

Crunchfish makes presentation recording available online from Stora Aktiedagen in Stockholm

Malmö, March 11th, 2026.

CEO Joachim Samuelsson presents how governed offline payments can strengthen payment system resilience and improve bank funding efficiency. Crunchfish has made the recording of CEO Joachim Samuelsson's presentation at Stora Aktiedagen in Stockholm on March 10th, 2026 available online, according to a press release from the company. The presentation was held during an investor event where Samuelsson described how offline payments can function as digital money and strengthen the resilience of modern payment systems.



The presentation recording is now available on YouTube.

Watch the presentation here:

<https://www.youtube.com/watch?v=xy2OB2e9dn8>

The presentation slides (in Swedish) are also available and attached to this press release.

Offline payments as digital money

During the presentation, Crunchfish explains how the rapid global shift toward fully digital payment systems introduces a structural vulnerability: digital payments typically stop functioning when connectivity or backend systems fail. Ensuring that digital money can continue to function during such disruptions is therefore increasingly viewed as a critical capability for resilient payment infrastructure.

Crunchfish's architecture, **Governed Offline**, enables digital payments to continue even during connectivity disruptions while keeping funds within the banking system and without introducing new systemic risks.

Resilience and funding efficiency for banks

The presentation also highlights how governed offline payments can create value not only by improving payment system resilience but also by strengthening bank funding efficiency. In the Crunchfish architecture, users reserve funds in their bank accounts to enable offline payments. These reserved funds remain within the banking system but do not accrue interest while available for offline use, which can improve banks' liquidity and interest margins.

Crunchfish licenses its technology both to payment systems and payment service providers, enabling revenue from system-level licensing as well as from wallets and payment applications.

The company also presented a system licensing model illustrating how funding efficiency generated from reserved funds can create significant annual value for payment systems and banks.

Global relevance of governed offline payments

Crunchfish also notes that the governed offline architecture is being evaluated in several payment ecosystems and regulatory environments globally, including discussions involving central banks, national payment systems and large digital wallets.

The company recently published a whitepaper describing how offline payments can operate at scale as digital money. The architecture [has also been endorsed by the Central Bank Standards Organisation \(CBSO\)](#) as a promising model for resilient payment systems.

Investor engagement initiative

In connection with the presentation, Crunchfish is also launching an investor engagement initiative during March.

Shareholders who purchase Crunchfish shares are invited to email info@crunchfish.com with verification of their net share purchases during a trading day. The three investors with the largest verified net purchases each trading day will receive a Crunchfish BIG keyring by postal mail as a token of appreciation.

The BIG keyring refers to the analytical framework presented by Crunchfish for evaluating offline payment architectures: **Bankable – Implementable – Governed.**

For more information, please contact:

Joachim Samuelsson, CEO of Crunchfish AB

+46 708 46 47 88

joachim.samuelsson@crunchfish.com

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Västra Hamnen Corporate Finance AB is the Certified Adviser. Email: ca@vhcorp.se. Telephone +46 40 200 250.

About Crunchfish – 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.