Mastercard Inc / MA

Equity | Generated Sep 25, 2026 12:29 AM EDT

Current price	Daily move	Bid / Ask	Previous close
$566.08	0.00 0.00%	$560.00/$567.94	$566.08

Market	**NYSE**
Industry	**Financial Services**
Market data as of	**Sep 25, 2026 12:29 AM EDT**

JW Intelligence Report

Complete | 3 of 3 sections | Sep 24, 2026 7:50 PM EDT

JW Rank	Rank label	Confidence	IV percentile
55.8 / 100	Balanced	high	29 / 100

Model reference	Upside scenario	Risk reference	Wheel strategy fit
$556.00	$572.00	$546.00	63 / 100

Options stance	**bullish**
Tail-risk safety	**32 / 100**
JW Rank data coverage / as of	**100.0% | Sep 24, 2026 7:50 PM EDT**

Key insight

Mastercard Shows Signs of Strength Despite Market Uncertainty

Market read

The market appears cautiously optimistic about Mastercard (MA) despite recent volatility. While short-term momentum is mixed, the underlying fundamentals and long-term technical structure remain constructive. The stock's recent dip towards support levels presents a potential buying opportunity for investors seeking exposure to this high-quality compounder.

Strategy context

MA's recent dip presents an opportunity for investors seeking exposure to this high-quality compounder. The stock's strong fundamentals, wide moat, and long-term growth potential make it attractive despite near-term market uncertainty.

JW AI conclusions

Short- and medium-term model interpretation

AI context bias	**Bullish**
AI analysis updated	**Sep 24, 2026 1:52 PM EDT**

Short-term scenario

Cautious tactical long on dips toward support for a 1-3 week bounce toward resistance; do not chase strength above $565. Uncertainty is high because daily momentum is mixed, there is no major company catalyst before late-October earnings, and broader market moves can dominate.

Three-month outlook

Moderately constructive with elevated uncertainty. Mastercard remains a high-quality compounder with a wide moat, strong margins, value-added services growth, and ongoing capital returns, and Street targets still imply meaningful upside if execution holds. The October 29 earnings report is the main fundamental checkpoint; consensus looks for continued low-double-digit growth consistent with management's high-end low-double-digit currency-neutral revenue framework. Stablecoin settlement and agentic commerce support the strategic narrative but are unlikely to be material to earnings inside three months. Key risks are softer consumer or cross-border volumes, residual regulatory or litigation exposure, competition from real-time payments and wallets, and a premium multiple that already prices in solid growth. Base case: range-bound trade with an upward bias toward roughly $580-$610 if results and commentary stay firm, or a retest of the low-to-mid $540s if volumes or the macro backdrop weaken. This is a scenario assessment, not a guaranteed outcome.

Market sentiment

Organic discussion of MA on X is relatively light and partly obscured by promotional posts.
Constructive comments emphasize the payments duopoly moat, high margins, forward multiple below its own recent average, preference for MA versus Visa given growth and distance from the 52-week high, and the SoFi stablecoin launch as a practical digital-asset step rather than pure experiment.
Fair-multiple commentary has pointed to low-double-digit upside versus current forward multiples.
High-engagement bearish threads specific to MA were scarce over the past two weeks. Overall tone among quality-focused accounts is quietly supportive, not euphoric. Uncertainty: low post volume and spam make X a weak real-time sentiment proxy relative to analyst positioning.

