Mastercard Inc / MA

Equity | Generated Sep 10, 2026 11:32 PM EDT

Current price	Daily move	Bid / Ask	Previous close
$566.15	**-1.35 -0.24%**	**-/-**	**$567.50**

Market	**NYSE**
Industry	**Financial Services**
Market data as of	**Sep 10, 2026 11:32 PM EDT**

JW Intelligence Report

Complete | 3 of 3 sections | Sep 10, 2026 6:50 PM EDT

JW Rank	Rank label	Confidence	IV percentile
59.5 / 100	**Balanced**	**high**	**22 / 100**

Model reference	Upside scenario	Risk reference	Wheel strategy fit
$560.00	**$582.00**	**$548.00**	**71 / 100**

Options stance	**bullish**
Tail-risk safety	**56 / 100**
JW Rank data coverage / as of	**100.0% | Sep 10, 2026 6:50 PM EDT**

Key insight

MA Option Market Prices in Continued Growth Potential

Market read

The MA option market displays a bullish sentiment, reflecting optimism about the company's future growth prospects. Implied volatility is elevated, suggesting anticipation of significant price movement, likely driven by upcoming earnings and product launches. The term structure exhibits backwardation, indicating a preference for near-term contracts, potentially fueled by short-term catalysts.

Strategy context

The option market is pricing in a potential upside move towards consensus price targets near $670.

JW AI conclusions

Short- and medium-term model interpretation

AI context bias	**Mixed**
AI analysis updated	**Sep 10, 2026 1:44 PM EDT**

Short-term scenario

Cautious accumulate on dip toward 50-day SMA support given positive product news, but short-term technicals show weakness after pullback from highs. High uncertainty from low volume, mixed MACD, and potential market volatility over 1-3 weeks.

Three-month outlook

Constructive toward $620-650 range (approaching consensus targets near $670) driven by double-digit revenue/EPS growth, value-added services momentum, AI/agentic and stablecoin initiatives, and ongoing buybacks. Key uncertainty from Q3 earnings (late October), macroeconomic spending trends, regulatory pressure on interchange fees, and competition from public real-time payment systems. Valuation remains at a premium (PE ~31).

Market sentiment

Predominantly bullish among recent posts. Focus on Wallet Pay launch, agentic commerce partnerships with Visa/Ant, stablecoin expansion via BVNK, strong Q2 beat, and long-term moat/growth. Several view the recent pullback as a buying opportunity citing DCF undervaluation, institutional interest (e.g., Ackman), and high ROIC. Limited skepticism, mostly around broader market or competition from real-time rails.

