

WU · NYSE · WEEK ENDED 24 JUL 2026

Weekly Investor Report

Western Union Co · Financial Services · Credit Services

LATEST CLOSE

8.22 USD

-7.4% latest week

Weekly setup

Mixed setup

The weekly trend is not active. Price is -3.4% below the Trend Line and sits at 45.8% of its 52-week range. The latest completed week returned -7.4%, after a 9.0% four-week move. The latest factor snapshot indicates quality is middle-of-the-pack; growth ranks weakly; valuation is inexpensive relative to peers. Options positioning is bullish with 37/100 conviction, while the latest news-sentiment score is 50/100. Near-term considerations: earnings are due in 0d.

Technical setup score 46/100. This score describes the weekly technical setup; the conclusion above also considers fundamentals, positioning, sentiment, and event risk.

LATEST CLOSE

8.22 USD

24 Jul 2026

1W RETURN

-7.4%

latest completed week

4W RETURN

9.0%

short-term follow-through

12W RETURN

-7.9%

quarterly tape

TREND BREADTH

44.2%

23 of 52 weeks active

VOLUME RATIO

1.1x

vs 13-week average

What is working

- Next-week expectancy is positive at 55.30% based on similar historical setup states.

What could go wrong

- The trend backdrop is inactive, so price action has not confirmed a constructive regime.
- Price is below the Trend Line, which keeps downside pressure in focus.
- Price is below Fair Value, so the market is still discounting the latest tape.
- Activity pressure is negative, which weakens the current setup.

What to watch next

- Trend Line remains the key weekly regime level.
- Activity pressure is the gauge to monitor for confirmation or fade.
- A volume ratio above 1.5x would show stronger participation in the next move.

This week's evidence at a glance

PRICE FOLLOW-THROUGH

-7.4%

Latest completed week; four-week move 9.0%.

INDICATOR STACK

24/52

Trend and activity pressure are weighted against the latest 12-week confirmation window.

TREND BACKDROP

Active

The trend backdrop defines the current weekly regime.

PATIENT CAPITAL

Quiet

Activity-pressure buy-signal status for institutional accumulation timing.

NEXT-WEEK EXPECTANCY

Positive 55.30%

Historical one-week expectancy contributes to the evidence score when direction is confirmed.

OPTIONS PRESSURE

Bullish

37/100 conviction; expected move 8.8%.

NEWS SENTIMENT

50/100

56 relevant articles in the latest sentiment read.

EVENT RISK

0d

Next report is scheduled for 30 Jul 2026; event risk rises as the date approaches.

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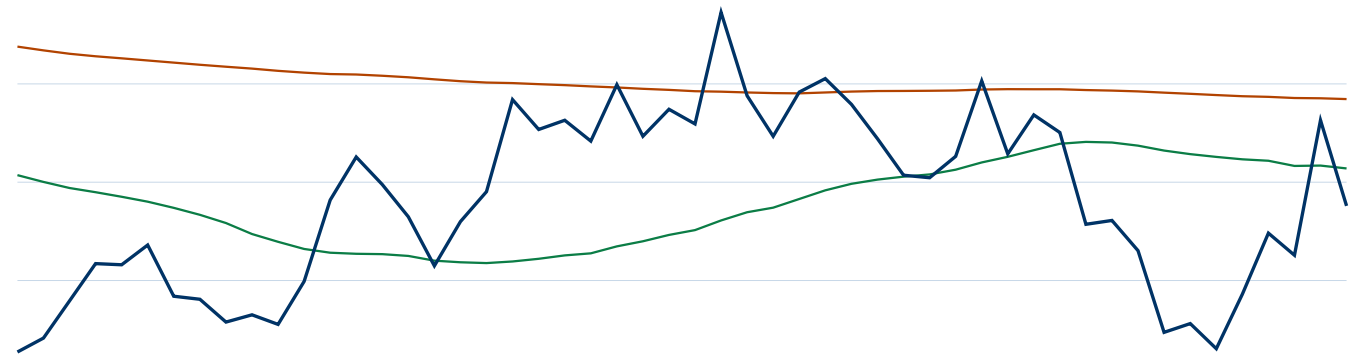
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01 · PRICE ACTION

Where price is—and whether the trend supports it

The weekly trend is not active. Price is -3.4% below the Trend Line and sits at 45.8% of its 52-week range. The latest completed week returned -7.4%, after a 9.0% four-week move.

