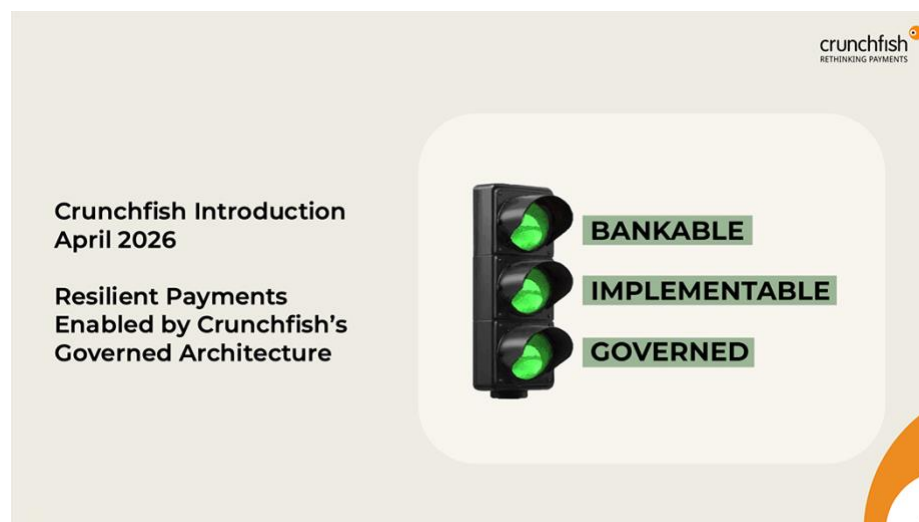


Crunchfish Publishes New Corporate Introduction as Payment Resilience Moves to the Top of the Global Agenda

Malmö, April 20th, 2026

As concerns around the resilience of digital payments intensify globally, Crunchfish today publishes a new corporate introduction outlining how payments can function independently of continuous system availability, redefining how critical financial infrastructure is designed. The Company further announces that this introduction will form the basis of keynote presentations at a series of leading international conferences.



The new introduction deck presents Crunchfish's governed payments architecture, a Layer-2 solution that enables both offline and online transactions by separating authentication, clearing, and settlement. This allows payments to execute even when underlying systems are unavailable, without losing control of digital money or introducing unmanaged credit risk.

The corporate introduction highlights a growing industry realisation: modern payment systems remain structurally dependent on continuous uptime, creating a vulnerability in critical infrastructure.

Crunchfish's approach reframes the problem:

- From uptime to architectural resilience
- From system dependency to system independence
- From trade-offs to governed, risk-bounded execution

For offline payments it introduces also a new economic dimension, where pre-reserved liquidity creates funding efficiencies for regulated institutions, establishing a new layer of value within payment systems.

“When payments fail, societies stop. The industry has tried to solve this with redundancy and uptime, but that addresses the symptoms, not the cause. The real shift is architectural: payments must be able to work even when the system doesn’t. That is what we are enabling,” **says Joachim Samuelsson, CEO of Crunchfish.**

Crunchfish is currently engaged with leading institutions globally and is transitioning from pilots to infrastructure-level adoption of its governed architecture.

The Company further announces that this introduction will form the basis of keynote presentations at a series of leading international conferences:

- **CB+DC Conference**, Kuala Lumpur, 12–14 May
- **Digital Money Summit**, London, 19–20 May
- **Leadership Pulse – Instant A2A International**, Madrid, 10–11 June
- **Tokenized Deposits, Financial Instruments, and Payments Summit**, Frankfurt, 18–19 June
- **The Central Bank Payments Conference**, Istanbul, 31 August – 2 September

These events bring together central banks, payment systems, and financial institutions shaping the future of digital money.

All Crunchfish events:

<https://www.crunchfish.com/resources/events/>

[Introduction Deck available here](#)

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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.