Supporting evidence

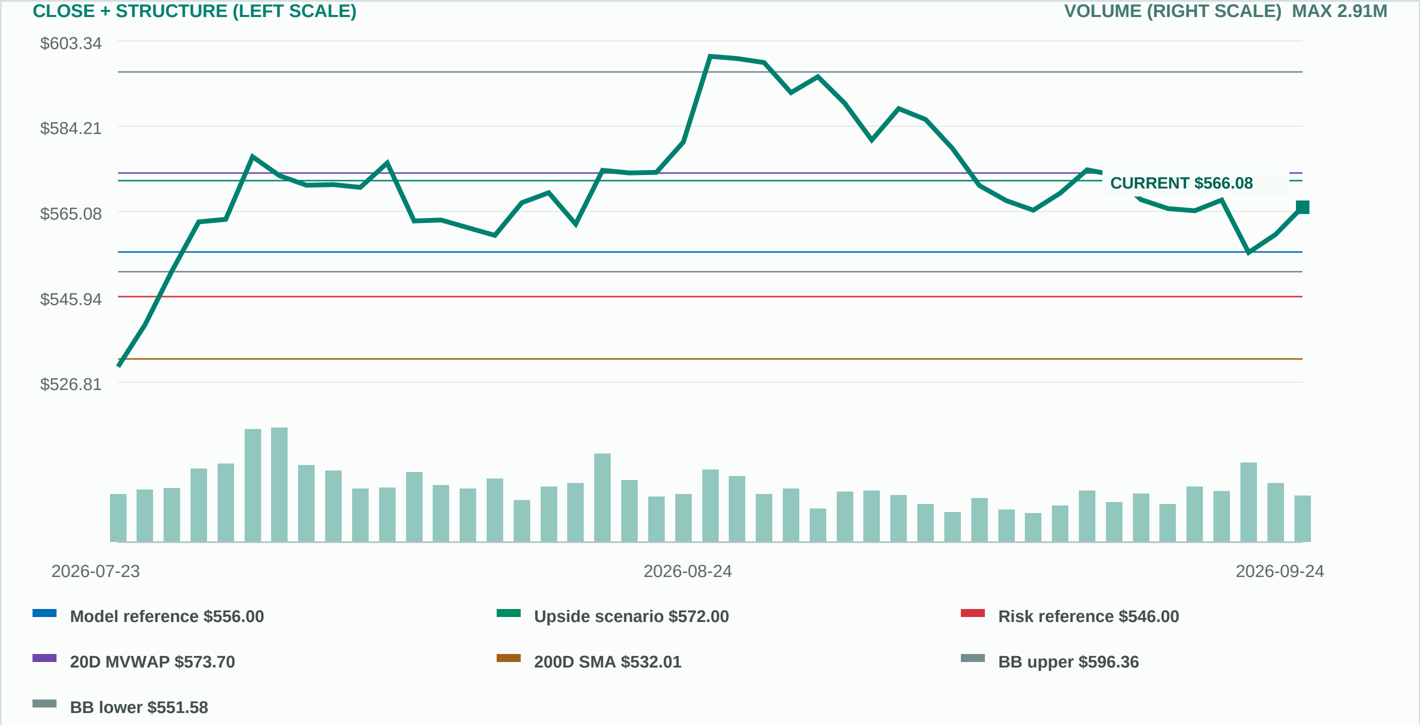
The stock has recently traded in a roughly $553-$575 zone after failing to sustain levels near the $601 area, suggesting a consolidation phase rather than a significant downtrend. | Analyst consensus remains strongly bullish with an average 12-month target price near $666-667, implying around 19% upside potential. | Mastercard's recent partnership with SoFi to enable stablecoin settlement on its debit and credit card program is seen as a positive step towards integrating digital assets into the payments ecosystem. | The company continues to invest in innovative technologies like AI and agentic commerce, which could drive future growth.

Risk watch

Softer consumer or cross-border volumes could negatively impact revenue growth. | Residual regulatory or litigation exposure remains a risk factor.

