

Travel Chargebacks 2026

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Five verified points

\$9.8 billion - all U.S. credit-card charges disputed in 2024. CFPB; not travel-only.

\$5.9 billion - all-card chargebacks resulting from 2024 disputes. CFPB; not travel-only.

43,184 - air-travel complaint cases in January-June 2026. DOT; not chargebacks.

12,557 - refund complaint cases in January-June 2026. 29.1% of all DOT cases.

61.3% - travel-agent complaint cases whose primary reason was refund. 1,314 of 2,142 DOT cases.

The central finding

Public data show significant dispute and refund friction. They do not prove travelers are increasingly skipping customer service and disputing as a first resort.

New organization-type comparison

Refunds were the primary reason for 25.2% of U.S.-airline cases, 32.7% of foreign-airline cases and 61.3% of travel-agent cases. Complaint cases are not chargebacks.

Federal timelines

Covered credit-card airline refunds are generally due within seven business days. Written billing-error notice generally must reach the issuer within 60 days of the statement; acknowledgement generally within 30 days; resolution generally within two complete billing cycles and no later than 90 days. Eligibility and legal pathway depend on the facts.

Reporting cautions

CFPB totals are all-card, not travel-only. Network guides are not federal statutes. The report includes no traveler cases, professional interviews or reviewer approvals.

Attribution

Asim Ahmad - FinanceFirst Research

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