

Crunchfish is Rethinking Retail Payments at the CB+DC Conference at the Bahamas

Crunchfish CEO Joachim Samuelsson opened the second day at the CB+DC Conference with giving a presentation on the theme: Rethinking Retail Payments. The presentation followed that Crunchfish received the Focused Innovation Award at the end of the first day at the conference.



Joachim Samuelsson [started the presentation](#) by giving the same Pecha Kucha presentation as at the Digital Currency Conference in Bangkok in May 2025. A written version of this presentation is available on Crunchfish webpage under the [menu option Rethinking Payments](#). The second topic in the presentation was [an introduction to Crunchfish Digital Cash layer-2 solution](#) followed by a discussion on how Crunchfish layer-2 solution relate to common layer-1 payment systems in the market – Real-Time Payments systems, Mobile card payments, Bank issued smartcards, and CBDC systems. Crunchfish augments any of these payment systems by adding resilience, interoperability, and privacy in a secure, scalable, and cost-effective way. More information may be found under [the Deep Fintech menu option on Crunchfish website](#).

The theme of the presentation was Rethinking Retail Payments -Respecting the Roles and Responsibilities and discussed how Crunchfish respects the roles in the payment ecosystem by allowing banks and payment application providers to enable end-users to MAKE payments with Layer-2 wallets, while central banks with CBDC payment networks deliver the ability to RECEIVE and settle layer-2 payments. This natural separation of responsibilities creates resilience, scalability, interoperability,

flexibility and healthy competition within the payment ecosystem. Digital IOUs in a patented Reserve, Pay, and Settlement approach generalize how both card payments and smart contracts work. This groundbreaking innovation enables resilient payments seamlessly in modular and future-ready CBDC system. [The recording of the presentation is available at this link.](#)

This presentation followed [the Focused Innovation Award that was bestowed on Crunchfish](#) at the end of the CB+DC Conference first day. This is an award that could not be applied for but [Chavanette Advisors](#) have nominated the finalists in their role as technology evaluators for the world's central banks.

On Thursday morning, September 11, Joachim Samuelsson will join industry leaders in a panel discussion on Interoperability & Standardization. The discussion will explore the critical role of interoperability and standardization in fostering a cohesive digital currency ecosystem. It will examine the challenges and opportunities presented by fragmented infrastructures, differing technical protocols, and regulatory asymmetries across jurisdictions.

For more information, please contact:

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About Crunchfish – 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.