev

THE PROBLEM

Financial fraud is devastating Latin America

Millions of people are scammed every year with no protection tool built for their reality.

\$991B

stolen by cybercrime globally every year, with Latin America among the most vulnerable regions.

Source: Febraban + Cybersecurity Ventures

1 in 3

people in LATAM have been victims of digital fraud or know someone who has been.

Source: Kaspersky 2025

39 sec

is the average interval between phishing attacks or social engineering attempts worldwide.

Source: University of Maryland + FBI

#1

WhatsApp is the primary fraud channel in Colombia, Mexico, Argentina and Brazil.

❑ Existing solutions (Truecaller, Norton Mobile) are designed for English-speaking markets and don't understand the banking ecosystem, payment apps, or local scam language of Latin America.

THE SOLUTION

Local intelligence, built for LATAM

ScamZero is the only anti-fraud app with proprietary heuristics designed for real attack vectors in the LATAM ecosystem.



Number Checker

Real-time lookup for calls, SMS, links and emails. Score 0-100 with signal breakdown. 24h cache on Cloudflare D1.



Native Caller ID

iOS CallKit (CXCallDirectoryProvider) + Android Overlay (TYPE_APPLICATION_OVERLAY).
"Possible scam" label without opening any app.



SMS Filter (iOS)



Social Directory

ILMessageFilterExtension integrated with Apple. Suspicious messages from unknown senders go automatically to Junk.

Verified users who opt in appear with their real name as a green overlay when they call you.



Community Claims

Blue overlay "Could be: X" or "Likely: X" based on 2-3 or 4+ matching community identity reports.



Family Plan

Up to 5 people protected. Real-time group alerts when any member receives a dangerous call.



Message Scanner

Paste any WhatsApp or SMS message. Multi-API analysis + AI explanation in plain language (Pro/Family only).



Authority Reporting

Generated deeplink with pre-written text to report scams to local authorities across 7 LATAM countries.



Phone Verification

OTP via Twilio Verify. Verified number gets a badge on profile and +2 free analysis credits.

SCREENS

Screen architecture v1.5.2

01 · HOME

Main Dashboard

Smart search bar with auto-detection (email / link / phone / SMS). Family group alert carousel. Quick actions. AdBanner for Free plan.

All plans

Regex auto-detection

Family alerts

02 · CHECKER

Number / Link / Email Verifier

Multi-kind (call / sms / link / email). Visual score 0-100. Verdict card with signal breakdown, country info, VoIP warnings. Upsell banner for Free. AI explanation gated to Pro/Family.

Public

AI: Pro/Family

24h cache

03 · SCAN MSG

WhatsApp / SMS Scanner

Multiline textarea. Extracts URLs from text. Score + signal breakdown + urlscan.io screenshot + recommendation. Paywall for Free.

Pro/Family full

urlscan screenshot

04 · REPORT

Report a Number / Link

Kind chips + category (phishing, bank_impersonation, lottery, etc.) + free description + claimed_name field ("Who do you think this is?"). Animated success screen.

Auth required

claimed_name (identify)

05 · MY PLAN

Family Plan Management

MEMBERS and GROUP ALERTS sections. "Invite member" modal with email (sent via Resend). Specific errors: plan_full, already_invited,

cant_invite_self.

Family

Resend email

06 · PROFILE

User Profile

Name, phone with country picker (250 countries). "Verified" badge after Twilio OTP. Toggle "Share my name in social directory" (opt-in). Dirty guard on exit without saving.

OTP Twilio

Social directory opt-in

07 · ONBOARDING

Enable Caller ID + Enable SMS Filter

2 post-login onboarding screens to activate iOS extensions. CXCallDirectoryManager.openSettings() opens the correct panel directly. Reactive status + AppState listener. Gated to Pro/Family.

iOS only

Pro/Family

08 · CALL BLOCKER

Android Call Blocker

ScamzeroCallScreeningService Kotlin. Live HTTP lookup to backend with 4s timeout. LRU in-memory cache 5min × 100 entries. Gated to Pro/Family.

Android

Pro/Family

CALLER ID & SOCIAL DIRECTORY

Native identification on iOS and Android

Three overlay levels with strict priority. No app opening required.

iOS — CallKit



v1.5.2 · CXCallDirectoryProvider

- Possible scam — Identified by ScamZero
- Yojaira Gómez — Identified by ScamZero
- Could be: Rachel Rincón — from the community

Android — Overlay



v1.5.2 · TYPE_APPLICATION_OVERLAY

- ☐ DANGEROUS CALL — ScamZero
- ☐ Yojaira Gómez — ScamZero Directory
- ☐ Could be: Rachel Rincón

Overlay priority (both platforms): 1. ☐ Scam (riskScore \geq 40 in DB) → 2. ☐ Verified directory (opt-in) → 3. ☐ Community claim (2+ identify reports) → 4. ◦ No info (no overlay). Only one overlay per call based on descending priority.

