



Mastercard Inc / MA

Equity | Generated Oct 7, 2026 11:31 PM EDT

Current price	Daily move	Bid / Ask	Previous close
\$570.48	+3.90 +0.69%	\$555.00/\$573.00	\$566.58

Market	NYSE
Industry	Financial Services
Market data as of	Oct 7, 2026 11:31 PM EDT

JW Intelligence Report

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

JW Rank	Rank label	Confidence	IV percentile
76.7 / 100	Constructive	high	59 / 100

Model reference	Upside scenario	Risk reference	Wheel strategy fit
\$566.50	\$590.00	\$548.00	89 / 100

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

Key insight

MA Shows Bullish Signs Despite Earnings Date Uncertainty

Market read

The market appears bullish on MA, driven by strong technicals and positive news flow. Recent price action has recovered from early October lows, testing the 50-day moving average. The stock is also supported by a recent large buy from Bill Ackman and strategic acquisitions like BVNK. However, uncertainty surrounding the Q3 earnings date (Oct 22 vs Oct 29) could impact near-term price action.

Strategy context

MA's strong technicals and positive news flow suggest a potential for further upside. However, the uncertainty surrounding the Q3 earnings date warrants caution.



JW AI conclusions

Short- and medium-term model interpretation

AI context bias

Mixed

AI analysis updated

Oct 7, 2026 2:00 PM EDT

Short-term scenario

Cautious dip-buy only; do not chase the intraday bounce above ~575. Prefer a pullback toward the prior close for a 1-3 week trade aimed at resistance, with small size. Uncertainty is high: earnings-date sources conflict (Oct 22 vs Oct 29), so a print may or may not fall inside this window, and a clean beat is not assured. Not investment advice.

Three-month outlook

Modestly constructive, not a high-conviction breakout. Base case is a grind toward the high \$500s to low \$600s if Q3 is at least in line and holiday spend holds, supported by the payments duopoly, services growth, and stablecoin/AI optionality after BVNK. Street targets near \$667-\$680 imply more upside than a three-month base case should assume, because a ~30x trailing multiple leaves little room for a consumer or travel slowdown, interchange regulation, or a guidance miss. Downside path on a miss or risk-off is a retest of the low-to-mid \$540s. Key uncertainties: unresolved earnings date, actual Q3 volumes versus estimates, and whether the multiple compresses even if the business compounds. This is analysis, not a recommendation.

Market sentiment

Moderately constructive but not euphoric. Recent posts highlight Ackman's disclosed large buy as a quality-compounder signal, and swing traders describe a bullish structure after a support retest alongside Visa. Valuation-aware accounts argue it is a hold rather than a chase (forward multiple still rich, expense growth a yellow flag, regulatory fee risk). Promotional 'hot stock' posts add noise and should be discounted. Net tone: institutional-quality bullishness with limited retail urgency and explicit skepticism on multiple expansion.

Supporting evidence

MA's price has rebounded from October lows, testing the 50-day moving average. | Bill Ackman disclosed a large buy of MA shares, signaling confidence in the company's long-term prospects. | Strategic acquisitions like BVNK and partnerships with companies like Rezolve AI are driving growth opportunities. | The market consensus remains strongly bullish with an average 12-month target price near \$667-\$680.

