



Mastercard Inc / MA

Equity | Generated Oct 8, 2026 11:31 PM EDT

Current price	Daily move	Bid / Ask	Previous close
\$575.00	+4.94 +0.87%	\$560.50/\$580.00	\$570.06

Market	NYSE
Industry	Financial Services
Market data as of	Oct 8, 2026 11:31 PM EDT

JW Intelligence Report

Complete | 3 of 3 sections | Oct 8, 2026 7:50 PM EDT

JW Rank	Rank label	Confidence	IV percentile
76.3 / 100	Constructive	high	80 / 100
Model reference	Upside scenario	Risk reference	Wheel strategy fit
\$572.00	\$598.00	\$558.00	84 / 100

Options stance	bullish
Tail-risk safety	56 / 100
JW Rank data coverage / as of	100.0% Oct 8, 2026 7:50 PM EDT

Key insight

MA Shows Bullish Signs Despite Recent Weakness

Market read

Mastercard (MA) is showing bullish signs despite a recent dip. The stock price has rebounded above key moving averages, and technical indicators suggest a potential buy-the-dip opportunity. While oscillators are stretched, the underlying fundamentals remain strong with consistent earnings beats and growth in value-added services. However, caution is advised ahead of the upcoming earnings report on October 29th.

Strategy context

MA is showing signs of strength, but investors should be cautious ahead of the upcoming earnings report. A pullback could present a better entry point.



JW AI conclusions

Short- and medium-term model interpretation

AI context bias

Bullish

AI analysis updated

Oct 8, 2026 2:01 PM EDT

Short-term scenario

Cautious buy-the-dip / hold, not a chase. Trend is up versus major moving averages, but oscillators are stretched, the ex-dividend is imminent, and earnings on or about Oct 29 can gap the stock either way. Prefer a pullback entry over paying the full intraday spike. This is a tactical idea only, not a recommendation; sizing should assume a failed breakout or an earnings gap through the stop.

Three-month outlook

Base case is modestly positive but range-bound-to-higher rather than a straight re-rating. Fundamentals (mid-teens revenue growth, ~61% adjusted operating margin, buybacks, Agent Pay and BVNK/Open USD optionality) support the Street's ~\$667 average target, roughly mid-teens upside from \$580, if Q3/Q4 delivery matches guidance of high-end low-double-digit to low-teens revenue growth and cross-border stays firm. A clean break and hold above ~\$601 would open a path toward the low-\$600s to mid-\$600s over three months. The bear path is a failed earnings print, tighter interchange rules, or evidence that stablecoins are taking meaningful volume off card rails, which could retest \$550 and, in a worse case, the 200-day near \$532. Uncertainty is high: the stock is only about flat YTD despite repeated beats, so multiple expansion is not guaranteed; consensus targets are estimates that change; social sentiment is too sparse to confirm positioning; and the Oct 29 report is the dominant near-term catalyst inside this window.

Market sentiment

Usable X chatter is thin and noisy. Recurring theme is long-term buy-and-hold quality alongside Visa, not a short-term momentum call. One recent note called \$MA a scan buy with positive momentum; another (Oct 3) treated ~24x forward as not cheap and favored holding over chasing, citing expense growth and a travel slowdown risk while noting a strong balance sheet. Earlier posts reiterated Buy targets near \$696-\$710. Much of the latest \$MA keyword flow is spam/WhatsApp solicitation and is not informative. Net read: mildly constructive long-term bias, little conviction on the next 1-3 weeks, and low signal quality.

Supporting evidence

MA's price has rebounded above key moving averages (SMA/EMA 10, 20, 50, 100, and 200). | Technical indicators suggest a potential buy-the-dip opportunity despite stretched oscillators. | Strong fundamentals with consistent earnings beats and growth in value-added services support the Street's average target price of ~\$667.

