

Crunchfish brings Governed Offline Payments to CB+DC Conference 2026 in Amsterdam

Amsterdam, October 27, 2026.

Crunchfish will participate in the CB+DC Conference 2026 in Amsterdam, October 27–29, bringing Governed Offline Payments to an international audience of central banks, financial institutions and payment industry stakeholders. Crunchfish will contribute to the conference programme through three sessions covering offline payment architectures, practical implementation and how offline payments can be enabled at scale as digital money.



The CB+DC Conference brings together central banks, financial institutions, payment providers, fintechs, policymakers and other stakeholders to discuss the changing dynamics of digital currencies and payment systems. The 2026 Amsterdam programme covers topics including CBDCs, stablecoins, tokenized assets, interoperability, payment infrastructure and resilience.

Crunchfish will contribute to the programme in three sessions. On Tuesday, October 27th, CEO Joachim Samuelsson will lead the Academy session “Three Architectures for Offline Payments — A Comparative Framework”, comparing Immediate Offline, Deferred Offline and Governed Offline across where money resides, how payment authority is established, who carries the risk and how each approach integrates with existing payment infrastructure.

Later the same day, Joachim Samuelsson will give the plenary presentation **"Enabling Offline Payments at Scale as Digital Money"**. The presentation will address how Governed Offline can provide resilience for CBDCs, instant payment systems and other account-based infrastructures through Crunchfish's Reserve-Pay-Settle model.

On Wednesday, October 28th, Kristian Sylwander will lead the breakout session **"Implementing Governed Offline Payments"**, moving from concept to practical implementation and following an offline payment from preparation and local execution to reconnection and settlement.

Crunchfish will also have a booth in the conference exhibition area throughout the event.

"Offline payments are becoming an increasingly important part of the discussion around resilient digital money. At CB+DC in Amsterdam, we have the opportunity to address the topic from three complementary perspectives: architecture, implementation and scale. We look forward to engaging with central banks and payment industry stakeholders on how Governed Offline can strengthen resilience while keeping money and settlement within the existing regulated financial system," says Joachim Samuelsson, CEO of Crunchfish.

For more information, please contact:

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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.