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Mr. Bézard is a co-founder and research director at Aite Group, LLC, managing the firm's banking and payments practice. His recent coverage has focused on the transformation of the payment industry, emerging products such as prepaid and decoupled debit cards, competition among card networks, the evolution of loyalty marketing and the optimization of the online banking channel. He has more than a decade of experience in assisting financial institutions, payment companies and technology vendors with advisory services and strategy consulting. Prior to joining Aite Group, he was a senior analyst within Celent's banking group, where he helped build an industry-leading payments practice. Before that, he was with BNP Paribas, where he headed the research team of L'Atelier, the bank's technology and Internet intelligence division. He also served as an analyst at Plénitudes, a management consulting firm that specializes in change management. He has been published extensively.