

Crunchfish announces partnership with AltPayNet to drive resilient payments in the Philippines

Crunchfish today announces a strategic partnership with AltPayNet, a leading payment platform provider in the Philippines. The collaboration aims to strengthen digital payment resilience in the country, ensuring uninterrupted transactions particularly in areas with limited or disrupted connectivity, and to accelerate a financially inclusive economy.



[AltPayNet](#) plays a key role in enabling digital payments for both consumers and businesses in the Philippines, supporting the government's push towards a cash-lite economy. By integrating Digital Cash, Crunchfish's pioneering offline payment technology, AltPayNet will ensure that digital transactions can proceed even in the absence of internet connectivity, as described [in this white paper](#).

Crunchfish's offline technology enables payments to be securely executed and settled later, reducing reliance on network availability. This not only ensures payment continuity during disasters or in rural areas but also supports financial inclusion by making digital payments accessible to communities that currently depend heavily on cash. Additionally, digital handling of change reduces the cost of cash management for merchants.

The partnership will be highlighted at [Sibos 2025](#), where Crunchfish and AltPayNet will showcase a joint mobile application demonstrating the strength of their combined technologies. Further, on the opening day, Monday at 12:45 on the Discover Stage, Crunchfish CEO Joachim Samuelsson will moderate a fire chat together with AltPayNet's CEO & Founder Don Vacal and IBM Payments Center CTO Sridhar Narayanan on the theme: "RETHINKING PAYMENTS – Online, Offline and with Cash – Payment Networks, Service Providers, and Technology Enabling the Resilient Digital Payments Market."

Looking ahead, the collaboration also opens pathways for future innovation, including supporting the Central Bank of the Philippines with digital currency (CBDC) solutions.

"The Philippines is a uniquely challenging market for payments due to its geography and frequent natural disasters. Our partnership with Crunchfish allows us to deliver uninterrupted digital payment solutions that keep economic activity moving even when connectivity or power is disrupted – we call it 'last mile payments'."
says Don Vacal, CEO & Founder of AltPayNet.

"AltPayNet is an important player in Southeast Asia's digital payments ecosystem. Together we are rethinking how to build a resilient and inclusive payment infrastructure that works online, offline, and with cash.", **says Joachim Samuelsson, Crunchfish's CEO.**

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About AltPayNet - altpaynet.com

AltPayNet is an international payment platform provider specializing in SaaS payments, white label payment gateway, operational consulting, risk management, and cybersecurity services and solutions. ALTPAYNET has presence in Hong Kong, Philippines, Malta, USA and recently Malaysia. Currently, there are 20+ white label payment gateway clients around the world.

About Crunchfish - crunchfish.com

Crunchfish is a deep fintech company providing a Digital Cash solution enabling offline payments. The solution is designed for banks, payment services, and Central Bank Digital Currency (CBDC). Crunchfish Digital Cash augments payment systems by offering resilience in case of lost internet connections or server failures. The company, with headquarters in Malmö, Sweden and a subsidiary in India, is listed on Nasdaq First North Growth Market since 2016.