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%	52.1
Strategy Fit	100.0%	63.1
Technical Trend	100.0%	59.8
Market Tail Risk	100.0%	32.0
Fundamental Quality	100.0%	77.2
Volatility Pressure	100.0%	56.1

Decision summary

Primary model reads before the detailed indicator appendix

Momentum	Institutional flow	Structure	Volatility
bullish_recovery	**Below MVWAP**	**Above 200D trend**	**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)	**47.10 / 47.34 / 50.13**
RSI velocity	**0.29**
MACD line / signal / histogram	**-2.29 / - / 0.05**
MACD acceleration	**-0.57**
Stochastic K / D	**21.79 / 15.94**

Institutional footprints

Volume-weighted cost, price location and flow

Current read	**Below institutional MVWAP | Distribution bias**
Institutional flow	**-2.42**
20-day MVWAP	**$573.70**
Price vs 20-day MVWAP	**-1.33%**
Daily reference VWAP	**$564.65**
Price vs daily reference	**+0.25%**
Volume	**1.18M**

Structural context

Long-term trend and volatility boundaries

Current read	**Above 200-day trend | Negative macro velocity**
Macro velocity	**-1.93**
20-day / 200-day SMA	**$573.97 / $532.01**
Bollinger range	**$551.58 - $596.36**
Bollinger position	**0.324**

Options and volatility intelligence

Structure, premium conditions and principal risks

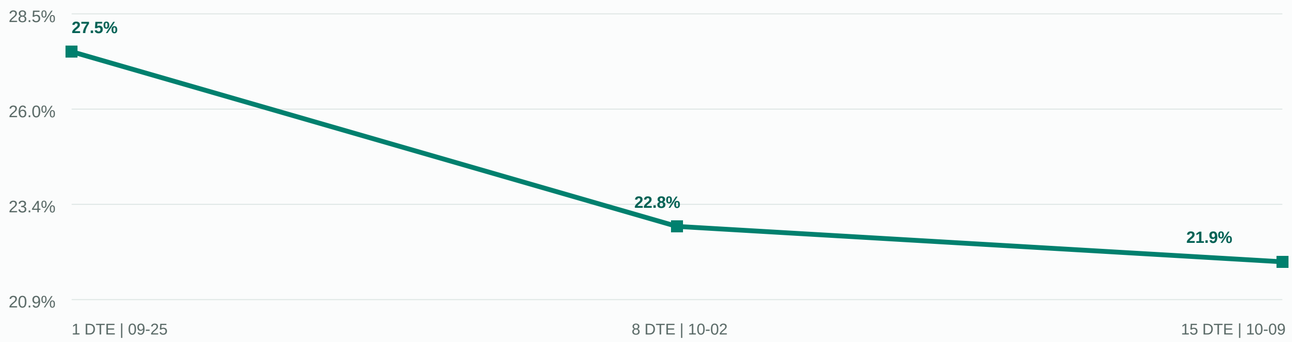
IV rank	IV percentile	VVIX	SKEW
34 / 100	29 / 100	90.21	146.15

Market regime	**DANGER ZONE**
Tail-risk regime	**NORMAL TAIL RISK**
Term structure	**backwardation**
Term slope	**-5.64 pts**
Skew read	**PUT DEMAND ELEVATED**
Liquidity / quote coverage	**94.9%**
Options Snapshot IV sources	**ATM: option chain | Rank/percentile: fundamentals**
Options Snapshot IV observed at	**Sep 24, 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



