



Mastercard Inc / MA

Equity | Generated Sep 4, 2026 11:32 PM EDT

Current price	Daily move	Bid / Ask	Previous close
\$579.21	-6.50 -1.11%	-/-	\$585.71

Market	NYSE
Industry	Financial Services
Market data as of	Sep 4, 2026 11:32 PM EDT

JW Intelligence Report

Complete | 3 of 3 sections | Sep 4, 2026 7:51 PM EDT

JW Rank	Rank label	Confidence	IV percentile
71.0 / 100	Constructive	high	14 / 100
Model reference	Upside scenario	Risk reference	Wheel strategy fit
\$575.00	\$598.00	\$562.00	71 / 100

Options stance	bullish
Tail-risk safety	64 / 100
JW Rank data coverage / as of	100.0% Sep 4, 2026 7:51 PM EDT

Key insight

MA Option Market Implies Continued Upside Potential

Market read

The MA option market suggests a bullish outlook, with implied volatility indicating expectations for continued price movement. The term structure is in contango, reflecting optimism about future price appreciation. While recent price action has seen some consolidation, the underlying trend remains strong, supported by positive technical indicators and robust fundamentals.

Strategy context

Bullish sentiment is reinforced by recent earnings beat and positive news flow regarding growth initiatives and strategic acquisitions.



JW AI conclusions

Short- and medium-term model interpretation

AI context bias

Mixed

AI analysis updated

Sep 4, 2026 2:00 PM EDT

Short-term scenario

Hold/cautious accumulation on weakness. Strong fundamentals and longer-term uptrend support modest upside, but short-term MAs and recent pullback from highs introduce near-term risk. Uncertainty around Sept 10 conference and broader market volatility.

Three-month outlook

Constructive: continued double-digit revenue/EPS growth, VAS/AI/stablecoin initiatives, and buybacks provide tailwinds toward the mid-\$600s if consumer spending holds. Key uncertainties include Q3 earnings (Oct), regulatory/fee pressures, competition from real-time rails, geopolitical spending impacts, and potential multiple compression if growth slows. Identify uncertainty in macro consumption trends and execution on new payment rails.

Market sentiment

Sparse high-quality discussion. Scattered mentions of options activity (put credit spreads), long-term compounder views, and technical notes of resistance near \$600 after a ~20% rally. Mix of holders adding on dips and spam/promotional posts. Mildly positive-to-neutral overall with limited conviction signals.

Supporting evidence

The front-month ATM IV is 16.99%, suggesting a moderate level of expected volatility. | The term structure shows contango, with longer-dated options priced higher than shorter-dated ones, indicating bullish sentiment. | The stock price is above both the 50 and 200 day moving averages, signaling a strong long-term uptrend. | Analyst consensus remains strongly positive, with an average target price near \$671.

