



Mastercard Inc / MA

Equity | Generated Oct 9, 2026 11:31 PM EDT

Current price	Daily move	Bid / Ask	Previous close
\$589.00	+14.24 +2.48%	-/-	\$574.76

Market	NYSE
Industry	Financial Services
Market data as of	Oct 9, 2026 11:31 PM EDT

JW Intelligence Report

Complete | 3 of 3 sections | Oct 9, 2026 6:50 PM EDT

JW Rank	Rank label	Confidence	IV percentile
78.5 / 100	Constructive	high	51 / 100
Model reference	Upside scenario	Risk reference	Wheel strategy fit
\$575.00	\$600.00	\$560.00	85 / 100

Options stance	bullish
Tail-risk safety	56 / 100
JW Rank data coverage / as of	100.0% Oct 9, 2026 6:50 PM EDT

Key insight

MA Option Market Prices in Continued Upside Potential

Market read

The MA option market displays bullish sentiment, pricing in continued upside potential for the stock. Implied volatility is elevated, reflecting investor anticipation ahead of Q3 earnings on October 29th. The term structure shows a contango pattern with higher implied volatilities for further out expirations, suggesting expectations for sustained price movement.

Strategy context

MA's upcoming earnings release on October 29th is a key catalyst for potential volatility. The market anticipates continued growth and strong performance.



JW AI conclusions

Short- and medium-term model interpretation

AI context bias

Bullish

AI analysis updated

Oct 9, 2026 1:58 PM EDT

Short-term scenario

Cautious bullish over 1-3 weeks: prefer buying a pullback rather than chasing today's rally. Uncertainty is high because of the Oct 29 earnings date and renewed political focus on card-network competition.

Three-month outlook

Moderately positive but uncertain. Fundamentals remain solid, with consistent double-digit growth, high margins, and consensus targets still implying upside into the high \$600s if volume trends hold. The Oct 29 earnings report is the main near-term catalyst. Offsetting risks include possible legislative pressure from the Credit Card Competition Act (political support has increased, but passage and timing remain unclear), a premium valuation, and ordinary market sensitivity. A sustained move through roughly \$600 would improve the technical case; a miss or a break of recent support would raise the odds of a retreat toward the mid-\$500s.

Market sentiment

Recent posts are moderately constructive rather than strongly polarized. Traders have described a breakout setup alongside Visa toward prior highs, long-term investors have highlighted adding after a relatively flat year despite mid-teens growth, and analyst target increases (including Baird to \$710) have been noted positively. Offsetting comments treat the valuation as not cheap and flag fee or regulatory pressure as a reason for caution. Discussion volume is moderate.

Supporting evidence

Implied volatility is elevated at 25.4%, indicating heightened market expectation for price swings. | The term structure exhibits a contango pattern, with higher IV for longer-dated options, suggesting anticipation of continued upward price movement. | The stock is trading above its recent closes and most short- and intermediate-term moving averages, signaling positive momentum.

