Mastercard Inc / MA

Equity | Generated Sep 18, 2026 11:32 PM EDT

Current price	Daily move	Bid / Ask	Previous close
$565.30	**-0.43 -0.08%**	**-/-**	**$565.73**

Market	**NYSE**
Industry	**Financial Services**
Market data as of	**Sep 18, 2026 11:32 PM EDT**

JW Intelligence Report

Complete | 3 of 3 sections | Sep 18, 2026 7:50 PM EDT

JW Rank	Rank label	Confidence	IV percentile
61.0 / 100	**Balanced**	**high**	**10 / 100**

Model reference	Upside scenario	Risk reference	Wheel strategy fit
$562.00	**$585.00**	**$550.00**	**68 / 100**

Options stance	**neutral**
Tail-risk safety	**56 / 100**
JW Rank data coverage / as of	**100.0% | Sep 18, 2026 7:50 PM EDT**

Key insight

MA Option Market Implies Balanced Sentiment

Market read

The MA option market displays a neutral stance towards the stock's direction. While implied volatility is elevated at 20.3%, reflecting uncertainty surrounding the ongoing legal challenge to Mastercard's swipe-fee settlement, the term structure is relatively flat with no significant skew or directional bias. The near-term options suggest a potential for both upside and downside movement.

Strategy context

MA's options market reflects a cautious outlook due to the legal challenge. However, the lack of strong directional signals in IV or skew indicates uncertainty outweighs clear bullish or bearish sentiment.

JW AI conclusions

Short- and medium-term model interpretation

AI context bias	**Bullish**
AI analysis updated	**Sep 18, 2026 1:45 PM EDT**

Short-term scenario

Hold or cautious dip-buy. Near-term technical weakness and legal overhang create uncertainty, but strong underlying business and oversold RSI support a potential rebound in 1-3 weeks. High uncertainty from settlement developments and market conditions.

Three-month outlook

Constructive with upside toward $600-650 as payment volumes, value-added services (growing 18%+), AI/agentic commerce, and share repurchases drive results, aligning with analyst targets. Key uncertainties include resolution of the swipe-fee legal challenge (potential delays or extra costs), regulatory pressure on interchange fees, competition from real-time payments, FX volatility, and Q3 earnings. Broader market risks persist, but the secular shift to digital payments and Mastercard's moat support a positive bias if legal overhang eases. ( )

Market sentiment

Generally positive on long-term quality as a wide-moat compounder with high margins, consistent double-digit growth, buybacks, and dividend increases, often viewed as a sleep-well-at-night holding despite recent underperformance vs S&P. Some posts highlight recent momentum flip to sell signals and technical weakness, while others see it as fairly valued or at a discount historically. Promotional activity around holder discussion groups noted. Overall bullish fundamentals with short-term caution. ( )

Supporting evidence

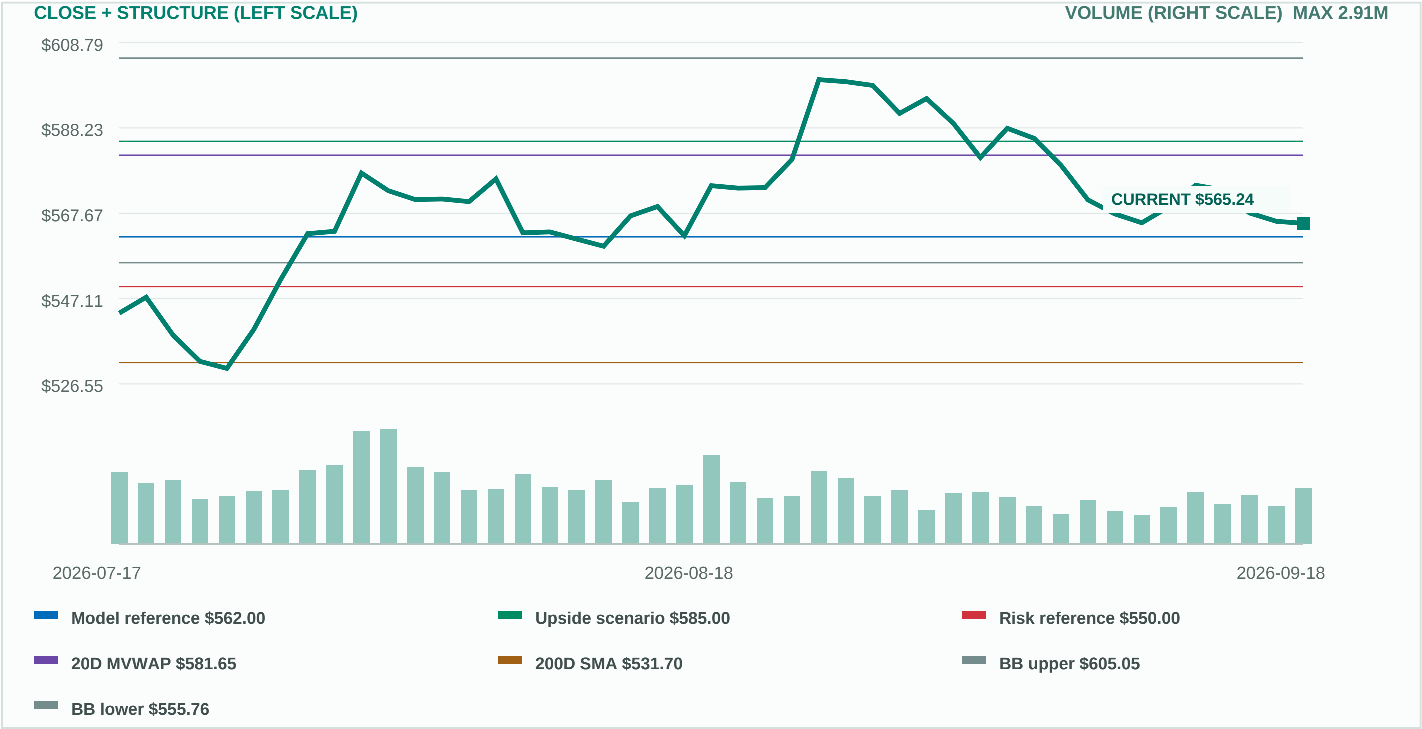
Implied volatility (IV) at 20.3% indicates heightened market uncertainty. | The term structure of IV is flat, suggesting balanced expectations for future price movements. | Neutral delta skew with slight put skew suggests a balanced view on potential directionality.

