

EUNAVERSE

Payments Industry Trends

2025 and beyond

EUNAVERSE

Payments Industry Trends & Product Roadmap

2025 and beyond



Matt Zwicky

Product Manager



Hannah VandenBygaart

Product Marketing Manager



Kin Fong

Solutions Engineer



Industry Trends

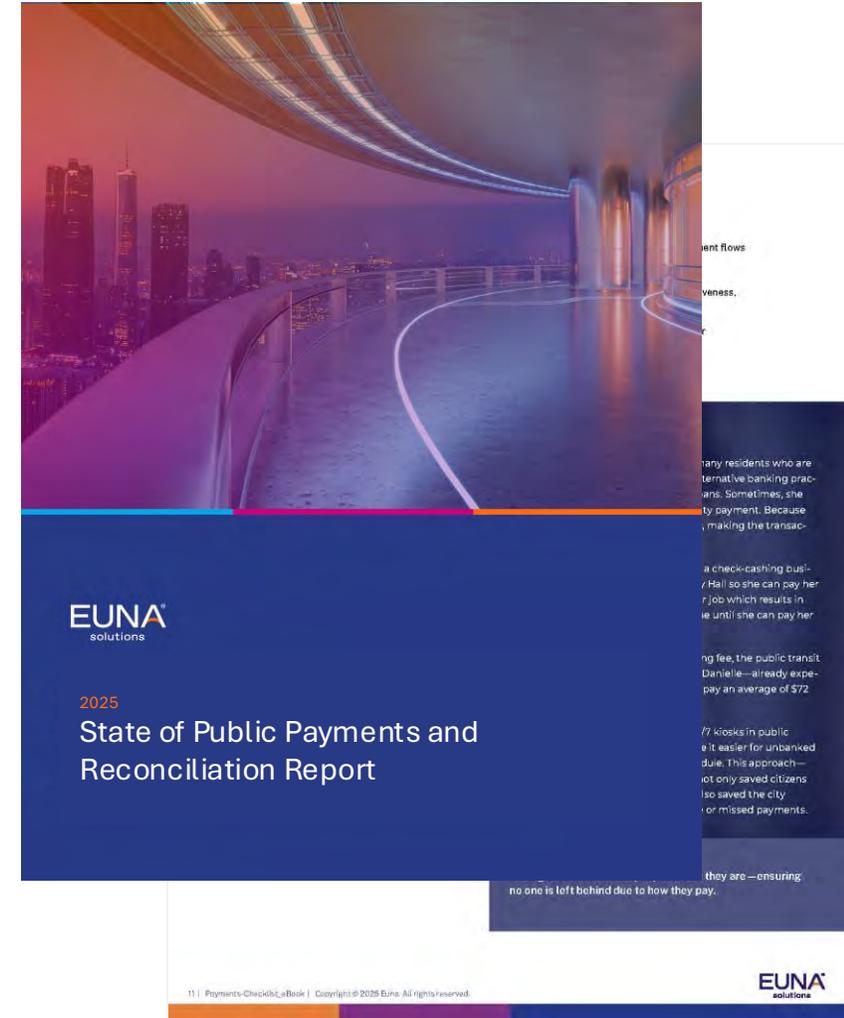


2025

What is the State of Public Payments report?

An annual report that analyzes data and research to keep tabs on trends in public payment collection and reconciliation including emerging best practices and tech strategies.

This year's State of Public Payments & Reconciliation report will its inaugural release, including responses from **56 public sector professionals** and data collected anonymously from Euna Payments customers that serve over **38 million constituents**.