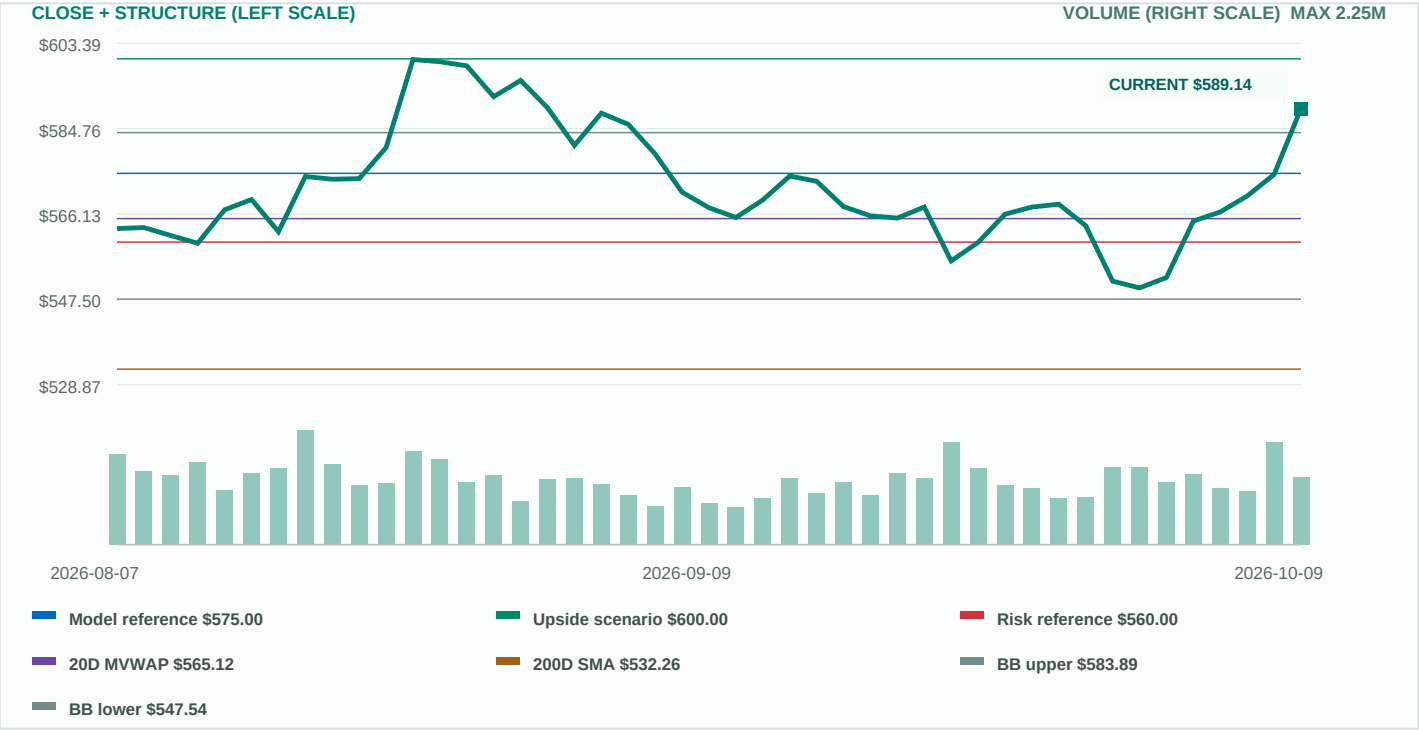
Risk watch

Earnings results could trigger significant price swings, both positive and negative. | The Credit Card Competition Act, which could impact Visa and Mastercard fees, remains a potential regulatory risk.



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)	78.12 / 64.94 / 60.80
RSI velocity	4.67
MACD line / signal / histogram	0.76 / - / -1.79
MACD acceleration	1.32
Stochastic K / D	87.86 / 83.51

Institutional footprints

Volume-weighted cost, price location and flow

Current read	Above institutional MVWAP Accumulation bias
Institutional flow	0.62
20-day MVWAP	\$565.12
Price vs 20-day MVWAP	+4.23%
Daily reference VWAP	\$584.81
Price vs daily reference	+0.72%
Volume	1.33M

Structural context

Long-term trend and volatility boundaries

Current read	Above 200-day trend Positive macro velocity
Macro velocity	0.53
20-day / 200-day SMA	\$565.72 / \$532.26
Bollinger range	\$547.54 - \$583.89
Bollinger position	1.145



Options and volatility intelligence

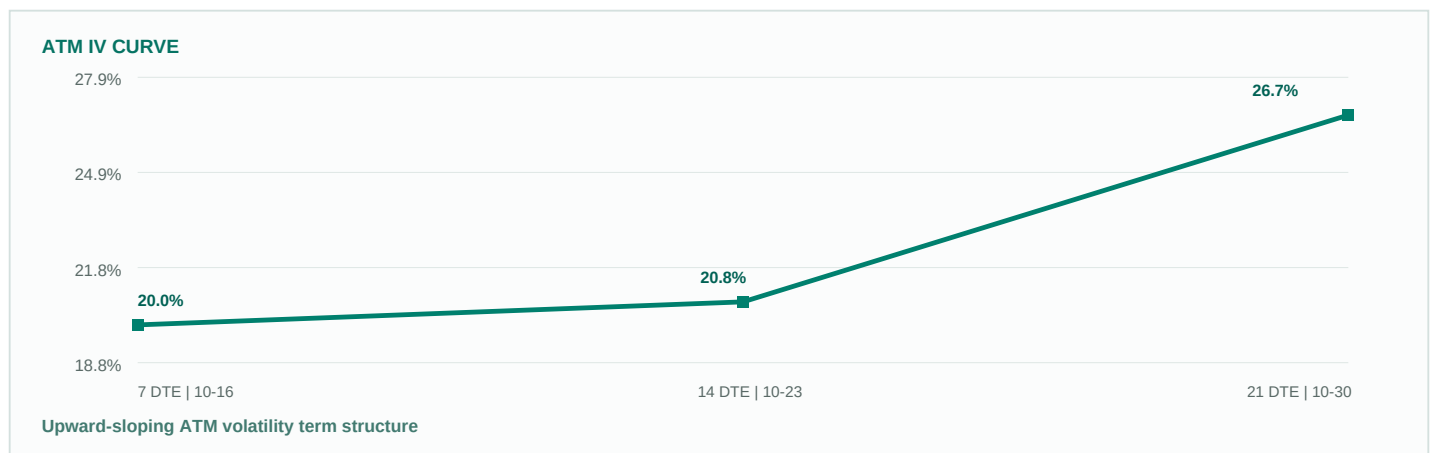
Structure, premium conditions and principal risks

IV rank	IV percentile	VVIX	SKEW
59 / 100	62 / 100	86.00	149.19

Market regime	Calm
Tail-risk regime	NORMAL TAIL RISK
Term structure	contango
Term slope	+6.65 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 9, 2026 2:37 PM EDT
Options data quality	Coverage 88.9%