TECH STACK

Serverless architecture powered by Cloudflare

MOBILE FRONTEND

Expo 54	Base SDK
React Native 0.81	Native UI
Expo Router 6	File-based nav
TypeScript	Strict mode
TanStack Query	Data fetching
Zustand	Global state

BACKEND API

Cloudflare Workers	Edge serverless
Hono	Web framework
Cloudflare D1	SQLite edge DB
Drizzle ORM	TypeScript ORM
JWT HS256	Auth (TTL 30d)
Resend	Magic link email

IOS NATIVE

CXCallDirectoryProvider	Caller ID
ILMessageFilterExtension	SMS Filter
@bacons/apple-targets	Extension targets
CNContactStore	Local contacts
expo-iap 4.2.7	StoreKit 2

ANDROID NATIVE

CallScreeningService	Active blocking
TYPE_APPLICATION_OVERLAY	Caller ID overlay
LiveLookup.kt	HTTP lookup 4s timeout
expo-iap	Play Billing
ContentResolver	Local contacts

INFRASTRUCTURE

Cloudflare Pages	Web app hosting
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MONETIZATION

AdMob	pub-1891905847538837
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VPS Hetzner Landing Flask + nginx

Let's Encrypt Automatic SSL

EAS Build Expo CI/CD

Twilio Verify OTP SMS verification

OpenAI gpt-4o-mini AI explanation (Pro)

Apple IAP StoreKit 2 JWS

Google Play Billing RTDN Pub/Sub

ANTI-FRAUD DETECTION APIS

Google Safe Browsing v4

Phishing/malware detection

FREE 10k/day

Google Web Risk v1

Enterprise grade

FREE 1k/mo

urlscan.io

Screenshot + URL verdict

FREE 1k/day

CheckPhish.ai / Bolster

AI/ML real-time (ambiguous zone)

FREE 25/day

IPQualityScore

Phone + email + IP scoring

FREE 1k-5k/mo

Veriphone

E.164 number validation

FREE 1k/mo

PhishTank

Public feed + daily crawler

FREE

Twilio Verify

OTP phone verification

PAID

8 PROPRIETARY LATAM HEURISTICS — REAL DIFFERENTIATOR

Executed in the Worker before calling any external API.

heuristic_homoglyph

Cyrillic characters mimicking
ASCII (a→a)

heuristic_punycode

Internationalized xn-- domain

heuristic_typosquat

Levenshtein vs 60+ LATAM
brands

heuristic_suspicious_tld

Suspicious domains .tk .ml .ga
.cf .xyz

heuristic_ip_literal

IP address instead of domain

heuristic_deep_subdomain

5+ subdomain levels

heuristic_credential_phish

Login/verify path on bad TLD

heuristic_was_shortened

Shortened URL detected
(informational)

LATAM brands in typosquat detection: Bancolombia, Nequi, Daviplata, BBVA MX, Banorte, Falabella, Mercado Pago, Rappi, DIAN, SAT, AFIP, PicPay, Nubank, Santander BR, Itaú, Ualá and 45+ more.

PLANS & MONETIZATION

Freemium model with native IAP on both platforms

Ads for Free, monthly/annual subscription for Pro and Family. Billing live via StoreKit 2 + Play Billing.

FREE

Basic

\$0 / always free

- ✓ Number checker (limited credits)
- ✓ Basic message scanner
- ✓ Report numbers
- ✓ Local contacts (no upload)
- ✗ No native Caller ID
- ✗ No SMS Filter
- ✗ No AI explanation
- ✗ AdMob ads displayed

PRO

Professional

\$2.99 /mo · **\$29.99** /yr

- ✓ Everything in Free
- ✓ Unlimited verifications
- ✓ Native Caller ID (iOS + Android)
- ✓ SMS Filter (iOS)
- ✓ AI threat explanation (GPT-4o-mini)
- ✓ Live lookup in CallScreeningService
- ✓ No ads
- ✓ Priority support

FAMILY

Family Group

\$4.99 /mo · up to 5 people

- ✓ Everything in Pro
- ✓ Up to 5 members in the group
- ✓ Real-time alerts between members
- ✓ Members and pending panel
- ✓ Invitations by email (Resend)
- ✓ Shared social directory
- ✓ Group danger/suspicious alerts

MARKET

LATAM — the most underserved fraud protection market

Existing solutions don't understand the local ecosystem. ScamZero was born here.