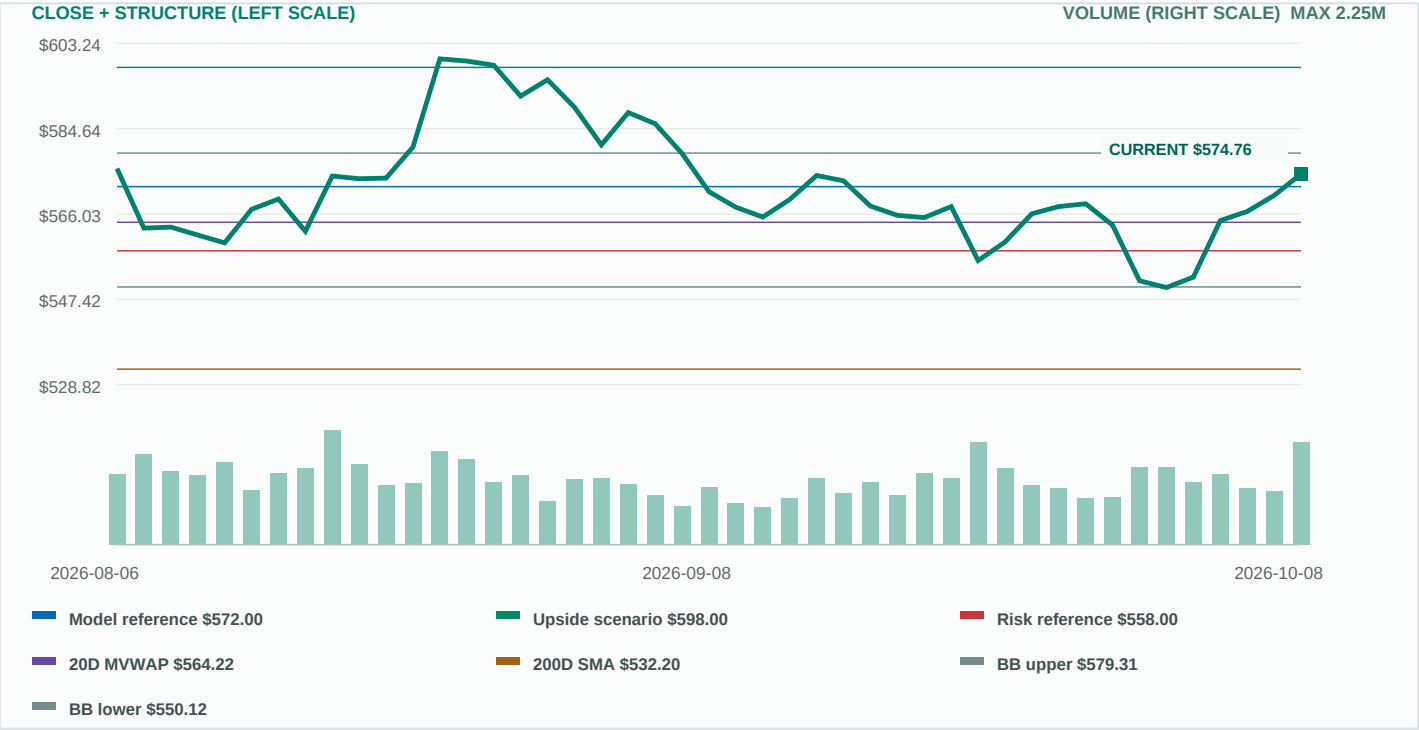
Risk watch

Earnings report on October 29th could cause volatility 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

strong_bull

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	STRONG BULL neutral MACD accelerating
Trend signal	STRONG BULL
RSI signal	neutral
RSI (7 / 14 / 21)	67.00 / 56.79 / 55.06
RSI velocity	2.44
MACD line / signal / histogram	-1.25 / - / -2.43
MACD acceleration	0.89
Stochastic K / D	83.28 / 73.67

Institutional footprints

Volume-weighted cost, price location and flow

Current read	Above institutional MVWAP Accumulation bias
Institutional flow	0.24
20-day MVWAP	\$564.22
Price vs 20-day MVWAP	+1.91%
Daily reference VWAP	\$574.95
Price vs daily reference	+0.01%
Volume	2.01M

Structural context

Long-term trend and volatility boundaries

Current read	Above 200-day trend Positive macro velocity
Macro velocity	0.13
20-day / 200-day SMA	\$564.72 / \$532.20
Bollinger range	\$550.12 - \$579.31
Bollinger position	0.844