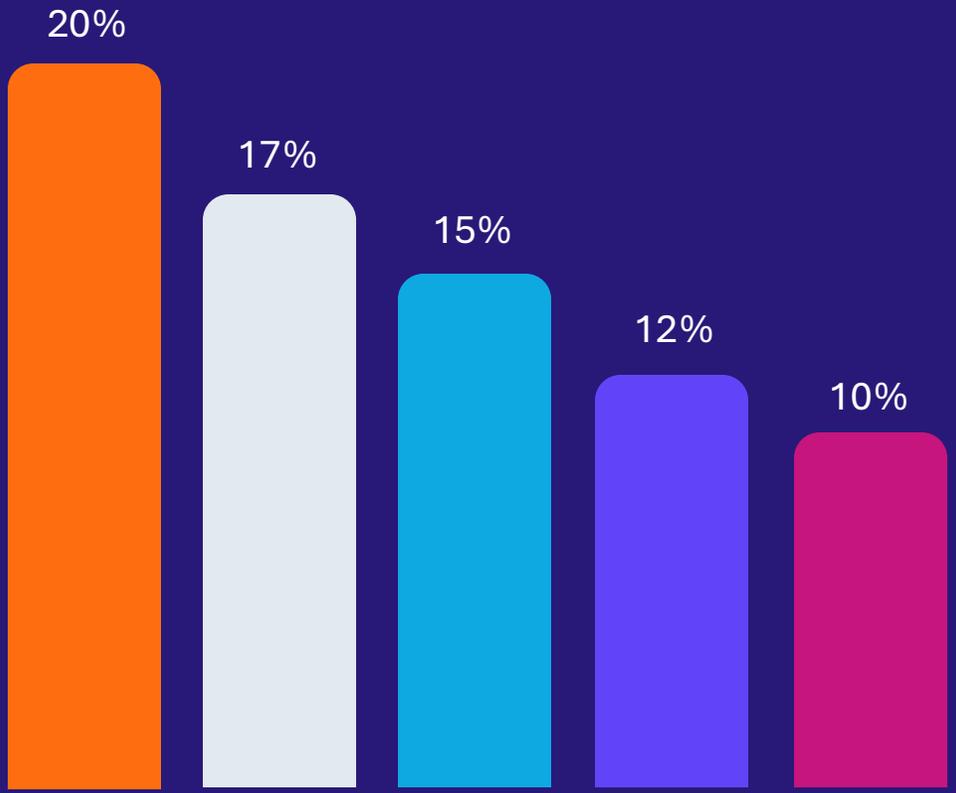
EUNAVVERSE

Theme 1: Lean Teams Under Pressure



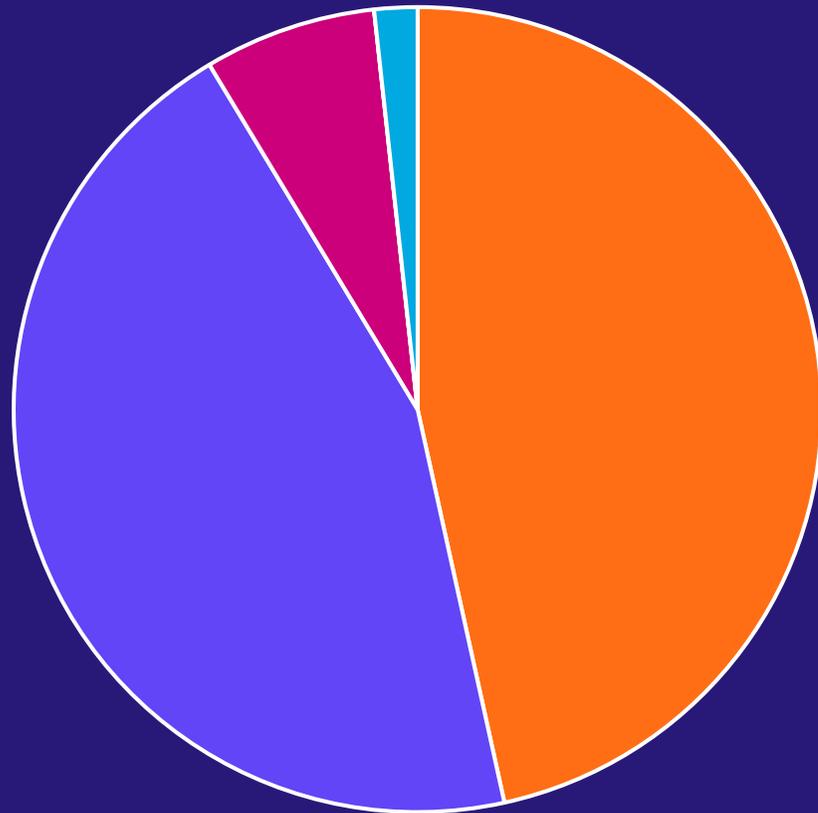


What's Holding Finance Teams Back



- Manual reconciliation
- Managing multiple systems
- Lack of system integration
- Too much work, not enough staff
- Inability to access real-time data

Small Teams, Big Responsibilities



Number of staff responsible for processing and/or reconciling payments:

- 1-2 Staff (47%)
- 3-5 Staff (45%)
- 6-10 Staff (7%)
- I don't know (2%)

The Cost of Doing Finance the Hard Way



40%

Time Wasted

Some analysts spend up to 40% of their time gathering data instead of analyzing it.¹



90%

Spreadsheets Include Errors

Over 90% of excel spreadsheets contain errors, which can lead to inaccurate financial reports.²



22%

Multiple Payment Channels

Cross-currency transactions (23%), multiple payment channels (22%) and high transaction volumes (20%) are the most significant barriers to accurate matching.³

1. Optimus, <https://optimus.tech/blog/why-manual-payment-reconciliation-is-risky-in-2025>
2. Forbes, <https://www.forbes.com/sites/salesforce/2014/09/13/sorry-spreadsheet-errors/?sh=681b54bf56ab>
3. Kani Payments, https://kanipayments.com/wp-content/uploads/2025/04/Reconciliation-and-Reporting-Survey-2025_Kani-Payments.pdf

EUNAVVERSE

Theme 2: Delinquency is Compounding



Households Under Pressure



2009 Levels

Auto Loan Delinquencies

TransUnion reports auto-loan delinquencies are nearing Great Recession highs — the worst since 2009.¹



12.27%

Credit Card Accounts Delinquent

In Q2 2025, more than 12% of card accounts were over 90 days late — the highest rate since 2011.²



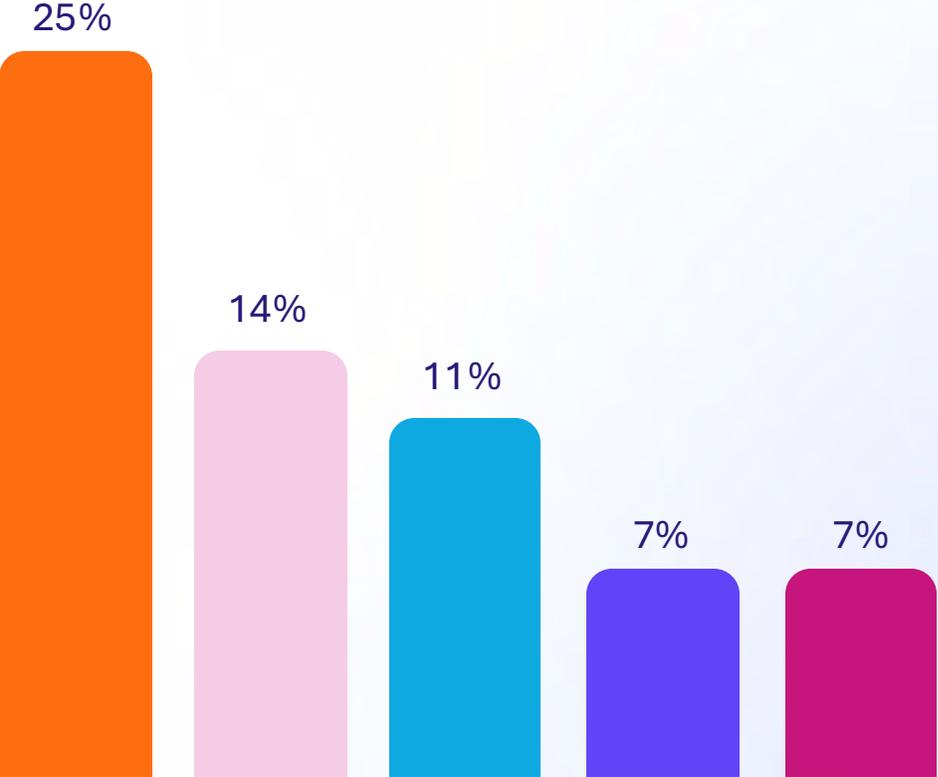
1 in 6

Households Behind on Energy Bills

As of March, over 20 million households — about one in six — are behind on energy payments, reflecting widespread financial strain.³

