



Mastercard Inc / MA

Equity | Generated Oct 13, 2026 11:31 PM EDT

Current price	Daily move	Bid / Ask	Previous close
\$604.69	+9.60 +1.61%	\$601.20/\$607.50	\$595.09

Market	NYSE
Industry	Financial Services
Market data as of	Oct 13, 2026 11:31 PM EDT

JW Intelligence Report

Complete | 3 of 3 sections | Oct 13, 2026 6:50 PM EDT

JW Rank	Rank label	Confidence	IV percentile
72.6 / 100	Constructive	high	62 / 100
Model reference	Upside scenario	Risk reference	Wheel strategy fit
\$596.00	\$628.00	\$582.00	69 / 100

Options stance	bullish
Tail-risk safety	32 / 100
JW Rank data coverage / as of	100.0% Oct 13, 2026 6:50 PM EDT

Key insight

MA Option Market Prices in Continued Upside Potential

Market read

The MA option market displays a bullish sentiment, reflecting optimism about the company's future performance. Implied volatility is elevated but balanced, suggesting investors anticipate continued price movement. The term structure shows contango, with longer-dated options priced higher than near-term options, indicating expectations for further upside.

Strategy context

MA's recent earnings date was on October 13th. The next earnings announcement is scheduled for October 29th.



JW AI conclusions

Short- and medium-term model interpretation

AI context bias

Bullish

AI analysis updated

Oct 13, 2026 1:59 PM EDT

Short-term scenario

Cautiously bullish / prefer buy-the-dip over chasing. Momentum and the breakout support a 1-3 week bias higher, but elevated RSI, proximity to highs, and the Oct 29 earnings event raise reversal risk. Scale in only on weakness; this is not advice and outcomes are uncertain.

Three-month outlook

Constructive but not without risks. Secular payment-volume growth, value-added services, and digital-asset initiatives underpin expectations for continued double-digit revenue expansion, and consensus targets near \$670 imply modest further upside if execution holds. Offsetting factors are a premium valuation, UK interchange litigation and regulatory scrutiny that could pressure fees, and sensitivity to spending trends or alternative rails. Base case is gradual appreciation with earnings-driven volatility; upside requires beats and stable guidance, while downside follows any growth disappointment or adverse legal headlines. Material uncertainty remains on regulatory resolution and competitive shifts.

Market sentiment

Recent posts are sparse but tilted constructive. Notable comments highlight the breakout above a buy point and the \$600 call wall (with potential dealer-hedging support), plus longer-term views of MA as a high-quality, lower-volatility compounder suitable for tight-risk entries. Engagement is low and not representative of broader institutional flows. Uncertainty: social sample size is small and includes promotional noise.

Supporting evidence

MA's recent breakout above a technical buy point and the \$600 call wall suggest strong buying interest. | The stock is trading near its 52-week high, with positive momentum indicated by a strong bullish trend and elevated RSI. | Analyst consensus remains strongly bullish, with an average price target significantly higher than the current price.