52-week price path



Blue: weekly close · Green: Trend Line · Orange: Sharemaestro Fair Value

Position in the 52-week range Close Trend Fair 6.91 USD 9.78 USD Latest close sits at 45.8% of the 52-week range.	RANGE LOCATION 45.8% Shows where the latest close sits between the 52-week low and high.	TREND DISTANCE -3.4% Price premium or discount versus the weekly Trend Line.
	FAIR-VALUE GAP -9.1% Premium demand or model discount versus Sharemaestro Fair Value.	HIGH-WATER GAP -15.9% Distance from the latest 52-week high.

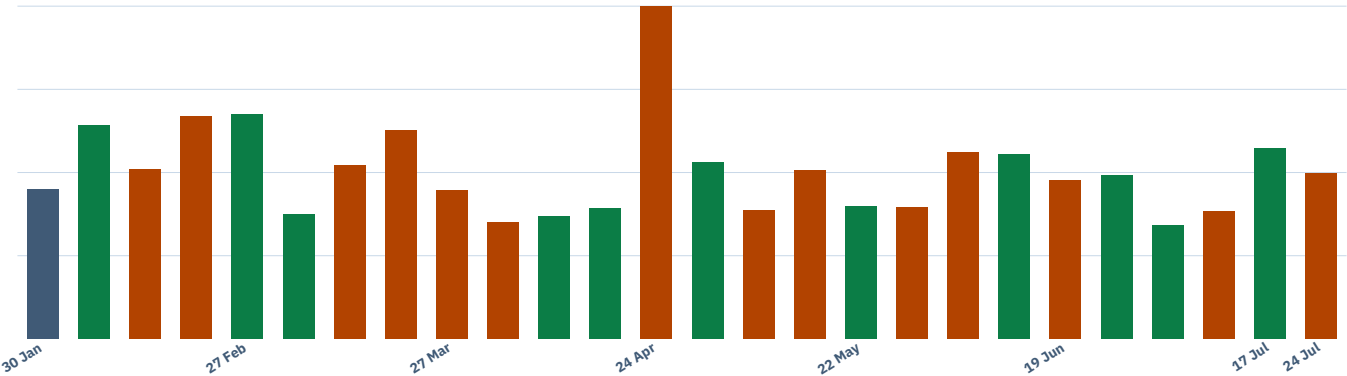
02 · VOLUME AND DEMAND

Is real participation confirming the move?

Latest weekly volume is 1.1x the 13-week average. Participation is around or above normal and provides reasonable confirmation.

26-week volume confirmation

Bar height shows weekly volume. Green marks an up week; orange marks a down week.



PARTICIPATION 1.1x Latest volume versus the 13-week average.	BASELINE 39.2M 13-week average volume.	ONE-YEAR BASE 43.9M 52-week average volume.	LATEST WEEKLY VOLUME 41.7M Most recent completed week.
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Demand beneath price

Activity pressure and institutional-style signals

These indicators assess whether participation is improving beneath price. They are supporting evidence, not proof of institutional buying.

