

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event Reported): September 4, 2026

Arrive AI Inc.

(Exact Name of Registrant as Specified in Charter)

001-42645

(Commission File Number)

Delaware

(State or Other Jurisdiction
of Incorporation)

85-0935006

(I.R.S. Employer
Identification Number)

9100 Fall View Drive
Fishers, IN 46037

(Address of principal executive offices, with zip code)

(463) 270-0092

(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock	ARAI	The Nasdaq Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR§230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §240.12b-2).

Emerging growth company ☒

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01 Regulation FD Disclosure

On September 8, 2026, Arrive AI, Inc. (the “Company”) posted an investor presentation to its website at <https://investors.arriveai.com/>. A copy of the investor presentation is attached as Exhibit 99.1 to this Current Report on Form 8-K.

The information in this Current Report on Form 8-K, including Exhibit 99.1 attached hereto, is being furnished and shall not be deemed “filed” for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to the liabilities of that Section, nor shall it be deemed subject to the requirements of amended Item 10 of Regulation S-K, nor shall it be deemed incorporated by reference into any filing of the Company under the Securities Act of 1933, as amended, or the Exchange Act, whether made before or after the date hereof, regardless of any general incorporation language in such filing. The furnishing of this information hereby shall not be deemed an admission as to the materiality of any such information.

Item 9.01. Financial Statements and Exhibits.

Exhibit No.	Description
99.1	Investor Presentation
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

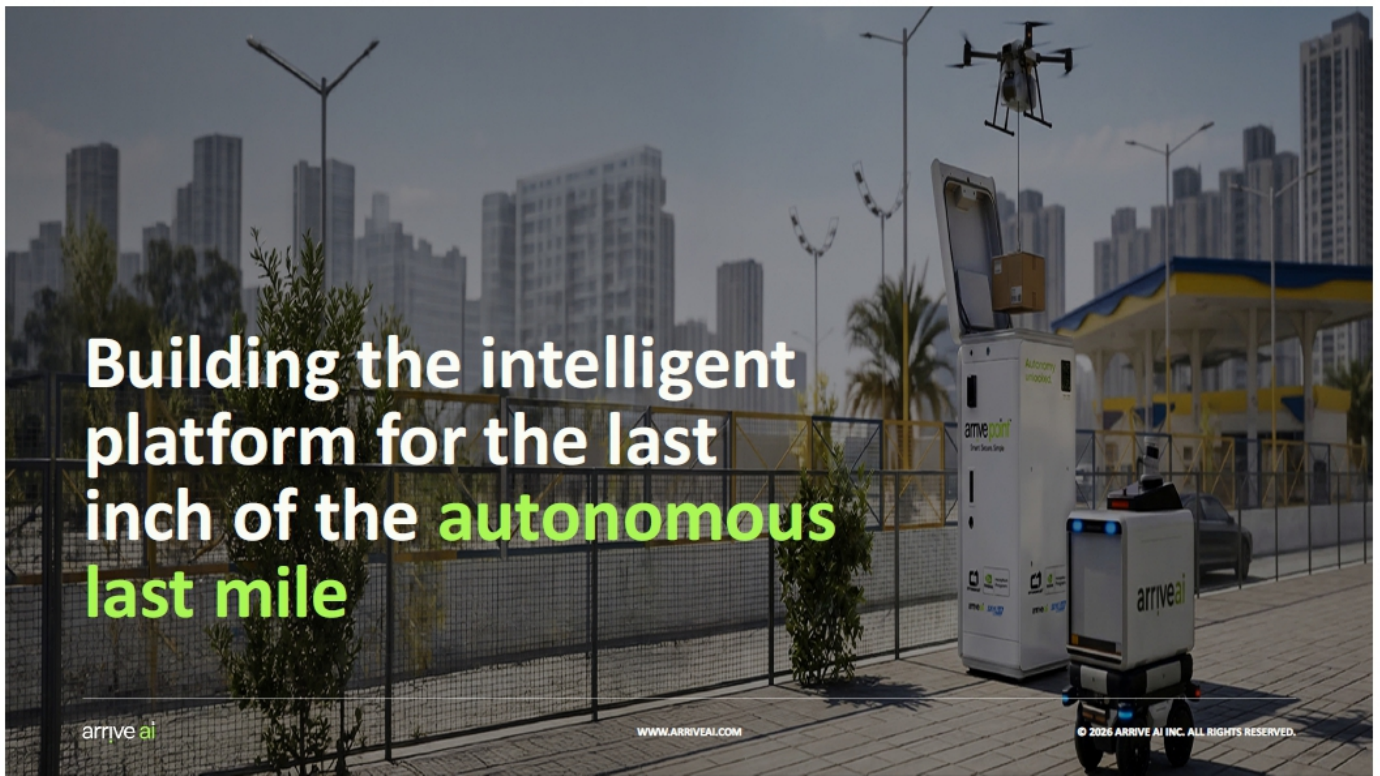
SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

