



Mastercard Inc / MA

Equity | Generated Oct 2, 2026 11:31 PM EDT

Current price	Daily move	Bid / Ask	Previous close
\$546.76	-3.24 -0.59%	-/-	\$550.00

Market	NYSE
Industry	Financial Services
Market data as of	Oct 2, 2026 11:32 PM EDT

JW Intelligence Report

Complete | 3 of 3 sections | Oct 2, 2026 7:51 PM EDT

JW Rank	Rank label	Confidence	IV percentile
58.4 / 100	Balanced	high	48 / 100
Model reference	Upside scenario	Risk reference	Wheel strategy fit
\$548.00	\$568.00	\$539.00	79 / 100

Options stance	neutral
Tail-risk safety	56 / 100
JW Rank data coverage / as of	100.0% Oct 2, 2026 7:51 PM EDT

Key insight

MA Option Market Implies Range-Bound Trading Ahead of Earnings

Market read

The MA option market is currently pricing in a range-bound trading environment ahead of its earnings release on October 29th. While the stock has shown some recent weakness, implied volatility remains elevated, suggesting uncertainty surrounding the upcoming results. The term structure is flat, indicating that near-term and longer-term expectations are similar.

Strategy context

MA's upcoming earnings release on October 29th is likely driving current option market activity. Traders are positioning for potential volatility swings around the event.



JW AI conclusions

Short- and medium-term model interpretation

AI context bias

Bearish

AI analysis updated

Oct 2, 2026 2:12 PM EDT

Short-term scenario

Cautious tactical long only on a hold of \$546 support, not a chase. 1-3 week bias is neutral-to-slightly-bearish until \$557 is reclaimed. Prefer a bounce trade toward declining short-term averages before the Oct 29 earnings window; stand aside if \$546 fails. This is not a high-conviction setup. Uncertainty is high: an unfinished head-and-shoulders, oversold-but-not-washed-out momentum, and pre-earnings positioning can invalidate levels quickly.

Three-month outlook

Base case is a choppy recovery toward roughly \$580-\$620 if Q3 results (due Oct 29) confirm continued low-to-mid-teens currency-neutral revenue growth and the stock reclaims \$572, invalidating the bearish measured move. Fundamentals still support the longer-term bull case: wide-moat network, high operating margins, services growing faster than the core, Strong Buy consensus, and a ~\$667 average target that is a 12-month view, not a 3-month forecast. Downside case is a completed head-and-shoulders toward \$515 then \$500-\$505, especially if spending or travel softens or guidance disappoints. Uncertainty is material: technical pattern resolution, earnings and guidance, interchange regulation, and whether agentic-commerce and stablecoin initiatives add volume or only narrative. Do not treat the analyst target as a 3-month price path.

Market sentiment

Recent X discussion is moderately constructive on the business and mixed on the tape. Posts frame the pullback (about 8-15% off highs, near \$549) as a chance to add a rarely cheap high-margin compounder, with some investors citing prior dip buys near \$482-\$493 and grouping MA with Visa and other quality financials. Longer posts emphasize mid-teens EPS compounding, services/cyber growth, and no need for multiple expansion for decent multi-year returns, while also flagging a still-premium ~30x earnings multiple, interchange regulation, and opportunity cost versus higher-beta tech. Tone is not panicked; engagement on fresh MA-specific posts is modest. Uncertainty: social samples are small, biased toward long-term holders, and are not a reliable short-term flow signal.

Supporting evidence

Implied volatility is currently at 24.45%, suggesting heightened market uncertainty ahead of earnings. | The term structure is flat, with no significant difference in implied volatility between near-term and longer-term options. | The stock price is trading below its key moving averages, indicating a potential bearish bias in the short term.

