Crunchfish presents Governed Offline Payments to central banks at SEACEN course in Sri Lanka

Malmö, September 22nd, 2026.

Crunchfish has been invited to present its Governed Offline Payments technology at a SEACEN course on the future of retail payments, hosted by the Central Bank of Sri Lanka on September 22–25. The course brings together payment professionals from central banks across Asia-Pacific to explore developments in digital wallets, mobile and QR payments and retail CBDCs.

The SEACEN Centre is the regional learning hub for central banks in Asia-Pacific. The course, The Future of Retail Payments: Digital Wallets, Mobile & QR Code Payments & Retail CBDC, addresses the ongoing transformation of retail payments and the role of central banks in developing safe, resilient and inclusive payment ecosystems. Participants at the course represent several central banks in the region, including the Reserve Bank of India, the Central Bank of Sri Lanka and the Bank of Thailand.

Crunchfish CEO Joachim Samuelsson and Product Manager Kristian Sylwander have been invited as external experts to present Crunchfish's approach to payment resilience. The presentation will focus on how Governed Offline Payments enables resilient digital payments even when connectivity or the underlying payment system is temporarily unavailable.

Governed Offline Payments is Crunchfish's patented Layer-2 architecture for offline payments. Through a reservation-based model, money remains within the regulated financial system while payment authority can be exercised locally offline. The architecture is applicable to both commercial payment systems and CBDCs and is designed to provide payment resilience without creating a parallel form of money or introducing unmanaged credit risk.

"We are very pleased to have the opportunity to present Governed Offline Payments directly to central banks responsible for shaping the future of retail payments in their respective markets. Resilience and offline capability are becoming increasingly important as payment systems become more digital and interconnected. SEACEN provides an excellent forum to discuss these challenges and how our approach can contribute to more resilient and inclusive payment systems," **says Joachim Samuelsson, Crunchfish's CEO.**

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This information was provided by the contact person above for publication on 22nd September 2026 at 08:30 CET.

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About Crunchfish – 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.