ARRIVE AI, INC.

Date: September 8, 2026

By: /s/ Daniel S. O'Toole
Daniel S. O'Toole
Chief Executive Officer



Building the intelligent
platform for the last
inch of the **autonomous**
last mile

arriveai

WWW.ARRIVEAI.COM

© 2026 ARRIVE AI INC. ALL RIGHTS RESERVED.

Forward looking statements

The statements of the company's management in connection with this presentation or related events contain or may contain "forward-looking statements" within the meaning of Section 21E of the Securities Exchange Act of 1934, as amended, and the Private Securities Litigation Reform Act of 1995. In this context, forward-looking statements mean statements (including statements related to the closing, and the anticipated benefits to the company, of the private placement) related to future events, which may impact our expected future business and financial performance, and often contain words such as "expects", "anticipates", "intends", "plans", "believes", "potential", "will", "should", "could", "would", "optimistic" or "may" and other words of similar meaning. These forward-looking statements are based on information available to us as of the date of this presentation and represent management's current views and assumptions. Forward-looking statements are not guarantees of future performance, events or results and involve significant known and unknown risks, uncertainties, and other factors, which may be beyond our control. Readers are cautioned not to place undue reliance on these forward-looking statements, which apply only as of the date of this presentation. Potential investors should review the company's private placement memorandum and ancillary documents for more complete information, including the risk factors that may affect future results. Accordingly, forward-looking statements should not be relied upon as a predictor of actual results. We do not undertake to update our forward-looking statements to reflect events or circumstances that may arise after the date of this presentation, except as required by law.

Arrive AI at a Glance



AUG 2025

World's first fully asynchronous robotic medical delivery live inside a hospital

AUG 2026

Q2 2026 earnings reported; three-industry pipeline introduced across healthcare, manufacturing and specialty pharmacy

AUG 2026

Streeterville note floor reduced; \$1.5m cost savings following RIF (per August 2026 press release)

SEP 2026

AP3 Plus begins shipping to customers

SEP 2026

Investor Showcase at Arrive AI HQ, featuring a live outdoor autonomous delivery demo

COMMERCIAL STAGE & CURRENT DEPLOYMENTS

- Hancock Regional Hospital, Greenfield, IN: two AP3 units live since August 1, 2025
- World's first fully asynchronous robotic medical delivery inside a hospital, paired with an Ottonomy ground robot
- Phase 2 expansion to the outpatient Parkway facility underway

PRODUCT & IP READINESS

- AP3 Plus, the next-generation Arrive Point, ships in September 2026
- Proprietary Arrive OS software runs the entire Arrive Point network
- 10 US patents granted, 21 international patents granted, 18 to 19 in the hopper, nearly 200 patent claims

LIQUIDITY POSITION

- Cash and equivalents plus investments totaled \$5.2 million at Q2 2026 quarter end (\$3.0M cash + \$2.2M investments), up from \$2.1 million in cash at year-end 2025
- Operating cash outflow was about \$3.3 million in Q2 2026, in line with Q2 2025

NEXT VALUE-CREATION MILESTONE

- Investor Showcase, September 23, 2026: live autonomous delivery demo, facility tour and partner panel for invited investors
- AP3 Plus commercial launch positioned around the LMD Conference, October 22 to 23, 2026

Leadership



Dan O'Toole

CEO, Founder, Chairman

37+ years as an entrepreneur with three successful exits, leading Arrive AI's growth, NASDAQ listing, and product expansion.



