Travel Chargebacks 2026: What Credit Card Disputes and Refund Complaints Reveal

A public-record analysis of all-card disputes, air-travel refund complaints, federal billing-error rules and merchant evidence practices

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Executive summary

The strongest public evidence shows substantial dispute and refund friction, but it does not establish that travelers increasingly use chargebacks as a first resort. CFPB reported $9.8 billion in disputed credit-card charges during 2024 and $5.9 billion in resulting chargebacks across the full card market. DOT recorded 43,184 air-travel complaint cases in January-June 2026, including 12,557 whose primary reason was refund.

The report keeps those systems separate: DOT complaints are not chargebacks, CFPB card data are not travel-only, network dispute procedures are not federal law, and merchant-survey results are not a government census.

Key findings

Verified figure	Meaning	Boundary
$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
7 business days	prompt-refund standard for covered credit-card airline purchases	14 CFR Part 260; eligibility depends on the facts
0	traveler case studies or professional interviews in this report	public-record analysis only

1. What the CFPB card data show

The CFPB's 2025 market report says cardholders disputed $9.8 billion in charges during 2024, resulting in $5.9 billion in chargebacks. Those are aggregate credit-card market values. They cannot be converted into a travel-only total from the public tables.

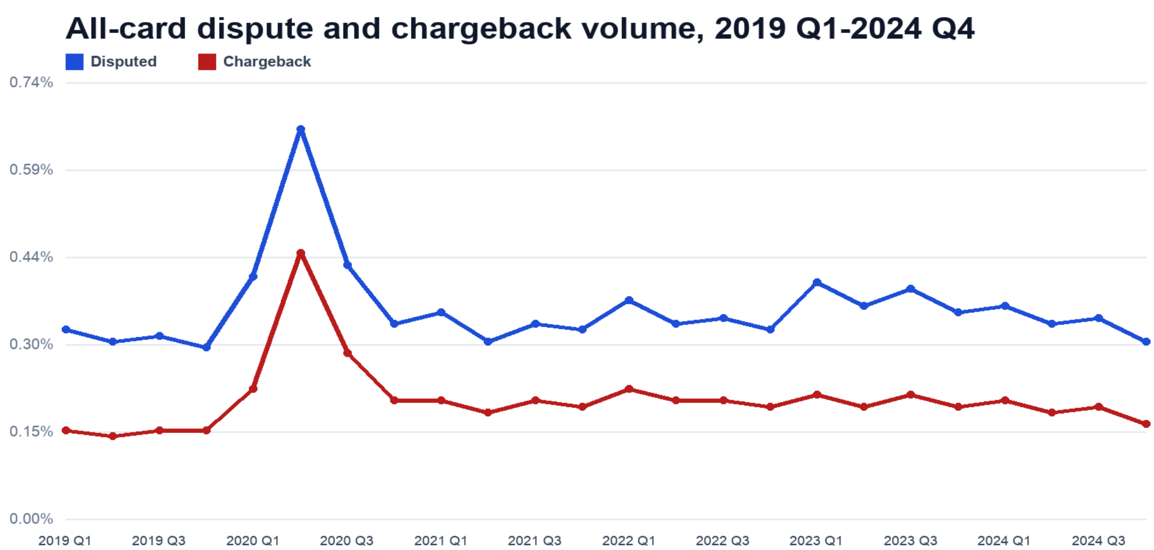


Figure: share of purchase volume, not share of transactions. Source: CFPB Figure 132 data.

The category table provides useful context. For general-purpose cards, cancelled recurring transactions accounted for 40.1% of disputes; service not received accounted for 20.6%; and cancelled or credit not issued accounted for 18.5%. Categories do not identify travel purchases or tell us whether the consumer contacted the merchant first.

2. What the DOT complaint data show

DOT received 43,184 air-travel complaint cases in January-June 2026. Refund was the primary reason in 12,557 cases, or 29.1%. Travel agents generated 2,142 cases, including 1,314 refund cases, or 61.3%.