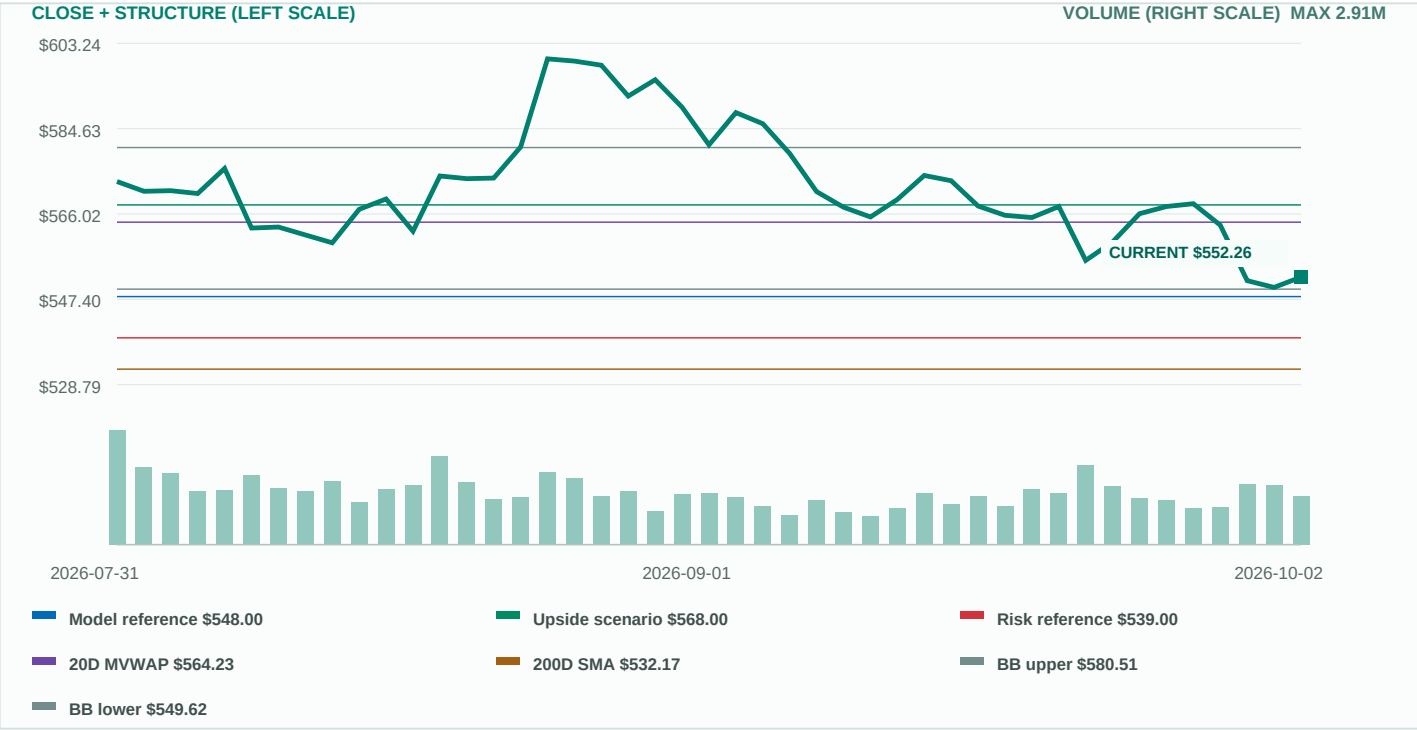
Risk watch

Earnings disappointment could lead to a significant downside move in the 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



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)	32.26 / 38.87 / 43.90
RSI velocity	-2.17
MACD line / signal / histogram	-4.55 / - / -2.44
MACD acceleration	-0.84
Stochastic K / D	11.99 / 20.89

Institutional footprints

Volume-weighted cost, price location and flow

Current read	Below institutional MVWAP Distribution bias
Institutional flow	-1.87
20-day MVWAP	\$564.23
Price vs 20-day MVWAP	-3.10%
Daily reference VWAP	\$550.78
Price vs daily reference	-0.73%
Volume	1.24M

Structural context

Long-term trend and volatility boundaries

Current read	Above 200-day trend Negative macro velocity
Macro velocity	-1.69
20-day / 200-day SMA	\$565.07 / \$532.17
Bollinger range	\$549.62 - \$580.51
Bollinger position	0.085