Mark Hamm

COO, Director

30+ years of leadership in logistics, tech, automation and innovation driving product, engineering, and operations to scale Arrive AI.



Piyush Phadke

CFO

20+ years in capital markets and executive finance leadership across major Wall Street institutions, guiding Arrive AI's financial strategy.



Neerav Shah

CSO, Director

20+ years in defense, entrepreneurship, and infrastructure, he drives Arrive AI's long-term growth and public market strategy.



John Ritchison, JD

Corporate Counsel, Director

30+ years of legal experience. At Arrive AI, he leads IP strategy, compliance, and legal operations for scale and public readiness.



The Arrive Point™

A secure, climate-controlled receptacle where autonomous deliveries start and end, providing the "last-inch" endpoint that gives drones and robots a target instead of a driveway full of obstacles.

Multi-Modal

Accepts drone, ground robot, and human courier drop-off

Fully Secure

Auto-locks on arrival; every transfer logged and recorded

Climate-Assisted

Temperature controlled storage protects sensitive goods

Software-Driven

Runs on Arrive AI's proprietary Arrive OS, providing connectivity to the Arrive Point network



Autonomous delivery is the next big opportunity

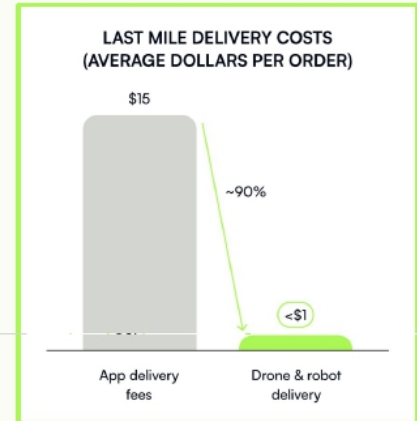
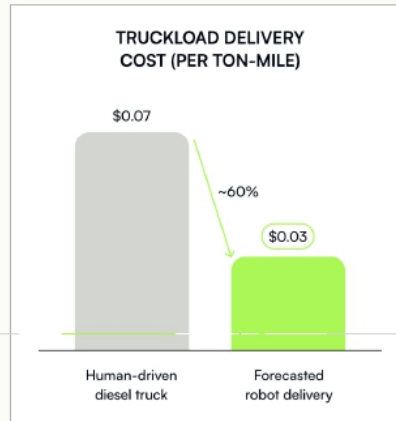


Robots and drones are ready. The infrastructure is not.

Autonomous systems require shared infrastructure. The \$480B* opportunity depends on solving this.

Autonomous logistics (A.K.A. ALM) should operate at higher utilization rates than human-in-the-loop systems, creating more cost-effective last-mile delivery ecosystems. The potential of the autonomous last mile has only begun to be realized.

*ARK Investment Management projects autonomous delivery revenue could reach \$480B globally by 2030. Source: ARK Investment Management LLC, Big Ideas 2026, p. 104. Delivery cost data: p. 103.



Built for Network Effects

01

SHARED INFRASTRUCTURE COMPOUNDS

The most valuable technology businesses today are the ones that connect many participants to one shared layer. Arrive Points work the same way: every operator that joins the network makes it more useful for the next one.

02

A \$480B MARKET WITH NO SHARED LAYER YET

ARK Investment Management projects autonomous delivery revenue could reach \$480 billion globally by 2030. Drones and ground robots are ready to scale. The physical handoff point they all need is not.

03

AN OPEN NETWORK, NOT A CLOSED FLEET

Arrive AI does not build or operate drones and robots. We build the endpoint that any of them can use, so operators get one interoperable point of access instead of building their own closed infrastructure.

Source: ARK Investment Management LLC, Big Ideas 2021, p. 104 (autonomous delivery revenue); p. 103 (delivery cost data).