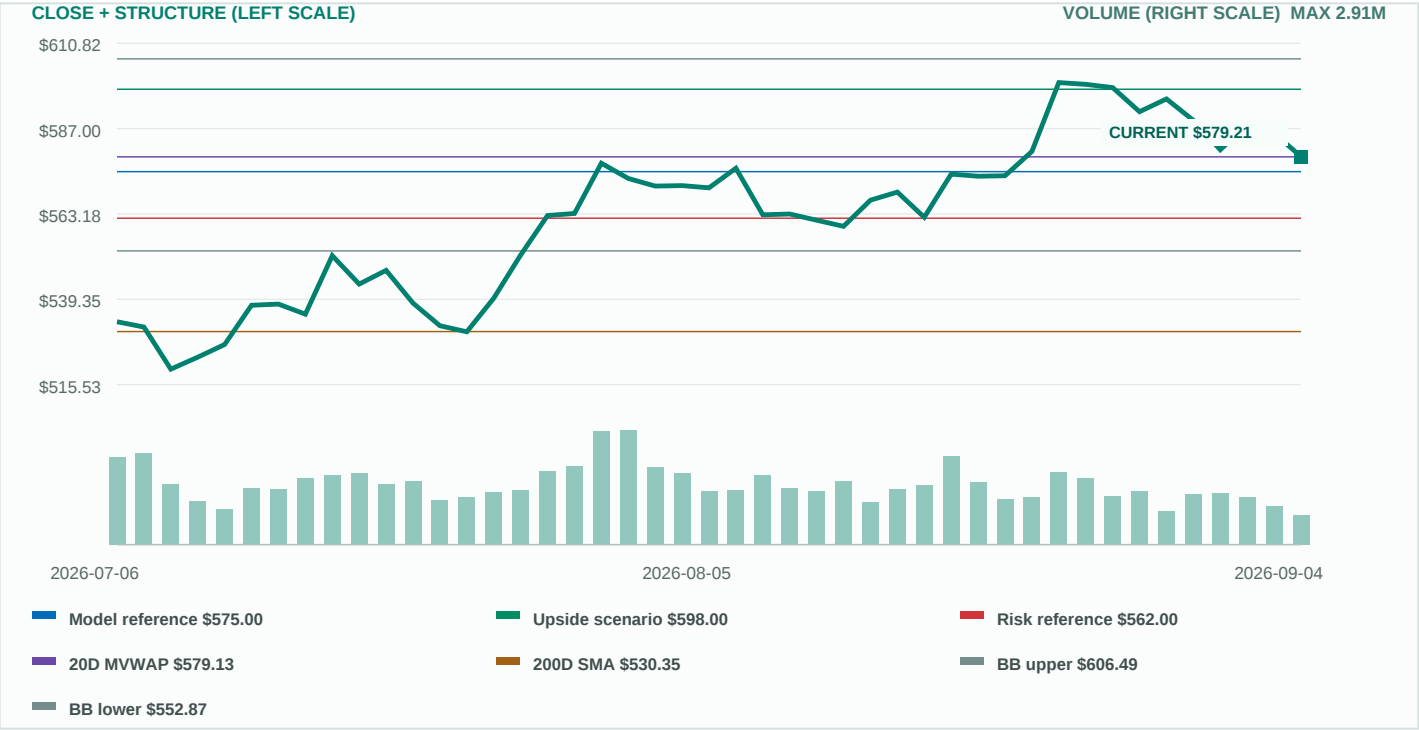
Risk watch

Short-term consolidation may present a buying opportunity for long-term investors. | Upcoming Goldman Sachs conference and Q3 earnings release could introduce volatility.



Enhanced price structure

45 trading days with volume, model levels and current technical reference bands



45 complete trading-session observations



JW Rank factors

Score, source coverage and interpretation for each decision factor



Decision summary

Primary model reads before the detailed indicator appendix

Momentum

strong_bull

Institutional flow

Above MVWAP

Structure

Above 200D trend

Volatility

low



Decision indicators

Detailed momentum, institutional and structural observations

Momentum kinematics

Direction, velocity and oscillator state

Current read	STRONG BULL neutral MACD decelerating
Trend signal	STRONG BULL
RSI signal	neutral
RSI (7 / 14 / 21)	42.80 / 52.88 / 56.08
RSI velocity	-0.93
MACD line / signal / histogram	8.70 / - / 10.83
MACD acceleration	-0.85
Stochastic K / D	56.85 / 60.82

Institutional footprints

Volume-weighted cost, price location and flow

Current read	Above institutional MVWAP Accumulation bias
Institutional flow	0.70
20-day MVWAP	\$579.13
Price vs 20-day MVWAP	+0.01%
Daily reference VWAP	\$580.80
Price vs daily reference	-0.27%
Volume	758.84K

Structural context

Long-term trend and volatility boundaries

Current read	Above 200-day trend Positive macro velocity
Macro velocity	0.73
20-day / 200-day SMA	\$579.68 / \$530.35
Bollinger range	\$552.87 - \$606.49
Bollinger position	0.491



