

# Crunchfish CEO: “Resilience Must Be Architected” – New P.I.T. Exchange Episode Released

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Resilience isn't a backup plan. It's an architectural design choice. The payments industry is obsessed with uptime: more redundancy, more failover, more investment in keeping systems always available. But what if that's the wrong problem to solve? What if resilience isn't about keeping systems alive, but about removing the dependency on them altogether?



In the latest [P.I.T. Exchange podcast by Currency Research](#), Crunchfish CEO Joachim Samuelsson explores how offline payments are not merely a contingency feature, but the starting point for a broader transformation in how digital systems are designed and governed.

Offline payments prove something fundamental: payments don't need to rely on system availability in real time. And once that realization sets in, the implications are hard to ignore. If a payment can be executed securely without the system, what exactly is the system still controlling?

## From System Dependency to Architectural Shift

Governed offline payments introduce a fundamentally different model:

- **Reserve** pre-funded value
- **Pay** using locally executable transactions
- **Settle** deterministically without credit risk

In other words: payments can happen without asking permission from the system at the moment of payment. This is not just a resilience feature. It is an architectural shift.

- Liquidity is pre-authorized, not accessed on demand
- Settlement credit risk is removed—not managed
- Governance remains central, but execution moves to the edge

## Who Owns the Payment Moment?

This shift raises a more fundamental question: Who owns the moment of payment when the system is no longer in control? This is where the conversation moves beyond offline payments into what can be described as governed architectures.

A model where trust is not enforced solely by centralized systems, but embedded in the client, cryptographically secured, and governed by rules that travel with the transaction itself.

Crunchfish refers to this as [Trust in Clients—a patented concept explored in its June 2024 whitepaper](#), arguing that resilient systems must distribute execution without losing governance or auditability.

## A Shift Larger Than Payments

This is not a niche idea. It sits at the intersection of the most important shifts in finance today:

- Tokenized deposits
- Programmable payments (smart contracts/conditional payments)
- CBDCs and the redesign of payment infrastructure

Yet the industry remains focused on making existing systems faster and more available instead of asking whether those systems should be required at all in real time. That may be the real disruption.

- Not faster payments.
- Not cheaper payments.

But payments that no longer depend on the system they were built on.

### **The Broader Picture**

More than 50 years ago, the internet solved resilience for communication by decentralizing it. Messages route around failure. Networks degrade gracefully. Payments never made that leap.

Instead, they remain built on centralized, real-time, always-on architectures—dependent on continuous availability of authentication, clearing, and settlement. In that sense, payments today are as fragile as communications were before the internet changed the model.

*“The internet delivered survivability in the face of failure for communications. Crunchfish applies the same principles to applications, starting with payments.”, said **Joachim Samuelsson, Crunchfish CEO.***

Samuelsson will expand on this theme at [imaginXt](#), India’s Tech and Innovation Festival in Mumbai, May 22–23, 2026.

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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.