Competitive Landscape

	Arrive AI	Amazon Hub (Parcel Lockers)	Zipline (Drone/Robot Operator)	Oracle (Logistics Software)	DoorDash (Delivery Marketplace)	UPS (Carrier Infra)
Interoperability	Full — drones, robots, AMRs, AVs, couriers	Courier drop-off only	Built for one fleet	Software only, no endpoint	No physical infrastructure	Closed to one carrier
Chain of Custody	Every transfer logged and verified	Logged at drop-off/pickup only	Gap at the handoff point	Data layer only	Relies on partner records	Verified within one network
Climate Control	Built into every Arrive Point	Rarely climate controlled	Not part of the vehicle	Not applicable	Not applicable	Varies by operator
Multimodal Compatibility	One endpoint, any delivery mode	Human drop-off only	Single mode by design	Mode-agnostic on paper only	Human courier only	Single mode, single fleet
Economics	Shared infrastructure, lower cost per operator	Low cost, limited use case	High capex per fleet	Low capex, subscription model	Take-rate model, thin margins	High capex, single owner
Ownership Model	Open network, any operator can connect	Owned by retailer or carrier	Closed to one fleet	Vendor-agnostic	Owned by the marketplace	Closed to one carrier
IP Protection	31 patents	Limited hardware patents	Vehicle-level patents only	Software patents, no hardware	Little proprietary hardware/software IP	Patents apply to one carrier only

From Innovation to Commercial Scale

Live Hospital Deployment



Recently expanded with Hancock Health

Pending Pharmaceutical Pilot

*LOI With LifeSpan Pharmacy for
city wide drone delivery*

01

Live Deployments

Operating installations validate the platform in real-world, mission-critical environments.

02

Expanding Pipeline

Growing pipeline of partnership discussions and pilot programs across healthcare, pharma and logistics.

03

Enterprise Interest

Rising inbound engagement from large-scale Fortune 500 organizations signals durable market pull.

04

Dedicated Go-to-Market Leadership

Focused commercialization team driving execution from pilot to scaled adoption.

The Arrive Point Network

WHAT IT IS

- Infrastructure that connects drones, robots, and people so goods change hands securely, without anyone waiting
- Installed across homes, businesses, and healthcare systems
- Grows into one network, scaling city by city, partner by partner

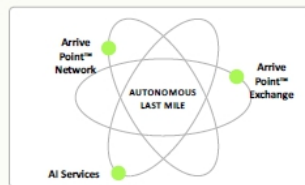
HOW IT WORKS

- One endpoint accepts drone, robot, driverless vehicle, or courier drop-off and pickup
- Works unattended across residential, campus, and business settings
- Every transfer is logged, giving a verified chain of custody

HOW IT MONETIZES

- Network-as-a-Service: recurring fees for access to the physical network
- Transactional & AI Services: per-transaction revenue, dynamic pricing, and growth insights from network data

50% Network-as-a-Service **50%** Transactional & AI Services



Prioritized Beachhead Markets

TIER 1 — PROVEN

Healthcare

Hancock Regional Hospital, live since August 2025. World's first fully asynchronous robotic medical delivery inside a hospital. Phase 2 expansion to the outpatient Parkway facility underway.



TIER 2 — NEAR-TERM

Specialty Pharmacy

LifeSpan Pharmacy: nonbinding letter of intent for city-wide specialty pharmacy drone delivery.



TIER 3 — EXPLORATORY

Manufacturing, Retail, Food & Business Delivery

Our 5-year plan

- The future of logistics is autonomous drone & robotic delivery
- Arrive AI is the essential Autonomous Last Mile (ALM) network & platform
- At 100,000 Arrive Points | Revenue = 50% NaaS + 50% Marketplace & AI Services

