



Mastercard Inc / MA

Equity | Generated Oct 6, 2026 11:31 PM EDT

Current price	Daily move	Bid / Ask	Previous close
\$566.40	+1.81 +0.32%	\$565.00/\$568.98	\$564.59

Market	NYSE
Industry	Financial Services
Market data as of	Oct 6, 2026 11:31 PM EDT

JW Intelligence Report

Complete | 3 of 3 sections | Oct 6, 2026 7:50 PM EDT

JW Rank	Rank label	Confidence	IV percentile
71.1 / 100	Constructive	high	53 / 100
Model reference	Upside scenario	Risk reference	Wheel strategy fit
\$562.00	\$580.00	\$548.00	86 / 100

Options stance	neutral
Tail-risk safety	56 / 100
JW Rank data coverage / as of	100.0% Oct 6, 2026 7:50 PM EDT

Key insight

MA Option Market Implies Range-Bound Price Action

Market read

The MA option market suggests a range-bound price action in the near term. While implied volatility is elevated, reflecting uncertainty surrounding upcoming earnings and the ex-dividend date, there are no strong directional signals from the options data.

Strategy context

MA options exhibit a slight backwardation in implied volatility, with near-term contracts slightly more expensive than longer-term ones. This suggests some anticipation of potential price movement in the coming weeks.



JW AI conclusions

Short- and medium-term model interpretation

AI context bias

Bullish

AI analysis updated

Oct 6, 2026 2:01 PM EDT

Short-term scenario

Cautious dip-buy or hold, not a momentum chase. Prefer weakness toward recent support over chasing strength into the Oct 9 ex-dividend date and a possible late-October earnings print. 1-3 week path is range-bound until price reclaims the 50-day area. This is not investment advice; levels can fail.

Three-month outlook

Base case is modestly constructive: mid-teens revenue/EPS growth, high margins, and a payments-network moat can support a drift toward the high-\$580s to low-\$600s if the next earnings report confirms volume and services growth, with analyst 12-month targets well above spot implying the longer-term skew is up. A reasonable bear case is a retest of the \$540-\$550 zone if consumer spending, travel, or fee scrutiny disappoints, or if the multiple compresses further while the stock stays below the 50-day average. Upside beyond the 52-week high is possible but not the base case inside three months. Uncertainty is high: conflicting earnings dates, macro rates, regulatory and competitive pressure (including stablecoins and agentic checkout), and valuation already embed a quality premium, so outcomes can diverge widely from these ranges.

Market sentiment

Recent X tone is cautiously constructive rather than aggressively bullish. Mastercard appears on buy-and-hold dividend-growth lists and in options scans noting a Strong Buy rating and roughly high-teens upside to analyst targets. Quant posts flag a quality compounder and fortress balance sheet but say ~24x forward earnings is not cheap (hold, not sprint; expense growth a yellow flag). Other posts frame it as a high-margin defensive tollbooth with limited room for multiple expansion and opportunity cost versus momentum tech. High-engagement real-time debate is thin. Uncertainty: sample is small, low-engagement, and not a reliable sentiment poll.

Supporting evidence

Term structure of implied volatility shows a slight backwardation, indicating a slightly higher probability of price movement within the next few weeks compared to longer-term expirations. | Skew is balanced, suggesting neutral sentiment towards both upside and downside potential. | The 25-delta put and call spreads are relatively close in price, further supporting the notion of balanced risk perception.