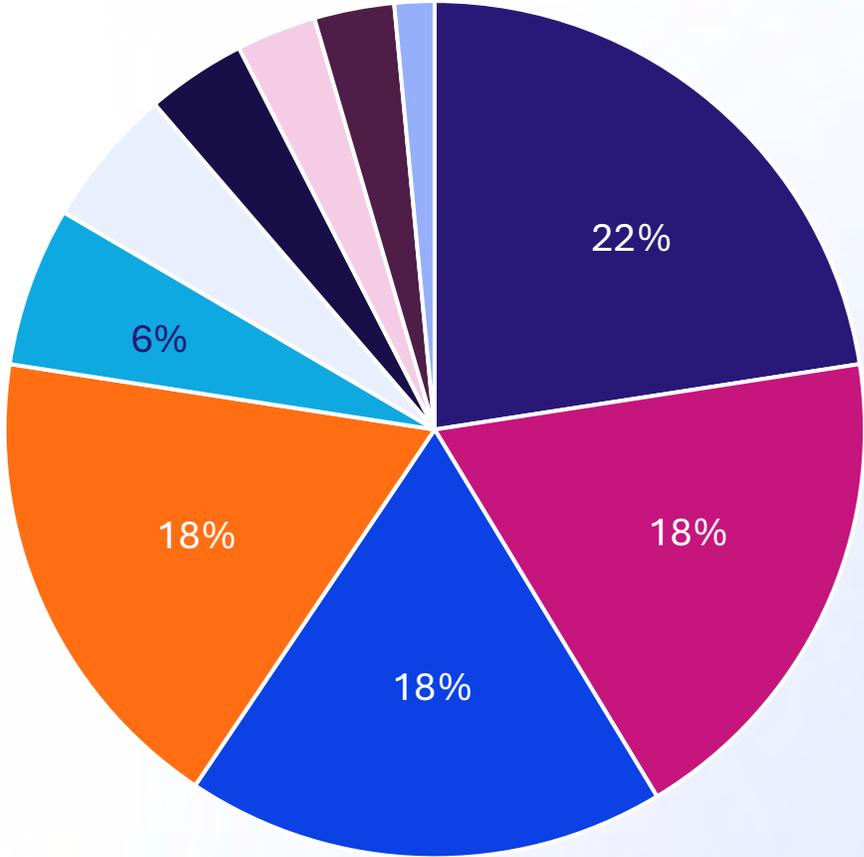
1. Auto Remarketing, <https://www.autoremarketing.com/subprime/transunion-ponders-if-auto-loan-delinquency-is-at-or-near-peak/>
2. YCharts, https://ycharts.com/indicators/us_credit_card_accounts_late_by_90_days
3. NEADA, <https://neada.org/wp-content/uploads/2025/07/SummerEnergyOutlookPress2025.pdf>

The Top External Pressures on Finance Teams



- Delinquent payments
- Community resistance to online/digital channels
- Low public awareness of payment channels
- Cybersecurity concerns
- Non-compliance issues

The Cost Barrier to Solving Delinquency



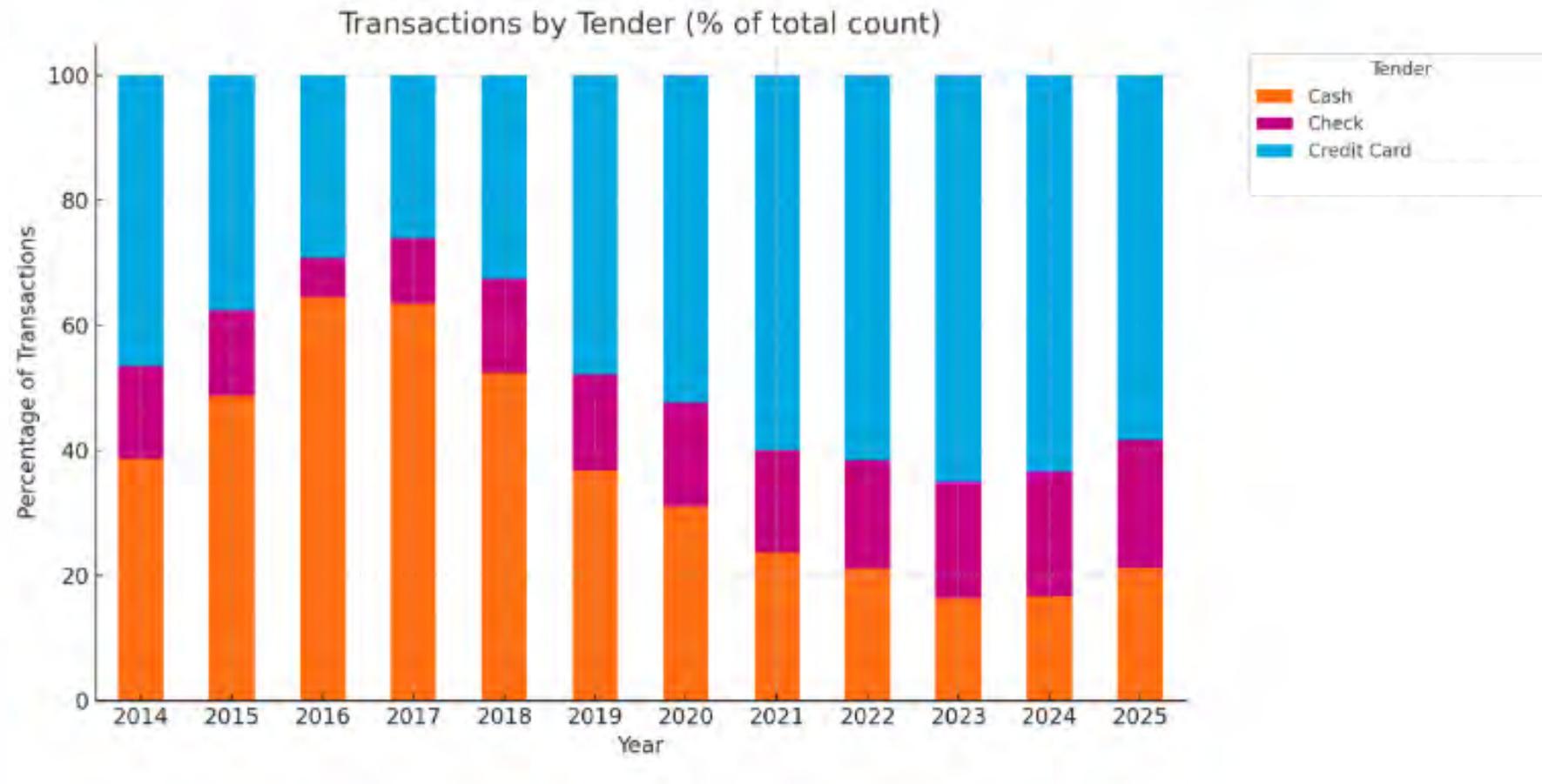
- Budget Limitations
- Time & Complexity of Implementation
- Staff Capacity/Resistance to Change
- Integration with Existing Financial Systems
- Existing Vendor Contracts