Supporting evidence

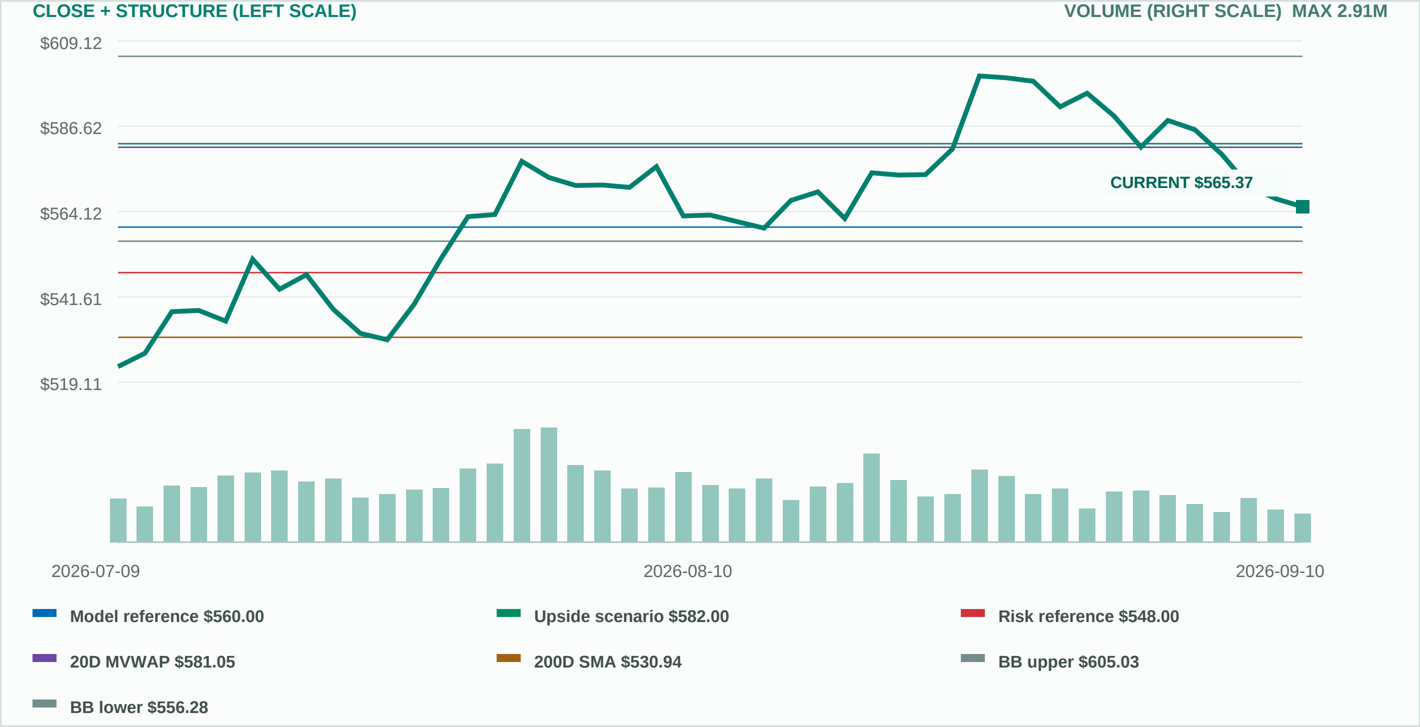
Elevated implied volatility (20.81%) suggests market expectations for substantial price swings. | The bullish sentiment is reinforced by the positive skew, with call options more expensive than put options. | Backwardation in the term structure points to a preference for near-term contracts, potentially driven by upcoming earnings and product launches. | Strong technical indicators like the golden cross (50-day SMA above 200-day SMA) and positive momentum suggest an ongoing uptrend.

Risk watch

Earnings season volatility could lead to significant price swings around the October 29th release date. | Macroeconomic headwinds and regulatory pressure on interchange fees pose potential risks to future growth.

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

JW RANK FACTOR PROFILE	COVERAGE	0 — 50 — 100
Liquidity	100.0%	53.3
Strategy Fit	100.0%	71.0
Technical Trend	100.0%	64.2
Market Tail Risk	100.0%	56.3
Fundamental Quality	100.0%	77.2
Volatility Pressure	100.0%	44.9

Decision summary

Primary model reads before the detailed indicator appendix

Momentum	Institutional flow	Structure	Volatility
strong_bull	**Below MVWAP**	**Above 200D trend**	**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)	**29.39 / 44.11 / 49.85**
RSI velocity	**-2.92**
MACD line / signal / histogram	**3.71 / - / 8.02**
MACD acceleration	**-1.66**
Stochastic K / D	**7.37 / 21.69**

Institutional footprints

Volume-weighted cost, price location and flow

Current read	**Below institutional MVWAP | Accumulation bias**
Institutional flow	**0.64**
20-day MVWAP	**$581.05**
Price vs 20-day MVWAP	**-2.56%**
Daily reference VWAP	**$565.76**
Price vs daily reference	**+0.07%**
Volume	**730.62K**

Structural context

Long-term trend and volatility boundaries

Current read	**Above 200-day trend | Positive macro velocity**
Macro velocity	**0.32**
20-day / 200-day SMA	**$580.65 / $530.94**
Bollinger range	**$556.28 - $605.03**
Bollinger position	**0.187**

