CARF filing, solved.

Simplifying crypto-asset tax reporting for crypto platforms and payment service providers

The Crypto-Asset Reporting Framework (CARF) is the OECD's new standard for crypto-asset tax reporting, brought into EU law by DAC8 (Directive 2023/2226). Reporting Crypto-Asset Service Providers (RCASPs), including MiCA-authorised CASPs and non-EU operators with EU tax-resident users, must apply tax due diligence (residency and TINs) and report crypto transactions annually in XML.



NEW FOR PIS & EMIS

Offering a crypto service? You are in scope.

PIs and EMIs are directly in scope if they are the customer-facing entity providing the crypto service, under their own licence or via a group crypto entity. Non-EU firms will need to register in an EU member state for DAC8 reporting.

WHEN YOU NEED TO REPORT

2026 COLLECT

Start collecting CARF user and transaction data from 1 January 2026.

2027 REPORT

Submit your first CARF return to the tax authority in the EU member state where you're registered. Exact deadlines are set by each member state.

WHAT YOU NEED TO REPORT

1	**Accounts & wallets**	Account ID/reference plus wallet address or ID for reportable crypto activity.
2	**Individual customers**	Name, address, date of birth, all EU tax residencies and a tax identification number (TIN) per country, or a valid reason code where one is not available.
3	**Entities & controlling persons**	Entity name, address, tax residence and TIN(s), plus controlling persons (same fields as for individuals).
4	**Transactions**	Crypto-asset type, transaction category (buy, sell, exchange, transfer, payment) and annual totals, gross, by type.

HOW YOU NEED TO REPORT

FREQUENCY
Annual

TECHNICAL FORMAT
XML

File CARF without the headache

Complyfirst automates the manual work involved in CARF reporting, helping you move from raw user and transaction data to validated, submission-ready reporting.

EVERYTHING YOU NEED TO FILE

Connect your data
No more manual data entry. Just upload your raw files, or connect directly to your existing systems.

Validation errors in plain English
Identify inconsistent or missing data before submission with real-time, simple error messages

Validate TINs globally
Built-in TIN validation against OECD requirements across 190 jurisdictions.

Generate compliant XML
Automatically transform your data into the DAC8 / CARF XML schema.

Submit via API
Submit directly to the relevant tax authority where API submission is supported.

Manage global reporting in one place
Handle CARF, CRS and other regulatory reporting across multiple entities and jurisdictions from a single platform.

Enterprise features
Built-in approvals, local entity and group view, and a full audit trail.

WHY COMPLYFIRST?

SPEED
Millisecond validation response times. No overnight batch processing.

SECURITY
ISO-27001 certified, Penetration Tested, GDPR compliant with data hosted in the EU.

GLOBAL
All OECD jurisdictions covered, with multi-jurisdiction reporting from one platform.

SUPPORT
We take care of it all: registrations, data uploads, validation errors and submission. Plus, we're always a Slack or Teams message away.

TRUSTED BY

BANK OF CHINA · sumup · Corpay · TRUELAYER · Paysafe · TransferMate GLOBAL PAYMENTS

Ready for CARF?

SCAN TO BOOK A CALL WITH OUR TEAM



Fiona Jelly
CEO, Complyfirst
fiona@complyfirst.co
+44 (0) 7753 383 250



Dan Jelly
CTO, Complyfirst
dan@complyfirst.co
+44 (0) 7832 960 987