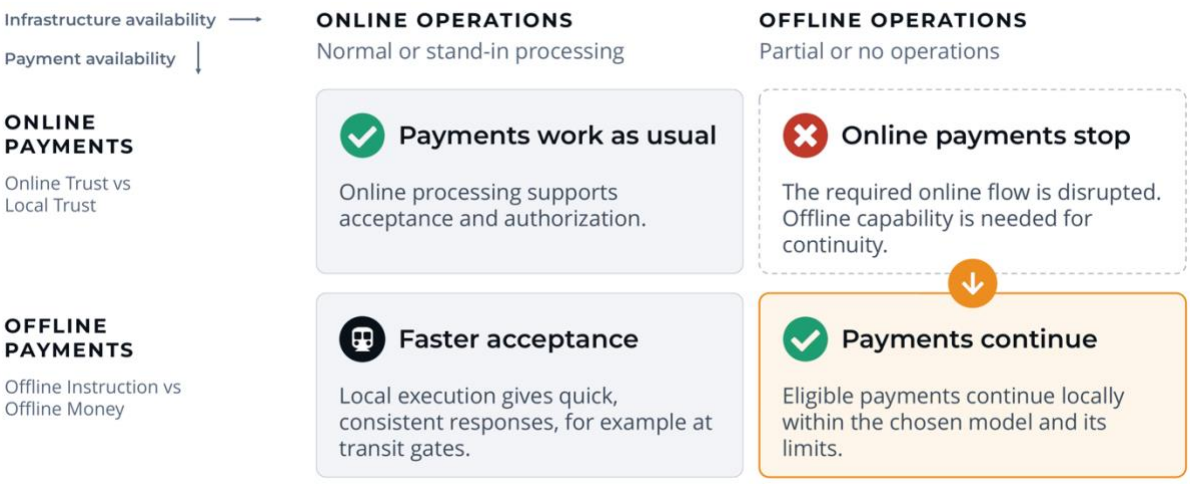
Crunchfish Presents a New Framework for Payment Resilience

Malmö, November 20th, 2026.

Crunchfish today publishes a new white paper introducing a framework for making digital payments more resilient. The paper explains how local trust, local acceptance and offline payment capabilities can improve payments during normal online conditions and keep payments possible when online processing is unavailable. The framework extends beyond conventional card payments to mobile-based payment services operating across different payment rails.



Recent disruptions to payment infrastructure have made payment resilience a priority for central banks, payment system operators and financial institutions. Several European countries are introducing offline payment capabilities for physical EMV cards as part of national preparedness. At the same time, mobile devices are increasingly used both to initiate and accept payments through mobile wallets, account-to-account payment systems and QR-based services. Many of these services remain dependent on online connectivity and processing, leaving a significant resilience gap beyond conventional card payments.

"Payment resilience is about ensuring that people can pay across all operating conditions. Extending trust locally to mobile devices is essential to achieving this beyond conventional card payments," **says Joachim Samuelsson, CEO of Crunchfish.**

The white paper is available on Crunchfish's website.

Three complementary layers of payment resilience

The white paper introduces three complementary layers of payment resilience:

- **Infrastructure resilience** maintains online processing through infrastructure redundancy and stand-in processing.
- **Trust and acceptance resilience** strengthens payment authentication and extends local payment acceptance, enabling payments even when the payer lacks online connectivity.
- **Offline payment resilience** enables payments to be accepted locally without online processing, using different models for monetary assurance and subsequent settlement.

Infrastructure resilience keeps payment infrastructure running.
Payment resilience keeps payments possible.

Extending payment resilience to mobile devices

Crunchfish contributes four complementary capabilities to this framework: Local trust, Non-EMV local acceptance, Deferred Offline, and Governed Offline. Built on one common trust and acceptance architecture, these capabilities can be adopted according to the requirements of individual payment systems and service providers.

Local trust and acceptance strengthen payment verification and extend payment reach during normal online operations. Deferred Offline enables payment instructions to be accepted locally for subsequent processing, while Governed Offline reserves spending capacity within the underlying payment system and enforces local spending controls before subsequent verification and settlement. By enabling mobile devices to serve as both payment instruments and acceptance devices, Crunchfish allows payment service providers and payment system operators to extend payment resilience across existing payment rails without replacing their underlying infrastructure.

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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.