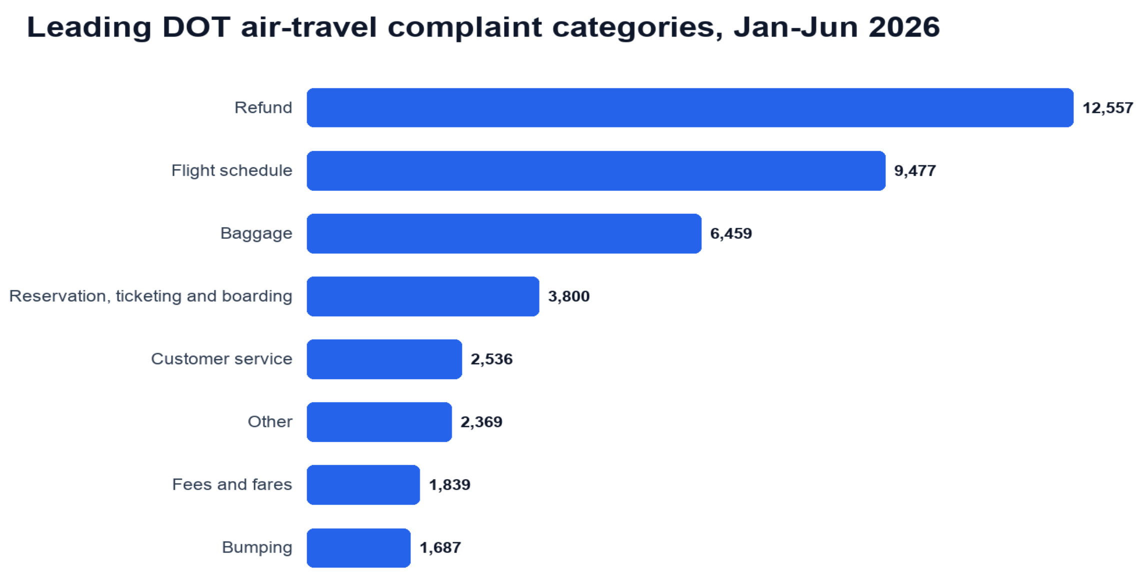


Figure: complaint cases by primary reason. Source: DOT August 2026 Air Travel Consumer Report.

DOT expressly cautions that complaints reflect consumer perceptions and do not establish a legal violation. Each case is counted once under a primary reason. These counts do not reveal card issuer involvement, reason codes, credits, reversals or final dispute outcomes.

3. Refund concentration by organization type

Refunds represented 25.2% of U.S.-airline complaint cases, 32.7% of foreign-airline cases and 61.3% of travel-agent cases. The foreign-airline counts are the exact residual after subtracting the published U.S.-airline and travel-agent tables from the published industry totals. This comparison describes complaint mix, not dispute success or merchant quality.