Activity pressure path

Latest 0.11 · 12-week average 0.27

12-week confirmation

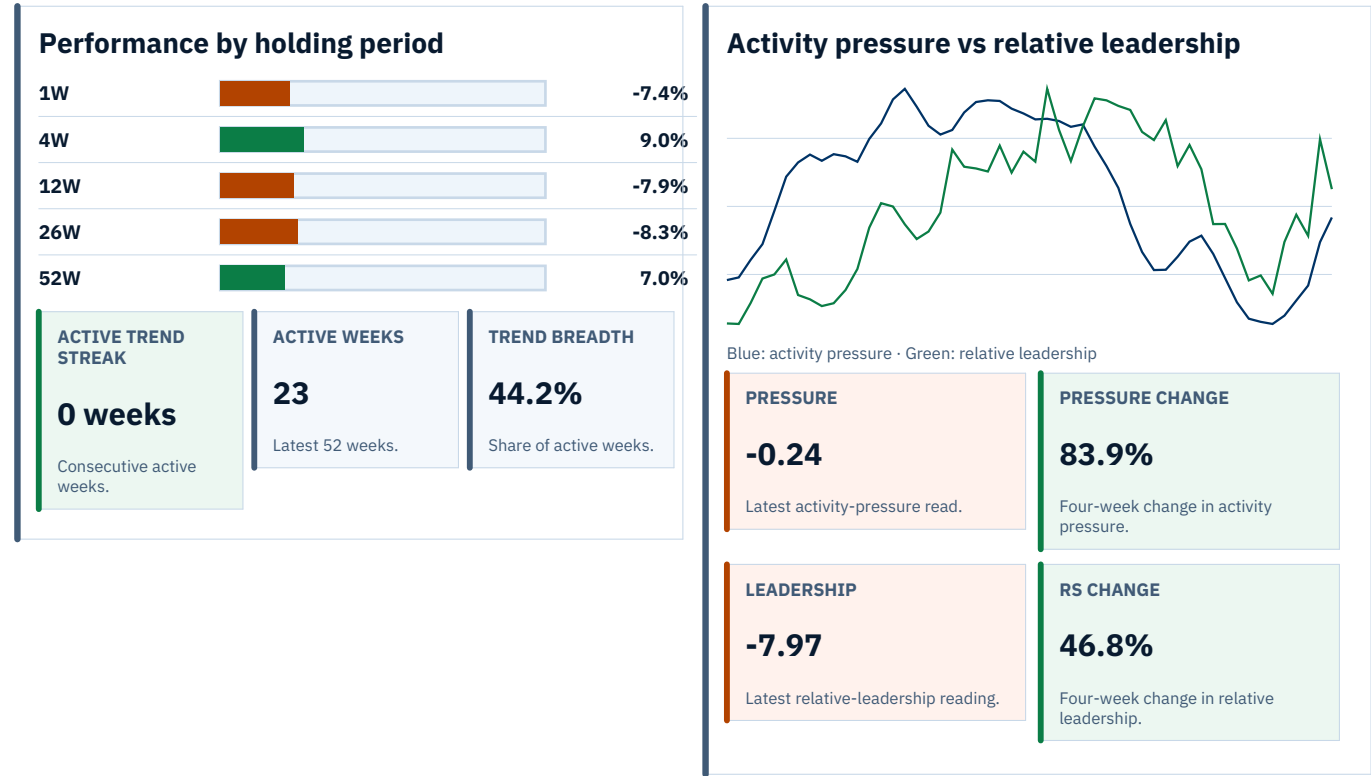
Signal	Read	Meaning
Trend active	1/12	Active trend-backdrop weeks in the latest 12-week window.
Positive pressure	0/12	Weeks with constructive activity pressure in the latest 12-week window.
Positive leadership	0/12	Weeks with positive relative leadership in the latest 12-week window.
Activity pressure	0.11	Current proprietary activity-pressure read.
Buy signals	0	Accumulation signal count in the latest 12 weeks.
Reversal markers	0	No reversal markers

No recent accumulation markers. No reversal markers.

03 · MOMENTUM AND LEADERSHIP

Is performance persistent—and is the stock leading?

Performance is 9.0% over four weeks, -7.9% over 12 weeks, and 7.0% over one year. The current trend has remained active for 0 consecutive weeks.



Technical setup scorecard

Trend		24
Momentum		64
Activity Pressure		52
Relative Leadership		30
Next-Week Expectancy		78
Volume		45
Smart Money		35
Risk Control		41

04 · FUNDAMENTALS AND VALUATION

What investors are paying for—and the quality behind it

The latest factor snapshot indicates quality is middle-of-the-pack; growth ranks weakly; valuation is inexpensive relative to peers.