EUNAVERSE

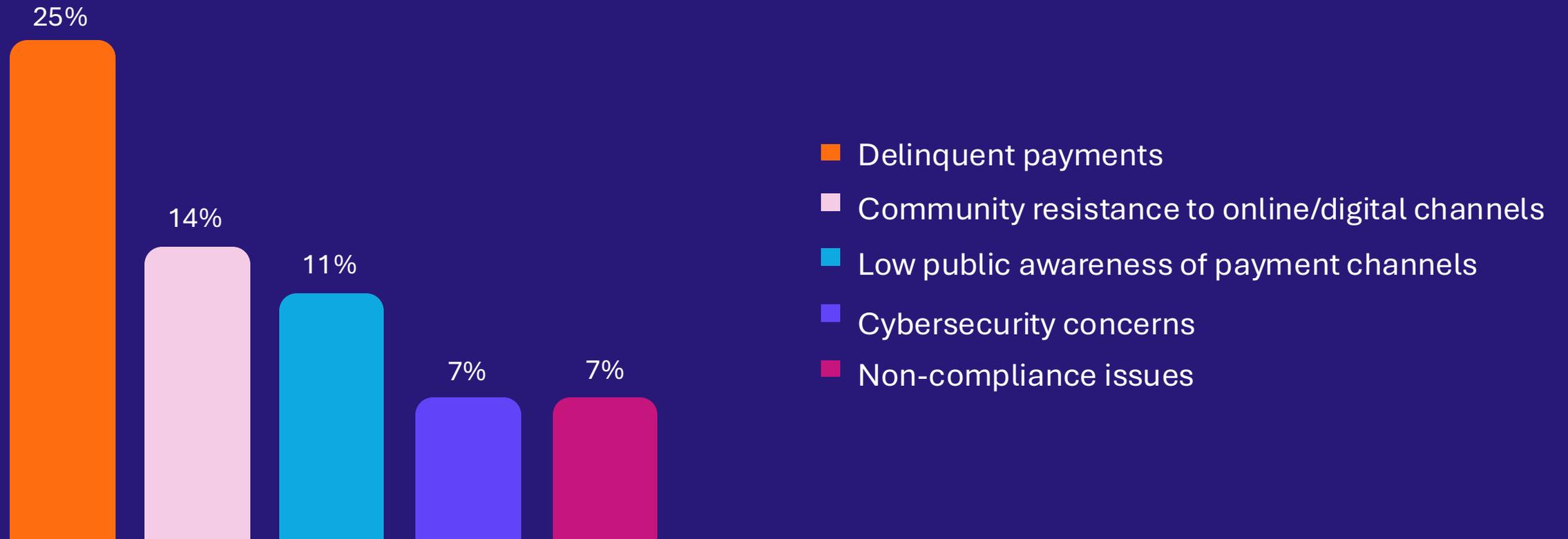
Theme 3: Digital Paradox



Credit Rising, Cash Holding On

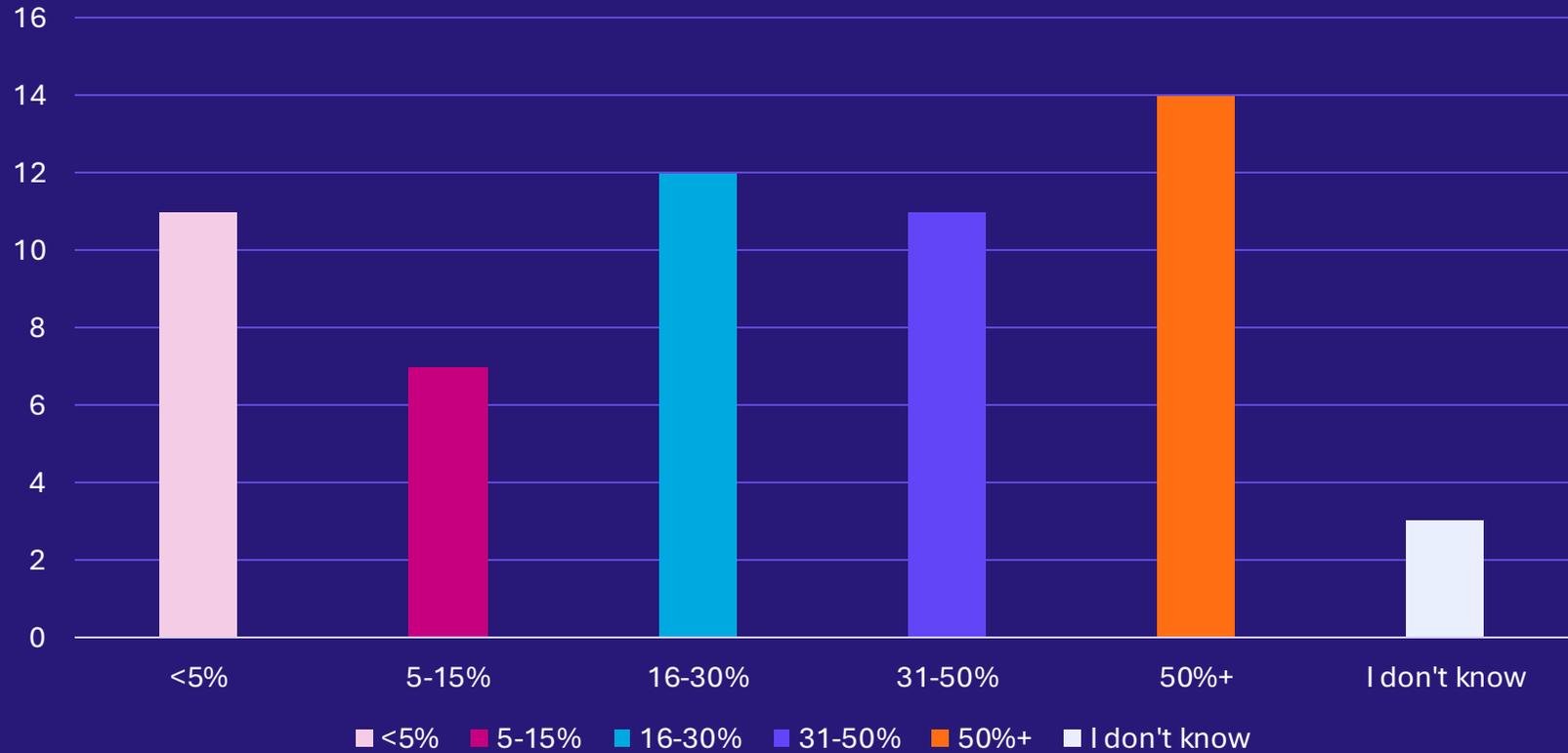


Digital Resistance Remains a Barrier



Why Modernization Must Include Cash and In-Person

