Credit Acceptance Corporation (NASDAQ: CACC) is a finance company that provides automobile loans and other related financial products. The company operates its financial program through a network of 60,000 independent and franchised automobile dealers. Founded in 1972, Credit Acceptance has over 1,600 employees and assets worth $2.4B.

**Challenges**

Credit Acceptance has a large IT environment with three data centers, running over 1,700 virtual machines (VMs) and around 60 databases ranging from 10GB to 14TB. For data protection, the IT team at Credit Acceptance relied on Veritas NetBackup and Oracle Recovery Manager (RMAN), coupled with Dell EMC Data Domain storage, which was nearing end-of-life and needed a refresh. Additionally, as a financial organization, Credit Acceptance is required to retain its backups and archives for seven years, which resulted in data growth that needed to be accommodated.

The team started looking at various available options including Dell EMC Data Domain + Veritas NetBackup, Rubrik and Cohesity. Upgrading its existing infrastructure with another Data Domain was an option but was cost prohibitive, and would have required substantially large CapEx and ongoing OpEx investments.

**Key Benefits**

- **18x faster backups** – Previously, Veritas NetBackup + Dell EMC Data Domain took 18 hours to merge and stitch incremental backups into a single synthetic full. With Cohesity, the backup window was reduced to one hour.
- **75% CapEx savings** – Instead of spending six figures on a new solution, Credit Acceptance deployed Cohesity for 25% of the alternate solution.
- **70% OpEx savings** – The team experienced OpEx savings in multiple ways

“Cohesity filled the missing gap we had in building a software-defined data management environment and it easily integrated into our existing IT infrastructure. We experienced a dramatic performance increase with Cohesity and always had a fantastic experience with its support team.”

Rael Mussell, VP Infrastructure, Credit Acceptance
Solution

After thorough evaluation, Credit Acceptance decided to consolidate its data management on Cohesity. As a hyperconverged platform, the IT team backed up its VMs on Cohesity, and leveraged the platform’s CPU cycles to enable instant recovery and global search on Cohesity. Additionally, Cohesity’s native Oracle RMAN integration allowed the IT team to have a single backup and recovery solution throughout its environment.

Instead of creating unnecessary data copies onto its primary storage for development, Credit Acceptance started building its test/dev environment directly on Cohesity. This approach streamlined the process and also helped to optimize its primary storage capacity running on Pure. The next step in the evolution for the IT team is to enable its developers with the ability to spin up their own test/dev environments instantaneously on Cohesity.

Currently, Credit Acceptance is using Cohesity for remote disaster recovery and plans to leverage Cohesity’s policy-based, native cloud integration with Amazon Glacier for long-term archival.

Results

As a global scale-out file system, Cohesity helped Credit Acceptance consolidate its data management environment and dramatically increase performance, while reducing TCO.

Community Hospital realized many benefits with Cohesity including:

• 18x faster backups – Previously, Veritas NetBackup + Dell EMC Data Domain took 18 hours to merge and stitch incremental backups into a single synthetic full. With Cohesity, the backup window was reduced to one hour.

• 75% CapEx savings – Instead of spending six figures on a new solution, Credit Acceptance deployed Cohesity for 25% of the alternate solution.

• 70% OpEx savings – The team experienced OpEx savings in multiple ways
  - The annual support on Cohesity is a fraction of what it would have been with other solutions.
  - Time spent on backup and recovery was reduced dramatically.
  - Easy-to-use and manage solution freed up time for the team to focus on more critical items.

Recap

Credit Acceptance built a software-defined data management environment with Pure and Cohesity. With an easy-to-use, data management platform, Cohesity enabled the team to reduce its backup time and have near-instant recovery, all while reducing its TCO and increasing its ROI.