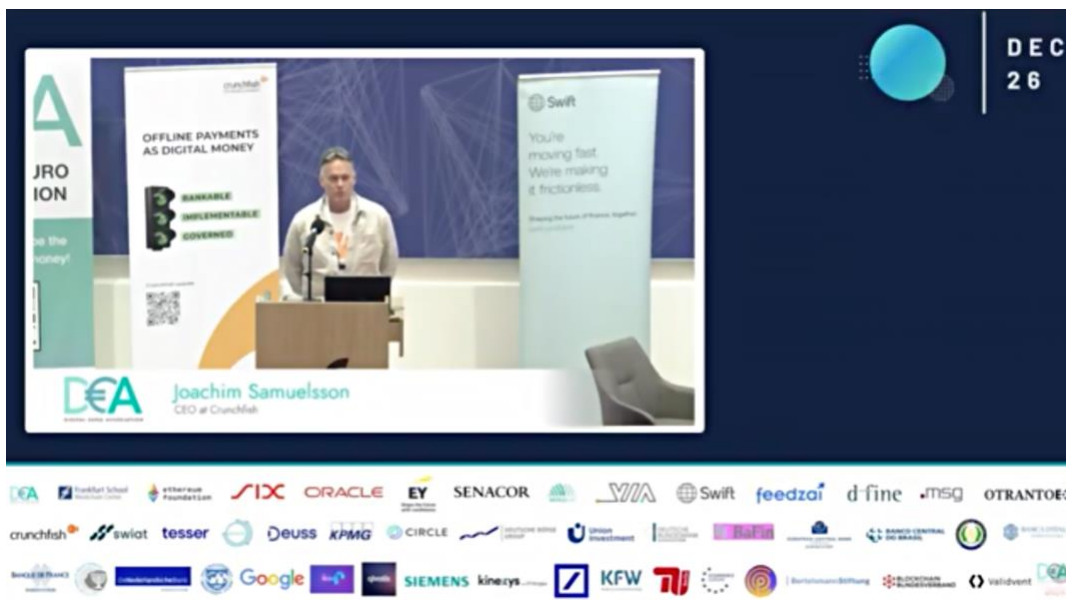


Crunchfish Publishes Keynote from Digital Euro Conference 2026: Enabling Offline Payments at Scale

Malmö, Sweden – March 27, 2026

Crunchfish today announced that a recording of its keynote presentation from the Digital Euro Conference 2026 in Frankfurt <https://digital-euro-conference.de/> is now available. In the keynote, Crunchfish CEO Joachim Samuelsson addressed a critical architectural question for modern payment systems: how to ensure that digital money continues to function reliably even when the system is not available.



The presentation, titled “Enabling Offline Payments at Scale as Digital Money,” introduces a structured framework for offline payments and positions governed offline as a third and fundamentally different architecture, alongside the legacy immediate and deferred offline models .

The keynote highlights that offline capability is not a feature, but an architectural responsibility for resilient payment systems, as failures in connectivity, backend systems, or payment rails can cascade and disrupt society .

Crunchfish’s governed offline model enables:

- Central reservation of funds while allowing local execution of payments offline
- Deterministic settlement when connectivity is restored

- Controlled risk and full system integrity, without requiring changes to existing payment infrastructure

This approach is summarised in the Reserve–Pay–Settle lifecycle, where money remains centrally managed while execution moves locally .The presentation further outlines how architectural design choices fundamentally determine outcomes, contrasting approaches that attempt to replicate physical cash digitally with those that enable digital money to work offline in a governed and scalable manner .

“Offline is no longer a niche requirement. It is a defining capability for resilient payment systems. The key question is not whether digital money should work offline, but how to do so without compromising control, security, and scalability,” said Joachim Samuelsson, CEO of Crunchfish.

Attached to this press release are the keynote slides and the speaker script.

Watch the full keynote presentation here:

https://www.youtube.com/watch?v=o4yE_Ubq5DE

Read the underlying whitepaper:

<https://www.crunchfish.com/wp-content/uploads/2026/03/Print-version-Whitepaper-March-2026.pdf>

The whitepaper expands on the architectural principles presented at the conference, detailing how governed offline payments can be implemented within existing financial systems and why this model is emerging as a potential defacto standard for offline functionality in digital money.

Crunchfish continues to engage with central banks, payment networks, and financial institutions globally to support the implementation of resilient offline payment capabilities.

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This information was provided by the above for publication on March 27th, 2026, at 08:00 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.