Downward-sloping ATM volatility term structure

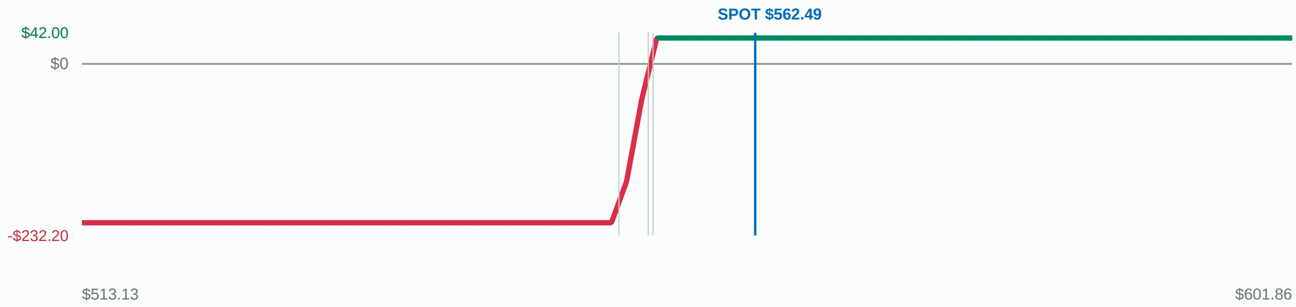
EXPIRATION	DTE	ATM IV	STATE
2026-09-25	1	27.5%	-
2026-10-02	8	22.8%	-
2026-10-09	15	21.9%	-

Reference spread payoff

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

Bull Put Spread reference

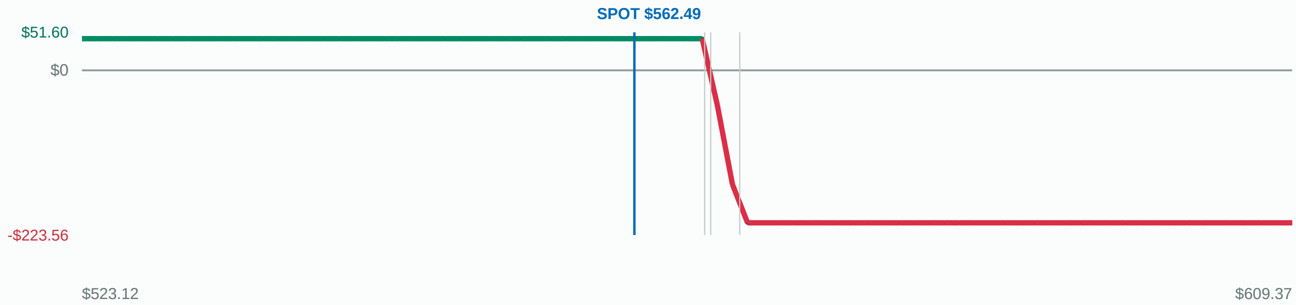
Short $555.00 | Long $552.50 | Width $2.50 | Net credit $0.35



Max profit $35.00 | Max loss -$215.00 | Break-even $554.65 | Per contract at expiry

Bear Call Spread reference

Short $567.50 | Long $570.00 | Width $2.50 | Net credit $0.43



Max profit $43.00 | Max loss -$207.00 | Break-even $567.93 | 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	**15.58**
VVIX	**90.21**
SKEW index	**146.15**
Observation confidence	**high**
Option quote quality	**reliable**
Contracts observed	**136**

Event and tail-risk context (continued)

Known event windows and broad volatility conditions

FIELD	VALUE
Contracts with quotes	**129**

Strategy fit

Generalized structure fit; not a personalized recommendation

Market structure

The market appears cautiously optimistic about Mastercard (MA) despite recent volatility. While short-term momentum is mixed, the underlying fundamentals and long-term technical structure remain constructive. The stock's recent dip towards support levels presents a potential buying opportunity for investors seeking exposure to this high-quality compounder.

Options context

Mastercard Shows Signs of Strength Despite Market Uncertainty

Wheel context

MA's recent dip presents an opportunity for investors seeking exposure to this high-quality compounder. The stock's strong fundamentals, wide moat, and long-term growth potential make it attractive despite near-term market uncertainty.

Observed evidence

The stock has recently traded in a roughly $553-$575 zone after failing to sustain levels near the $601 area, suggesting a consolidation phase rather than a significant downtrend. | Analyst consensus remains strongly bullish with an average 12-month target price near $666-667, implying around 19% upside potential. | Mastercard's recent partnership with SoFi to enable stablecoin settlement on its debit and credit card program is seen as a positive step towards integrating digital assets into the payments ecosystem. | The company continues to invest in innovative technologies like AI and agentic commerce, which could drive future growth.