Risk watch

Legal challenges to Mastercard's swipe-fee settlement could impact future earnings and stock price.

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%	88.0
Strategy Fit	100.0%	67.7
Technical Trend	100.0%	57.6
Market Tail Risk	100.0%	56.3
Fundamental Quality	100.0%	77.2
Volatility Pressure	100.0%	37.7

Decision summary

Primary model reads before the detailed indicator appendix

- Momentum: **bullish_recovery**
- Institutional flow: **Below MVWAP**
- Structure: **Above 200D trend**
- Volatility: **low**

Decision indicators

Detailed momentum, institutional and structural observations

Momentum kinematics

Direction, velocity and oscillator state

Current read	**BULLISH RECOVERY | neutral | MACD decelerating**
Trend signal	**BULLISH RECOVERY**
RSI signal	**neutral**
RSI (7 / 14 / 21)	**34.00 / 44.27 / 49.33**
RSI velocity	**-1.89**
MACD line / signal / histogram	**-0.26 / - / 2.84**
MACD acceleration	**-0.74**
Stochastic K / D	**10.17 / 16.43**

Institutional footprints

Volume-weighted cost, price location and flow

Current read	**Below institutional MVWAP | Distribution bias**
Institutional flow	**-0.20**
20-day MVWAP	**$581.65**
Price vs 20-day MVWAP	**-2.81%**
Daily reference VWAP	**$565.19**
Price vs daily reference	**+0.02%**
Volume	**1.41M**

Structural context

Long-term trend and volatility boundaries

Current read	**Above 200-day trend | Negative macro velocity**
Macro velocity	**-0.39**
20-day / 200-day SMA	**$580.41 / $531.70**
Bollinger range	**$555.76 - $605.05**
Bollinger position	**0.192**

Options and volatility intelligence

Structure, premium conditions and principal risks

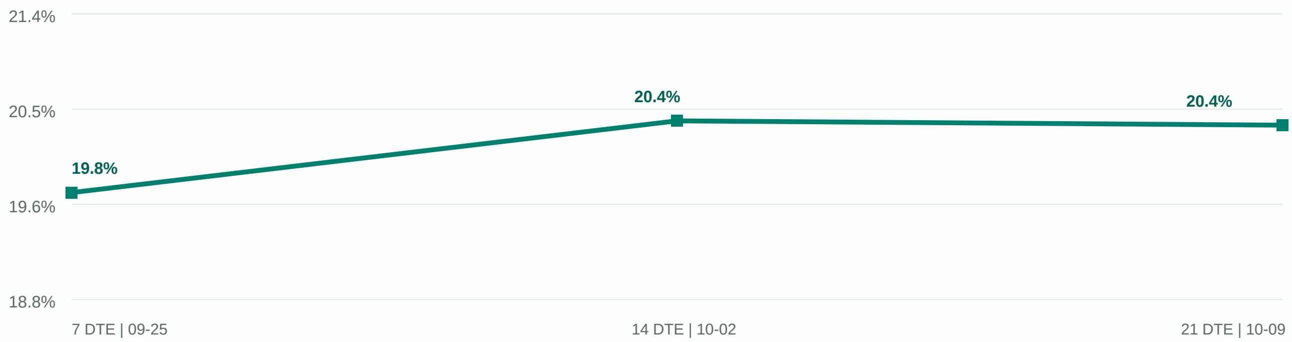
IV rank	IV percentile	VVIX	SKEW
26 / 100	16 / 100	87.93	145.70

