



Helport AI Reports Commercial Validation of AI Labor in Global Consumer Finance

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AI Collections Reported to Outperform Human Teams by 60% in Controlled Deployments

Company Secures Strategic Partnerships with Major Consumer Finance Platforms Across Southeast Asia and Latin America

SAN DIEGO and SINGAPORE, June 02, 2026 (GLOBE NEWSWIRE) -- Helport AI Limited (NASDAQ: HPAI) ("Helport AI" or the "Company"), a global artificial intelligence ("AI") workforce infrastructure company providing intelligent communication software and services to enterprise clients, today announced commercial milestones in its AI Labor business model across the global consumer finance and cash lending industry.

The Company has secured strategic partnerships with multiple consumer finance platforms operating across Southeast Asia and Latin America, deploying its proprietary AI Labor systems across two core business lines: Fintech Lead Conversion and AI-Powered Debt Collections.

AI Labor Infrastructure

Helport AI has positioned itself beyond the conventional software-as-a-service paradigm. Rather than supplying software tools for human operators, the Company deploys AI Labor — autonomous, expert-level AI systems that directly execute operational business functions on behalf of enterprise clients. The Company believes this structural approach positions Helport AI at the center of a client's revenue and recovery operations, rather than at the periphery.

The Company currently operates two commercially active AI Labor business lines targeting the global consumer finance sector:

- Fintech Loan Conversion: AI-driven lead engagement, app download facilitation, borrower onboarding, and loan application conversion via messaging platforms including WhatsApp.
- AI Collections: Autonomous outbound AI calling and multi-channel debt recovery, including promise-to-pay (PTP) acquisition, delinquency reminders, and repayment facilitation.

Strategic Partnerships: Market Validation

Helport AI has entered into operational engagements with multiple consumer finance companies, including platforms operating in Southeast Asia and Latin America. While individual partnership terms remain subject to confidentiality agreements, the Company confirms that deployed clients include digital lending platforms managing active loan portfolios in markets including the Philippines, Indonesia, Thailand, Malaysia, and Spanish-speaking Latin America.

These engagements span both loan conversion and collections product lines and represent the Company's first commercial validation of its AI Labor delivery model in the consumer finance vertical.

The Company believes the commercial validation of AI Labor derived from these partnerships is based on the following:

- Real enterprise clients are committing live business operations — not pilot experiments — to Helport AI's AI Labor systems;
- The AI Labor model has been tested across multiple languages, including English, Filipino (Tagalog), Thai, Bahasa Indonesia, Malay, and Spanish;
- Client retention and deepening engagement indicate that AI output quality meets or exceeds client performance thresholds; and
- The commercial framework — data-volume pricing for conversion, revenue-share for collections — is being accepted by multinational companies.

AI-Powered Loan Conversion

Helport AI's loan conversion product is designed to replace the traditional roles of telephone sales agents, WhatsApp customer service representatives, online promotion specialists, and conversion-focused customer service teams with AI Labor that operates in real time.

The AI system engages prospective borrowers through omni-channel messaging, answers product questions, explains loan terms, guides users through app download and registration, and initiates the loan application process — all without human intervention.

Pricing Model

The Company currently prices this product at approximately \$300 per 60,000 data records processed. This pricing is independent of final loan disbursement outcomes, providing clients with a scalable, volume-linked pricing structure while generating recurring, trackable revenue for the Company.

AI Collections — A Proven Performance Advantage

Helpport AI's second business line addresses a recurring cost and efficiency challenge in consumer finance: the recovery of delinquent loan assets.

Helpport AI has deployed outbound AI calling agents across existing client collections portfolios. According to the Company's internal performance data, the total amount of money collected during the observed period of time was 60% higher for the Company's AI teams compared to that of comparable human collection teams. This result was achieved prior to integrating unified communications capabilities across voice, messaging, WhatsApp, email, and social media. The Company believes that AI Labor's ability to orchestrate and manage omni-channel communications via a single platform will enable more effective customer engagement and higher revenue generation than current industry recovery practices.

While this business line is at an early-stage, the Company believes this performance benchmark is operationally significant, suggesting that its AI collections system does not merely replicate human capability at lower cost — it demonstrably exceeds it.

Collections Revenue Model

The Company operates on a revenue-share model for the collections business line, with current agreed upon share rates in the range of 35% to 45% of recovered amounts. This aligns Helpport AI's incentives directly with client recovery performance and is expected to create a scalable revenue stream without a fixed cost ceiling.