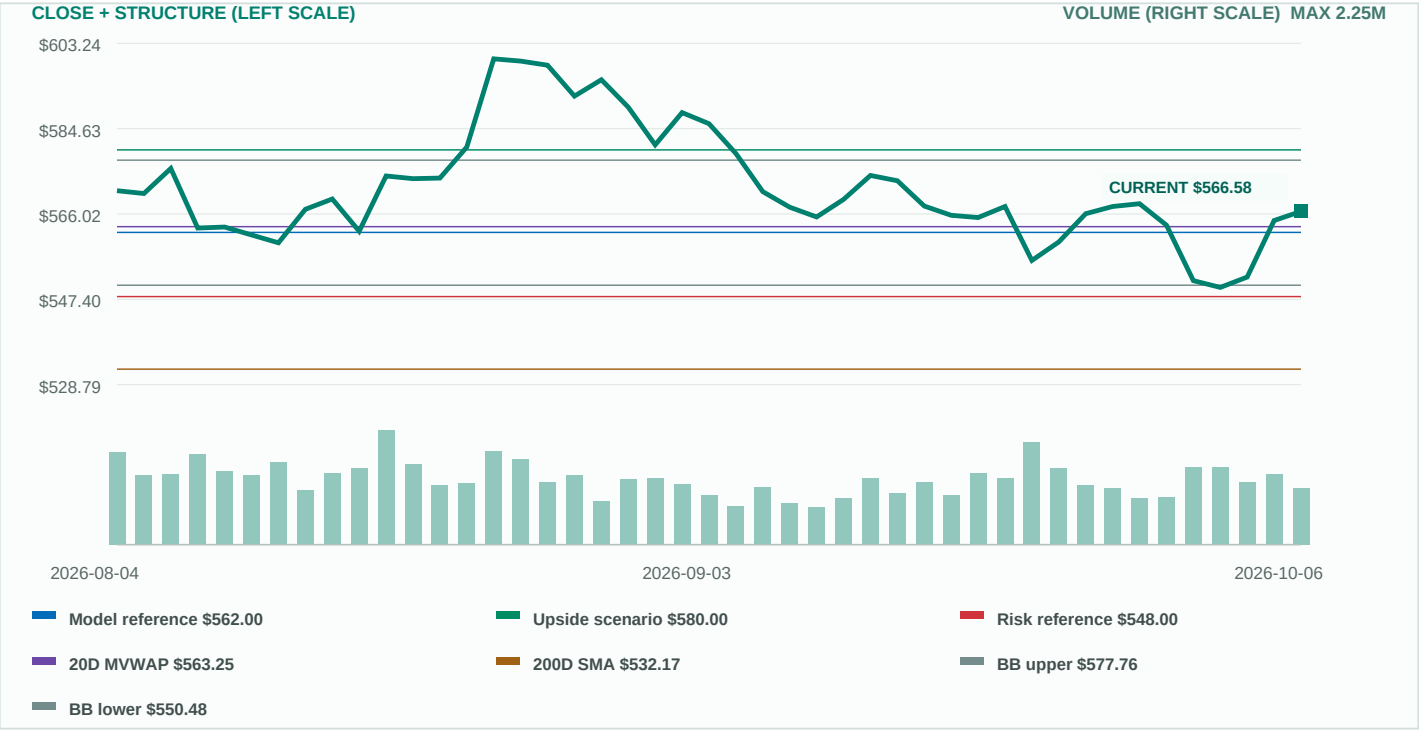
Risk watch

Earnings are expected on or around October 29th, which could cause significant price swings depending on the results.



