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Mr. Hayes is a partner in the Retail and Business Banking practice of Oliver Wyman Financial Services. Based in the firm's Boston office, he focuses on strategic initiatives related to payments and retail banking. He has worked with leading global organizations to develop payment strategies, enhance card programs, select networks and payment processors, and improve self-service banking. Additionally, he led the 2008 Debit Issuer Study, the definitive benchmarking study of the U.S. debit card market, and supported Oliver Wyman's recent report on European Advanced Payments. Prior to joining Oliver Wyman, he was the head of the Financial Services practice at Dove Consulting.