Options and volatility intelligence

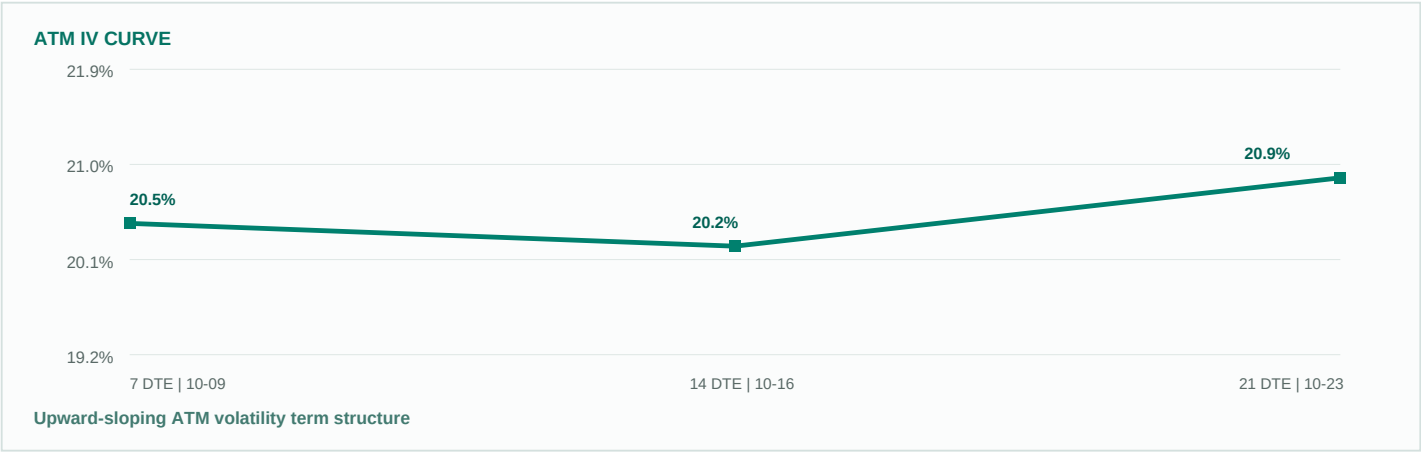
Structure, premium conditions and principal risks

IV rank	IV percentile	VVIX	SKEW
53 / 100	48 / 100	88.65	142.77

Market regime	Calm
Tail-risk regime	NORMAL TAIL RISK
Term structure	flat
Term slope	+0.42 pts
Skew read	balanced
Liquidity / quote coverage	100.0%
Options Snapshot IV sources	ATM: option chain Rank/percentile: fundamentals
Options Snapshot IV observed at	Oct 2, 2026 2:38 PM EDT
Options data quality	Coverage 88.9%

Option term structure

ATM implied-volatility curve by days to expiration



EXPIRATION	DTE	ATM IV	STATE
2026-10-09	7	20.5%	-
2026-10-16	14	20.2%	-
2026-10-23	21	20.9%	-



Reference spread payoff

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



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	15.59
VVIX	88.65
SKEW index	142.77
Observation confidence	high
Option quote quality	reliable
Contracts observed	120



Event and tail-risk context (continued)

Known event windows and broad volatility conditions

FIELD	VALUE
Contracts with quotes	120

Strategy fit

Generalized structure fit; not a personalized recommendation

Market structure

The MA option market is currently pricing in a range-bound trading environment ahead of its earnings release on October 29th. While the stock has shown some recent weakness, implied volatility remains elevated, suggesting uncertainty surrounding the upcoming results. The term structure is flat, indicating that near-term and longer-term expectations are similar.

Options context

MA Option Market Implies Range-Bound Trading Ahead of Earnings

Wheel context

MA's upcoming earnings release on October 29th is likely driving current option market activity. Traders are positioning for potential volatility swings around the event.

