

# Crunchfish CEO Featured in Dagens Industri: Sweden Should Lead in Offline Payments

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Crunchfish CEO Joachim Samuelsson is featured in Dagens Industris Finansmarknaden, highlighting the growing importance of resilient payment infrastructure and the role of offline capability in future financial systems.

## Crunchfish: Sverige borde gå i bräschen för offlinebetalningar

Trots den intensiva diskussionen om krisberedskap och behovet av offlinebetalningar har intresset från svenska myndigheter varit svalt för svenska fintechbolaget Crunchfish som utvecklat just en lösning för offlinebetalningar. Istället har bolaget främst hittat sina kunder i Asien.



“Vår lösning införs nu i Indien och intresse finns från många andra håll. Men inte i Sverige, vilket vi är förvånade över”, säger Joachim Samuelsson, vd för Crunchfish. **Foto:** Crunchfish

In the interview, Samuelsson argues that Sweden risks falling behind despite its strong fintech heritage. While Crunchfish’s governed offline solution is gaining traction internationally, including implementation in India and evaluation by institutions such as the Bank of England, interest from Swedish authorities has so far been limited. Crunchfish believes that resilient payment systems must be designed with offline capability as an integrated part of the system architecture.

Crunchfish’s patented approach enables payments to be executed offline as digitally signed instructions based on reserved capacity in the underlying payment system. This eliminates credit risk and maintains settlement integrity, offering a fundamentally different model compared to traditional offline approaches.

The article also raises broader concerns around systemic vulnerabilities in highly digitised economies, particularly in environments with low cash usage and dependencies on single points of failure such as BankID as the dominant digital identity systems.

Read the full article (subscription required):

<https://finansmarknaden.di.se/crunchfish-sverige-borde-ga-i-braschen-for-offlinebetalningar/>

Free 30-day trial available:

<https://finansmarknaden.di.se/>

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