Crunchfish selected as Established Trendsetter finalist at Sibos 2026

Malmö, August 27th, 2026.

Crunchfish has been selected as one of two finalists in the Established Trendsetter category of the Sibos 2026 Discover Perfect Pitch competition. Selected from a global field, Crunchfish will compete in the live final at Sibos in Miami on September 30, presenting its Governed Offline Payments technology and its approach to making payment authority portable.

Sibos is organised by Swift and is one of the world's leading events for the global financial community. Discover Perfect Pitch, now in its seventh edition, showcases fintech companies developing innovative solutions for the financial industry. Read Sibos' announcement of the 2026 Perfect Pitch finalists.

Six companies have been selected as finalists across three competition categories. Crunchfish and Avalo Labs are the two finalists in Established Trendsetter. The Established Trendsetter category is aimed at established fintechs that have moved beyond proof-of-concept to tackle major industry dilemmas or financial inclusion gaps, have built solutions that can scale, and are setting the pace for the market.

Crunchfish's finalist pitch focuses on Governed Offline Payments and three increasingly important challenges for digital payments: financial inclusion, resilience and systemic risk.

Governed Offline is based on the insight that a modern payment requires two trusted elements: a monetary assertion about value and payment authority to change it. As monetary assertions increasingly become portable and independently verifiable through tokenisation, Crunchfish has developed technology that applies a similar principle to payment authority.

By making payment authority signed, portable and independently verifiable, Crunchfish enables payments to continue when normally available payment infrastructure is temporarily unavailable, while keeping money, risk and settlement governed by the existing financial system. Governed Offline operates as a Layer-2 above existing payment infrastructure and is designed around three requirements for institutional adoption: Bankable, Implementable and Governable. It is designed to fit existing financial models, scale and interoperate across existing payment infrastructure, and preserve institutional control.

"Being selected from a global field as one of only two Established Trendsetter finalists at Sibos is important recognition for Crunchfish. We started developing Governed Offline years before payment resilience became the industry priority it is today. We realised that making payments work offline was not the hardest problem. The challenge was making them work offline safely at scale. Our answer was to make payment authority portable while keeping money, risk and settlement governed by the financial system. We look forward to presenting our thinking to the global financial community at Sibos in Miami." **says Joachim Samuelsson, CEO of Crunchfish**

The six finalists will pitch live on the **Discover stage at Sibos in Miami on Wednesday, September 30**. One winner will be selected from each of the three categories through the judging process and audience participation.

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.