TAM

\$50B

Total digital anti-fraud protection market

SAM

\$8B

Serviceable LATAM market (CO, MX, PE, CL, AR, BR)

SOM

\$480M

Obtainable market with current traction

🇨🇴 Colombia

🇲🇽 Mexico

🇵🇪 Peru

🇨🇱 Chile

🇦🇷 Argentina

🇧🇷 Brazil

COMPETITION & DIFFERENTIATION

☐ Truecaller

Designed for India and English-speaking markets. No LATAM heuristics. No local banking ecosystem integration. No Spanish-language explanations.

☐ Norton Mobile Security

Focused on malware, not social engineering. No native LATAM Caller ID. No local authority reporting integration.

☐ ScamZero

8 heuristics for real LATAM vectors. 60+ recognized local brands (Nequi, Daviplata, Mercado Pago, DIAN, SAT). Pedagogical explanation in Spanish. Own social directory. Community intelligence.

CURRENT STATUS

v1.5.2 submitted
May 27, 2026

☐ iOS — App Store

☐ v1.5.2 Submitted

Awaiting Apple Review (ETA 24-48h)

☐ v1.3.10 Live

App Store · bundle app.scamzero

☐ **Caller ID Active**
Label "Possible scam / Possible spam"

☐ **SMS Filter Active**
Network mode via ILMessageFilter

☐ **Apple LCID**
Request C2T7XXVL4G · ETA 6-12 weeks

☐ **AdMob iOS linked**
app-ads.txt active · eCPM \$1.47

☐ **Android — Google Play**

☐ **v1.5.2 Submitted**
Awaiting Google Play review

☐ **Closed Testing complete**
14 days + 12 testers · production request sent

☐ **Caller ID Overlay**
TYPE_APPLICATION_OVERLAY · position 35% screen

☐ **Live lookup**
HTTP 4s timeout + LRU in-memory cache

☐ **AdMob Android**
\$0.11 revenue · 71 impressions

☐ **Local build on VPS**
JDK 17 + Android SDK 34 · ~5 min with cache

VERSION HISTORY

2026-05-27

v1.5.2 — Social directory + Community claims

Green overlay (directory) + blue overlay (community). Invite deeplink bug fix. Submitted iOS + Android.

2026-05-25

v1.3.10 iOS — AdMob iOS fix

App Store linking in AdMob console. app-ads.txt deployed. iOS started serving real ads.

2026-05-24

v1.3.9 iOS + v1.4.2 Android

Clean "Possible scam" label (no redundancy). Android overlay repositioned to 35% screen height.

2026-05-17

v1.2.0 — Local contacts + CXCallDirectoryManager.openSettings()

CNContactStore iOS + ContentResolver Android. Privacy-first with no upload. Sprint 2 completed.

2026-05-15

v1.1.0 — iOS Caller ID + SMS Filter — Approved by Apple

CXCallDirectoryProvider + ILMessageFilterExtension live. Multi-API URL/SMS analysis.

2026-05-13

v1.0 — First Apple approval + Android Closed Testing

IAP live (StoreKit 2 + Play Billing). AdMob. Android Call Blocker. Family Plan.

ROADMAP

Next milestones

☐ Apple LCID (Live Caller ID Lookup) — Pending Apple approval

Request C2T7XXVL4G submitted 2026-05-20. When approved: full PIR backend (OHTTP + Privacy Pass + Swift on Hetzner VPS). Apple ETA 6-12 weeks.

Apple

6-12 weeks

☐ Google Play Production

Closed Testing complete. Production request submitted. Google Review in progress.

Android

Imminent

☐ **Google Sign-In + Apple Sign-In**

Complement the current magic link flow. Reduce onboarding friction. Requires native build.

Auth

Next sprint

☐ **Social Caller ID opt-in (#286) — Truecaller model**

User claims number + public name. Travels to other ScamZero users via CXCallDirectoryProvider + CallScreeningService. Requires claim endpoint + SMS verification + anti-abuse + GDPR consent.

Growth

☐ **B2B Verified Badge (long term)**

Verification for legitimate companies (banks, fintech, government). Their numbers appear in green "Verified by ScamZero" for all users. B2B differentiator post B2C scale.

B2B

6-12 months

FOUNDER

One founder, real execution

Built from scratch by one person, no external funding, with a live product on both stores.



Miguel Palma

Founder & CEO · Bogotá, Colombia (GMT-5)

☐ Design + product

☐ LATAM from day 1

☐ Trademark on App Store + Play

☐ Solo founder

☐ Zero external investment

↩ Autonomous execution

Contact

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ScamZero

Catch scams before they catch you — Anti-fraud protection for Latin America

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v1.5.2 · Bundle ID: app.scamzero · Apple Team: YPF27H397C