FACTOR WEEK 26 Jul 2026 Latest published factor snapshot.	STATEMENTS THROUGH 31 Dec 2025 Financial reporting period used.	FIELD COVERAGE 97% Available factor fields.	MODEL CONFIDENCE 93% Snapshot confidence.
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Relative factor standing		
Higher display scores are better. Each score is converted from the underlying universe rank, where rank 1 is best.		
Overall factor strength		86/100
Value		95/100
Quality		65/100
Momentum		30/100
Growth		2/100

Valuation How much investors are paying for earnings, sales, and cash flow.	Business quality Margins and the return generated on invested capital.
P/E Price divided by trailing earnings. 5.8x	GROSS MARGIN Gross profit retained from each unit of revenue. 34.0%
PRICE / SALES Market value relative to trailing revenue. 0.6x	OPERATING MARGIN Operating profit retained from revenue. 17.7%
EV / EBITDA Enterprise value relative to operating cash earnings. 4.2x	FREE-CASH-FLOW MARGIN Free cash flow generated from revenue. 16.7%
FREE-CASH-FLOW YIELD Free cash flow as a share of enterprise value. 18.3%	RETURN ON INVESTED CAPITAL Operating return generated on invested capital. 27.0%

04 · FUNDAMENTALS AND VALUATION · CONTINUED

Growth, shareholder returns, and balance-sheet strength

The second half of the fundamental read separates recent business growth from cash returned to shareholders and financial leverage.

Growth and financial strength	Shareholder return and balance sheet
Recent business growth and accounting strength.	Cash returned to owners and financial leverage.
REVENUE GROWTH-2.3% Latest one-year revenue growth.	DIVIDEND YIELD11.4% Cash dividends relative to market value.
EPS GROWTH-51.8% Latest one-year earnings-per-share growth.	BUYBACK YIELD8.2% Net share repurchases relative to market value.
FREE-CASH-FLOW GROWTH16.8% Latest one-year free-cash-flow growth.	SHAREHOLDER YIELD19.6% Dividend yield plus net buyback yield.
PIOTROSKI F-SCORE5/9 Nine-point accounting-strength checklist.	NET DEBT / EBITDA1.3x Balance-sheet debt relative to operating cash earnings.

How to read this

Quality and valuation are separate questions. A strong company can still carry a demanding valuation, so profitability, growth, balance-sheet strength, and the price paid for those characteristics should be assessed independently.

The latest factor snapshot indicates quality is middle-of-the-pack; growth ranks weakly; valuation is inexpensive relative to peers.

05 · OWNERSHIP, OPTIONS, AND SENTIMENT

What other market participants are doing

Options, insider transactions, market sentiment, and activity-pressure signals can confirm or challenge the price story. None should be used alone.

Options positioning

Bullish

WU shows bullish options pressure with a 37/100 conviction score, put-call volume ratio of 0.27, expected move of 8.8%, and Sharemaestro trend signal inactive.

CONVICTION

37/100

Options signal conviction.

EXPECTED MOVE

8.8%

Nearest-chain pricing.

PUT/CALL VOLUME

0.27

Contract volume balance.

Pressure

66

Speculation

3

Volatility

63

Trend agreement

8

Insider activity

1 / 4

1 acquisitions and 4 disposals in the latest 180-day insider tape. Acquisitions / disposals over the latest 180 days. Insider activity is context, not a stand-alone signal.

News sentiment

50/100

Weighted news tone is neutral across 56 relevant articles.

14 positive · 28 neutral · 14 negative

Patient Capital

Quiet

Activity-pressure buy-signal evidence highlights potential institutional accumulation windows. No recent buy signal

06 · CATALYSTS AND RISK

What can move the shares—and how volatile the path has been

Event timing, options-implied movement, drawdown, and weekly gains and losses frame the risk around the current setup.

NEXT EARNINGS
0d
Next report is scheduled for 30 Jul 2026; event risk rises as the date approaches.