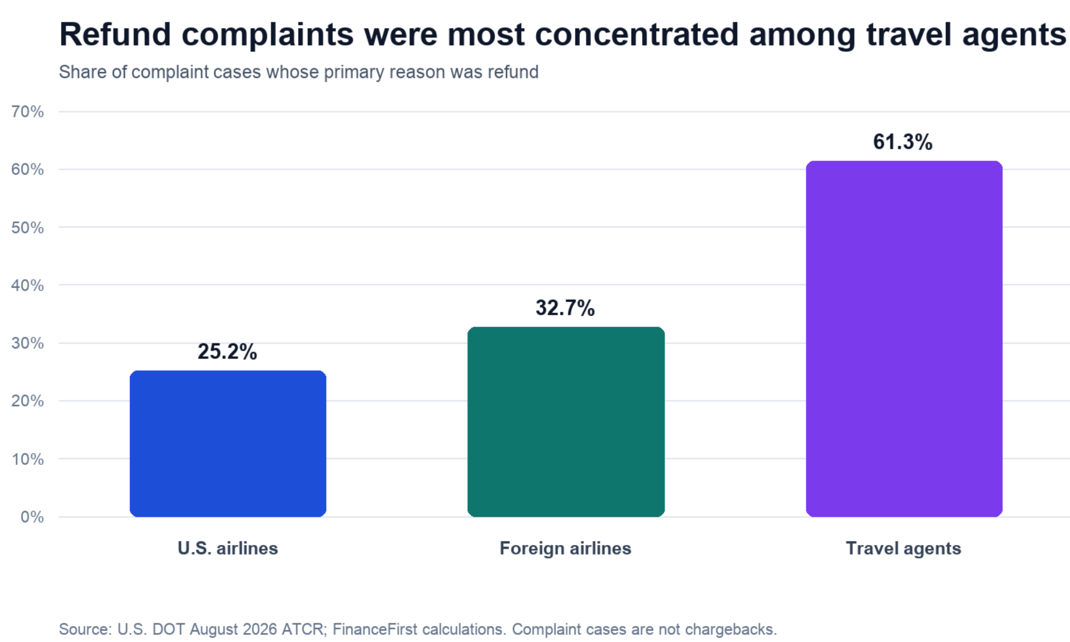


Figure: FinanceFirst calculations from DOT's published industry and organization tables. Complaint cases are not chargebacks.

4. Airline refunds and card disputes are separate paths

For covered U.S. air transportation, 14 CFR Part 260 requires a full and prompt refund when a flight is cancelled or significantly delayed or changed and the consumer does not accept the changed flight, rebooking, voucher, credit, or other compensation. A significant delay includes arrival at least three hours late for a domestic itinerary or six hours late for an international itinerary. A prompt refund is generally seven business days for credit-card purchases.

The merchant of record shown on the card statement is responsible for an airfare refund when due. A traveler should preserve the itinerary, schedule-change notice, card-statement descriptor, merchant response, refund promise, voucher decision, and any written issuer notice. The rule does not create a general refund right for a voluntary cancellation or an unsatisfactory service that was delivered.

5. Federal billing-error timing

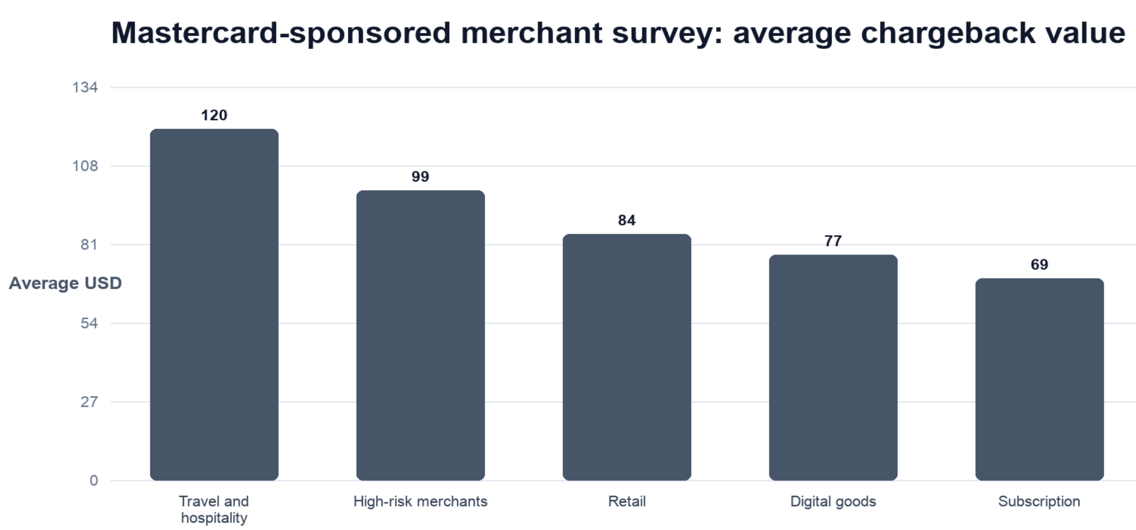
Regulation Z's billing-error process can include unauthorized extensions of credit, charges for services not accepted or not delivered as agreed, and failure to credit a payment or other credit. A written notice generally must reach the creditor within 60 days after the statement containing the alleged error. The creditor generally must acknowledge it within 30 days and resolve it within two complete billing cycles, no later than 90 days.

