

Crunchfish to showcase governed offline payments at Next Generation Payments 2026 in Manila

Malmö, January 30th, 2026.

Crunchfish will participate in the Next Generation Payments 2026 conference in Manila, organized by the Asia Pacific Smart Card Association (APSCA). At the event, Crunchfish will showcase how governed offline payments can be deployed as critical payment infrastructure, ensuring reliable digital payments even when connectivity or backend systems are unavailable.



[Next Generation Payments 2026](#) brings together central banks, payment networks, service providers, and technology partners from across the Asia-Pacific region to discuss the future of payment systems. Crunchfish will participate with a booth and will also contribute to the conference program through a presentation by Joachim Samuelsson, CEO of Crunchfish, followed by a panel discussion.

In his presentation, *Offline Payments as Critical Infrastructure*, Joachim Samuelsson will address the growing gap between the reliability of cash and the conditional nature of digital payments. He will explain why predictable payment availability is essential for trust, adoption, and volume growth, particularly outside well-connected urban environments, and why offline payments are becoming an inevitable requirement for resilient payment systems. The presentation will outline how the offline architecture itself determines risk exposure, scalability, and interoperability.

Crunchfish will present its governed offline payments solution, which extends existing payment systems with reservation-based limits and locally enforced risk parameters, while ledger authority and settlement remain unchanged. Implemented as a Layer-2 solution, this approach ensures that users can only spend value they already control, enabling governed and bounded risk, system-wide scalability, and interoperability across payment rails.

"Cash works because it is reliable. Digital payments must achieve the same predictability to earn long-term trust. At Next Generation Payments 2026, we look forward to discussing how governed offline payments can become a natural part of critical payment infrastructure, without fragmenting existing systems or introducing unmanaged risk.", says Joachim Samuelsson, CEO of Crunchfish.

At the conference, Crunchfish will demonstrate the Reserve – Pay – Settle approach through a short demo video produced together with partner AltPayNet. The video illustrates how governed offline payments can be executed securely on mobile devices during outages and later verified and settled once connectivity is restored. The demo video will be shown during the presentation and is also available online:

<https://youtu.be/PeNeTV2jEos>

Visitors to the Crunchfish booth will also be able to access a two-page overview summarizing Crunchfish's key messages on governed offline payments as critical infrastructure in national payment systems. The two-pager is attached to this press release for reference.

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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.