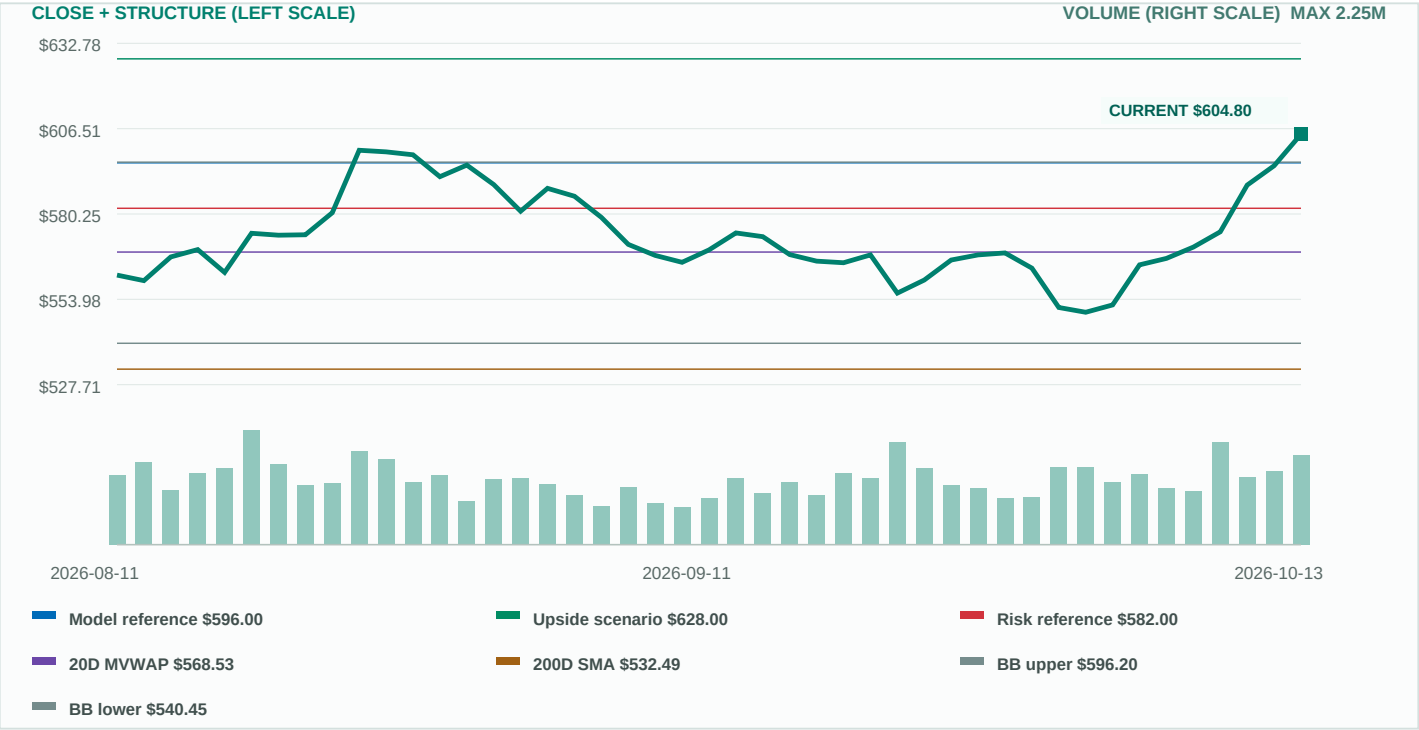
Risk watch

Elevated RSI levels suggest potential overbought conditions, increasing the risk of a near-term pullback.