Percentage of organization's total payments coming from in-person channels





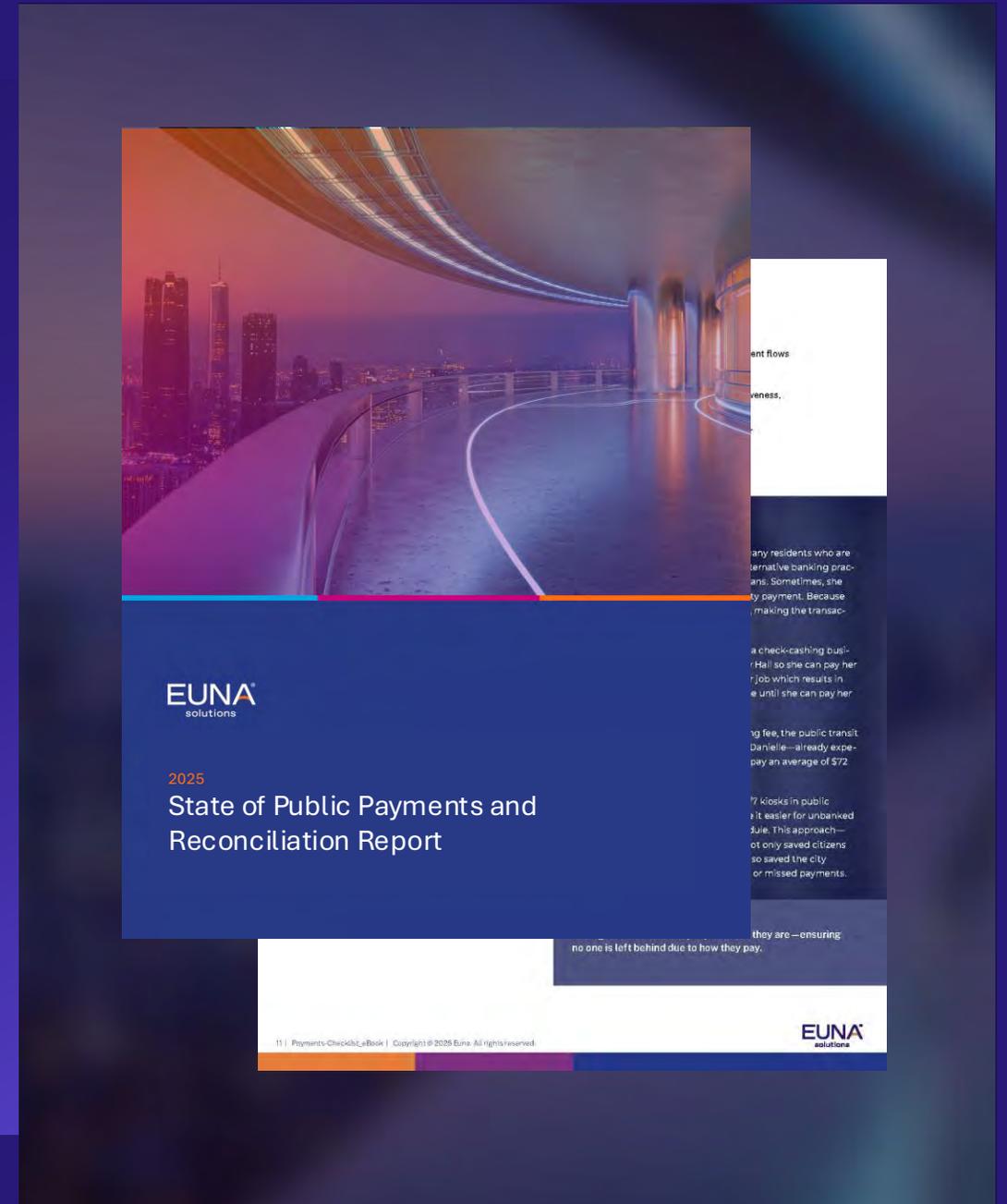
“ True modernization respects the resident experience while unlocking staff capacity to manage it all. Centralization makes it possible.