Option term structure

ATM implied-volatility curve by days to expiration



EXPIRATION	DTE	ATM IV	STATE
2026-10-16	7	20.0%	-
2026-10-23	14	20.8%	-
2026-10-30	21	26.7%	-



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	unknown
VIX	14.87
VVIX	86.00
SKEW index	149.19
Observation confidence	high
Option quote quality	reliable
Contracts observed	110



Event and tail-risk context (continued)

Known event windows and broad volatility conditions

FIELD	VALUE
Contracts with quotes	110

Strategy fit

Generalized structure fit; not a personalized recommendation

Market structure

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Options context

MA Option Market Prices in Continued Upside Potential

Wheel context

MA's upcoming earnings release on October 29th is a key catalyst for potential volatility. The market anticipates continued growth and strong performance.

Observed evidence

Implied volatility is elevated at 25.4%, indicating heightened market expectation for price swings. | The term structure exhibits a contango pattern, with higher IV for longer-dated options, suggesting anticipation of continued upward price movement. | The stock is trading above its recent closes and most short- and intermediate-term moving averages, signaling positive momentum.

Principal risks to monitor

Earnings results could trigger significant price swings, both positive and negative. | The Credit Card Competition Act, which could impact Visa and Mastercard fees, remains a potential regulatory risk.



Fundamentals and events

Business quality, valuation and upcoming event context

Market capitalization	P/E (TTM)
\$503.50B	30.83
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	-1.7%
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 | 2026-10-16

At signal \$586.00 | Current \$589.00

SHORT Option \$590.00 B \$4.60 / A \$5.30

Conservative | CR \$4.95

Oct 9, 2026 1:25 PM EDT



Complete technical details

Full supporting indicator set used by the symbol detail experience

Volatility and options market

Price movement and premium conditions

ATR	\$10.12
ATR as % of price	1.7%
Volatility environment	low
Current IV	24.6%
IV rank	54 / 100
IV percentile	51 / 100
Technical Snapshot IV source	Private fundamentals snapshot
Technical Snapshot IV observed at	Oct 9, 2026 7:31 PM EDT

Technical health and risk radar

Derived indicator health and event context

Overall health	77 / 100
Trend health	92 / 100
Momentum health	82 / 100
Volatility health	84 / 100
Structure health	36 / 100
Earnings risk / date	medium 2026-10-29
Macro risk	unknown
Volatility risk	low
Structure risk	high

Structural indicator levels

Moving averages, volatility bands and observed trading ranges

SMA (20 / 50 / 200)	\$565.72 / \$572.11 / \$532.26
EMA (9 / 21)	\$570.14 / \$568.15
Bollinger upper / middle / lower	\$583.89 / \$565.72 / \$547.54



Structural indicator levels (continued)

Moving averages, volatility bands and observed trading ranges

FIELD	VALUE
Bollinger %B	1.145
True high / low	\$591.28 / \$574.00
5-day true high / low	\$591.28 / \$551.15

Three-day indicator history

Short-horizon change and the underlying three-session observations

INDICATOR	3-DAY CHANGE	SESSION 1 / 2 / 3
SMA20	0.532	-
SMA50	0.204	-
MVWAP20	0.624	-
MACD	1.320	-
RSI	4.666	-
Volume	73016.670	-
ATR	0.218	-
T1	-	-1.25 / 564.22 / 581.59 / 568.49
T2	-	-2.33 / 563.39 / 573.71 / 566.58
T3	-	-3.20 / 563.25 / 568.93 / 562.14



Detailed options evidence

Supporting option-chain, execution and data-quality observations

Underlying price at observation	\$588.07
Options Snapshot IV sources	ATM: option chain Rank/percentile: fundamentals
Options Snapshot IV observed at	Oct 9, 2026 2:37 PM EDT
Options data coverage	88.9%
SKEW regime	HIGH TAIL RISK SKEW
VVIX regime	VVIX FLAT
Front expiration / DTE	2026-10-16 7 DTE
Front at-the-money IV	20.0%
25-delta skew	0.61
Put / Call 25-delta	\$577.50 Delta -0.251 / \$600.00 Delta 0.248
Median option bid/ask spread	17.1%
Bid/ask spread	-
Contracts observed / quoted	110 / 110

Price context

Last Price: 588.07 | Bid: 587.94 | Ask: 588.10 | Previous Close: 574.76 | Change: 13.31 | Daily change: 2.32% | Update Time: 2026-10-09T14:37:36.985700-04:00 | Latest History Date: 2026-10-09 | Latest History Price: 588.07

Historical context

Trading-day sample: 60 sessions | First Date: 2026-07-17 | Latest Date: 2026-10-09 | Latest Price: 588.07 | Max Drawdown 60d Percent: -8.31%

Fundamental context

Current Iv Percent: 25.40% | Iv Rank: 58.59 | Iv Percentile: 61.75 | 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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