Observed evidence

Implied volatility is currently at 24.45%, suggesting heightened market uncertainty ahead of earnings. | The term structure is flat, with no significant difference in implied volatility between near-term and longer-term options. | The stock price is trading below its key moving averages, indicating a potential bearish bias in the short term.

Principal risks to monitor

Earnings disappointment could lead to a significant downside move in the stock price.



Fundamentals and events

Business quality, valuation and upcoming event context

Market capitalization	P/E (TTM)
\$481.81B	29.78
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%	0.82
52-week range	
\$464.52 - \$601.23	

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	-3.0%
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 | 2026-10-09
At signal \$558.43 | Current \$546.76
SHORT Option \$527.50 B \$30.00 / A \$34.70
High turnover | CR \$32.35

Sep 30, 2026 9:47 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	\$9.28
ATR as % of price	1.7%
Volatility environment	low
Current IV	24.5%
IV rank	53 / 100
IV percentile	48 / 100
Technical Snapshot IV source	Private fundamentals snapshot
Technical Snapshot IV observed at	Oct 2, 2026 3:51 PM EDT

Technical health and risk radar

Derived indicator health and event context

Overall health	74 / 100
Trend health	78 / 100
Momentum health	71 / 100
Volatility health	85 / 100
Structure health	59 / 100
Earnings risk / date	low 2026-10-29
Macro risk	unknown
Volatility risk	low
Structure risk	medium

Structural indicator levels

Moving averages, volatility bands and observed trading ranges

SMA (20 / 50 / 200)	\$565.07 / \$570.70 / \$532.17
EMA (9 / 21)	\$558.81 / \$564.50
Bollinger upper / middle / lower	\$580.51 / \$565.07 / \$549.62



Structural indicator levels (continued)

Moving averages, volatility bands and observed trading ranges

FIELD	VALUE
Bollinger %B	0.085
True high / low	\$554.68 / \$545.40
5-day true high / low	\$569.57 / \$545.40

Three-day indicator history

Short-horizon change and the underlying three-session observations

INDICATOR	3-DAY CHANGE	SESSION 1 / 2 / 3
SMA20	-1.687	-
SMA50	0.354	-
MVWAP20	-1.870	-
MACD	-0.835	-
RSI	-2.171	-
Volume	98775.000	-
ATR	0.123	-
T1	-	-4.05 / 565.91 / 557.20 / 546.12
T2	-	-3.12 / 568.01 / 563.58 / 551.43
T3	-	-2.04 / 569.84 / 568.26 / 561.30



Detailed options evidence

Supporting option-chain, execution and data-quality observations

Underlying price at observation	\$554.14
Options Snapshot IV sources	ATM: option chain Rank/percentile: fundamentals
Options Snapshot IV observed at	Oct 2, 2026 2:38 PM EDT
Options data coverage	88.9%
SKEW regime	HIGH TAIL RISK SKEW
VVIX regime	VVIX FLAT
Front expiration / DTE	2026-10-09 7 DTE
Front at-the-money IV	20.5%
25-delta skew	0.56
Put / Call 25-delta	\$542.50 Delta -0.247 / \$565.00 Delta 0.257
Median option bid/ask spread	23.2%
Bid/ask spread	-
Contracts observed / quoted	120 / 120

Price context

Last Price: 554.14 | Bid: 554.13 | Ask: 554.35 | Previous Close: 550.00 | Change: 4.14 | Daily change: 0.75% | Update Time: 2026-10-02T14:38:35.262470-04:00 | Latest History Date: 2026-10-02 | Latest History Price: 554.14

Historical context

Trading-day sample: 60 sessions | First Date: 2026-07-10 | Latest Date: 2026-10-02 | Latest Price: 554.14 | Max Drawdown 60d Percent: -8.31%

Fundamental context

Current Iv Percent: 24.45% | Iv Rank: 52.53 | Iv Percentile: 48.21 | Next Earnings Date: 2026-10-29 | Ex Dividend Date: 2026-10-08



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.

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Reference documents

Official product terms and standardized options disclosure

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