

Case Study

How ACA Automates 300k+ Calls Monthly with Salient's AI Platform

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At a Glance: Salient partnered with ACA to streamline loan operations and strengthen compliance

About ACA:

American Credit Acceptance (ACA) is a leading U.S. auto lender serving hundreds of thousands of borrowers in the non-prime segment, managing more than \$6 billion in assets.

Key Challenge:

Rising servicing costs and fragmented borrower experiences created operational friction. ACA sought an AI-native platform to increase efficiency, enhance oversight, and ensure full compliance. Salient was chosen for its innovative approach and proven success with other enterprise lenders.

Current Salient Use Cases:

Confirmation Calls

QA Scorecards

Collection Calls

Total Loss Copilot

Outcomes Achieved with Salient:

30% Total Loss Settlement Uplift

100% Compliance Coverage

55% PTP Rate

-50% Confirmation Call Costs

300k+ Calls/mo.

Partnership Approach: Direct collaboration to accelerate integration and drive value

Integration:

ACA partnered closely with Salient's engineering team to **go from contract to testing live calls in 12 weeks**. Throughout the pilot, ACA actively monitored AI agent performance to ensure delivery met or exceeded its standards for human agents.

"It was impressive to see the pace of development. Salient's AI now performs as effectively as human agents, and I am confident they will surpass them over time."

-Jason Bynum, CEO of ACA

Continued Deployment:

Salient quickly earned the right to handle a greater share of calls on the platform, driving organization-wide efficiency. Today, ACA achieves **50% cost savings for confirmation calls** and a **55% PTP rate for collection calls**.

Unlocking Capabilities: ACA unlocked full compliance visibility, and turned total loss claims into a revenue center

Creating Full QA Visibility:

Instead of sampling only a handful of calls per agent every month, Salient enables ACA to enable 100% compliance coverage across all calls. This coverage is paired with a platform to streamline QA review.

Challenging the Total Loss Claims Status Quo:

Total loss claims are a large pain point:

- Claims take ~50+ days to process on average
- Disjointed workflows, with high context switching
- Below fair market value realizations

With Salient's platform, ACA unlocked:

- AI-driven fair value discovery, based on all relevant real comparable vehicles (e.g., trim, location, year)
- Automated negotiations driving better results for both ACA and the final customer

Highlights:

500k+ Calls Checked/mo.

96%+ AI QA Accuracy

400+ Claims/mo.

+30% Total Loss Settlement Uplift

Looking Ahead: ACA will continue leveraging AI solutions to maintain technology and performance edge

“We wanted to use AI agents in our call center, but did not have the expertise to build the technology internally. The Salient platform and team have been impressive. Quickly, their capabilities expanded beyond calls. We have now unlocked full compliance visibility, automated hundreds of thousands of monthly calls, and identified millions of dollars of total loss negotiation uplift...

...after working with the team for over a year, we could not be more pleased that we chose Salient as a partner. We look forward to continuing to work alongside them to unlock value with AI.”

-Jason Bynum, CEO of ACA

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