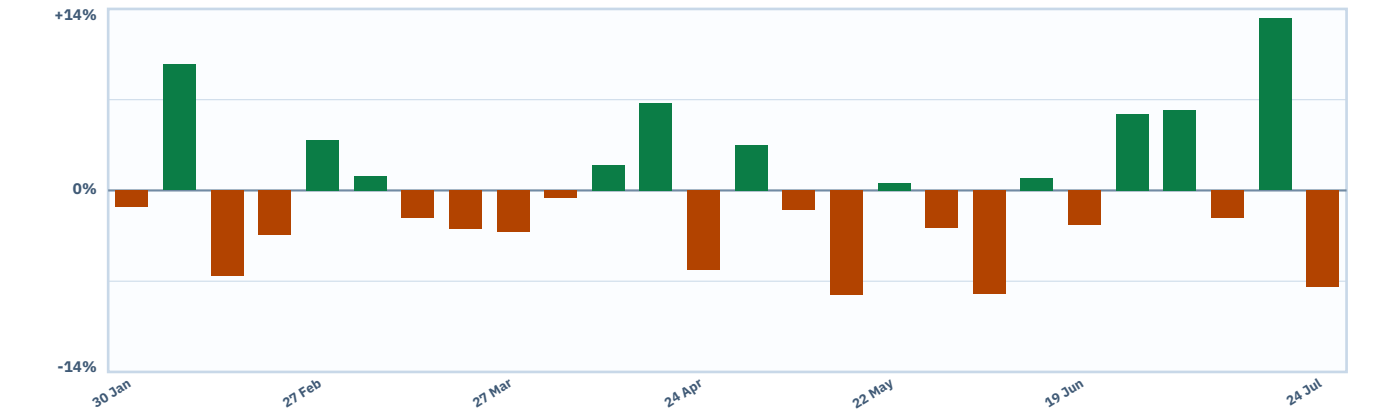
OPTIONS EXPECTED MOVE
8.8%
Nearest-chain priced movement where available.

52-WEEK DRAWDOWN
-15.9%
Distance below the 52-week high.

13-WEEK VOLATILITY
6.0%
Standard deviation of weekly returns.

Weekly gains and losses

Each bar is one completed week. Gains rise above zero; losses fall below it. Taller bars mean a larger move.



WEEKS HIGHER
11 of 26
15 weeks finished lower.

BEST WEEK
+13.3%
Week of 17 Jul.

WORST WEEK
-8.0%
Week of 15 May.

LATEST WEEK
-7.4%
Week of 24 Jul.

Shape of recent returns

Strong gains		5
Modest gains		6
Flat weeks		-
Modest losses		10
Sharp losses		5

RECENT VOL
6.0%
13-week weekly-return volatility.

BASE VOL
4.7%
52-week weekly-return volatility.

UP/DOWN SPLIT
25/27
Count of positive and negative weeks in the 52-week window.

AVERAGE SKEW
4.3% / -3.5%
Average positive week versus average negative week.

07 · SECTOR AND PEER CONTEXT

Is this stock leading—or simply moving with its group?

Sector and industry breadth distinguish company-specific strength from a broad group move.

Sector · US Financial Services

4-WEEK RANK - / 100 Standing within the tracked group.	GROUP AVERAGE 5.2% Average four-week return.	TREND BREADTH 58.0% Share of peers with an active trend.
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Peer	Exchange	1W return	4W return	Trend
PYPL	NASDAQ	-0.7%	26.8%	Inactive
KB	NYSE	-1.6%	19.4%	Active
SHG	NYSE	1.0%	18.6%	Active
TRV	NYSE	5.0%	18.3%	Active
ICE	NYSE	4.4%	17.7%	Inactive

Industry · US Credit Services

4-WEEK RANK 2 / 53 Standing within the tracked group.	GROUP AVERAGE -4.8% Average four-week return.	TREND BREADTH 50.9% Share of peers with an active trend.
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Peer	Exchange	1W return	4W return	Trend
PYPL	NASDAQ	-0.7%	26.8%	Inactive
WU	NYSE	-7.4%	9.0%	Inactive
LU	NYSE	-0.7%	8.7%	Inactive
MA	NYSE	-0.7%	8.3%	Inactive
AGM	NYSE	2.0%	7.5%	Active

08 · EVIDENCE AND WEEKLY DATA

The underlying research record

Every top-level statement should be traceable to a stored market, fundamental, event, or positioning observation.

