



Helpport AI Completes Key Consumer Finance AI Labor Workflow, Advancing Toward Scalable Replication

Jul 20, 2026

Commercial Deployment Expands Capabilities From Customer Acquisition, Product Consultation And App Conversion Through Post-Loan Collections

SAN DIEGO and SINGAPORE, July 20, 2026 (GLOBE NEWSWIRE) -- Helpport AI Limited (NASDAQ: HPAI) ("Helpport AI" or the "Company"), a global artificial intelligence ("AI") workforce infrastructure company providing intelligent communication software and services to enterprise clients, today announced what it believes to be a significant commercial milestone for its AI Labor platform in the overseas consumer finance market.

Building on the deployment of its AI Labor capabilities in consumer finance collections, where the Company's solutions have achieved or exceeded human expert performance across multiple real-world operating metrics, Helpport AI has now commercially validated its customer acquisition capabilities across three consumer lending product lines in Mexico.

Results from the deployment validate the ability of Helpport AI's AI Labor to support key functions traditionally performed by consumer finance customer acquisition teams, including intelligent outbound calling, real-time WhatsApp engagement, product consultation, customer objection handling, app download assistance, registration guidance and loan application support.

Together with Helpport AI's previously deployed collections capabilities, management sees this milestone as establishing a key operational workflow spanning customer acquisition through post-loan collections and marking the Company's progression from individual project validation toward standardized, scalable replication.

Commercial Deployment Highlights

Based on actual commercial operating data¹ from three consumer lending product lines in Mexico during June and July 2026, Helpport AI:

- Completed 744,249 outbound customer connections during June;
- Resulted in 14,936 users voluntarily adding WhatsApp to continue interacting with the AI;
- Conducted 7,520 effective AI sales conversations;
- Converted 2,093 users into registered customers;
- Supported 1,045 users through the submission of completed loan application materials;
- Achieved an average 49.9% conversion rate from registration to completed application submission; and
- Improved its interaction-to-registration conversion rate from 27.8% in June to 32.7% in July, while maintaining a registration-to-completed-application conversion rate of approximately 50%.

These results were generated through live commercial operations rather than controlled laboratory testing. The deployment primarily utilized cold prospect data that had not been pre-qualified or previously identified as high-intent customer leads. This type of data has historically been more difficult to monetize through conventional sales and marketing models. Under traditional human-operated or SMS-based approaches, such data often loses commercial value because of low contact efficiency, limited interactive engagement and high customer acquisition costs.

Helpport AI's integrated workflow combines intelligent outbound call penetration, customer-initiated WhatsApp engagement and real-time AI interaction. The Company believes this approach enables previously underutilized data to be converted into identifiable, serviceable and continuously managed customer opportunities.

AI Labor Designed to Deliver Business Outcomes

Many enterprise AI products remain focused on answering questions, generating recommendations or assisting employees with individual tasks. Helpport AI's AI Labor platform is designed to go further by executing business workflows and taking responsibility for measurable operating outcomes.

In consumer finance customer acquisition, top-performing sales and conversion professionals must do more than respond to standardized inquiries. They must assess customer intent, understand concerns, establish trust, explain products, address

objections and guide users through app downloads, registration and application submission. They must also continue advancing the customer journey when a prospect hesitates or disengages. These capabilities traditionally depend heavily on individual experience and are constrained by recruitment, training, employee turnover, language coverage, operating hours and management capacity.

Helpport AI's latest commercial validation demonstrates that these expert-level workflows can be systematically incorporated into AI Labor and deployed across large volumes of real-world customer interactions.

Within the current deployment, Helpport AI's AI Labor is capable of:

- Conducting initial customer outreach and guiding next-step actions;
- Providing real-time WhatsApp engagement and identifying customer intent;
- Explaining product information and responding to individualized questions;
- Identifying customer concerns and handling objections;
- Guiding customers through app downloads, registration and subsequent application steps;
- Classifying customer intent and identifying high-potential prospects; and
- Capturing complete conversation records, customer profiles and conversion data.

The workflow is designed to operate 24 hours a day, seven days a week, while simultaneously supporting large numbers of customers at different stages of the sales process. For consumers, the Company expects the platform to provide timely, consistent and continuously available service. For financial institutions, each customer interaction can be recorded, analyzed and used to improve subsequent operating performance.