INAUGURAL ISSUE

2025 State of Public Payment and Reconciliation Report

Gain insights into current trends, new challenges, and actionable insights for public finance professionals.

Coming Soon





Product Overview

We exist to build trust and enable transparency in our communities.



500+

Team Members

25+ years

Serving Public Sector

3,400

Communities Served



Award Winning

EUNA FINANCIAL SUITE

Make the most out of every public dollar

A purpose-built Cloud Suite that builds trust and transparency in the public sector



Purpose-Built for
the Public Sector



Modular & Configurable
Platform



Secure & Proven
Solutions



Award-Winning
Support

Euna's Purpose-Built Financial Suite

Next generation tools like ours help you ensure every dollar is poised for maximum impact throughout the financial lifecycle.

\$538B
Public Funds
Managed Annually

3,400
Public Agencies
Supported



Unlock the full value of your grant dollars

Grant Maker

Grant Seeker

Grant Research



Boost Revenue Collection with Payments

Revenue Management

Cashiering

Online Payments

Kiosks



Map your budget to your strategic goals & objectives

Personnel

Capital

Operating



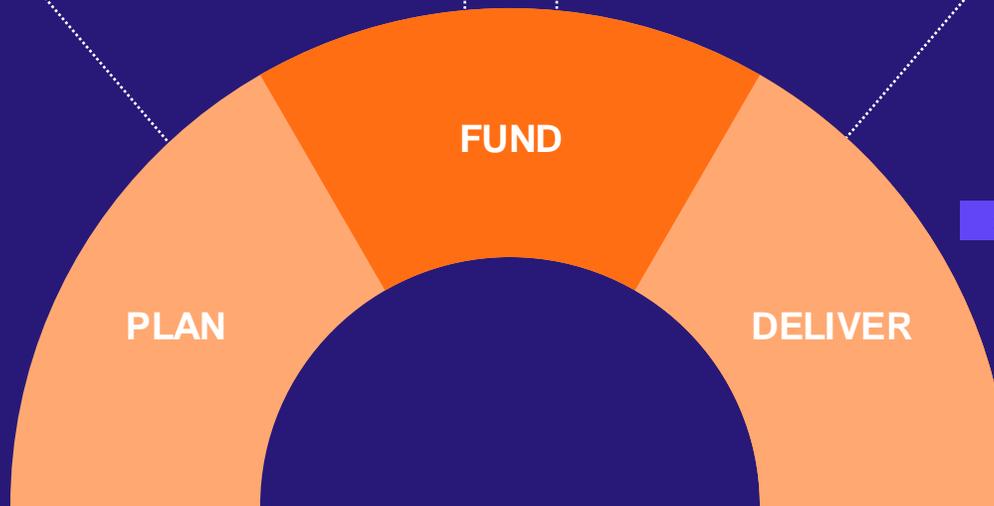
Save money on every purchase, large or small

Sourcing

Contracting

Marketplace

Invoicing





Where Artificial Intelligence Meets Real-World Impact



Safe & Secure
Technology



Designed for the
Public Sector



EUNA

Payments

One Platform to Collect Payments Across All Departments and Channels

purpose-built for public sector



EUNA Payments

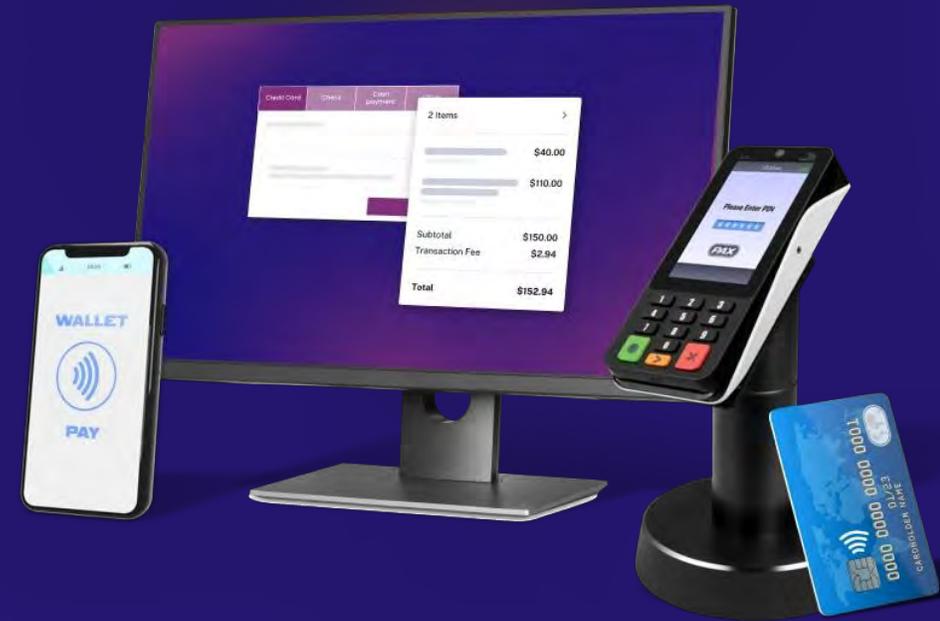
PLAN

DELIVER

FUND

Transform in-person collections into an efficient, compliant, and secure process.