Cross-signal evidence matrix

Evidence pillar	Score / read	Summary	Detail
Weekly tape	43/100	Trend, activity pressure, participation, and risk combine to a 43/100 tape read.	
Indicator analysis	12/100	Latest 12-week confirmation: trend 1/12, activity pressure 0/12, relative leadership 0/12.	Activity pressure 0.11; No reversal markers
Next-Week Expectancy	Positive 55.30%	Next-week expectancy is positive with a 55.30% historical one-week setup read.	Adds short-term historical context without overriding trend, activity, or relative leadership.
Factors	69/100	O'Shaughnessy factor stack blends value, quality, momentum, and confidence.	Buyback Yield rank 7; Small Cap Core rank 5
Patient Capital	Quiet	Activity-pressure buy-signal evidence highlights potential institutional accumulation windows.	No recent buy signal
Options	42/100	WU shows bullish options pressure with a 37/100 conviction score, put-call volume ratio of 0.27, expected move of 8.8%, and Sharemaestro trend signal inactive.	Bullish · Call-side pressure · Expected move 8.8%
Sentiment	50/100	Weighted news tone is neutral across 56 relevant articles.	Western Union (WU) To Report Earnings Tomorrow: Here Is What To Expect
Insiders	1 / 4	1 acquisitions and 4 disposals in the latest 180-day insider tape.	
Earnings	0d	Next report is scheduled for 30 Jul 2026; event risk rises as the date approaches.	

Current evidence clusters

PRICE FOLLOW-THROUGH -7.4% Latest completed week; four-week move 9.0%.	INDICATOR STACK 24/52 Trend and activity pressure are weighted against the latest 12-week confirmation window.	TREND BACKDROP Active The trend backdrop defines the current weekly regime.	PATIENT CAPITAL Quiet Activity-pressure buy-signal status for institutional accumulation timing.
NEXT-WEEK EXPECTANCY Positive 55.30% Historical one-week expectancy contributes to the evidence score when direction is confirmed.	OPTIONS PRESSURE Bullish 37/100 conviction; expected move 8.8%.	NEWS SENTIMENT 50/100 56 relevant articles in the latest sentiment read.	EVENT RISK 0d Next report is scheduled for 30 Jul 2026; event risk rises as the date approaches.

08 · EVIDENCE AND WEEKLY DATA · CONTINUED

Recent completed weeks

The completed weekly bars behind the report provide a compact audit trail for price, trend, Fair Value, activity pressure, leadership, and volume.

Week	Close	Return	Trend Line	Fair Value	Pressure	Leadership	Volume	Trend
24 Jul 2026	8.22 USD	-7.4%	8.51 USD	9.04 USD	-0.24	-7.97	41.7M	Off
17 Jul 2026	8.88 USD	13.3%	8.53 USD	9.05 USD	-0.55	-1.33	47.8M	Off
10 Jul 2026	7.84 USD	-2.1%	8.53 USD	9.05 USD	-1.10	-14.18	32.0M	Off
03 Jul 2026	8.01 USD	6.2%	8.57 USD	9.06 USD	-1.29	-11.37	28.6M	Off
26 Jun 2026	7.54 USD	5.9%	8.58 USD	9.06 USD	-1.48	-15.00	41.2M	Off
19 Jun 2026	7.12 USD	-2.6%	8.60 USD	9.07 USD	-1.58	-21.89	39.8M	Off
12 Jun 2026	7.31 USD	0.9%	8.62 USD	9.08 USD	-1.56	-19.45	46.5M	Off
05 Jun 2026	7.25 USD	-8.0%	8.65 USD	9.09 USD	-1.52	-20.10	46.9M	Off
29 May 2026	7.88 USD	-2.9%	8.68 USD	9.10 USD	-1.31	-15.87	33.0M	Off
22 May 2026	8.11 USD	0.4%	8.71 USD	9.11 USD	-1.00	-12.60	33.2M	Off
15 May 2026	8.08 USD	-8.0%	8.71 USD	9.11 USD	-0.70	-12.62	42.4M	Off
08 May 2026	8.79 USD	-1.5%	8.70 USD	9.12 USD	-0.47	-5.33	32.4M	On
01 May 2026	8.92 USD	3.5%	8.65 USD	9.12 USD	-0.54	-2.10	44.4M	On
24 Apr 2026	8.62 USD	-6.1%	8.60 USD	9.12 USD	-0.73	-4.91	83.6M	On

How to use this report

This is a completed-week research summary. It explains the available evidence and its conflicts; it does not predict a guaranteed outcome or replace your own risk assessment. Fundamental figures may refer to an earlier financial reporting period, which is shown in the fundamentals section.

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