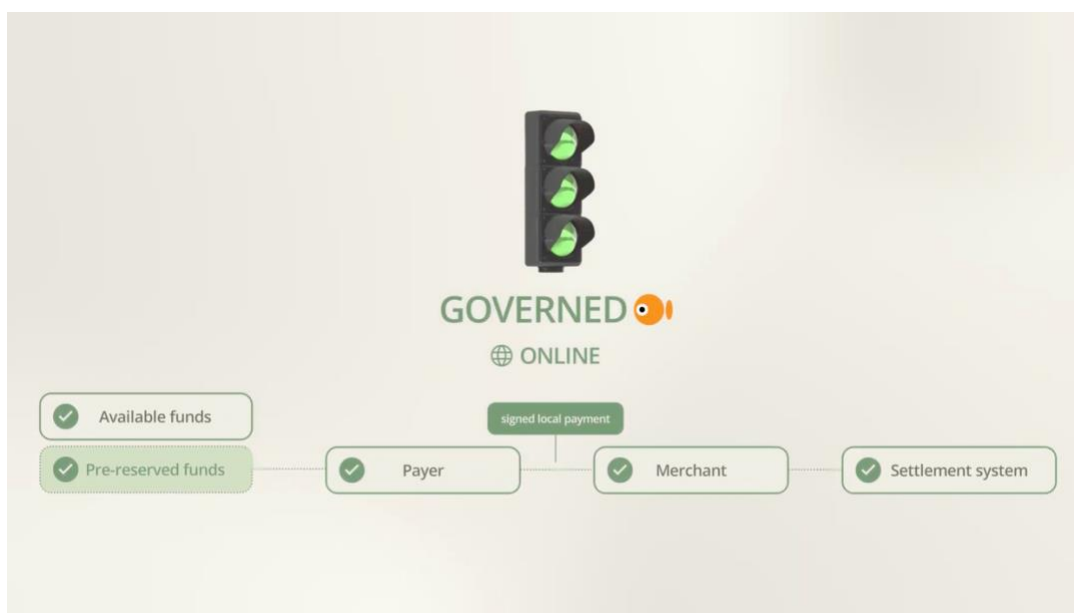


Crunchfish Launches New Animated Video Explaining Governed Offline Payments

Miami, October 1st, 2026.

Crunchfish today releases an animated video explaining Governed Offline, the new architecture for resilient digital payments. The video, presented at Sibos 2026, illustrates how digital payments can continue even when the payment system is unavailable.



Modern digital payments depend on continuous system availability. When connectivity, backend infrastructure or payment rails become unavailable, payments may stop. The industry has traditionally addressed this through increased uptime and redundancy. Crunchfish takes a different architectural approach: resilience must be built into the payment architecture itself.

Legacy offline payment models generally require one of two trade-offs: either moving money offline to a device, or accepting payments offline with credit risk until they can later be validated. Governed Offline introduces a third model. With Governed Offline, money is reserved while the payment system is available. Payments can then happen locally when the system is unavailable, while settlement takes place when the system returns: **Reserve. Pay. Settle.**

This allows money to remain within the regulated monetary system while payments can continue without continuous access to the payment infrastructure. Governed Offline can be added as an

offline layer to existing payment systems, including instant payment systems, CBDCs, card networks and closed-loop payment schemes.

"The key message of the video is that resilience is not added. It is architected. By reserving money online and enabling the payment offline, payments can continue even when the payment system is unavailable." **says Joachim Samuelsson, CEO of Crunchfish.**

The new animated video was presented at Sibos 2026 as part of Crunchfish's discussions with central banks, payment systems, banks and payment service providers about strengthening the resilience of digital payments.

Watch the animated video on YouTube:

<https://youtu.be/luTzb9GK694>

The video concludes with Crunchfish's positioning of Governed Offline as "The new architecture for resilient digital payments" built around three institutional requirements: **Bankable. Implementable. Governed.**

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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.