

# Crunchfish Digital Cash

## Connect and pay. Always.

The Crunchfish Digital Cash platform offers offline payment capabilities for Banks, Payment Services and CBDC implementations. Crunchfish Digital Cash makes payments services robust by providing survivability in the face of failure, whether it relates to lack of online connectivity or backend server outages.

### Crunchfish Digital Cash

Crunchfish Digital Cash supports two ways of transferring offline payments - Digital Cash telecom and Digital Cash offline.

Digital Cash telecom allows the payer to connect remotely and send a trusted payment message to the payment service provider's host server via the alternate and much more widely available telecom route, using a single SMS or USSD signalling.

Digital Cash offline operates completely without internet or telecom connectivity. Offline payments are transferred in proximity through e.g. QR or Bluetooth, and are verified by the receiver with a Digital Cash Verifier.

#### About Crunchfish

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.

Learn more on [crunchfish.com](http://crunchfish.com)

### 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 V-Key

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

Learn more on [v-key.com](http://v-key.com)

## OFFLINE PAYMENTS IN PROXIMITY

## OFFLINE PAYMENTS OVER TELECOM