Market Context

Global Fintech Lending Market

The global fintech lending market was estimated at approximately \$1.0 trillion in 2024 and is projected to grow at a 27.2% Compound Annual Growth Rate ("CAGR") through 2035, according to Market Research Future. Asia-Pacific — currently Helpport AI's primary deployment region — is identified as one of the fastest-growing regions in the market.

Global AI Debt Collections Market

The global AI-for-debt-collection market was valued at approximately \$2.80 billion in 2025 and is projected to reach approximately \$11.38 billion by 2035, representing a 15.1% CAGR.² The broader global debt collection services industry represents a multi-billion-dollar market opportunity for AI-driven operational transformation.

Competitive Positioning: The AI Labor Structural Advantage

The consumer finance operations market has historically been served by two categories of providers: human-staffed business process outsourcing (BPO) firms, and SaaS software vendors supplying tools to be operated by human agents. Helpport AI believes it occupies a structurally distinct third category, as the below table illustrates.³

Category	Traditional BPO	SaaS Software Vendors	HPAI AI Labor Model
Business Model	Headcount-based billing	License / subscription fee	Outcome-linked + data volume
Scalability	Linear (hire more agents)	Moderate (tool only)	High (AI compute)
Languages Supported	Limited by talent pool	Pre-set language packs	Multi-lingual, real-time
Operational Cost	High (labor, office, turnover)	Medium	Low
Performance	Highly variable	Incremental improvement with high variability	160%+ vs. human team (tested)
Time to Deploy	Weeks to months	Weeks	Days
Revenue Model	Cost center for client	Fixed SaaS cost	Shared upside (rev-share)

Disclaimer: The information presented in the table above is based on the Company's internal assessments, deployment experience, and observations from selected customer engagements. Certain comparisons, including performance, deployment timelines, scalability, and operational cost characteristics, are based on specific use cases and may not be representative of all customer environments or market participants. The reported "160%+ vs. human team" performance metric reflects results observed in controlled deployments conducted by the Company and may not be indicative of future results or performance across all clients, industries, geographies, or operating conditions. Actual results may vary materially depending on customer workflows,

data quality, regulatory requirements, implementation scope, and other factors.

The AI Labor model is not merely intended as a cost reduction strategy. The Company believes it represents a fundamental reconfiguration of how business operations can be delivered. Helpport AI's AI systems are deployed as operators, not tools — they take action, produce outcomes, and generate revenue on behalf of clients. This is intended to position Helpport AI as infrastructure, not software, within a client's business.

Management Commentary

The AI Labor business lines described in this release represent a strategic expansion of the Company's revenue base into outcome-linked commercial engagements that differ structurally from the Company's historical software licensing revenues. Helpport AI management believes that as AI Labor commercial volumes scale, the revenue model's inherent operating leverage will become increasingly visible in financial results. Guanghai Li, CEO of Helpport AI, noted: "The question we are now answering is no longer whether AI can perform these functions — we are satisfied that our deployment data confirms that it can, and that it can outperform human teams in controlled settings. The question the market should be asking is: how large is the pool of business operations that can be converted to AI Labor, and how quickly can Helpport AI capture that conversion?"

About Helpport AI

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 labor capacity based on measurable business outcomes. 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 are forward-looking, including, but not limited to, statements regarding Helpport AI's AI Labor deployment performance and scalability, anticipated revenue generation from its Fintech Lead Conversion and AI Collections business lines, expected operating leverage and margin characteristics of the revenue-share model, projected market size and growth rates for the global fintech lending and AI debt collections markets, 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.

Media Contact

Helpport AI Investor Relations

Email: ir@helpport.ai

Website: <https://ir.helpport.ai/>

¹ Source: Market Research Future, *Fintech Lending Market Size, Share Report and Trends 2035*. The Company has not independently verified such third-party market data.

² Source: Precedence Research, *AI for Debt Collection Market Size, Share and Trends 2026–2035*. The Company has not independently verified such third-party market data.

³ The competitive comparisons set forth in the table above are based on management's current beliefs and available industry information and should not be interpreted as definitive industry-wide benchmarks. References to traditional BPO providers and SaaS software vendors are intended for illustrative purposes only and do not constitute a comprehensive analysis of all market participants or competing solutions.

The logo for HELPORT, featuring the word "HELPORT" in a stylized, teal-colored font. The letters are spaced out and have a slight shadow effect.