	10+ YEAR HISTORY		2026	2027	2028	2029	2030
PHASE	R&D Solutions Early Market Learning, Deliver Solutions	ACCESS TO PUBLIC MARKETS - NASDAQ DIRECT LISTING ARRIVE AI	Next-gen Product Design Transform Learning and Solutions into Scalable Product	Next-gen Product Pilot Interoperable Arrive Point™ Network for all ALM Strategies	Product Refined for Scale Learnings from 100's deployed feed AP Redesign for Scale, Unit, Economics Manufacturing	Product Manufacture Ramp Scale Production of New AP to 1,000 units per month	Scaled Network Availability Scale Production to 10,000+ AP units per month
MOAT	Cornered Foundational Patent Portfolio		Horizontal Counterposition	Strategic Deployments	Plans for Scaling begin. Pilot-Strategies obtain priority during scaling	Network Economics + Switching Costs	Network Effects + Data Volume for AI
INVESTMENT	\$15+M Crowd Funding & Angels		Use \$40M+ ELOC to Develop and Scale Product	Next-gen AP Assembly. Inventory, and Deployment	Strategies' POs + Manufacturing Funding	AP Network Sponsor Financing Model	Reinvest all Revenue into Growth
GROWTH	Leading IP + Understand Market + Unique PoV		AP3 Product Improvements Realized & Sold	100+ Arrive Points™ in Pilot	1000+ Arrive Points™ Deployed	10,000+ Arrive Points™ Deployed	100,000 AP's World's First ALM Network

Plan subject to change without notice

Annual KPIs, Funding & Dependencies

	2026	2027	2028	2029	2030
ANNUAL KPI (ARRIVE POINTS)	<i>Over a Dozen</i>	100+ Arrive Points in pilot	1,000+ Arrive Points deployed	10,000+ Arrive Points deployed	100,000 Arrive Points - first ALM network at scale
FUNDING REQUIREMENT	\$40M+ ELOC to develop and scale product	Continued capital to fund next-gen AP assembly, inventory, and deployment	Strategics' POs plus manufacturing funding to support production scale-up	AP Network sponsor financing model to fund network scale	Reinvest network revenue into growth
KEY DEPENDENCY	AP3 Plus production readiness; strategic partner pilots signed	Pilot conversion to paid deployments; manufacturing partner in place	Manufacturing scale-up on schedule; unit economics validated at pilot scale	Sponsor financing secured; network reaches density needed for switching costs	Sustained network effects; data volume sufficient for AI services revenue

OUR PATENTS

Original thinking. Legally protected.

UNITED STATES		INTERNATIONAL	
14 total filed		78 total filed	
ISSUED	10	ISSUED	21
PENDING	4	PENDING	57
CLAIMS	168	COUNTRIES	23

Smart drone mailbox

Secure delivery mailbox with sensors, climate control, and access tech built for drones, robots, and autonomous handoffs.



Winch-based contactless delivery

Winch and drop system that allows drones to safely lower packages to the ground without landing for precise, contactless deliveries.



Climate-controlled delivery units

Locker system with hot and cold zones, sensors, and mobile support for temperature sensitive deliveries like groceries and medicine.



Multi-User Autonomous Logistics

This patent allows multiple people or businesses to securely share one Arrive Point, improving delivery efficiency and coordination across drones, robots, and couriers.



Patents, Products & Competitive Blocking



Smart Drone Mailbox

PRODUCT

Core hardware design for AP3 and AP3 Plus

REVENUE OPPORTUNITY

Protects Arrive Point hardware sales and recurring Network-as-a-Service fees

COMPETITIVE BLOCKING

Blocks competitors from replicating the secure endpoint design



Winch-Based Contactless Delivery

PRODUCT

Drone-mode compatibility on every Arrive Point

REVENUE OPPORTUNITY

Expands the addressable drone-operator base by removing the need for a landing zone

COMPETITIVE BLOCKING

Blocks landing-free drone delivery by competitors without a license



Climate-Controlled Delivery Units

PRODUCT

Climate-assisted storage zones in AP3 and AP3 Plus

REVENUE OPPORTUNITY

Opens temperature-sensitive verticals: specialty pharmacy and grocery

COMPETITIVE BLOCKING

Blocks entry into temperature-sensitive delivery without a licensed design



Multi-User Autonomous Logistics

PRODUCT

Arrive OS, the software layer behind the shared network

REVENUE OPPORTUNITY

Directly protects the shared-network business model: the core of Network-as-a-Service

COMPETITIVE BLOCKING

Blocks competitors from offering a shared, multi-tenant endpoint

Thank You

✉ investorrelations@arriveai.com

💻 arriveai.com

arrive ai



© 2020 ARRIVE AI INC. ALL RIGHTS RESERVED