Market regime	**Calm**
Tail-risk regime	**NORMAL TAIL RISK**
Term structure	**flat**
Term slope	**+0.63 pts**
Skew read	**balanced**
Liquidity / quote coverage	**100.0%**
Options Snapshot IV sources	**ATM: option chain | Rank/percentile: fundamentals**
Options Snapshot IV observed at	**Sep 18, 2026 2:38 PM EDT**
Options data quality	**Coverage 88.9%**

Option term structure

ATM implied-volatility curve by days to expiration

ATM IV CURVE



Upward-sloping ATM volatility term structure

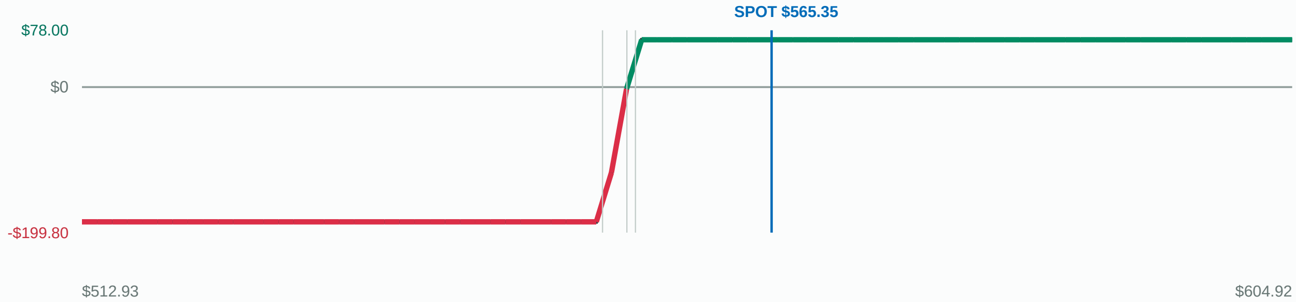
EXPIRATION	DTE	ATM IV	STATE
2026-09-25	7	19.8%	-
2026-10-02	14	20.4%	-
2026-10-09	21	20.4%	-

Reference spread payoff

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

Bull Put Spread reference

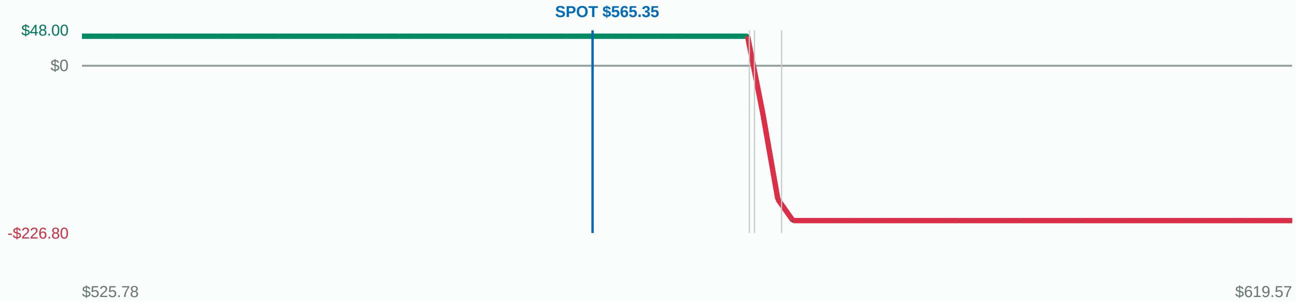
Short $555.00 | Long $552.50 | Width $2.50 | Net credit $0.65



Max profit $65.00 | Max loss -$185.00 | Break-even $554.35 | Per contract at expiry

Bear Call Spread reference

Short $577.50 | Long $580.00 | Width $2.50 | Net credit $0.40



Max profit $40.00 | Max loss -$210.00 | Break-even $577.90 | 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	**15.13**
VVIX	**87.93**
SKEW index	**145.70**
Observation confidence	**high**
Option quote quality	**reliable**
Contracts observed	**114**

Event and tail-risk context (continued)

Known event windows and broad volatility conditions

FIELD	VALUE
Contracts with quotes	**114**

Strategy fit

Generalized structure fit; not a personalized recommendation

Market structure

The MA option market displays a neutral stance towards the stock's direction. While implied volatility is elevated at 20.3%, reflecting uncertainty surrounding the ongoing legal challenge to Mastercard's swipe-fee settlement, the term structure is relatively flat with no significant skew or directional bias. The near-term options suggest a potential for both upside and downside movement.