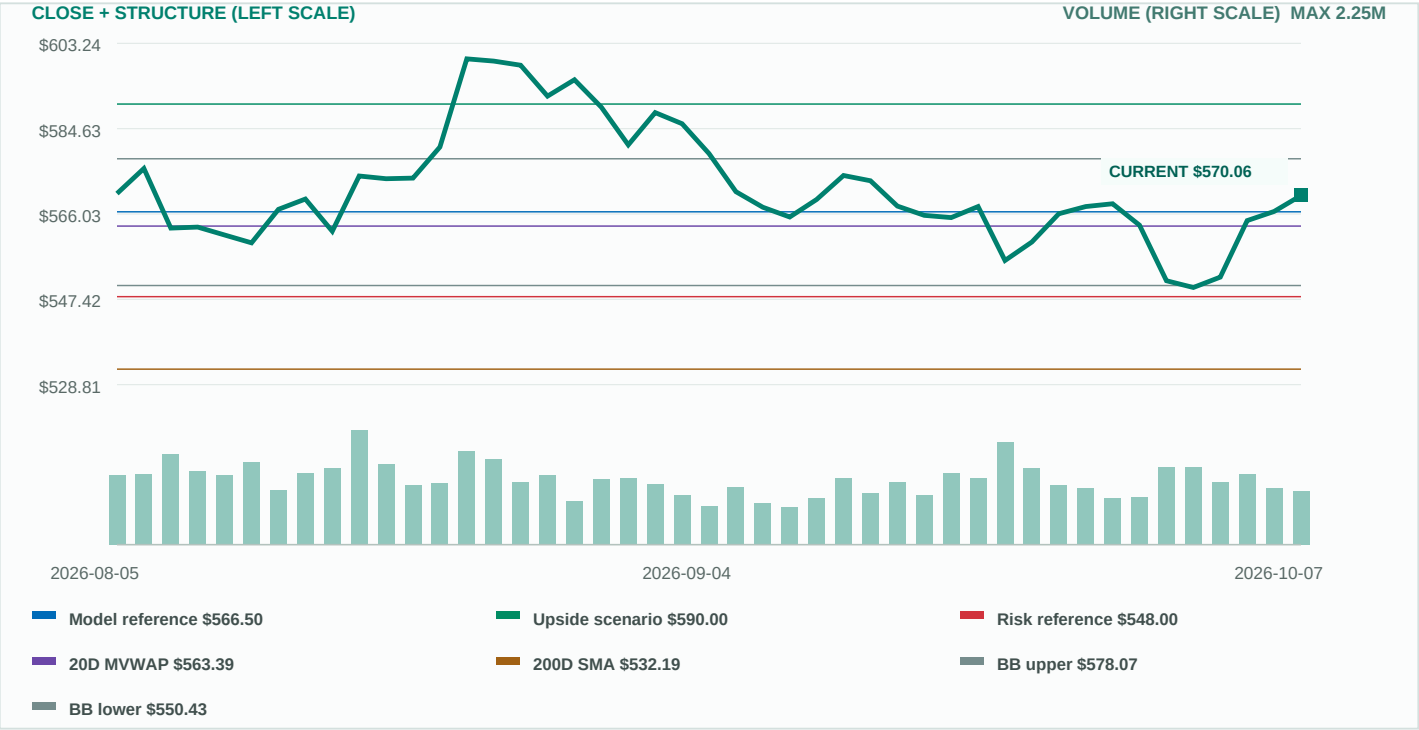
Risk watch

The conflicting Q3 earnings dates could lead to volatility in the near term. | A weaker-than-expected Q3 earnings report could negatively impact 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

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)	61.51 / 53.50 / 52.91
RSI velocity	4.88
MACD line / signal / histogram	-2.33 / - / -2.73
MACD acceleration	0.74
Stochastic K / D	79.38 / 57.60

Institutional footprints

Volume-weighted cost, price location and flow

Current read	Above institutional MVWAP Distribution bias
Institutional flow	-0.28
20-day MVWAP	\$563.39
Price vs 20-day MVWAP	+1.26%
Daily reference VWAP	\$570.26
Price vs daily reference	+0.04%
Volume	1.04M

Structural context

Long-term trend and volatility boundaries

Current read	Above 200-day trend Negative macro velocity
Macro velocity	-0.27
20-day / 200-day SMA	\$564.25 / \$532.19
Bollinger range	\$550.43 - \$578.07
Bollinger position	0.710



Options and volatility intelligence

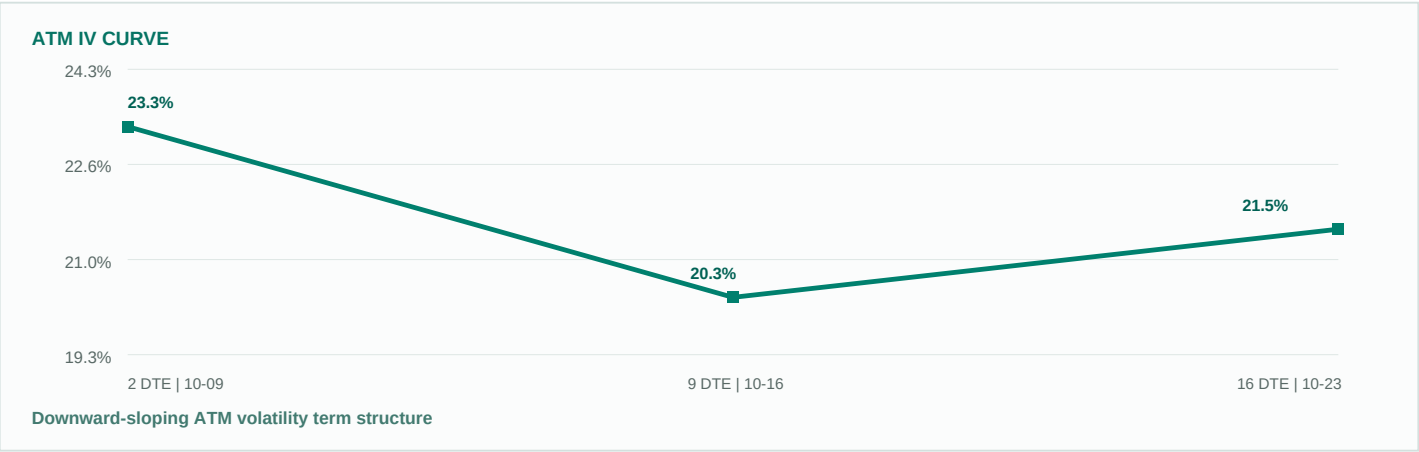
Structure, premium conditions and principal risks

