

Crunchfish Wins Sibos 2026 Established Trendsetter Award for Governed Offline Payments

Miami, October 1st, 2026.

Crunchfish won the Established Trendsetter category in the Sibos 2026 Discover Perfect Pitch competition for its Governed Offline Payments technology. The recognition highlights Crunchfish's pioneering work to make digital payments resilient when online payment infrastructure is unavailable.



The award was announced following the live final at Sibos in Miami, where Crunchfish CEO Joachim Samuelsson pitched Governed Offline Payments to the global financial community. Crunchfish's winning pitch presented Governed Offline as an offline layer for existing payment infrastructure. The architecture enables money to be reserved within regulated institutions while online, payments to be authorised locally when offline, and settlement to take place when the system returns: **Reserve. Pay. Settle.**

Governed Offline enables digital payments to continue when online connectivity or central payment infrastructure is temporarily unavailable. But making payments work offline is not enough. For offline payments to become part of payment infrastructure at scale, they must be **Bankable. Implementable. Governed.**

"Winning the Established Trendsetter category at Sibos is fantastic recognition for Crunchfish. We started developing offline payment technology years before payment resilience became the global priority it is today. We built ahead of the market, and the market is now moving towards offline resilience as an integral part of payment infrastructure. Being recognised at Sibos as an Established Trendsetter is a strong validation of that journey," says Joachim Samuelsson, CEO of Crunchfish.

Discover Perfect Pitch is Sibos' competition showcasing fintech companies developing innovative solutions for the financial industry. Crunchfish was selected from 76 submissions as one of six finalists across three categories and one of two finalists in Established Trendsetter category. Following the live final on the Discover Stage, Crunchfish was selected as the category winner. Established Trendsetter recognises fintechs that have moved beyond proof of concept, address a significant industry challenge or systemic gap, and have developed solutions with the potential to scale.

The final took place on Wednesday, September 30th at Sibos 2026 in Miami. Winners in the three Discover Perfect Pitch categories were selected through a combination of expert jury assessment and audience voting. As winner of the Established Trendsetter category, Crunchfish will receive business development support from HSBC Innovation Banking and PwC as part of the Perfect Pitch programme.

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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.