- Cut down on overhead with one counter for multiple agencies
- Drive digital adoption with PayLink
- Offload compliance burden with Euna's hosted network



Cashiering

Online Payments

Kiosks

Revenue Management

EUNA Payments

PLAN

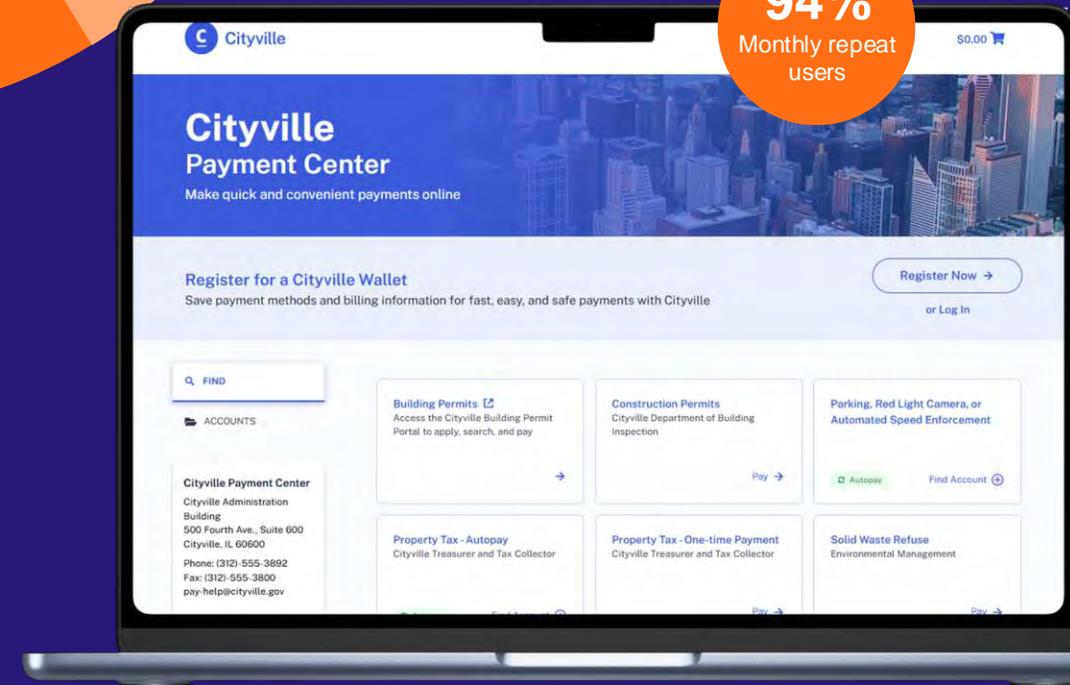
DELIVER

FUND

94%
Monthly repeat
users

Deliver an online payment experience your constituents will trust, adopt, and come back to.

- Full city-branding for optimized adoption
- Drive more on-time payments with modern features such as easy auto-pay selection
- Real-time posting for more staff time



Cashiering

Online Payments

Kiosks

Revenue Management

EUNA Payments

PLAN

DELIVER

FUND

Replace dropboxes and mail-ins with secure, 24/7 payment kiosks.

- 24/7 availability with cash-acceptance
- Intuitive interface for easy adoption
- Absorbs foot traffic, freeing staff to focus on higher-impact tasks.