IV rank	IV percentile	VVIX	SKEW
58 / 100	61 / 100	84.45	141.21

Market regime	Calm
Tail-risk regime	NORMAL TAIL RISK
Term structure	flat
Term slope	-1.79 pts
Skew read	balanced
Liquidity / quote coverage	95.7%
Options Snapshot IV sources	ATM: option chain Rank/percentile: fundamentals
Options Snapshot IV observed at	Oct 7, 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	2	23.3%	-
2026-10-16	9	20.3%	-
2026-10-23	16	21.5%	-

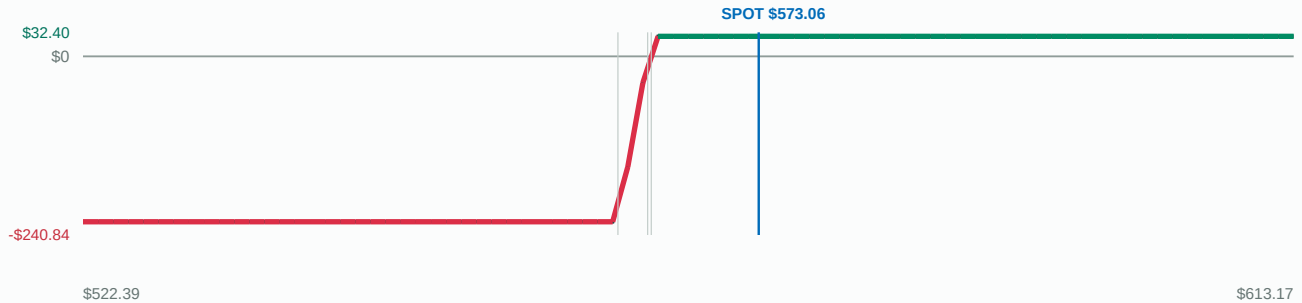


Reference spread payoff

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

Bull Put Spread reference

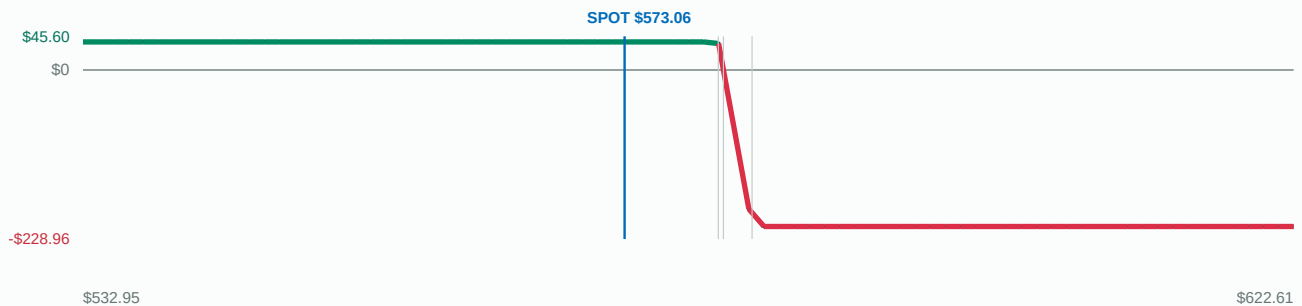
Short \$565.00 | Long \$562.50 | Width \$2.50 | Net credit \$0.27



Max profit \$27.00 | Max loss -\$223.00 | Break-even \$564.73 | Per contract at expiry