Enhanced price structure

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

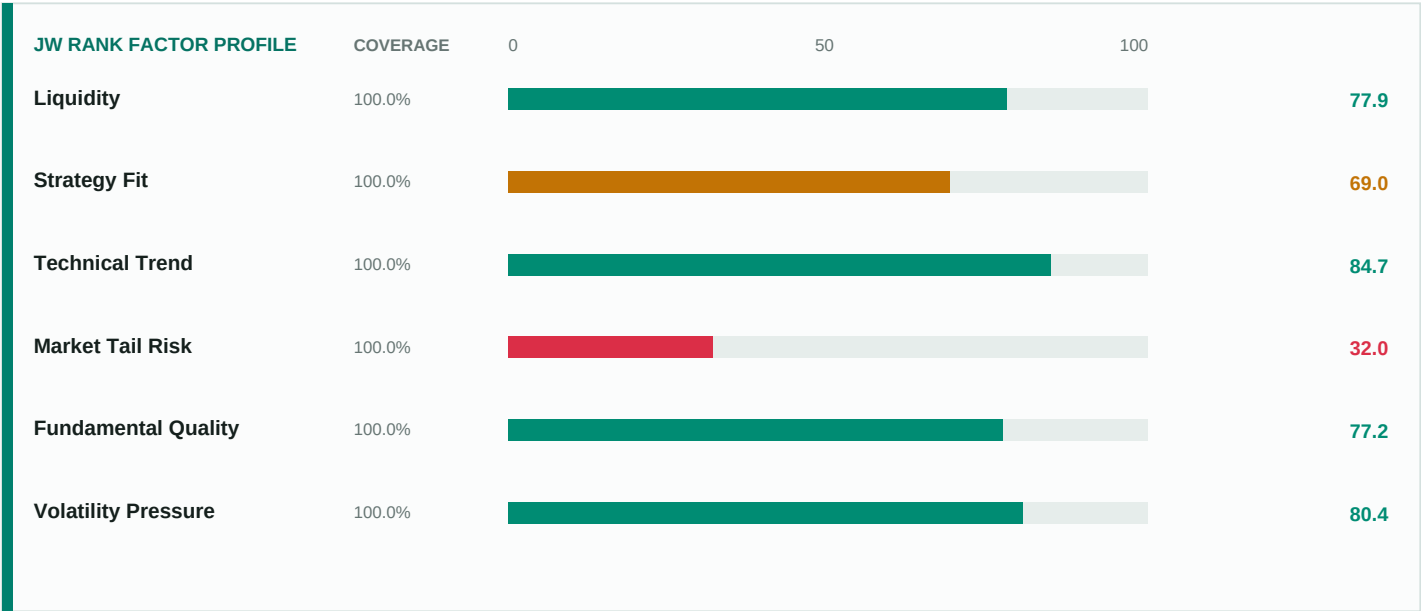


45 complete trading-session observations



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 overbought MACD accelerating
Trend signal	STRONG BULL
RSI signal	overbought
RSI (7 / 14 / 21)	85.15 / 71.54 / 65.94
RSI velocity	4.92
MACD line / signal / histogram	5.14 / - / 0.33
MACD acceleration	2.13
Stochastic K / D	95.60 / 91.07

Institutional footprints

Volume-weighted cost, price location and flow

Current read	Above institutional MVWAP Accumulation bias
Institutional flow	1.43
20-day MVWAP	\$568.53
Price vs 20-day MVWAP	+6.36%
Daily reference VWAP	\$602.51
Price vs daily reference	+0.36%
Volume	1.76M

Structural context

Long-term trend and volatility boundaries

Current read	Above 200-day trend Positive macro velocity
Macro velocity	1.20
20-day / 200-day SMA	\$568.33 / \$532.49
Bollinger range	\$540.45 - \$596.20
Bollinger position	1.154



Options and volatility intelligence

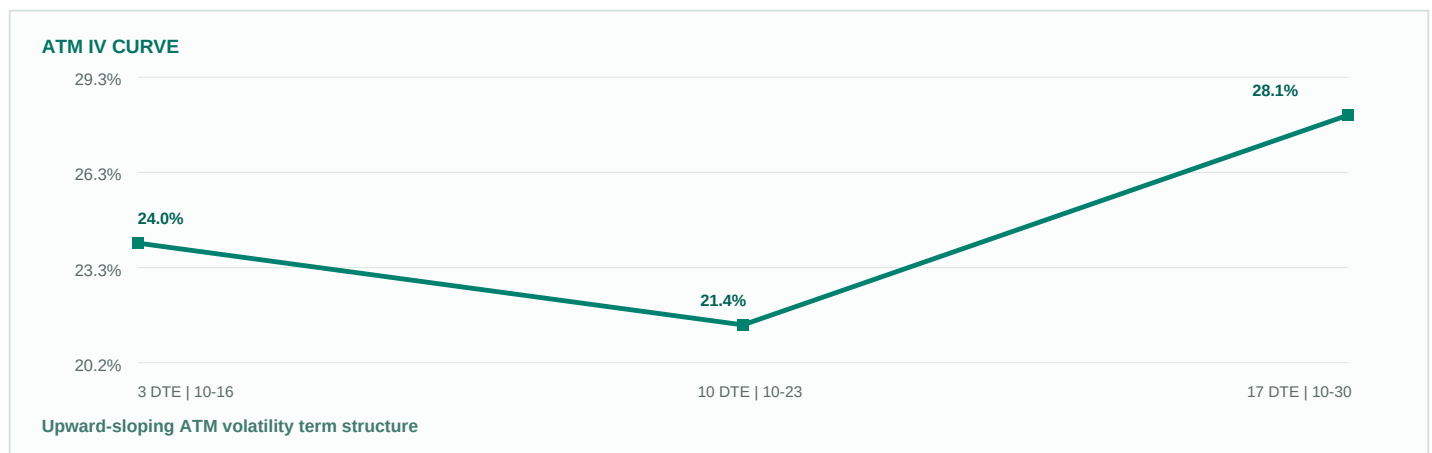
Structure, premium conditions and principal risks

IV rank 57 / 100	IV percentile 59 / 100	VVIX 85.87	SKEW 155.06
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Market regime	DANGER ZONE
Tail-risk regime	NORMAL TAIL RISK
Term structure	contango
Term slope	+4.10 pts
Skew read	balanced
Liquidity / quote coverage	98.3%
Options Snapshot IV sources	ATM: option chain Rank/percentile: fundamentals
Options Snapshot IV observed at	Oct 13, 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	3	24.0%	-
2026-10-23	10	21.4%	-
2026-10-30	17	28.1%	-