Enhanced price structure

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

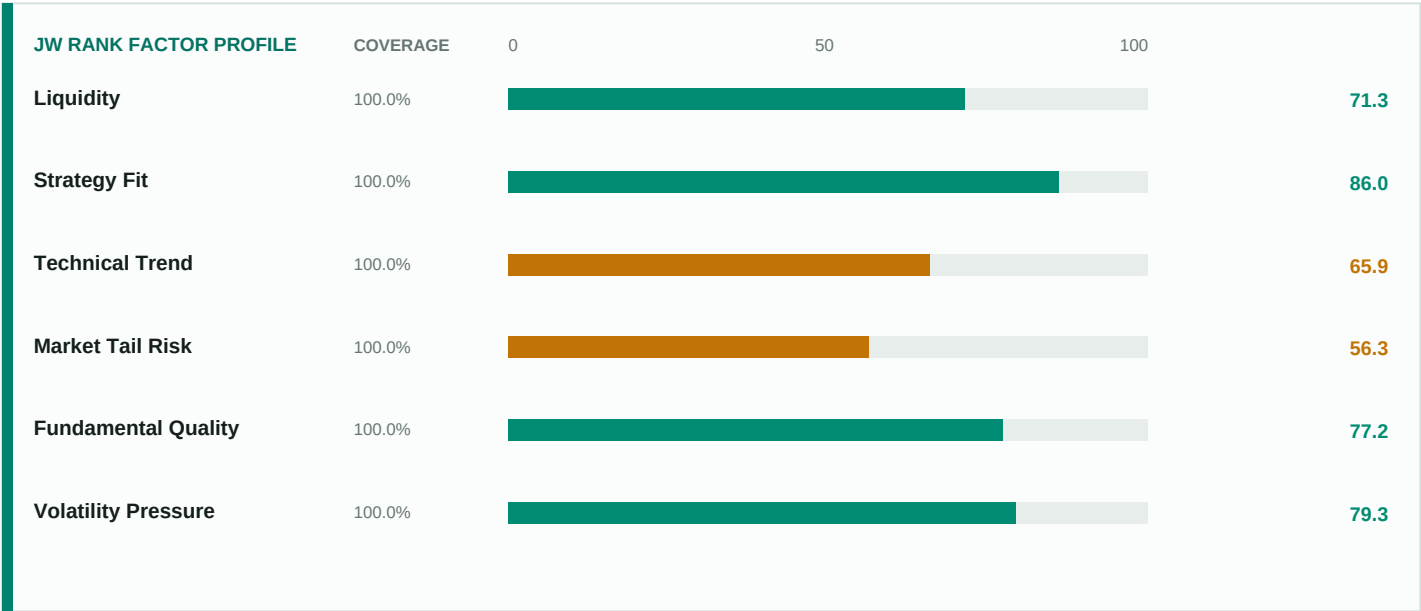


45 complete trading-session observations



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

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	BULLISH RECOVERY neutral MACD accelerating
Trend signal	BULLISH RECOVERY
RSI signal	neutral
RSI (7 / 14 / 21)	56.97 / 50.94 / 51.26
RSI velocity	4.78
MACD line / signal / histogram	-3.20 / - / -2.83
MACD acceleration	0.28
Stochastic K / D	58.34 / 35.14

Institutional footprints

Volume-weighted cost, price location and flow

Current read	Above institutional MVWAP Distribution bias
Institutional flow	-0.89
20-day MVWAP	\$563.25
Price vs 20-day MVWAP	+0.56%
Daily reference VWAP	\$565.88
Price vs daily reference	+0.09%
Volume	1.11M

Structural context

Long-term trend and volatility boundaries

Current read	Above 200-day trend Negative macro velocity
Macro velocity	-0.87
20-day / 200-day SMA	\$564.12 / \$532.17
Bollinger range	\$550.48 - \$577.76
Bollinger position	0.590



Options and volatility intelligence

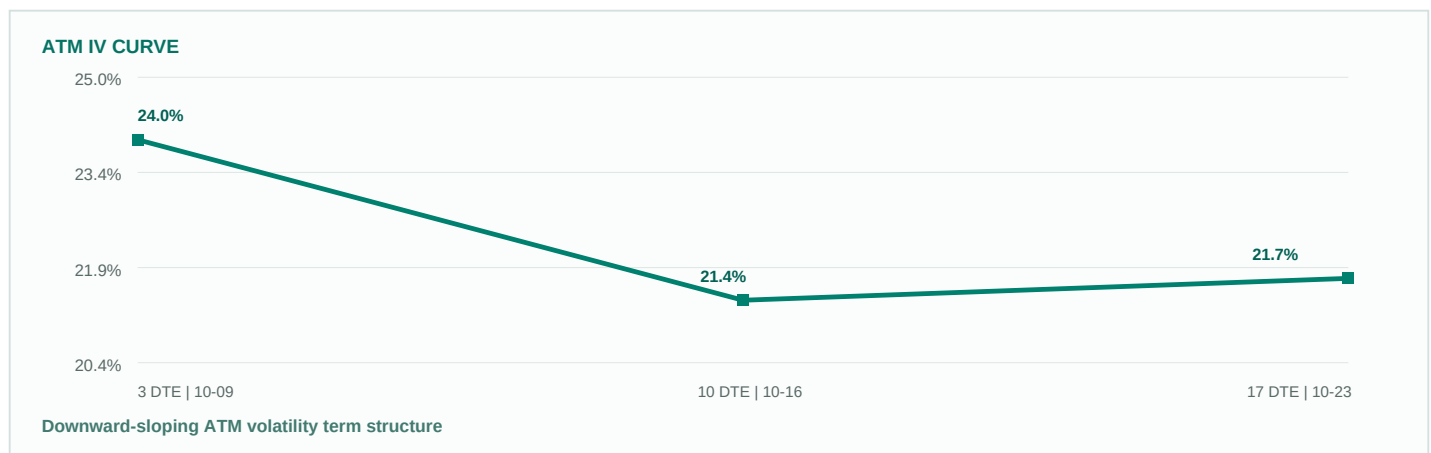
Structure, premium conditions and principal risks

