

Crunchfish Featured in The Paypers: Offline Payments Define the Architecture of Digital Money

Malmö, April 7th, 2026

Crunchfish today announces that its vision and technology for offline payments has been featured in an international interview published by The Paypers, a leading global source for fintech, payments, and digital economy insights.



In the interview, Crunchfish's CEO Joachim Samuelsson outlines why offline payments are not merely a feature of digital money, but a fundamental architectural requirement for ensuring resilience and universal availability in modern payment systems. The interview highlights Crunchfish's governed offline approach, which enables secure and controlled offline payments without altering the underlying monetary system.

"The real breakthrough is this: resilience without compromise. Governed offline keeps digital money fully governed, even when the system is not available." **says Joachim Samuelsson, CEO of Crunchfish.**

Crunchfish's governed offline model is based on:

- Pre-funded reservation of funds, ensuring that offline payment instructions are fully backed
- Locally enforced rules to execute offline in a secure and isolated runtime environment
- Deterministic settlement without credit risk

- Native authentication, enabling secure identification and opening up for use cases such as digital identity wallets
- A Layer-2 architecture, allowing integration and interoperability with any existing payment infrastructure

This approach ensures that digital money retains its governance, control, and trust properties, even when offline. The interview builds on Crunchfish's recently published whitepaper on offline payments and follows the company's keynote presentation at the Digital Euro Conference in Frankfurt on March 26th, 2026.

Download the whitepaper (March 5th):

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

Watch the keynote from the Digital Euro Conference (March 26th):

<https://www.crunchfish.com/crunchfish-publishes-keynote-from-digital-euro-conference-2026-enabling-offline-payments-at-scale/>

Read the full interview in The Paypers (April 3rd):

<https://thepayers.com/crypto-web3-and-cbdc/interviews/offline-payments-define-the-architecture-of-digital-money>

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This information was provided by the above for publication on April 7th, 2026, at 08:00 CET.

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About The Paypers

The Paypers is a global hub for real-time news, expert insights, interviews, in-depth analyses, and resources across payments, fintech, and the digital economy. With a dedicated focus on crypto, Web3, and CBDCs, it covers the latest trends, developments, and their impact on traditional financial services.

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.