



## How GeoDataVision Streamlines Banking Compliance Mapping with Mapitude

### Executive Summary

GeoDataVision helps banks map and analyze Community Reinvestment Act (CRA) assessment areas and fair lending data. As its client base grew to hundreds of banks across the U.S., the firm needed a faster way to bring together demographics, lending, and location data to visualize risk and spot gaps in service. GeoDataVision adopted Caliper Corporation's Mapitude GIS to integrate data, standardize workflows, and publish interactive maps via Mapitude Online for clients and regulators.

The result is a repeatable, data-driven approach that makes CRA and fair lending analysis easier to understand, faster to produce, and more persuasive during examinations.

### Business Challenge: Ensuring CRA & Fair Lending Compliance

Banks must serve all communities where they operate, including low- and moderate-income and majority-minority neighborhoods. For GeoDataVision's clients, that requires accurate CRA assessment areas and the analysis of branch networks, loan records, Census demographics, and competitor presence to identify underserved or high-risk areas. Traditional, multi-tool workflows were slow and hard to update, and sharing static maps with executives and examiners created coordination hurdles.

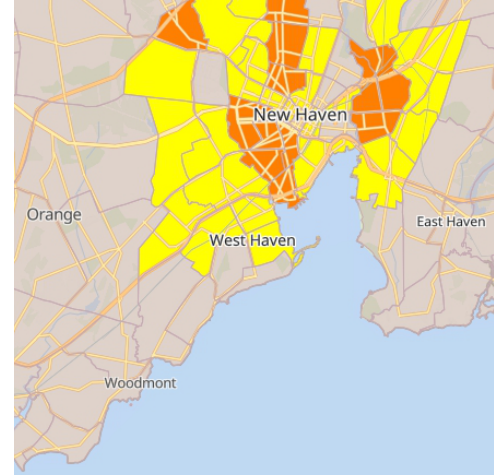
### The Solution

Maptitude allowed GeoDataVision to unify all relevant location-based data and produce clear, actionable maps for compliance. In particular, Mapitude enabled GeoDataVision to achieve several key objectives:

1. **Consolidate compliance data:** Import branch, loan, and customer datasets alongside built-in FFIEC and Census demographics to view a complete footprint in one map.
2. **Identify & visualize risk:** Build thematic maps of majority-minority and low/moderate-income tracts. Use drive-time rings to model realistic branch service areas and reveal lending gaps.
3. **Share interactive maps:** Publish secure, cloud maps with Mapitude Online so bank teams and regulators can explore layers, zoom to neighborhoods, and download reports.

### Results & Benefits

By implementing Mapitude, GeoDataVision significantly streamlined its compliance mapping workflow. What once required piecing together data from various sources now happens within one GIS environment, saving time and reducing errors. The firm has efficiently produced maps and analyses for hundreds of banks without needing a large technical staff: a testament to Mapitude's ease of use and automation features. Complex analyses, such as evaluating each branch's practical service area using drive-time polygons, can be done in minutes. Notably, when GeoDataVision began using drive-time rings to define branch service areas, "the regulators were really impressed," according to GeoDataVision's president, Len Suzio. The maps clearly demonstrated how far each branch reaches and whether any populated areas were left outside those reach, providing regulators with a new level of insight into the bank's coverage.



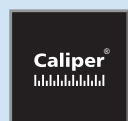
### Customer Profile

*GeoDataVision is a U.S. consulting firm specializing in community banking compliance, particularly CRA and fair lending. Based in Connecticut, GeoDataVision has over two decades of experience helping community banks nationwide understand and fulfill their CRA, HMDA, and Fair Lending requirements. The firm's services include CRA assessment area mapping and evaluation, fair lending risk analysis, regulatory performance benchmarking, and compliance training.*

