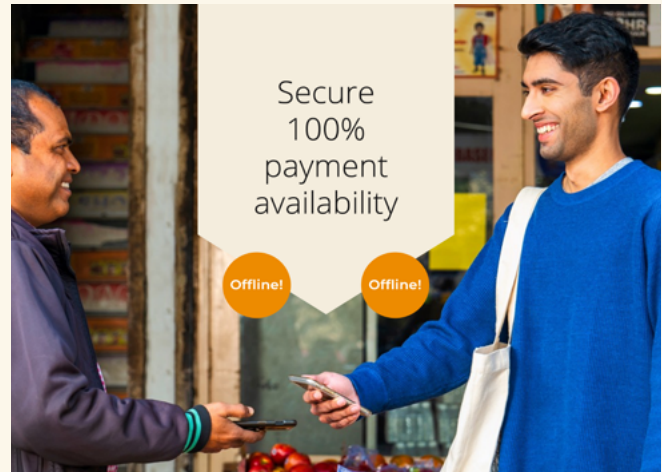# Crunchfish Digital Cash –
100% payment availability for e-Wallets

An e-Wallet augmented by Crunchfish Digital Cash works even offline – regardless of connection issues, infrastructure failures or overloaded servers.
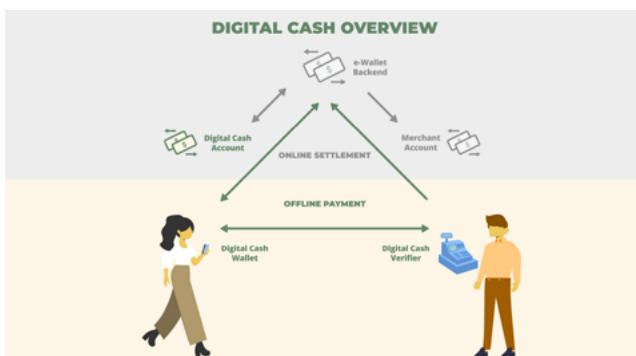
Crunchfish Digital Cash ensures 100% payment availability for any payment service. It's like having cash ready in your e-Wallet. Digital Cash payments are independent from the net, offering instant payments fully offline.

Crunchfish Digital Cash

Crunchfish Digital Cash separates the payment process into three distinct steps - Reserve-Pay-Settle:

1. Reserve funds in a bank account and represent it as an offline balance in a Digital Cash Wallet.

2. Pay by debiting the offline balance in the Digital Cash Wallet. Offline payments are transferred using proximity interaction, e.g. QR or BLE, and are verified in a Digital Cash Verifier (for P2B transactions) or in the Digital Cash Wallet (for P2P transactions).

3. Settle Digital Cash transactions by transferring money from the payer's bank account with the reserved funds to the payee's bank account. The transfer can be initiated by both the payee and the payer, whoever gets connectivity first.

V-Key V-OS Virtual Secure Element

Crunchfish Digital Cash solution is firmly protected by the V-OS Virtual Secure Element, a trusted execution environment where Digital Cash's cryptographic keys are securely stored, and where all credentials, transactions and logs can be safely kept away from the unsecure environment of mobile operating systems. V-Key's internationally-patented V-OS is the world's first Virtual Secure Element whose advanced cryptographic and cybersecurity protections comply with global standards (Common Criteria EAL 3+ rating and FIPS 140-2) previously reserved only for expensive hardware solutions. It has been rigorously stress-tested and used by many leading e-commerce players, government agencies, regulatory bodies and financial services companies.

About Crunchfish – crunchfish.com

Crunchfish AB is a fintech pioneer creating offline payment solutions. Crunchfish is listed on Nasdaq First North Growth Market since 2016, with headquarters in Malmö, Sweden.

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About V-Key – v-key.com

V-Key is a software-based digital security company whose technology powers ultra-high-security solutions for digital identity management, user authentication and authorization.

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