Bear Call Spread reference

Short \$580.00 | Long \$582.50 | Width \$2.50 | Net credit \$0.38



Max profit \$38.00 | Max loss -\$212.00 | Break-even \$580.38 | 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	84.45
SKEW index	141.21
Observation confidence	high
Option quote quality	reliable
Contracts observed	138



Event and tail-risk context (continued)

Known event windows and broad volatility conditions

FIELD	VALUE
Contracts with quotes	132

Strategy fit

Generalized structure fit; not a personalized recommendation

Market structure

The market appears bullish on MA, driven by strong technicals and positive news flow. Recent price action has recovered from early October lows, testing the 50-day moving average. The stock is also supported by a recent large buy from Bill Ackman and strategic acquisitions like BVNK. However, uncertainty surrounding the Q3 earnings date (Oct 22 vs Oct 29) could impact near-term price action.

Options context

MA Shows Bullish Signs Despite Earnings Date Uncertainty

Wheel context

MA's strong technicals and positive news flow suggest a potential for further upside. However, the uncertainty surrounding the Q3 earnings date warrants caution.

Observed evidence

MA's price has rebounded from October lows, testing the 50-day moving average. | Bill Ackman disclosed a large buy of MA shares, signaling confidence in the company's long-term prospects. | Strategic acquisitions like BVNK and partnerships with companies like Rezolve AI are driving growth opportunities. | The market consensus remains strongly bullish with an average 12-month target price near \$667-\$680.

Principal risks to monitor

The conflicting Q3 earnings dates could lead to volatility in the near term. | A weaker-than-expected Q3 earnings report could negatively impact the stock price.



Fundamentals and events

Business quality, valuation and upcoming event context

Market capitalization	P/E (TTM)
\$496.33B	30.46
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	-2.7%
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 \$570.48

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	\$9.30
ATR as % of price	1.6%
Volatility environment	low
Current IV	25.1%
IV rank	57 / 100
IV percentile	59 / 100
Technical Snapshot IV source	Private fundamentals snapshot
Technical Snapshot IV observed at	Oct 7, 2026 7:31 PM EDT

Technical health and risk radar

Derived indicator health and event context

Overall health	85 / 100
Trend health	78 / 100
Momentum health	97 / 100
Volatility health	86 / 100
Structure health	79 / 100
Earnings risk / date	medium 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)	\$564.25 / \$571.64 / \$532.19
EMA (9 / 21)	\$563.04 / \$565.18
Bollinger upper / middle / lower	\$578.07 / \$564.25 / \$550.43



Structural indicator levels (continued)

Moving averages, volatility bands and observed trading ranges

FIELD	VALUE
Bollinger %B	0.710
True high / low	\$573.71 / \$566.58
5-day true high / low	\$573.71 / \$545.40

Three-day indicator history

Short-horizon change and the underlying three-session observations

INDICATOR	3-DAY CHANGE	SESSION 1 / 2 / 3
SMA20	-0.273	-
SMA50	0.314	-
MVWAP20	-0.280	-
MACD	0.740	-
RSI	4.879	-
Volume	-64311.000	-
ATR	0.005	-
T1	-	-3.20 / 563.25 / 568.93 / 562.14
T2	-	-3.90 / 563.49 / 565.87 / 551.15
T3	-	-4.55 / 564.23 / 554.68 / 545.40



Detailed options evidence

Supporting option-chain, execution and data-quality observations

Underlying price at observation	\$573.06
Options Snapshot IV sources	ATM: option chain Rank/percentile: fundamentals
Options Snapshot IV observed at	Oct 7, 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 2 DTE
Front at-the-money IV	23.3%
25-delta skew	1.07
Put / Call 25-delta	\$565.00 Delta -0.258 / \$580.00 Delta 0.227
Median option bid/ask spread	30.4%
Bid/ask spread	-
Contracts observed / quoted	138 / 132

Price context

Last Price: 573.06 | Bid: 572.94 | Ask: 573.06 | Previous Close: 566.58 | Change: 6.48 | Daily change: 1.14% | Update Time: 2026-10-07T14:39:07.072027-04:00 | Latest History Date: 2026-10-07 | Latest History Price: 573.44

Historical context

Trading-day sample: 60 sessions | First Date: 2026-07-15 | Latest Date: 2026-10-07 | Latest Price: 573.44 | Max Drawdown 60d Percent: -8.31%

Fundamental context

Current Iv Percent: 25.24% | Iv Rank: 57.58 | Iv Percentile: 61.35 | 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.

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.

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Reference documents

Official product terms and standardized options disclosure

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