Options and volatility intelligence

Structure, premium conditions and principal risks

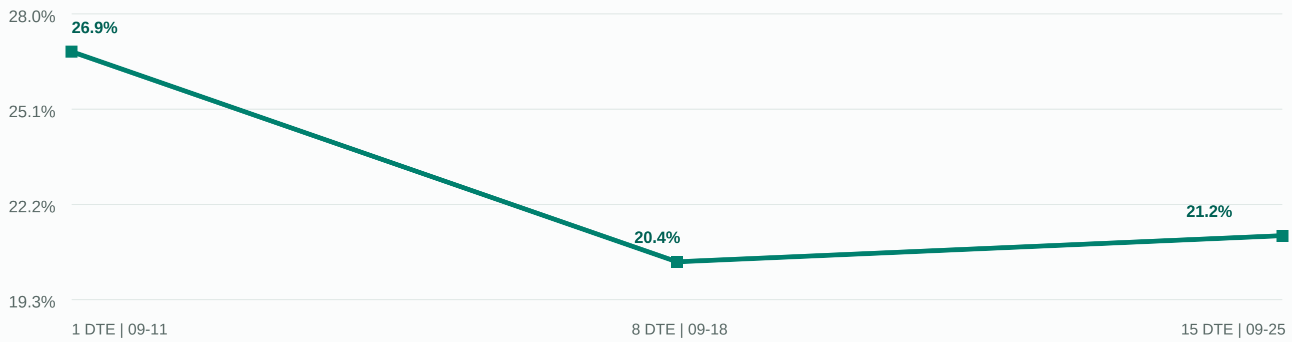
IV rank	IV percentile	VVIX	SKEW
30 / 100	22 / 100	100.96	149.25

Market regime	**Calm**
Tail-risk regime	**NORMAL TAIL RISK**
Term structure	**backwardation**
Term slope	**-5.64 pts**
Skew read	**PUT DEMAND ELEVATED**
Liquidity / quote coverage	**93.3%**
Options Snapshot IV sources	**ATM: option chain | Rank/percentile: fundamentals**
Options Snapshot IV observed at	**Sep 10, 2026 2:34 PM EDT**
Options data quality	**Coverage 88.9%**

Option term structure

ATM implied-volatility curve by days to expiration

ATM IV CURVE



Downward-sloping ATM volatility term structure

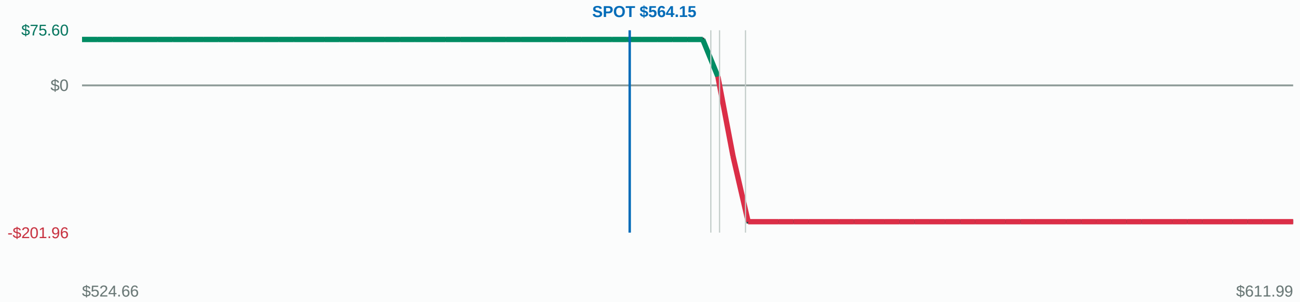
EXPIRATION	DTE	ATM IV	STATE
2026-09-11	1	26.9%	-
2026-09-18	8	20.4%	-
2026-09-25	15	21.2%	-

Reference spread payoff

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

Bear Call Spread reference

Short $570.00 | Long $572.50 | Width $2.50 | Net credit $0.63



Max profit $63.00 | Max loss -$187.00 | Break-even $570.63 | Per contract at expiry

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	**17.76**
VVIX	**100.96**
SKEW index	**149.25**
Observation confidence	**high**
Option quote quality	**reliable**
Contracts observed	**150**
Contracts with quotes	**140**

Strategy fit

Generalized structure fit; not a personalized recommendation

Market structure

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Options context

MA Option Market Prices in Continued Growth Potential

Wheel context

The option market is pricing in a potential upside move towards consensus price targets near $670.

Observed evidence

Elevated implied volatility (20.81%) suggests market expectations for substantial price swings. | The bullish sentiment is reinforced by the positive skew, with call options more expensive than put options. | Backwardation in the term structure points to a preference for near-term contracts, potentially driven by upcoming earnings and product launches. | Strong technical indicators like the golden cross (50-day SMA above 200-day SMA) and positive momentum suggest an ongoing uptrend.

Principal risks to monitor

Earnings season volatility could lead to significant price swings around the October 29th release date. | Macroeconomic headwinds and regulatory pressure on interchange fees pose potential risks to future growth.