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	15.42
VVIX	85.87
SKEW index	155.06
Observation confidence	high
Option quote quality	reliable
Contracts observed	118



Event and tail-risk context (continued)

Known event windows and broad volatility conditions

FIELD	VALUE
Contracts with quotes	116

Strategy fit

Generalized structure fit; not a personalized recommendation

Market structure

The MA option market displays a bullish sentiment, reflecting optimism about the company's future performance. Implied volatility is elevated but balanced, suggesting investors anticipate continued price movement. The term structure shows contango, with longer-dated options priced higher than near-term options, indicating expectations for further upside.

Options context

MA Option Market Prices in Continued Upside Potential

Wheel context

MA's recent earnings date was on October 13th. The next earnings announcement is scheduled for October 29th.

Observed evidence

MA's recent breakout above a technical buy point and the \$600 call wall suggest strong buying interest. | The stock is trading near its 52-week high, with positive momentum indicated by a strong bullish trend and elevated RSI. | Analyst consensus remains strongly bullish, with an average price target significantly higher than the current price.

Principal risks to monitor

Elevated RSI levels suggest potential overbought conditions, increasing the risk of a near-term pullback.



Fundamentals and events

Business quality, valuation and upcoming event context

Market capitalization	P/E (TTM)
\$521.30B	31.97
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	4.4%
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 | 2026-10-23

At signal \$597.14 | Current \$604.69

SHORT Option \$600.00 B \$7.10 / A \$7.90

Conservative | CR \$7.50

Oct 12, 2026 3:22 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	\$10.13
ATR as % of price	1.7%
Volatility environment	low
Current IV	25.2%
IV rank	58 / 100
IV percentile	62 / 100
Technical Snapshot IV source	Private fundamentals snapshot
Technical Snapshot IV observed at	Oct 13, 2026 7:31 PM EDT

Technical health and risk radar

Derived indicator health and event context

Overall health	74 / 100
Trend health	92 / 100
Momentum health	70 / 100
Volatility health	85 / 100
Structure health	35 / 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)	\$568.33 / \$573.23 / \$532.49
EMA (9 / 21)	\$581.06 / \$573.71
Bollinger upper / middle / lower	\$596.20 / \$568.33 / \$540.45



Structural indicator levels (continued)

Moving averages, volatility bands and observed trading ranges

FIELD	VALUE
Bollinger %B	1.154
True high / low	\$605.60 / \$595.09
5-day true high / low	\$605.60 / \$566.58

Three-day indicator history

Short-horizon change and the underlying three-session observations

INDICATOR	3-DAY CHANGE	SESSION 1 / 2 / 3
SMA20	1.203	-
SMA50	0.451	-
MVWAP20	1.434	-
MACD	2.130	-
RSI	4.917	-
Volume	-82414.670	-
ATR	0.186	-
T1	-	2.80 / 566.36 / 598.95 / 589.14
T2	-	0.76 / 565.12 / 591.28 / 574.00
T3	-	-1.25 / 564.22 / 581.59 / 568.49



Detailed options evidence

Supporting option-chain, execution and data-quality observations

Underlying price at observation	\$602.82
Options Snapshot IV sources	ATM: option chain Rank/percentile: fundamentals
Options Snapshot IV observed at	Oct 13, 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 3 DTE
Front at-the-money IV	24.0%
25-delta skew	0.55
Put / Call 25-delta	\$595.00 Delta -0.271 / \$612.50 Delta 0.242
Median option bid/ask spread	26.4%
Bid/ask spread	-
Contracts observed / quoted	118 / 116

Price context

Last Price: 602.82 | Bid: 602.75 | Ask: 602.90 | Previous Close: 595.09 | Change: 7.73 | Daily change: 1.30% | Update Time: 2026-10-13T14:37:28.046321-04:00 | Latest History Date: 2026-10-13 | Latest History Price: 602.82

Historical context

Trading-day sample: 60 sessions | First Date: 2026-07-21 | Latest Date: 2026-10-13 | Latest Price: 602.82 | Max Drawdown 60d Percent: -8.31%

Fundamental context

Current Iv Percent: 25.08% | Iv Rank: 56.57 | Iv Percentile: 58.96 | 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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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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