Options and volatility intelligence

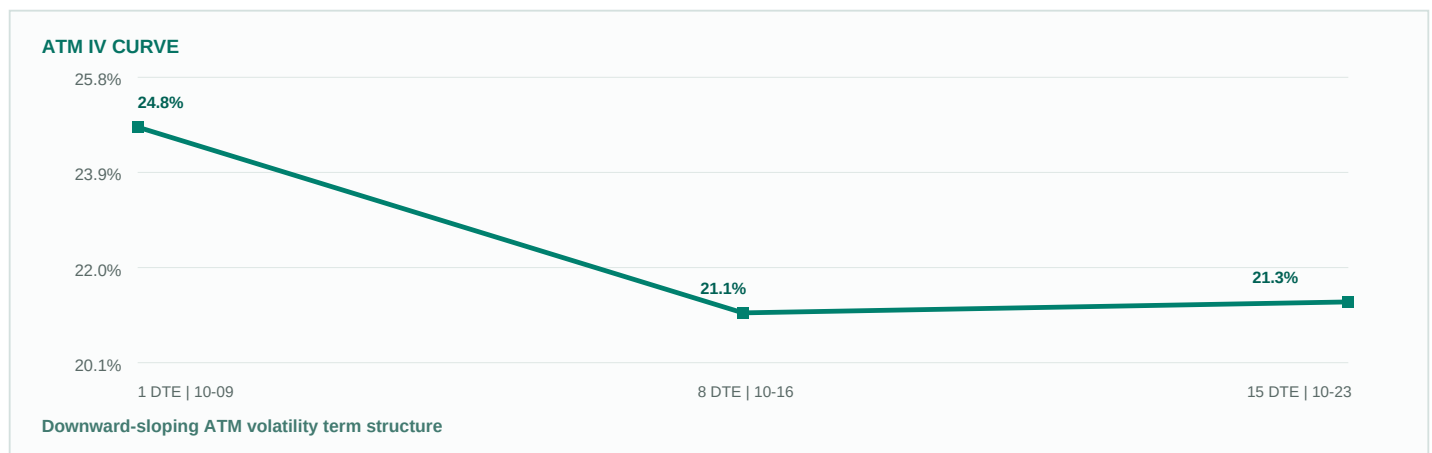
Structure, premium conditions and principal risks

IV rank	IV percentile	VVIX	SKEW
63 / 100	69 / 100	89.18	141.84

Market regime	Calm
Tail-risk regime	NORMAL TAIL RISK
Term structure	backwardation
Term slope	-3.51 pts
Skew read	balanced
Liquidity / quote coverage	92.9%
Options Snapshot IV sources	ATM: option chain Rank/percentile: fundamentals
Options Snapshot IV observed at	Oct 8, 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	1	24.8%	-
2026-10-16	8	21.1%	-
2026-10-23	15	21.3%	-

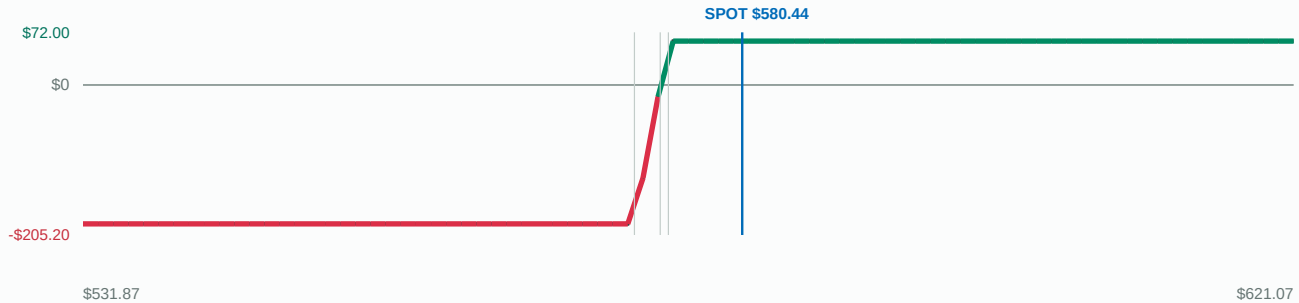


Reference spread payoff

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

Bull Put Spread reference

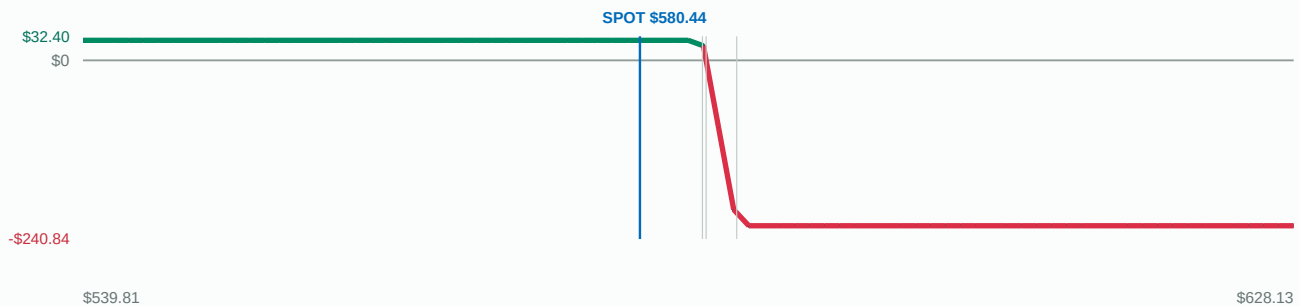
Short \$575.00 | Long \$572.50 | Width \$2.50 | Net credit \$0.60