Principal risks to monitor

Softer consumer or cross-border volumes could negatively impact revenue growth. | Residual regulatory or litigation exposure remains a risk factor.

Fundamentals and events

Business quality, valuation and upcoming event context

Market capitalization **$490.50B**	P/E (TTM) **30.43**
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 - $601.23**	

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 **-4.9%**
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 24, 2026 11:46 AM EDT

Covered Call | 2026-10-02

At signal $562.67 | Current $566.08

SHORT **Option $562.50 B $7.50 / A $8.40**

High turnover | CR $7.95

Complete technical details

Full supporting indicator set used by the symbol detail experience

Volatility and options market

Price movement and premium conditions

ATR	**$9.51**
ATR as % of price	**1.7%**
Volatility environment	**low**
Current IV	**21.6%**
IV rank	**34 / 100**
IV percentile	**29 / 100**
Technical Snapshot IV source	**Private fundamentals snapshot**
Technical Snapshot IV observed at	**Sep 24, 2026 3:50 PM EDT**

Technical health and risk radar

Derived indicator health and event context

Overall health	**82 / 100**
Trend health	**78 / 100**
Momentum health	**86 / 100**
Volatility health	**85 / 100**
Structure health	**82 / 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)	**$573.97 / $568.50 / $532.01**
EMA (9 / 21)	**$565.75 / $569.71**
Bollinger upper / middle / lower	**$596.36 / $573.97 / $551.58**

Structural indicator levels (continued)

Moving averages, volatility bands and observed trading ranges

FIELD	VALUE
Bollinger %B	**0.324**
True high / low	**$568.18 / $559.68**
5-day true high / low	**$571.35 / $553.11**

Three-day indicator history

Short-horizon change and the underlying three-session observations

INDICATOR	3-DAY CHANGE	SESSION 1 / 2 / 3
SMA20	-1.930	**-**
SMA50	0.473	**-**
MVWAP20	-2.418	**-**
MACD	-0.570	**-**
RSI	0.285	**-**
Volume	-39776.670	**-**
ATR	0.255	**-**
T1	-	**-2.35 / 575.43 / 565.75 / 554.00**
T2	-	**-1.76 / 578.09 / 571.35 / 553.11**
T3	-	**-0.58 / 580.96 / 569.39 / 562.36**

Detailed options evidence

Supporting option-chain, execution and data-quality observations

Underlying price at observation	**$562.49**
Options Snapshot IV sources	**ATM: option chain | Rank/percentile: fundamentals**
Options Snapshot IV observed at	**Sep 24, 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 | 1 DTE**
Front at-the-money IV	**27.5%**
25-delta skew	**5.02**
Put / Call 25-delta	**$555.00 Delta -0.219 / $567.50 Delta 0.271**
Median option bid/ask spread	**30.5%**
Bid/ask spread	**-**
Contracts observed / quoted	**136 / 129**

Price context

Last Price: 562.49 | Bid: 562.04 | Ask: 562.74 | Previous Close: 559.92 | Change: 2.57 | Daily change: 0.46% | Update Time: 2026-09-24T14:38:44.356875-04:00 | Latest History Date: 2026-09-24 | Latest History Price: 562.49

Historical context

Trading-day sample: 60 sessions | First Date: 2026-07-01 | Latest Date: 2026-09-24 | Latest Price: 562.49 | Max Drawdown 60d Percent: -7.33%

Fundamental context

Current Iv Percent: 21.56% | Iv Rank: 34.36 | Iv Percentile: 29.08 | 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.

Performance and scenario limitations

Past, hypothetical, back-tested, simulated and model-derived results are not indicative of future results. Strategy statistics may exclude commissions, fees, taxes, slippage, early assignment, execution constraints and other costs unless expressly stated. Actual outcomes may differ materially.

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

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