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Mr. Howes has been a director of Edgar, Dunn & Company since 1996. He is based in London and has led high-profile consultancy assignments, including product, competitive, and market entry strategies, for blue chip organizations in many countries. In recent years, he directed projects related to business and strategic consequences of the evolving European payments environment. Previously, he worked at Midland/HSBC Bank, where his roles included head of Group Cards, Electronic Banking director, and head of Payments Strategy and Emerging Markets. He played a major part in the formation of the Switch Debit Card scheme and has been closely involved in other major global business card developments. He is an Alfred P. Sloan Fellow of the London Business School; an associate of the Institute of Financial Services, United Kingdom; and author of numerous articles on payments issues.