EMSIGNER · RETAIL

A Large Specialty Home Goods Retailer Streamlines eSigning Across 170+ Stores to Boost Efficiency, Cut Costs, and Accelerate Retail Contracting with eMudhra emSigner

SECTOR	SOLUTION
Retail	emSigner

CLIENT OVERVIEW

The organisation is a large specialty retailer of home goods — including furniture, appliances, and consumer electronics — with a heritage spanning over 130 years. Operating more than 170 stores across multiple states and employing over 4,000 staff, the company provides customers with access to high-quality products, next-day delivery, and a flexible in-house credit programme. As a retailer managing high-volume consumer contracts across a broad geographic footprint, digital contracting and document signing sit at the core of its day-to-day operations.

THE CHALLENGE

The organisation was seeking to replace its existing eSignature solution, which was bundled with a separate document vaulting product from a legacy vendor. The decision to change was driven by changes in business processes, new requirements that the incumbent solution could not satisfy, and the need to control spiralling costs. The existing platform lacked flexibility, and licensing and operational costs had grown well beyond acceptable bounds.

The broader macroeconomic context — recessionary pressures in retail and supply chain disruptions impacting margins — made the case for finding a more cost-effective and capable solution even more compelling. The organisation needed a system capable of handling complex, state-specific contract signing requirements across its entire store network, including lease contracts, web orders, and ERP-driven workflows, all within a unified eSignature and eVault platform.

> *"Our existing eSignature and vaulting setup had become inflexible and expensive. We needed a solution that could consolidate both capabilities in a single platform, adapt to the specifics of retail contracting, and deliver real cost savings — without compromising on compliance or security."*
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> **Vice President of IT and Digital Operations**

THE SOLUTION

eMudhra's emSigner eSignature and workflow automation solution was selected following a competitive evaluation. It was found to be flexible, cost-effective, and uniquely positioned to address the organisation's complex needs for eSignature workflows and electronic vaulting within a single integrated platform. A set of custom modifications were developed to accommodate the specific requirements of retail operations, including state-specific and finance programme-specific contract signing configurations.

emSigner was deployed on the organisation's own infrastructure and integrated with its internal systems, including ERP, web order management, lease contracting workflows, and document management systems. Integration was achieved using RESTful APIs, Azure Key Vault, Azure Active Directory, Single Sign-On, SMTP email services, Long Term Validity (LTV) certificates, timestamping services, and webhooks.

Today, all stores across the network use emSigner to process customer contracts — whether originated in store, through web orders, or through lease programmes — with every signed document automatically routed to the integrated eVault solution. The platform supports compliance with applicable electronic signature legislation and the Uniform Commercial Code provisions governing electronic chattel paper, while simultaneously reducing the administrative load on store teams and legal operations.

RESULTS

The deployment of emSigner delivered significant operational, financial, and compliance improvements across the organisation's full store network, while enhancing the customer signing experience both in-store and online.

METRIC	BEFORE	AFTER
eSignature and eVault platform	Two separate vendor solutions — high cost and limited flexibility	Unified emSigner platform — single vendor, lower cost
Contract processing speed	Slow — multiple system handoffs and manual steps	Faster response times with automated workflows
Operational cost	Spiralling — vendor costs out of bounds	Significant reduction in operational expenditure
Customer signing experience	Constrained to in-store processes	In-store and online — sign anywhere, anytime
Compliance (eSign Act, UETA, UCC 9-105)	Partially covered by legacy solution	100% compliant across all applicable regulations
Data security	Fragmented across two vendor systems	End-to-end encryption with tamper-proof audit trails

About eMudhra. eMudhra is a globally trusted provider of digital trust services, offering eSignatures, PKI, Certificate Lifecycle Management, Multi-Factor Authentication and Identity & Access Management solutions. Licensed by the Controller of Certifying Authorities (CCA), India, eMudhra serves 1,000+ enterprises across 40+ countries, helping organisations build secure, compliant and paperless digital ecosystems.

Customer name withheld for confidentiality.