

## Crunchfish announces validation of its fundamental Digital Cash patent in Europe

Crunchfish has validated its initial core Digital Cash patent with the European patent number 4097667 in 22 countries in Europe. In addition to a uniform patent protection in 18 EU member states, Crunchfish has also validated the patent in Great Britain, Norway, Poland, and Spain. The patent has also been granted in the US and Taiwan, and is pending in India and China.



Crunchfish is pleased to announce that its core Digital Cash patent application with priority from January 2020 has now been validated with [unitary effect](#) in 18 European countries - Austria, Belgium, Bulgaria, Denmark, Estonia, Finland, France, Germany, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Portugal, Romania, Slovenia and Sweden, and in addition in Great Britain, Norway, Poland and Spain. Crunchfish has previously announced that this patent application has been granted in [the US](#), [Europe](#) and [Taiwan](#), and pursues pending applications in India and China.

*"Crunchfish is pleased to announce this milestone in the European patent process. The patent is now validated in 22 European countries which provides a very wide European protection. We believe that we are spot on with our semi-offline approach. There is simply no reason to create an adjunct offline payment system when it could be designed as a seamless layer-2 overlay to the underlying layer-1 payment network. This provides resilience, scalability, cross-network interoperability, and provides the best protection of the integrity of the underlying layer-1 central ledger, through this 2-phase commit process – first clearance offline in layer-2 and then settlement online in layer-1 payment system",* says Joachim Samuelsson, CEO of Crunchfish.

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This patent protects many fundamental aspects of offline payments using the Crunchfish's signature Reserve, Pay, and Settle approach. The basic premise is that the transaction is digitally signed by the payer from a hardware or software-based secure element if there is sufficient balance available and that the transaction is transferred to the payee as a layer-2 payment that does not require any online validation. Both parties store the layer-2 transaction, which is uploaded when either party gets online access for settlement on the underlying layer-1 payment system.

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**About Crunchfish – [crunchfish.com](https://crunchfish.com)**

Crunchfish is a deep fintech company pioneering a Digital Cash solution that enhance resilience, scalability and interoperability in payment ecosystems. The patented offline payment architecture supports both payment network providers and payment service providers in both commercial payment ecosystems as well as evolving CBDC initiatives. Headquartered in Malmö, Sweden, Crunchfish drives innovation to shape the future of payments.