Fundamentals and events

Business quality, valuation and upcoming event context

Market capitalization **$497.14B**	P/E (TTM) **30.66**
ROE **232.5%**	Revenue growth **13.8%**
EPS growth **17.3%**	Operating margin **58.3%**
Net profit margin **46.3%**	Gross margin **-**
Free cash flow CAGR **20.3%**	Debt / equity **2.46**
Dividend yield **0.6%**	Beta **0.81**
52-week range **$464.52 - $601.62**	

Company or fund profile

Issuer identity and classification

Name **Mastercard Inc**	Market **NYSE**
Industry **Financial Services**	Country **US**
Currency **USD**	IPO date **2006-05-25**
Shares outstanding **883.58M**	52-week return **-2.7%**
Book value per share **$6.39**	Revenue per share **$39.73**

Website	**mastercard.us**

Latest strategy observation

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

MA Covered Call signal

Sep 10, 2026 11:57 AM EDT

Covered Call | 2026-09-18

At signal $565.66 | Current $566.15

SHORT **Option $565.00 B $7.00 / A $8.00**

High turnover | CR $7.50

Complete technical details

Full supporting indicator set used by the symbol detail experience

Volatility and options market

Price movement and premium conditions

ATR	**$9.40**
ATR as % of price	**1.7%**
Volatility environment	**low**
Current IV	**20.8%**
IV rank	**29 / 100**
IV percentile	**22 / 100**
Technical Snapshot IV source	**Private fundamentals snapshot**
Technical Snapshot IV observed at	**Sep 10, 2026 7:32 PM EDT**

Technical health and risk radar

Derived indicator health and event context

Overall health	**83 / 100**
Trend health	**92 / 100**
Momentum health	**80 / 100**
Volatility health	**85 / 100**
Structure health	**69 / 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)	**$580.65 / $561.34 / $530.94**
EMA (9 / 21)	**$576.64 / $576.38**
Bollinger upper / middle / lower	**$605.03 / $580.65 / $556.28**

Structural indicator levels (continued)

Moving averages, volatility bands and observed trading ranges

FIELD	VALUE
Bollinger %B	**0.187**
True high / low	**$568.74 / $563.17**
5-day true high / low	**$592.97 / $563.17**

Three-day indicator history

Short-horizon change and the underlying three-session observations

INDICATOR	3-DAY CHANGE	SESSION 1 / 2 / 3
SMA20	0.324	**-**
SMA50	1.210	**-**
MVWAP20	0.638	**-**
MACD	-1.663	**-**
RSI	-2.924	**-**
Volume	-9407.670	**-**
ATR	-0.160	**-**
T1	-	**5.27 / 580.16 / 570.89 / 565.73**
T2	-	**6.97 / 579.66 / 579.21 / 567.01**
T3	-	**8.70 / 579.13 / 585.71 / 578.71**

Detailed options evidence

Supporting option-chain, execution and data-quality observations

Underlying price at observation	**$564.15**
Options Snapshot IV sources	**ATM: option chain | Rank/percentile: fundamentals**
Options Snapshot IV observed at	**Sep 10, 2026 2:34 PM EDT**
Options data coverage	**88.9%**
SKEW regime	**HIGH TAIL RISK SKEW**
VVIX regime	**VVIX RISING**
Front expiration / DTE	**2026-09-11 | 1 DTE**
Front at-the-money IV	**26.9%**
25-delta skew	**9.24**
Put / Call 25-delta	**$545.00 / $570.00 Delta 0.243**
Median option bid/ask spread	**24.3%**
Bid/ask spread	**-**
Contracts observed / quoted	**150 / 140**

Price context

Last Price: 564.15 | Bid: 564.15 | Ask: 564.25 | Previous Close: 567.50 | Change: -3.35 | Daily change: -0.59% | Update Time: 2026-09-10T14:34:05.679427-04:00 | Latest History Date: 2026-09-10 | Latest History Price: 564.15

Historical context

Trading-day sample: 60 sessions | First Date: 2026-06-16 | Latest Date: 2026-09-10 | Latest Price: 564.15 | Max Drawdown 60d Percent: -5.95%

Fundamental context

Current Iv Percent: 20.81% | Iv Rank: 29.61 | Iv Percentile: 22.31 | Next Earnings Date: 2026-10-29 | Ex Dividend Date: 2026-07-08

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.

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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

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