Options and volatility intelligence

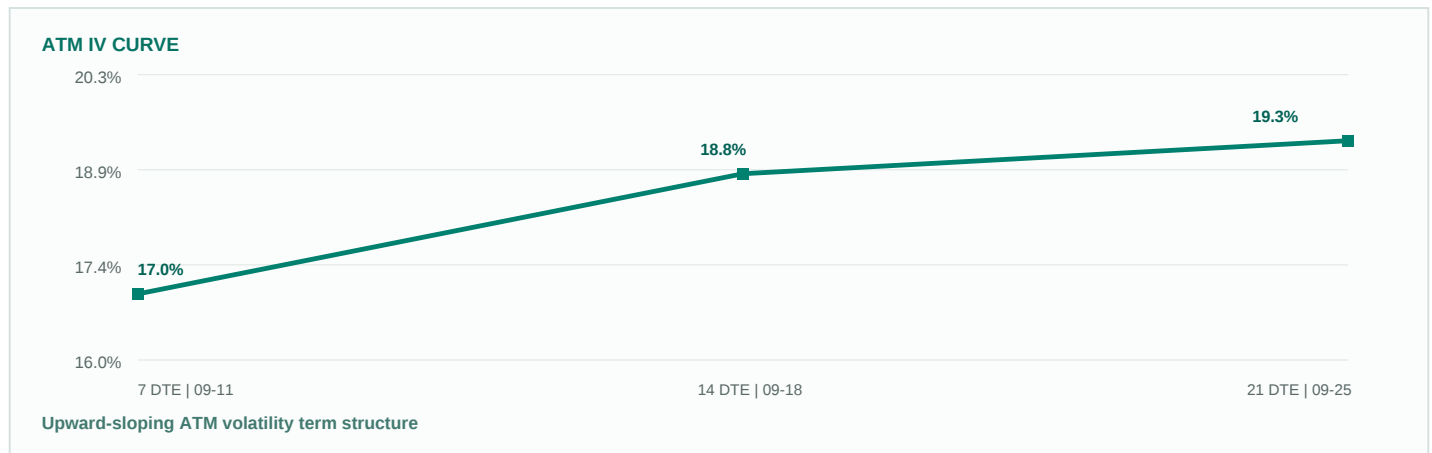
Structure, premium conditions and principal risks

IV rank	IV percentile	VVIX	SKEW
22 / 100	13 / 100	82.43	150.63

Market regime	Calm
Tail-risk regime	NORMAL TAIL RISK
Term structure	contango
Term slope	+2.32 pts
Skew read	balanced
Liquidity / quote coverage	100.0%
Options observation	Sep 4, 2026 4:48 PM EDT Coverage 88.9%

Option term structure

ATM implied-volatility curve by days to expiration



EXPIRATION	DTE	ATM IV	STATE
2026-09-11	7	17.0%	-
2026-09-18	14	18.8%	-
2026-09-25	21	19.3%	-

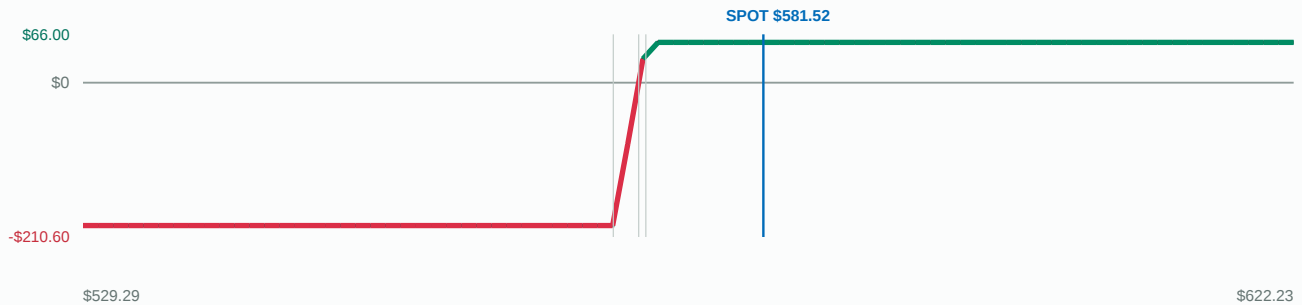


Reference spread payoff

Illustrative expiry profit/loss per one-lot structure, including quoted net credit