The disputed amount may generally remain unpaid during the investigation while the consumer continues to pay undisputed amounts. Claims and defenses against an issuer under 12 CFR 1026.12(c) have separate conditions, including a good-faith attempt to obtain satisfaction from the merchant in many cases. Unauthorized-use rules are another separate pathway. The applicable route depends on the facts.

This report is educational and not legal advice.

6. Evidence packages and common process failures

Visa's merchant guide describes evidence such as transaction history, device or account details, proof of credit or reversal, acknowledgement of cancellation terms, and evidence that a service was used after a claimed cancellation. Public guides support a narrow conclusion: missing, late, unreadable, mismatched or nonresponsive evidence can undermine a case. They do not support a universal list of denial reason codes or a claim that a particular document will always win.



Commercial context only: Mastercard-sponsored Datos Insights merchant survey; not a census or incidence measure.

7. What this report cannot answer

- Whether chargebacks are increasingly a first resort in travel.

- How long individual travel disputes took or what documents each issuer requested.

- Which reason codes were denied and why across issuers and networks.

- Whether a merchant closed a loyalty account, refused a future booking or took other action after a dispute.

- The prevalence of so-called friendly fraud, first-party misuse or merchant error in travel.

8. Methodology

FinanceFirst normalized DOT entity-category counts and CFPB figure data, kept every period and population label, and marked arithmetic ratios as derived. Every DOT entity row was reconciled to its published total. Organization-type refund counts sum to the published 12,557 refund cases, and organization totals sum to 43,184. The publication dataset carries source URLs and limitations on every record.

No traveler survey, professional interview, issuer file, merchant case file or legal review was conducted. The full CSV, JSON, workbook, chart data, methodology and journalist pack are available without registration.

Sources

1. **CFPB, The Consumer Credit Card Market (2025)**. https://www.consumerfinance.gov/data-research/research-reports/the-consumer-credit-card-market-2025/
The figures cover the credit-card market generally, not travel purchases alone.

2. **CFPB, Consumer Credit Card Market figure data (2025)**. https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report-figure-data_2025.xlsm
Rounded published series; not transaction-level data.

3. **U.S. DOT, August 2026 Air Travel Consumer Report**. https://www.transportation.gov/sites/dot.gov/files/2026-08/August%202026%20ATCR.pdf
Complaint cases reflect consumer perceptions, are assigned one primary reason, and are not chargeback records. ACERS modernization limits historical comparison.

4. **CFPB, How to fix mistakes in your credit card bill**. https://www.consumerfinance.gov/consumer-tools/credit-cards/how-to-fix-mistakes-in-your-credit-card-bill/
General information, not legal advice or a case-specific determination.

5. **12 CFR 1026.13, Billing error resolution**. https://www.ecfr.gov/current/title-12/chapter-X/part-1026/subpart-B/section-1026.13
Application depends on the facts; this report is not legal advice.

6. **12 CFR 1026.12, Special credit card provisions**. https://www.ecfr.gov/current/title-12/chapter-X/part-1026/subpart-B/section-1026.12
Separate legal pathways are often described loosely as chargebacks; they should not be conflated.

7. **Mastercard-sponsored Datos Insights, 2025 State of Chargebacks**. https://www.mastercard.com/content/dam/mccom/shared/news-and-trends/insights/2025/2025-global-chargebacks-outlook/pdf/2025-state-of-chargebacks-report.pdf
Sponsored merchant survey, not a government census and not a measure of travel chargeback incidence.

8. **Visa, Dispute Management Guidelines for Visa Merchants**. https://bd.visa.com/content/dam/VCOM/global/support-legal/documents/merchants-dispute-management-guidelines.pdf
Network procedure, not federal law; rules and reason categories can change.

9. **U.S. DOT, Refunds**. https://www.transportation.gov/individuals/aviation-consumer-protection/refunds
Applies to covered U.S. air transportation scenarios; it is not a general refund rule for every travel purchase.

10. **14 CFR Part 260, Refunds for Airline Fare and Ancillary Service Fees**. https://www.ecfr.gov/current/title-14/chapter-II/subchapter-A/part-260
Application depends on the itinerary, merchant of record, consumer choice and facts; this report is not legal advice.

Citation

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