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Addition of Debit Card Further Strengthens DataPath’s Turnkey Solution for Employee Benefit Administrators

mySourceCard™, a MasterCard® debit card offered through Benefit Bank, can be used at the point of sale for out-of-pocket medical expenses

Little Rock, AR (July 26, 2004) – In an effort to maintain their role as the leading provider of employee benefit solutions, DataPath, Inc. has developed *mySourceCard™*, the latest option in DataPath’s “A-Z” solution for employee benefit administrators. Because DataPath develops its own software in-house, administrators and employers can benefit from the efficiencies and customer service of a one-source solution provider.

DataPath, Inc. has teamed up with Benefit Bank to provide this “limited utility” debit card to employees who participate in employer-sponsored reimbursement plans, typically referred to as Flexible Spending Accounts (FSA). *mySourceCard™* will allow employees and their family members to easily access funds to pay for out-of-pocket healthcare costs, such as office co-pays, prescriptions, dependent care, and more.

“The convenience of the debit card is transforming how reimbursement benefit plans are being offered to employees,” said John J. Robbins, Sr., DataPath President and CEO. “With a simple swipe of the card, employees have access to plan funds without the hassle of writing a check or filling out lengthy reimbursement forms.”

mySourceCard™ is a special-purpose MasterCard® debit card that interfaces with Flexible Spending Accounts (FSA), Health Reimbursement Arrangements (HRA), Dependent Care Assistant Programs (DCAP), and Transportation Management Accounts. For the most part, *mySourceCard™* works just like a debit card, except that it is limited to specific merchants and eligible expenses, which are determined by the benefit account selected and defined by Merchant Category Codes ("MCCs").

mySourceCard™ users simply present the card at specified categories of providers, such as healthcare providers, pharmacies, dependent care, and mass transit and parking providers for

payment of out-of-pocket balances such as copayments, deductibles, and coinsurance amounts. The transaction is then processed like other debit cards, and the amount is automatically deducted – in real time – from the FSA, HRA, HSA, DCAP, or other benefit plan “purses.” Non-card transactions are integrated into the account balances via the administration system for a total picture of the benefit account. Account balances and transaction information are easily accessible online.

mySourceCard[™] is part of ongoing innovations that have made DataPath a leader in the employee benefit plan administration system solutions arena since 1984. DataPath, a Mastercard[®] Member Service Provider for Benefit Bank’s Mastercard[®] credit card program called *myResourceCard*[®], developed *mySourceCard*[™] to give employers and employees another option for accessing benefit plan funds.

“Debit cards and credit cards are so convenient that they have been shown to increase employee participation by 25 percent once implemented,” Robbins said. “The ease of use also motivates employees to increase the amounts they put into their accounts. This can mean substantial tax savings for the employer, at least 7.65% in payroll taxes for every employee dollar contributed to a pre-tax benefit plan. There are inherent benefits in both the credit card and debit card approaches, and we wanted to give our clients the option of both.”

mySourceCard[™] is intended to have limited utility. At the request of Benefit Bank, use of this card is authorized for qualified purchases only as set forth in the Benefit Bank card agreement. It should not be used at other Mastercard[®] acceptance locations. No cash access.

For more information, contact DataPath at 1-501-296-9990 or call Benjamin Lewis of Perception, Inc. at 1-301-963-7555.

About DataPath

Founded in 1984, DataPath is a management-owned, privately held company based in Little Rock, Arkansas, that produces software solutions for administering employee benefit plans. Clients include employers, outsourcing benefit consultants, and plan service providers.

DataPath’s flexible solutions allow its clients to market, propose, install, administer, test, and report employee benefit plans. DataPath has distributed more than 1,000 applications to customers throughout the United States.

DataPath is the first and only company to market both a debit card and a credit card that interconnect and interface with employee benefit options.

For more information, visit <http://www.dpath.com>.

About Benefit Bank

Located in Fort Smith, AR, Benefit Bank is owned by 40 local families who all share the same philosophy of a customer service bank – *our customers are our greatest asset!* Founded in December 1999, Benefit Bank has experienced rapid growth for a community bank, increasing its initial assets 10 times in five years. This is due in part because all original 12 employees are leaders in their fields, with more than 200 years of experience among them.

For more information on Benefit Bank, visit <http://www.benefitbank.net>.

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