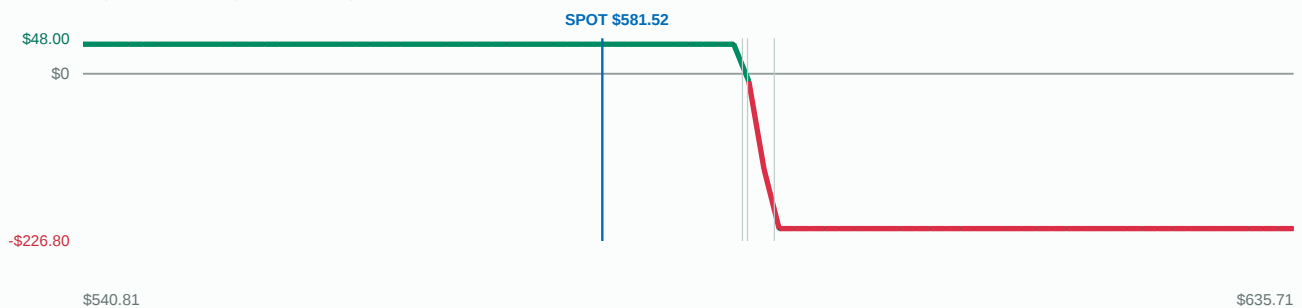
Bull Put Spread reference

Short \$572.50 | Long \$570.00 | Width \$2.50 | Net credit \$0.55



Bear Call Spread reference

Short \$592.50 | Long \$595.00 | Width \$2.50 | Net credit \$0.40



Event and tail-risk context

Known event windows and broad volatility conditions

Next earnings date	2026-10-29
Earnings IV-crush risk	NOT MEASURED
VIX	14.02
VVIX	82.43
SKEW index	150.63
Observation confidence	high
Option quote quality	reliable
Contracts observed	103



Event and tail-risk context (continued)

Known event windows and broad volatility conditions

FIELD	VALUE
Contracts with quotes	103

Strategy fit

Generalized structure fit; not a personalized recommendation

Market structure

The MA option market suggests a bullish outlook, with implied volatility indicating expectations for continued price movement. The term structure is in contango, reflecting optimism about future price appreciation. While recent price action has seen some consolidation, the underlying trend remains strong, supported by positive technical indicators and robust fundamentals.

Options context

MA Option Market Implies Continued Upside Potential

Wheel context

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Observed evidence

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Principal risks to monitor

Short-term consolidation may present a buying opportunity for long-term investors. | Upcoming Goldman Sachs conference and Q3 earnings release could introduce volatility.



Fundamentals and events

Business quality, valuation and upcoming event context

Market capitalization	P/E (TTM)
\$513.09B	31.70
ROE	Revenue growth
232.5%	13.8%
EPS growth	Operating margin
17.3%	58.3%
Net profit margin	Gross margin
46.3%	-
Free cash flow CAGR	Debt / equity
20.3%	2.46
Dividend yield	Beta
0.6%	0.81
52-week range	
\$464.52 - \$601.62	

Company or fund profile

Issuer identity and classification

Name	Market
Mastercard Inc	NYSE
Industry	Country
Financial Services	US
Currency	IPO date
USD	2006-05-25
Shares outstanding	52-week return
883.58M	-0.9%
Book value per share	Revenue per share
\$6.39	\$39.73
Website	mastercard.us



Latest strategy observation

Most recent shared general market signal available when this report was generated

MA Covered Call signal

Covered Call | 2026-09-11

At signal \$579.29 | Current \$579.21

SHORT Option \$580.00 B \$5.20 / A \$5.90

High turnover | CR \$5.55

Sep 4, 2026 11:09 AM EDT



Complete technical details

Full supporting indicator set used by the symbol detail experience

Volatility and options market

Price movement and premium conditions

ATR	\$9.88
ATR as % of price	1.7%
Volatility environment	low
Current IV	19.7%
IV rank	23 / 100
IV percentile	14 / 100