As the methods of high-performing experts are captured, refined and replicated across AI Labor deployments, the Company believes those capabilities can become scalable digital assets rather than remaining concentrated among a limited number of individual employees.

"This milestone demonstrates that AI Labor is moving beyond point solutions and becoming a scalable operating platform capable of supporting critical business workflows," said Guanghai Li, Chief Executive Officer of Helpport AI. "By combining customer acquisition and conversion capabilities with our previously deployed collections solutions, we have established an important commercial foundation across the consumer finance lifecycle. We believe this model can be replicated across additional financial institutions, countries and language markets."

Connecting Customer Acquisition and Post-Loan Collections

Customer acquisition and collections represent two critical ends of the consumer lending lifecycle. Customer acquisition determines whether a financial institution can consistently identify and convert qualified new customers. Collections performance affects asset recovery, portfolio economics and operating costs.

Helpport AI has previously deployed AI Labor at scale in overseas consumer finance collections. The validation of its customer acquisition, product consultation, app download and registration capabilities expands the platform's coverage across key stages of the customer lifecycle, from initial engagement through post-loan customer operations and collections.

The Company is not seeking to replace every system used by a financial institution. Instead, Helpport AI is focused on business functions that depend heavily on human communication, professional judgment and continuous operational execution. As individual capability modules mature, financial institutions may adopt Helpport AI's platform for a single use case or combine multiple modules over time to establish a broader AI-native operating model. The Company believes this modular approach provides a foundation for standardized deployment and scalable replication across the consumer finance market.

Scaling Business Volume Without Proportional Headcount Growth

Traditional business process outsourcing and human-operated service models generally require headcount to increase alongside business volume. As customer volumes grow, companies must add agents, expand recruitment and training programs, increase supervisory and quality assurance resources, and develop additional local operating infrastructure when entering new countries or language markets.

AI Labor changes this relationship. Based on the Company's current operating results, one local monitoring employee working alongside the AI system can support the WhatsApp customer service volume generated by more than 100,000 outbound call attempts. The Company believes this capacity is comparable to that of dozens of traditional human agents.

At the same time, the platform can simultaneously manage large numbers of customer conversations across different stages of the sales process without being directly constrained by employee schedules, operating hours or workforce turnover. As customers increase deployment volumes, the Company expects that Helpport AI's service revenue can grow alongside customer activity, while the incremental human labor required to support additional volume remains relatively limited. The Company believes this model

combines the recurring characteristics of a service business, the scalability of a software platform and an outcome-oriented commercial structure.

Outcome-Based Commercial Model

Helpport AI employs a performance- and volume-based commercial model for its consumer finance customer acquisition services. Depending on operating requirements, customers may pay based on batches of outbound call attempts or the number of users who enter WhatsApp and are served by the Company's AI Labor.

The platform also enables customers to verify and review conversations, customer intent, conversion paths and funnel data. Rather than paying for an opaque AI system, customers pay for documented business activities and measurable operating results.

As customers increase business volume, the Company expects Helpport AI's revenue to grow alongside them. As customers enter new countries and language markets, previously developed expert capabilities may be transferred and adapted more rapidly. As operating data accumulates, the Company expects conversion performance and operating efficiency to continue improving. The Company believes this commercial model closely aligns Helpport AI's growth with the business performance of its customers.

Applications Beyond Consumer Finance

The successful validation of customer acquisition capabilities in consumer finance represents an important milestone for Helpport AI's financial services business, but it is not the only commercial application of the Company's AI Labor platform. Helpport AI has continued to deploy its AI capabilities across demanding enterprise and public-sector environments.

In 2025, the Company integrated Google Cloud Contact Center AI technology to deploy an AI-powered customer service solution for a state-level public service project serving a U.S. public-sector customer. The related product solution was also introduced through Google Cloud Marketplace. This project demonstrated Helpport AI's capabilities in technology integration, knowledge management, customer interaction and enterprise-grade delivery within a complex government public service environment.

Beyond public services, Helpport AI has accumulated practical deployment experience in customer service for a major international logistics provider, as well as in commercial banking, insurance sales and service, mortgage customer conversion and other enterprise applications. Certain projects remain subject to customer confidentiality obligations, commercial release schedules and partner approval processes. The Company intends to disclose additional developments as appropriate.

Although these use cases span multiple industries, they address a common set of enterprise challenges:

- Preserving and institutionalizing the knowledge and experience of top-performing employees;
- Maintaining consistent professional standards across customer interactions;
- Extending expert capabilities beyond limitations of time, language, geography and workforce size; and
- Enabling AI systems to take responsibility for measurable business outcomes.

