AI Deployment Enhances Operational Performance for Everyday People Financial in the UK

Edmonton, Alberta – (Newsfile Corp. – July 14, 2025) – Everyday People Financial Corp. (**TSX-V: EPF**) (**OTCQB: EPFCF**) ("**Everyday People**" or the "**Company**") is pleased to provide an operational update regarding its United Kingdom ("**UK**") Revenue Cycle Management ("**RCM**") division, which includes BPO Collections Limited ("**BPO**"), Commercial Collection Services Limited ("**CCS**"), and Everyday People Financial Solutions ("**EPFS**").

The Company's UK RCM division now employs over 650 staff and continues to deliver services to government, utilities, and financial institutions. Recent technology deployments have led to measurable operational efficiencies across the group.

"We have been focused on enhancing our capabilities in the UK through continued investment in people, process, and technology," said Graham Rankin, Co-CEO, RCM (UK). "Our goal remains to deliver strong outcomes for our clients and their customers while operating in a highly compliant and efficient manner."

Recent AI Technology Deployments and Measurable Outcomes

The adoption of digital income and expenditure solutions, such as those provided by Inicio.AI, has contributed to operational efficiencies, including a 24% reduction in call handling time and a 29% increase in customer engagement outcomes. Payment success rates have also improved to 93%. The platform has helped identify approximately $50 million (£27 million) in unclaimed benefits for customers (based on the Bank of Canada rate on July 11, 2025, GBP=CAD$1.8481).

Additionally, the implementation of AI-driven speech analytics technology from Fournet has enabled real-time agent feedback and the automation of call summaries, reducing post-call wrap-up time by 50%. The system now assesses 100% of calls for quality, helping to ensure consistent service standards and compliance.

Following the success of these deployments in the UK, the Company plans to implement these AI technologies across its Canadian RCM operations with implementation in Canada expected to begin in fall the of 2025. This expansion is expected to support further service enhancements and operational efficiency across the group.

In addition to these AI innovations, the Company's UK operations continue to leverage its proprietary Affordability and Vulnerability Assessment Platform, which has been a cornerstone of its ethical collections approach for over 17 years. This platform, now enhanced with AI capabilities, ensures that assessments of a customer's ability to pay are balanced with regulatory requirements and best practices for protecting vulnerable individuals. The Company's long-standing commitment to responsible collections is aligned with evolving UK regulatory frameworks, where affordability assessments are now a mandatory element of consumer protection standards.

Overview of UK RCM Operations

BPO Collections Limited

Headquartered on the West Coast of Scotland, BPO has operated in the UK collections industry for over 25 years and provides services supported by analytics, desktop tracing, and call quality assurance tools. The company services a range of clients across financial and government sectors and is equipped to deliver receivables management solutions in both regulated and non-regulated environments. BPO's operations are built on a compliance-focused framework, and the business continues to invest in digital infrastructure to support service delivery and reporting.

Commercial Collection Services Limited

Operating from London, CCS provides receivables management services to public sector and utility clients. The company operates in regulated environments and maintains a scalable staffing model supported by experienced leadership. CCS continues to focus on structured service delivery, customer engagement, and operational performance tracking.

Everyday People Financial Solutions

Located in the heart of Glasgow's George Square, EPFS has grown to a team of over 240 staff and recently expanded to a second office floor. The business specializes in white-label service delivery using client systems and brand frameworks. EPFS has invested in scalable training infrastructure and digital tools to support clients across government and financial sectors.

Everyday People Financial's approach in the UK reflects its leadership in ethical collections, with a proven 17-year track record in affordability and vulnerability assessments that safeguard consumer well-being and align with regulatory expectations.

About Everyday People Financial Corp.

Everyday People Financial Corp. is a technology-driven financial services company with a mission to help individuals and businesses manage money better. First established in 1988, we have a workforce of over 650 people operating in the United Kingdom and Canada providing fully fee-for-service solutions across two business pillars operating in Canada and the United Kingdom.

Revenue Cycle Management (RCM), which helps organizations recover receivables and streamline billing processes without purchasing consumer debt, and Financial Services, which provides digital tools and credit access programs that support Canadians on their financial journey, all without lending money.

Founded on the belief that everyone deserves a second chance to rebuild financial health and wealth, the Company is committed to providing affordable, innovative, and responsible financial solutions that create lasting value for our clients, customers, and shareholders.

We are changing the way people manage money by enhancing our client and consumer services with our own affordability assessment programs with specialized financial products and literacy programs. We're helping everyday people rebuild their financial health for generational wealth. We stand for creativity and entrepreneurship. Our combination of companies, products and services has been established to ensure we can fulfill consumers' financial needs and service them in a low-cost and effective manner.

For more information visit: www.everydaypeoplefinancial.com.

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