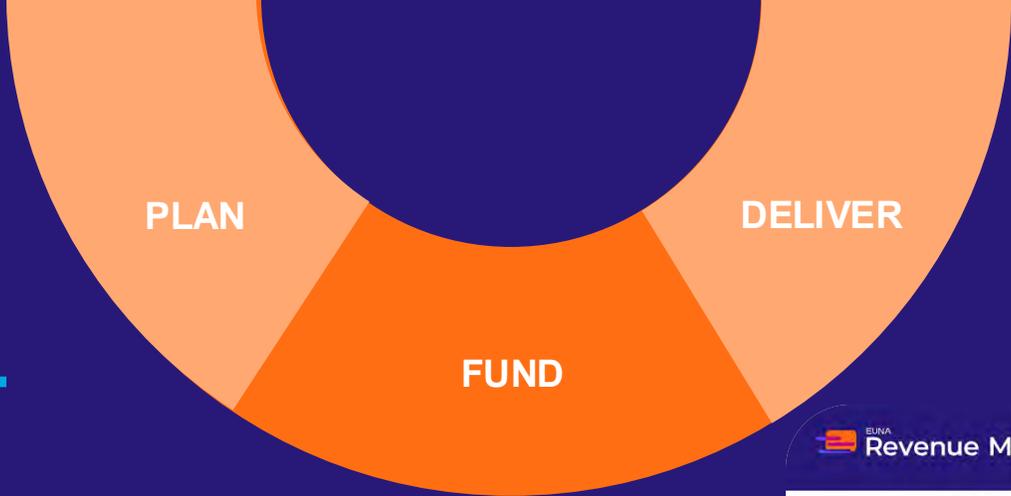
\$180K
Saved annually
for LVVWD

Cashiering

Online Payments

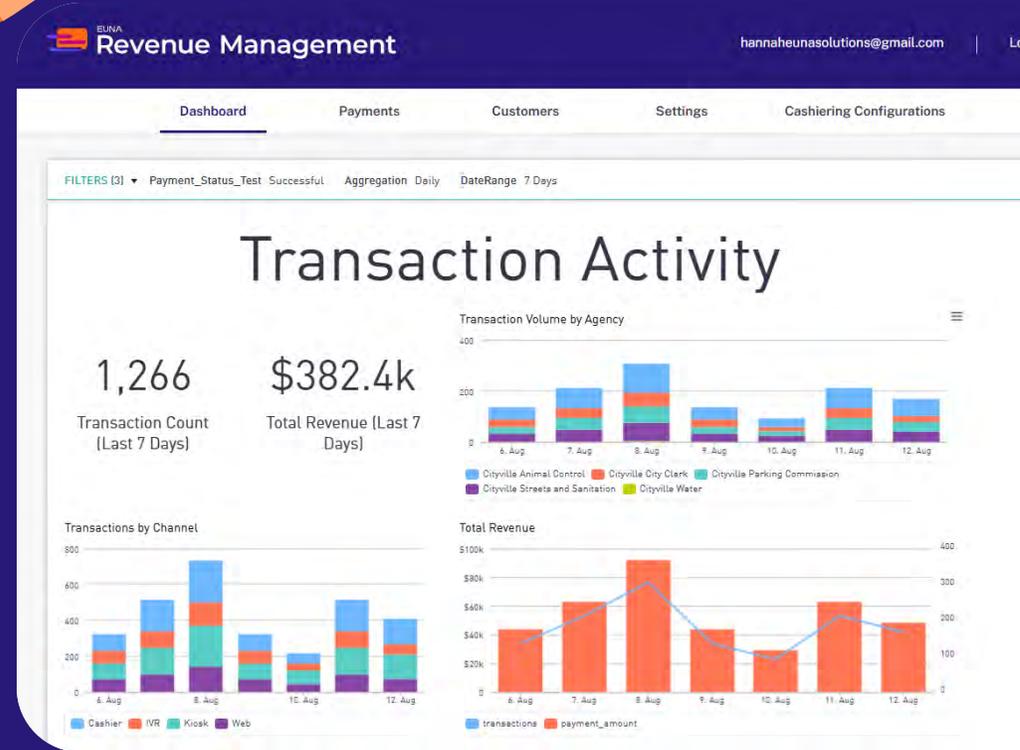
Kiosks

Revenue Management



Free your team from another excel sheet and put real-time data into their hands

- One-stop-shop for all revenue data across all departments
- Deep dive into individual payments for easy support and investigation
- Customized permissions, allowing flexible user roles and access



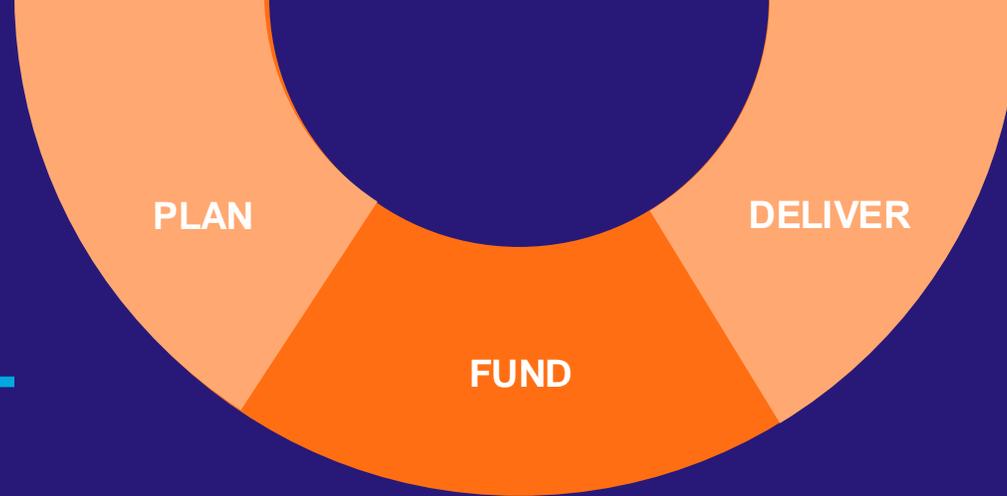
Cashiering

Online Payments

Kiosks

Revenue Management

EUNA Payments



INTEGRATIONS

Cut down on costly manual reconciliation.

- Real-time service system posting instant synchronization
- Direct General Ledger (GL) posting with correct codes
- Ensure all data is being posted accurately and on-time, everywhere



ORACLE
PEOPLESFT

ADVANCED
SYSTEMS

workday



JP Morgan

Accela

HARRIS
Integrated Solutions

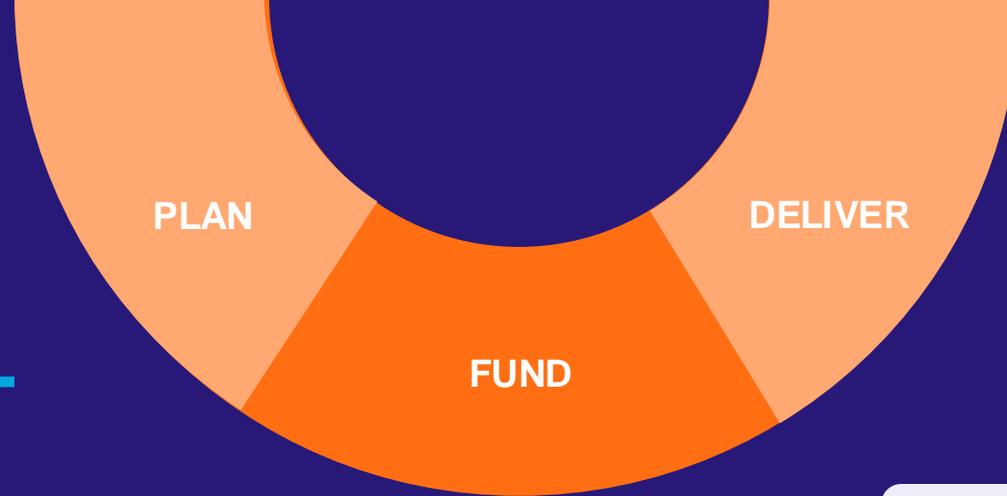
Passport

Cashiering

Online Payments

Kiosks

Revenue Management



SECURITY

Reduce security and compliance headaches.

- Offload the PCI-compliance burdens with card payments processed over Euna networks
- SOC 2 compliant
- Enjoy the confidence of a 100% data breach-free history platform

PCI Level-1

Compliant Service Provider

SOC 2

Type I & II Certified

Proactive

Security Monitoring

100%

Breach-Free History

Cashiering

Online Payments

Kiosks

Revenue Management

Questions?