Max profit \$60.00 | Max loss -\$190.00 | Break-even \$574.40 | Per contract at expiry

Bear Call Spread reference

Short \$585.00 | Long \$587.50 | Width \$2.50 | Net credit \$0.27



Max profit \$27.00 | Max loss -\$223.00 | Break-even \$585.27 | 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	15.62
VVIX	89.18
SKEW index	141.84
Observation confidence	high
Option quote quality	reliable
Contracts observed	127



Event and tail-risk context (continued)

Known event windows and broad volatility conditions

FIELD	VALUE
Contracts with quotes	118

Strategy fit

Generalized structure fit; not a personalized recommendation

Market structure

Mastercard (MA) is showing bullish signs despite a recent dip. The stock price has rebounded above key moving averages, and technical indicators suggest a potential buy-the-dip opportunity. While oscillators are stretched, the underlying fundamentals remain strong with consistent earnings beats and growth in value-added services. However, caution is advised ahead of the upcoming earnings report on October 29th.

Options context

MA Shows Bullish Signs Despite Recent Weakness

Wheel context

MA is showing signs of strength, but investors should be cautious ahead of the upcoming earnings report. A pullback could present a better entry point.

Observed evidence

MA's price has rebounded above key moving averages (SMA/EMA 10, 20, 50, 100, and 200). | Technical indicators suggest a potential buy-the-dip opportunity despite stretched oscillators. | Strong fundamentals with consistent earnings beats and growth in value-added services support the Street's average target price of ~\$667.

Principal risks to monitor

Earnings report on October 29th could cause volatility in the stock price.



Fundamentals and events

Business quality, valuation and upcoming event context

Market capitalization	P/E (TTM)
\$499.38B	30.72
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	-2.1%
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 \$575.00	
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	\$9.57
ATR as % of price	1.7%
Volatility environment	low
Current IV	27.3%
IV rank	71 / 100
IV percentile	80 / 100
Technical Snapshot IV source	Private fundamentals snapshot
Technical Snapshot IV observed at	Oct 8, 2026 3:50 PM EDT

Technical health and risk radar

Derived indicator health and event context

Overall health	87 / 100
Trend health	92 / 100
Momentum health	97 / 100
Volatility health	85 / 100
Structure health	66 / 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)	\$564.72 / \$571.87 / \$532.20
EMA (9 / 21)	\$565.39 / \$566.05
Bollinger upper / middle / lower	\$579.31 / \$564.72 / \$550.12



Structural indicator levels (continued)

Moving averages, volatility bands and observed trading ranges

FIELD	VALUE
Bollinger %B	0.844
True high / low	\$581.59 / \$568.49
5-day true high / low	\$581.59 / \$545.40

Three-day indicator history

Short-horizon change and the underlying three-session observations

INDICATOR	3-DAY CHANGE	SESSION 1 / 2 / 3
SMA20	0.127	-
SMA50	0.224	-
MVWAP20	0.244	-
MACD	0.886	-
RSI	2.440	-
Volume	207495.000	-
ATR	-0.034	-
T1	-	-2.33 / 563.39 / 573.71 / 566.58
T2	-	-3.20 / 563.25 / 568.93 / 562.14
T3	-	-3.90 / 563.49 / 565.87 / 551.15



Detailed options evidence

Supporting option-chain, execution and data-quality observations

Underlying price at observation	\$580.44
Options Snapshot IV sources	ATM: option chain Rank/percentile: fundamentals
Options Snapshot IV observed at	Oct 8, 2026 2:38 PM EDT
Options data coverage	88.9%
SKEW regime	HIGH TAIL RISK SKEW
VVIX regime	VVIX FALLING
Front expiration / DTE	2026-10-09 1 DTE
Front at-the-money IV	24.8%
25-delta skew	1.05
Put / Call 25-delta	\$575.00 Delta -0.270 / \$585.00 Delta 0.252
Median option bid/ask spread	31.1%
Bid/ask spread	-
Contracts observed / quoted	127 / 118

Price context

Last Price: 580.44 | Bid: 580.37 | Ask: 580.51 | Previous Close: 570.06 | Change: 10.38 | Daily change: 1.82% | Update Time: 2026-10-08T14:38:53.490001-04:00 | Latest History Date: 2026-10-08 | Latest History Price: 580.44

Historical context

Trading-day sample: 60 sessions | First Date: 2026-07-16 | Latest Date: 2026-10-08 | Latest Price: 580.44 | Max Drawdown 60d Percent: -8.31%

Fundamental context

Current Iv Percent: 26.03% | Iv Rank: 62.63 | Iv Percentile: 69.32 | 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.

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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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