Helpport AI's AI Labor platform is designed to address these challenges through a combination of industry knowledge, expert experience, business processes, operating data and outcome management.

From Individual Use Cases to a Replicable AI Labor Platform

Helpport AI believes enterprise AI has evolved from its past phases and is entering a new phase of development. In the first phase, AI was primarily used to generate content and answer questions. In the next phase, AI increasingly helped employees improve productivity. The emerging phase is one in which AI assumes responsibility for complete workflows and delivers measurable business outcomes.

The Company believes long-term value will be driven not only by the underlying AI models, but also by the ability to continuously combine industry knowledge, expert operating methods, workflow execution, data feedback and outcome management. Each time Helpport AI validates a complete industry workflow, the Company develops a set of AI Labor capabilities that it believes can be replicated across similar customers and adjacent markets.

In consumer finance, the Company's capabilities have now expanded from collections to customer acquisition, product consultation, app downloads, registration conversion and loan application support. Helpport AI's next priority is to replicate these validated capabilities across additional customers, countries and language markets while maintaining delivery quality and applicable compliance standards.

Replicate Human Experts. Go Beyond Human Limits.

Helpport AI's long-term mission is: Replicate Human Experts. Go Beyond Human Limits.

For Helpport AI, going beyond human limits does not refer solely to outperforming human employees on an individual metric. It means enabling expert capabilities to operate without the same limitations imposed by individual schedules, working conditions, language capabilities and organizational scale. Once an effective operating practice has been validated, the Company expects that

it can be replicated across large volumes of customer interactions. The Company believes this can help enterprises to expand service capacity while maintaining consistent quality.

From collections specialists to customer acquisition/sales conversion professionals, and from financial services to public services, logistics, banking, insurance and other enterprise applications, Helpport AI is working to transform AI Labor from a concept into deployable productive capacity. The Company believes that the formation of a key consumer finance workflow spanning customer acquisition through post-loan collections represents an important step in that process. As additional industry capabilities are validated, the Company believes the potential market applications for AI Labor will continue to expand.

About Helpport AI Limited

Helpport AI (NASDAQ: HPAI) is a global AI workforce infrastructure company providing intelligent communication software and services to enterprise clients. Its core asset is the AI Labor System, an industrial-scale platform designed to manufacture, orchestrate, and deliver AI workforce capacity based on measurable business outcomes. Through its AI workforce, Helpport AI helps clients drive sales, improve engagement, and reduce costs. The Company's mission is to transform human expertise into scalable AI labor. Learn more at www.helpport.ai.

Forward-Looking Statements

Certain statements in this announcement may be forward-looking, including, but not limited to, statements regarding Helpport AI's AI Labor deployment performance, anticipated scalability from its consumer finance and AI Collections business lines, expected operating leverage and margin characteristics of the revenue-share model, the Company's competitive positioning relative to traditional BPO and SaaS providers, and the potential for AI Labor systems to replicate or exceed human operational output. These statements involve risks and uncertainties based on current expectations and projections. Investors can identify these forward-looking statements by words or phrases such as "aims," "anticipates," "believes," "estimates," "expects," "intends," "plans," "potential," "projects," "will," "would," "should," "could," "may" or similar expressions, although not all forward-looking statements contain these identifying words. Helpport AI undertakes no obligation to update or revise publicly any forward-looking statements to reflect subsequently occurring events or circumstances, or changes in its expectations, except as may be required by law. Although Helpport AI believes that the expectations expressed in these forward-looking statements are reasonable, it cannot assure you that such expectations will turn out to be correct, and Helpport AI cautions investors that actual results may differ materially from preliminary or anticipated results and encourages investors to review other factors that may affect its future results in Helpport AI's registration statements and other filings with the U.S. Securities and Exchange Commission.

For more information, please contact:

Helpport AI Investor Relations
Email: ir@helpport.ai
Website: <https://ir.helpport.ai/>

¹Disclaimer: The information presented above is based on the Company's internal assessments, deployment experience, and observations from selected customer engagements. Certain comparisons, including performance, scalability, and other operational characteristics, are based on specific use cases and may not be representative of all customer environments or market participants. Actual results may vary materially depending on customer workflows, data quality, regulatory requirements, implementation scope, and other factors.

HELPORT