

Crunchfish to Publish Executive Whitepaper Positioning Governed Offline as a Category-Defining Shift in Digital Payments

Malmö, February 26th, 2026.

Crunchfish AB (“Crunchfish”) today announces the forthcoming publication of an executive whitepaper outlining how its patented governed offline architecture removes the structural constraints that have historically limited offline payment adoption. The paper describes that offline payments can operate as digital money at institutional scale when banking economics, scalable deployment, and governance continuity are structurally aligned.

ENABLING OFFLINE PAYMENTS AT SCALE AS DIGITAL MONEY



The executive whitepaper, titled “**Enabling Offline Payments at Scale as Digital Money: Bankable • Implementable • Governed**” will be published on Thursday, March 5th, 2026 at 08:00 CET.

The whitepaper positions the governed offline model as a category-defining advance in offline payments. It defines that offline capability must simultaneously be:

- **Bankable** — aligned with banking economics and liquidity discipline
- **Implementable** — scalable and interoperable across devices and ecosystems
- **Governed as digital money** — preserving central ledger authority and bounded exposure under stress



Crunchfish's reservation-based Layer-2 architecture is designed to meet these conditions concurrently. Rather than relocating liquidity to devices or allowing credit exposure to accumulate during disruption, governed offline keeps funds anchored within regulated institutions while maintaining central authority. The result is offline functionality that strengthens institutional resilience instead of introducing structural trade-offs.

Pre-Print Access Available

Ahead of publication, Crunchfish is offering access to a pre-print version of the executive whitepaper. Industry professionals, investors, and stakeholders who wish to receive the pre-print may register their interest via the following link:

<https://www.crunchfish.com/pre-print-executive-whitepaper-march-2026/>

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This information was provided by the above for publication on February 26th, 2026, at 8:00 CET.

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

Crunchfish is a deep fintech company developing patented governed offline payments technology for payment systems, banks, and payment applications. Its reservation-based Layer-2 architecture enables offline payments to operate as digital money, preserving central ledger authority, bounded exposure, and liquidity anchored within regulated institutions. By structurally aligning banking economics, scalable deployment, and governance continuity, Crunchfish enables offline capability at institutional scale without creating parallel forms of money or unmanaged credit risk. Crunchfish is listed on the Nasdaq First North Growth Market.