

## Crunchfish Becomes Sponsor of CBSO to Advance Global Central Banking Standards

The Central Banking Standards Organization (CBSO), a global non-profit dedicated to defining comprehensive technical and operational standards for central banks, is proud to announce Crunchfish AB as a sponsor. This collaboration integrates CBSO's open, interoperable, holistic framework for Central Banking 4.0 with Crunchfish's leadership and cutting-edge expertise in digital offline payment innovation.



As central banks confront fragmented CBDC initiatives, lack of harmonized payment standards, and operational risk associated with connectivity gaps, CBSO offers a unified, open-source and open-standards platform, notably its **Model Central Bank Prototype**, empowering central banks, technology providers, and the open-source community to test real-world integrations across the entire central banking ecosystem.

*"We warmly welcome Crunchfish as a sponsor," said Alexander Feenie, Technical Secretariat at CBSO. "Crunchfish's groundbreaking Digital Cash solutions fill a critical gap: reliable payments without connectivity, a challenge central banks face today. Their expertise significantly enhances our standards framework and accelerates global financial resilience. Through this partnership, Crunchfish makes a powerful contribution to our mission of building a robust global financial infrastructure. With pilots overseen by the RBI and patented layer-2 architecture, Crunchfish brings real-world tested expertise directly to our standards efforts."*

Crunchfish CEO Joachim Samuelsson highlighted Crunchfish's track record: *"Our Digital Cash platform, already patented in [the US](#), [Europe](#) and [Taiwan](#), has been deployed in Reserve Bank of India (RBI)-approved pilots and commercial rollouts in India and beyond, demonstrating real-world resilience and financial inclusion. By joining CBSO, we'll help shape the open, secure, interoperable payment standards central banks urgently require."*

**Key Collaboration Areas Include:**

- **Offline Payment Standards:** Embedding Crunchfish's modular offline Terminal Infrastructure (OTI) into CBSO's open standards to replicate cash-like reliability in digital payments, even without internet access.
- **Comprehensive Interoperability:** Creating standards that guarantee frictionless global transactions between different CBDCs and diverse payment infrastructures.
- **Financial Inclusion:** Ensuring payment access reaches underserved and remote communities through scalable offline technologies.
- **Security and Resilience:** Advancing robust, future-proof financial infrastructure standards, addressing cross-border transactions and emerging threats such as post-quantum cybersecurity.

**Shaping Central Banking 4.0 and the Future of Finance Together**

Crunchfish's sponsorship enables CBSO to:

- **Developing Comprehensive Reference Architectures:** Crafting integrated, realistic frameworks for secure, resilient, and interoperable digital payment systems.
- **Establishing Robust Guidelines:** Providing practical standards for resilient offline payment systems, within and beyond CBDC ecosystems.
- **Pioneering Security Standards:** Collaborating on innovative cybersecurity frameworks to safeguard central banks in an evolving digital threat landscape.
- **Advancing Global Adoption:** Accelerating global understanding and adoption of robust, secure, inclusive digital financial systems.
- **Prototyping Next-Generation Central Banks:** Building a comprehensive, future-proof central bank prototype incorporating Central Banking Core Systems, CBDCs, regulated stablecoins, tokenization strategies, and essential operational safeguards.

**About [CBSO](#)**

The Central Banking Standards Organization is a global non-profit committed to codifying standards for central banking operations and technology. Embracing open-source, open-banking, and holistic principles, CBSO guides central banks effectively toward Central Banking 4.0 and interoperable, secure, and stable financial systems

**For more information, please contact:**

Joachim Samuelsson, CEO of Crunchfish AB  
+46 708 46 47 88  
[joachim.samuelsson@crunchfish.com](mailto:joachim.samuelsson@crunchfish.com)

CBSO Communications Office  
[contact@centralbankingstandards.org](mailto:contact@centralbankingstandards.org)

*This information was provided by the above for publication on 29th July 2025 at 07:00 CET.*

*Västra Hamnen Corporate Finance AB is the Certified Adviser. Email: [ca@vhcorp.se](mailto:ca@vhcorp.se). Telephone +46 40 200 250.*

Press release  
2025-07-29



**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.