IV rank	IV percentile	VVIX	SKEW
55 / 100	53 / 100	82.09	143.04

Market regime	Calm
Tail-risk regime	NORMAL TAIL RISK
Term structure	backwardation
Term slope	-2.22 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 6, 2026 2:39 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	3	24.0%	-
2026-10-16	10	21.4%	-
2026-10-23	17	21.7%	-

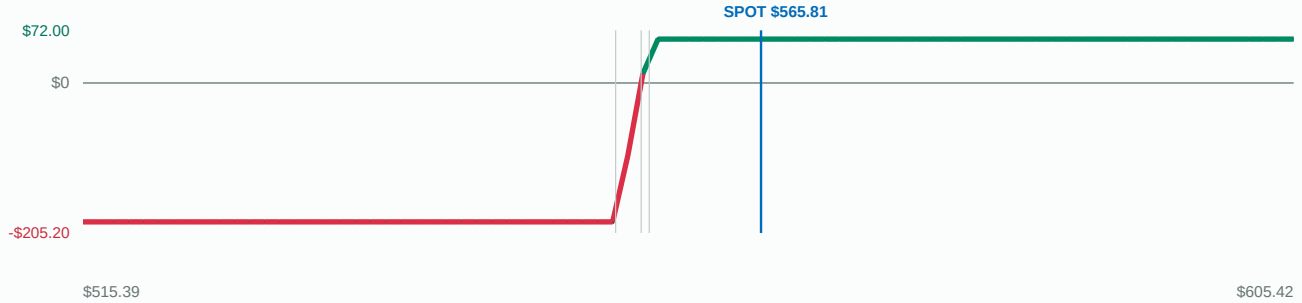


Reference spread payoff

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

Bull Put Spread reference

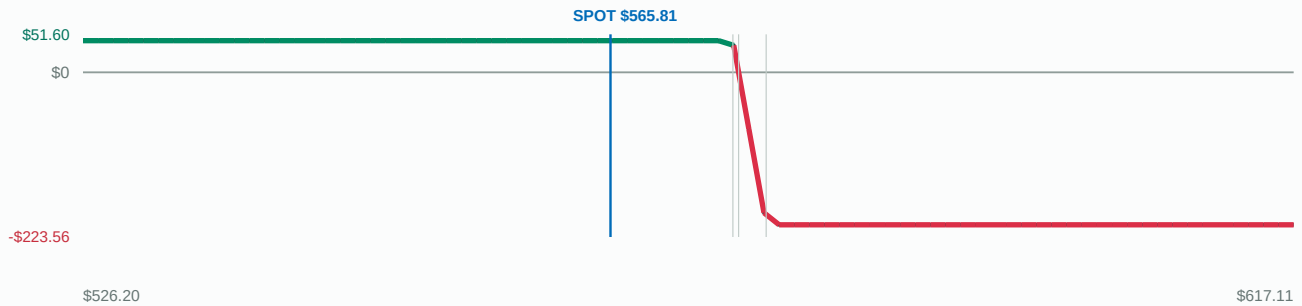
Short \$557.50 | Long \$555.00 | Width \$2.50 | Net credit \$0.60



Max profit \$60.00 | Max loss -\$190.00 | Break-even \$556.90 | Per contract at expiry

Bear Call Spread reference

Short \$575.00 | Long \$577.50 | Width \$2.50 | Net credit \$0.43



Max profit \$43.00 | Max loss -\$207.00 | Break-even \$575.43 | 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	15.03
VVIX	82.09
SKEW index	143.04
Observation confidence	high
Option quote quality	reliable
Contracts observed	140



Event and tail-risk context (continued)

Known event windows and broad volatility conditions

FIELD	VALUE
Contracts with quotes	140

Strategy fit

Generalized structure fit; not a personalized recommendation

Market structure

The MA option market suggests a range-bound price action in the near term. While implied volatility is elevated, reflecting uncertainty surrounding upcoming earnings and the ex-dividend date, there are no strong directional signals from the options data.