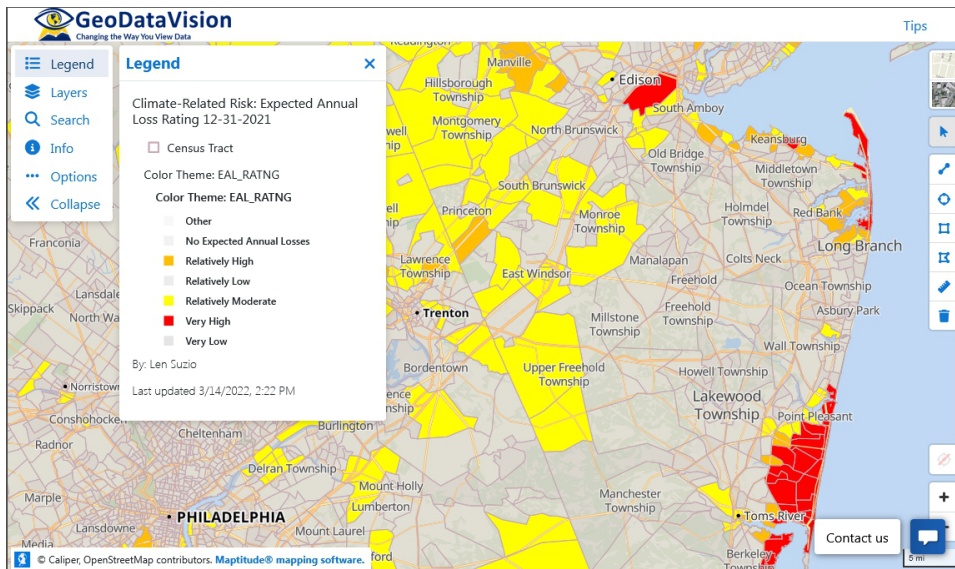


**"We've used Mapitude for more than 20 years and have created maps for 600–700 banks. We are very enthusiastic about Mapitude Online. We've found that even bank regulators are visiting our online maps."**

Len Suzio  
President, GeoDataVision



Another major benefit has been improved communication and transparency. The interactive maps shared via Maptitude Online have enabled a new level of engagement. Bank management and compliance officers can now visually confirm that their CRA assessment areas include all the required neighborhoods, and they can quickly identify any outliers or anomalies in lending patterns. GeoDataVision reports that the response to these online maps has been overwhelmingly positive, in Len Suzio's words, "tremendous." Clients appreciate the ability to drill down into their own data geographically, and regulators appreciate the easy access to up-to-date maps showing compliance metrics. In fact, some examiners proactively consult GeoDataVision's published maps during their reviews, a strong indication of trust in the information being presented.



## Conclusion

Ultimately, Maptitude has helped GeoDataVision's client banks proactively meet their CRA and fair lending obligations. By readily identifying underserved tracts or potential compliance issues on the map, banks can address these areas before they become findings in an exam. The GIS-based approach also adds credibility to the banks' compliance programs: presenting examiners with detailed, data-backed maps demonstrates a high level of diligence and transparency. This not only facilitates smoother exams but also helps banks direct their community outreach and lending efforts more effectively (for example, by pinpointing neighborhoods that would benefit from increased marketing or a new branch). For GeoDataVision, the ability to deliver such insights at scale has reinforced its reputation as an industry leader in compliance consulting.

## Technology Used

*Maptitude Desktop for analysis and Maptitude Online for cloud sharing. Out-of-the-box datasets include Census boundaries, demographics, and FFIEC Census Tract data for CRA/HMDA studies. The combined platform enables advanced spatial analysis and easy web distribution at a cost that fits community bank consulting.*

**For more information call +1-617-527-4700 or visit us online at [www.caliper.com](http://www.caliper.com)**



**Maptitude**  
Mapping Software



**Caliper Corporation** • 1172 Beacon Street, Suite 300 • Newton, MA 02461, USA • 1-617-527-4700 • [sales@caliper.com](mailto:sales@caliper.com) • [www.caliper.com](http://www.caliper.com)