Options context

MA Option Market Implies Balanced Sentiment

Wheel context

MA's options market reflects a cautious outlook due to the legal challenge. However, the lack of strong directional signals in IV or skew indicates uncertainty outweighs clear bullish or bearish sentiment.

Observed evidence

Implied volatility (IV) at 20.3% indicates heightened market uncertainty. | The term structure of IV is flat, suggesting balanced expectations for future price movements. | Neutral delta skew with slight put skew suggests a balanced view on potential directionality.

Principal risks to monitor

Legal challenges to Mastercard's swipe-fee settlement could impact future earnings and stock price.

Fundamentals and events

Business quality, valuation and upcoming event context

Market capitalization **$495.59B**	P/E (TTM) **30.65**
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 **-3.2%**
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 18, 2026 11:59 AM EDT

Covered Call | 2026-09-25

At signal $565.99 | Current $565.30

SHORT **Option $562.50 B $8.10 / A $9.30**

High turnover | CR $8.70

Complete technical details

Full supporting indicator set used by the symbol detail experience

Volatility and options market

Price movement and premium conditions

ATR	**$8.88**
ATR as % of price	**1.6%**
Volatility environment	**low**
Current IV	**19.6%**
IV rank	**22 / 100**
IV percentile	**10 / 100**
Technical Snapshot IV source	**Private fundamentals snapshot**
Technical Snapshot IV observed at	**Sep 18, 2026 3:50 PM EDT**

Technical health and risk radar

Derived indicator health and event context

Overall health	**79 / 100**
Trend health	**78 / 100**
Momentum health	**81 / 100**
Volatility health	**86 / 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)	**$580.41 / $566.26 / $531.70**
EMA (9 / 21)	**$570.46 / $573.10**
Bollinger upper / middle / lower	**$605.05 / $580.41 / $555.76**

Structural indicator levels (continued)

Moving averages, volatility bands and observed trading ranges

FIELD	VALUE
Bollinger %B	**0.192**
True high / low	**$568.43 / $561.90**
5-day true high / low	**$578.90 / $561.90**

Three-day indicator history

Short-horizon change and the underlying three-session observations

INDICATOR	3-DAY CHANGE	SESSION 1 / 2 / 3
SMA20	-0.386	**-**
SMA50	0.827	**-**
MVWAP20	-0.201	**-**
MACD	-0.743	**-**
RSI	-1.892	**-**
Volume	129379.670	**-**
ATR	-0.179	**-**
T1	-	**0.40 / 582.33 / 569.86 / 564.07**
T2	-	**1.19 / 582.52 / 573.27 / 565.32**
T3	-	**1.97 / 582.25 / 574.42 / 567.30**

Detailed options evidence

Supporting option-chain, execution and data-quality observations

Underlying price at observation	**$565.35**
Options Snapshot IV sources	**ATM: option chain | Rank/percentile: fundamentals**
Options Snapshot IV observed at	**Sep 18, 2026 2:38 PM EDT**
Options data coverage	**88.9%**
SKEW regime	**HIGH TAIL RISK SKEW**
VVIX regime	**VVIX FLAT**
Front expiration / DTE	**2026-09-25 | 7 DTE**
Front at-the-money IV	**19.8%**
25-delta skew	**1.88**
Put / Call 25-delta	**$555.00 Delta -0.252 / $577.50 Delta 0.226**
Median option bid/ask spread	**18.1%**
Bid/ask spread	**-**
Contracts observed / quoted	**114 / 114**

Price context

Last Price: 565.35 | Bid: 565.25 | Ask: 565.45 | Previous Close: 565.73 | Change: -0.38 | Daily change: -0.07% | Update Time: 2026-09-18T14:38:04.141325-04:00 | Latest History Date: 2026-09-18 | Latest History Price: 565.35

Historical context

Trading-day sample: 60 sessions | First Date: 2026-06-25 | Latest Date: 2026-09-18 | Latest Price: 565.35 | Max Drawdown 60d Percent: -5.75%

Fundamental context

Current Iv Percent: 20.30% | Iv Rank: 26.37 | Iv Percentile: 15.94 | 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.

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.

Data, AI and model limitations

Prices, volumes, fundamentals, options data, news-derived context and model outputs reflect the timestamps shown and may be delayed, incomplete, revised or inaccurate. AI-generated explanations can omit context or produce errors. Models can fail when volatility, liquidity, correlations or market regimes change.

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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.

Reference documents

Official product terms and standardized options disclosure

Jason Wheel	**jasonwheel.com**
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