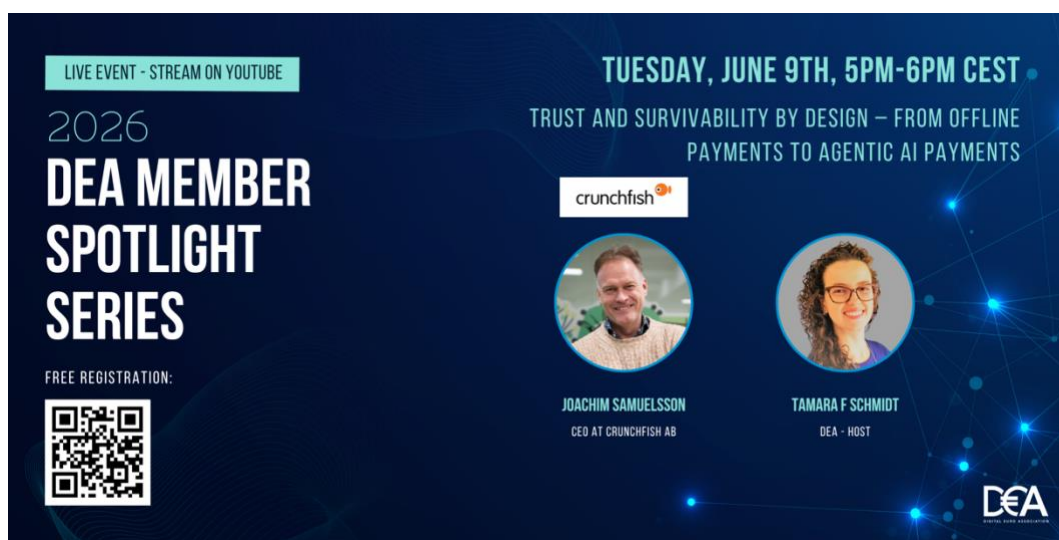


# Crunchfish CEO to Speak at Digital Euro Association Webinar

Malmö, June 3<sup>rd</sup>, 2026.

Crunchfish CEO Joachim Samuelsson will be the featured speaker at an upcoming Digital Euro Association (DEA) webinar titled: “Trust and Survivability by Design – From Offline Payments to Agentic AI Payments”. The webinar is open to the public and free of charge.



More than 30 years ago, the internet achieved communication resilience through decentralization and packetized communications. Payments and most digital applications still depend on continuous access to authorization, infrastructure and centralized systems. Offline payments provide a unique lens through which to explore a broader architectural transition toward survivable digital systems. The session will explore a fundamental question facing digital systems: *How can digital applications remain functional and trustworthy even when the underlying system itself is unavailable?*

The webinar will be structured around three complementary discussions:

## 1. Resilient Digital Money and Institutional Alignment

The first part will examine the three fundamentally different approaches to offline payments:

- Immediate offline payments (portable money)
- Deferred offline payments (portable risk)
- Governed offline payments (portable authorization)

- Where do money and risk reside?
- Institutional Alignment: Bankable, Implementable, Governed

The discussion will focus on why different offline architectures produce very different institutional outcomes for central banks, system operators, banks, and wallets.

## 2. Trust, Authorization and Governed Execution

The second part will explore how survivability can be achieved while maintaining governance and settlement integrity. Topics include:

- Reservation-backed governed execution
- Portable authorization
- Trusted sessions and trusted intent
- The role of authorization in resilient digital systems
- Why governance, not survivability, is the key design challenge

## 3. Industry Trends: Agentic AI, Interoperability and Programmable Money

The final section broadens the discussion beyond offline payments. Emerging developments such as:

- Agentic AI payments
- Programmable money
- Interoperability
- CBDC initiatives
- India's payments architecture

all point toward a future where authorization may become increasingly portable while execution remains centrally governed.

**Joachim Samuelsson, CEO of Crunchfish**, commented: *"Offline payments are often viewed as a niche payments problem. I believe they are much more than that. They provide a glimpse into how digital systems can remain trustworthy and operational even when parts of the underlying infrastructure become unavailable. The same principles are beginning to emerge in areas such as agentic AI, programmable money and interoperable digital ecosystems."*

The webinar is hosted by the Digital Euro Association and moderated by DEA Executive Director Tamara Ferreira Schmidt. It will be possible to ask questions during the webinar.



Registration is free and open to all:

**Date:** 9 June 2026

**Time:** 17:00–18:00 CEST

**Online Event**

**Free Registration:** <https://luma.com/c7rseywq>

**For more information, please contact:**

Joachim Samuelsson, CEO of Crunchfish AB

+46 708 46 47 88

[joachim.samuelsson@crunchfish.com](mailto:joachim.samuelsson@crunchfish.com)

This information was provided by the above for publication on June 3<sup>rd</sup>, 2026, at 14:30 CEST.

Västra Hamnen Corporate Finance AB is the Certified Adviser. Email: [ca@vhcorp.se](mailto:ca@vhcorp.se). Telephone +46 40 200 250.

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

Crunchfish is a deep fintech company developing governed offline payments technology for payment systems, banks, and payment applications. The company enables offline payments as a Layer-2 solution on top of existing payment systems, allowing transactions to be executed without connectivity while ledger authority and settlement remain unchanged. Through a reservation-based model, resilience is achieved without creating parallel forms of money or unmanaged credit risk. Crunchfish's architecture is patented and enables interoperability across multiple payment systems and markets. The solution strengthens system stability while also supporting economic incentives by ensuring that liquidity backing offline payments remains within the regulated financial system.