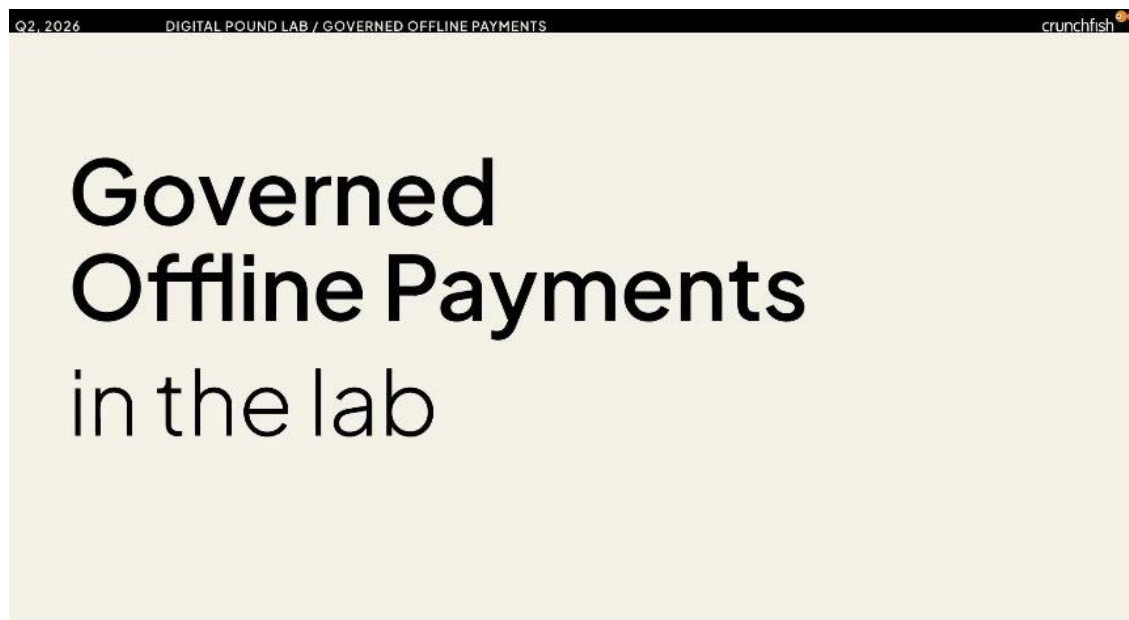


Crunchfish Explores Resilient Digital Payments in the Digital Pound Lab

Malmö, June 30th, 2026.

The Bank of England has published an interim update on Phase 2 of the Digital Pound Lab, highlighting the work industry participants undertook to explore future Digital Pound use cases and technical challenges. Crunchfish participated in Phase 2 of the Digital Pound Lab, focusing on resilient digital payments and offline transaction capabilities. The work examined how payment activity can continue when connectivity or infrastructure availability cannot be guaranteed while maintaining institutional control, governance and settlement integrity.



The challenge of resilience is becoming increasingly important as societies become more dependent on digital payments. Modern payment systems provide speed and interoperability, but most remain dependent on continuous system availability to establish trust and execute transactions. Crunchfish explored its Governed Offline Payments architecture, which separates reservation, payment and settlement and enables transaction authority to survive beyond the session in which it was created. This approach allows payment activity to continue during disruptions without moving money outside the regulated financial system or introducing unmanaged credit risk.



"We believe the work undertaken in the Digital Pound Lab reflects the increasing industry focus on resilience as a strategic requirement for future digital money infrastructure," said Joachim Samuelsson, CEO of Crunchfish. "The challenge is no longer only how to make payments faster or more interoperable. The challenge is how to ensure that payment activity can continue when systems become unavailable."

The Digital Pound Lab brought together technology providers, payment innovators and infrastructure participants to explore practical implementation challenges for a potential digital pound. The published findings contribute to the broader discussion around resilience, offline payments and the future architecture of digital money. Crunchfish believes that the same trust architecture developed for Governed Offline Payments has relevance beyond a future digital pound. Similar requirements are emerging across instant payments, interoperable payment systems, and future digital money ecosystems where transaction activity must survive beyond continuous system availability.

The Bank of England Digital Pound Lab Phase 2 update is available at: <https://www.bankofengland.co.uk/the-digital-pound/lab/digital-pound-lab-phase-2-update> where a Crunchfish demonstration video of governed offline payments is included.

Crunchfish's participation in the Digital Pound Lab was announced in February: <https://www.crunchfish.com/crunchfish-selected-to-participate-in-the-digital-pound-lab/>.

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