Technical health and risk radar

Derived indicator health and event context

Overall health	93 / 100
Trend health	92 / 100
Momentum health	96 / 100
Volatility health	84 / 100
Structure health	99 / 100
Earnings risk / date	low 2026-10-29
Macro risk	unknown
Volatility risk	low
Structure risk	low

Structural indicator levels

Moving averages, volatility bands and observed trading ranges

SMA (20 / 50 / 200)	\$579.68 / \$557.71 / \$530.35
EMA (9 / 21)	\$585.33 / \$579.24
Bollinger upper / middle / lower	\$606.49 / \$579.68 / \$552.87
Bollinger %B	0.491
True high / low	\$585.71 / \$578.71



Structural indicator levels (continued)

Moving averages, volatility bands and observed trading ranges

FIELD	VALUE
5-day true high / low	\$595.30 / \$578.71

Three-day indicator history

Short-horizon change and the underlying three-session observations

INDICATOR	3-DAY CHANGE	SESSION 1 / 2 / 3
SMA20	0.728	-
SMA50	1.878	-
MVWAP20	0.701	-
MACD	-0.853	-
RSI	-0.931	-
Volume	-180732.670	-
ATR	-0.113	-
T1	-	9.93 / 578.26 / 592.97 / 583.81
T2	-	10.69 / 577.68 / 590.71 / 581.10
T3	-	11.26 / 577.03 / 592.64 / 580.88



Detailed options evidence

Supporting option-chain, execution and data-quality observations

Underlying price at observation	\$581.52
Options intelligence as of	Sep 4, 2026 4:48 PM EDT
Options data coverage	88.9%
SKEW regime	HIGH TAIL RISK SKEW
VVIX regime	VVIX FLAT
Front expiration / DTE	2026-09-11 7 DTE
Front at-the-money IV	17.0%
25-delta skew	1.39
Put / Call 25-delta	\$572.50 Delta -0.252 / \$592.50 Delta 0.221
Median option bid/ask spread	18.2%
Bid/ask spread	-
Contracts observed / quoted	103 / 103

Price context

Last Price: 581.52 | Bid: 581.46 | Ask: 581.58 | Previous Close: 585.71 | Change: -4.19 | Daily change: -0.72% | Update Time: 2026-09-04T14:34:30.419313-04:00 | Latest History Date: 2026-09-04 | Latest History Price: 581.52

Historical context

Trading-day sample: 60 sessions | First Date: 2026-06-11 | Latest Date: 2026-09-04 | Latest Price: 581.52 | Max Drawdown 60d Percent: -3.85%

Fundamental context

Current Iv Percent: 19.65% | Iv Rank: 22.26 | Iv Percentile: 13.10 | Next Earnings Date: 2026-10-29 | Ex Dividend Date: N/A | Dividend Yield: 0.00



Important disclosures

Scope, limitations, risk and permitted interpretation

General market information only

This report is general quantitative research and market commentary. It is not investment, legal, tax or accounting advice; it is not an offer, solicitation, order, recommendation or promise of performance. It does not consider any reader's holdings, objectives, financial circumstances, risk tolerance or suitability.

Model observations - not instructions

JW Rank, strategy fit, model reference, upside scenario and risk reference levels are model observations. They are not entries, price targets, stops, position sizes or instructions to buy, sell, open, close or hold a security or option. A higher score does not imply lower risk or a guaranteed favorable outcome.

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Options risk

Options are complex and are not suitable for all investors. They may involve total or substantial loss, assignment, early exercise, margin calls, liquidity and spread risk, volatility and Greek exposure, event risk, regime shifts and expiration risk. Multi-leg positions may not execute or close at modeled prices.

Investor responsibility and ODD

Use current market information, assess suitability independently and consult qualified professionals when appropriate. Before trading listed options, read Characteristics and Risks of Standardized Options (ODD) available from the Options Clearing Corporation at theocc.com.

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Reference documents

Official product terms and standardized options disclosure

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