Options context

MA Option Market Implies Range-Bound Price Action

Wheel context

MA options exhibit a slight backwardation in implied volatility, with near-term contracts slightly more expensive than longer-term ones. This suggests some anticipation of potential price movement in the coming weeks.

Observed evidence

Term structure of implied volatility shows a slight backwardation, indicating a slightly higher probability of price movement within the next few weeks compared to longer-term expirations. | Skew is balanced, suggesting neutral sentiment towards both upside and downside potential. | The 25-delta put and call spreads are relatively close in price, further supporting the notion of balanced risk perception.

Principal risks to monitor

Earnings are expected on or around October 29th, which could cause significant price swings depending on the results.



Fundamentals and events

Business quality, valuation and upcoming event context

Market capitalization	P/E (TTM)
\$494.59B	29.85
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 - \$601.23	

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	-4.3%
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	Sep 30, 2026 9:47 AM EDT
Covered Call 2026-10-09	
At signal \$558.43 Current \$566.40	
SHORT Option \$527.50 B \$30.00 / A \$34.70	
High turnover CR \$32.35	



Complete technical details

Full supporting indicator set used by the symbol detail experience

Volatility and options market

Price movement and premium conditions

ATR	\$9.47
ATR as % of price	1.7%
Volatility environment	low
Current IV	24.8%
IV rank	55 / 100
IV percentile	53 / 100
Technical Snapshot IV source	Private fundamentals snapshot
Technical Snapshot IV observed at	Oct 6, 2026 3:50 PM EDT

Technical health and risk radar

Derived indicator health and event context

Overall health	86 / 100
Trend health	78 / 100
Momentum health	93 / 100
Volatility health	85 / 100
Structure health	91 / 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)	\$564.12 / \$571.50 / \$532.17
EMA (9 / 21)	\$561.29 / \$564.70
Bollinger upper / middle / lower	\$577.76 / \$564.12 / \$550.48



Structural indicator levels (continued)

Moving averages, volatility bands and observed trading ranges

FIELD	VALUE
Bollinger %B	0.590
True high / low	\$568.93 / \$562.14
5-day true high / low	\$568.93 / \$545.40

Three-day indicator history

Short-horizon change and the underlying three-session observations

INDICATOR	3-DAY CHANGE	SESSION 1 / 2 / 3
SMA20	-0.873	-
SMA50	0.412	-
MVWAP20	-0.889	-
MACD	0.284	-
RSI	4.780	-
Volume	-135092.000	-
ATR	0.061	-
T1	-	-3.90 / 563.49 / 565.87 / 551.15
T2	-	-4.55 / 564.23 / 554.68 / 545.40
T3	-	-4.05 / 565.91 / 557.20 / 546.12



Detailed options evidence

Supporting option-chain, execution and data-quality observations

Underlying price at observation	\$565.81
Options Snapshot IV sources	ATM: option chain Rank/percentile: fundamentals
Options Snapshot IV observed at	Oct 6, 2026 2:39 PM EDT
Options data coverage	88.9%
SKEW regime	HIGH TAIL RISK SKEW
VVIX regime	VVIX FLAT
Front expiration / DTE	2026-10-09 3 DTE
Front at-the-money IV	24.0%
25-delta skew	-0.15
Put / Call 25-delta	\$557.50 Delta -0.271 / \$575.00 Delta 0.230
Median option bid/ask spread	28.8%
Bid/ask spread	-
Contracts observed / quoted	140 / 140

Price context

Last Price: 565.81 | Bid: 565.71 | Ask: 565.90 | Previous Close: 564.59 | Change: 1.21 | Daily change: 0.22% | Update Time: 2026-10-06T14:39:13.575158-04:00 | Latest History Date: 2026-10-06 | Latest History Price: 565.82

Historical context

Trading-day sample: 60 sessions | First Date: 2026-07-14 | Latest Date: 2026-10-06 | Latest Price: 565.82 | Max Drawdown 60d Percent: -8.31%

Fundamental context

Current Iv Percent: 24.76% | Iv Rank: 54.55 | Iv Percentile: 52.99 | 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

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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

Official product terms and standardized options disclosure

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