CERTINEXT · RETAIL · WEST AFRICA

A Retail Chain in West Africa Protects Its E-Commerce and Payment Infrastructure from Certificate Expiry with eMudhra CertiNext

SECTOR	REGION	SOLUTION
Retail	West Africa	CertiNext

CLIENT OVERVIEW

The organisation is a multi-format retail chain operating across two West African countries with 85 physical stores and a growing e-commerce platform that has become an increasingly significant revenue channel. The company processes card payments across stores and online, and its payment infrastructure is integrated with two acquiring banks and a mobile money platform. Maintaining uninterrupted, trusted connections across these systems is essential to the company's retail and e-commerce operations.

THE CHALLENGE

The company's IT team was managing certificates across the e-commerce platform, payment gateway integrations, store management systems, and the internal corporate network using a mix of vendor reminders and manually maintained renewal schedules. The team was small — three people covering all of IT — and certificate renewals were handled reactively when reminders arrived rather than proactively. A certificate on the mobile money payment integration expired over a holiday weekend, disabling mobile money checkout on the e-commerce platform for two days during a promotional sales period. The loss of mobile money checkout — the preferred payment method for a significant portion of the company's online customers — noticeably impacted sales over those two days. The company's CFO asked IT leadership to review and address the certificate management process.

> *"Losing mobile money checkout for two days during a promotional period hurt our numbers in a way that got the CFO's attention. For a small IT team, a tool that handles certificate renewals automatically is not a luxury — it is a necessity."*
>
> **IT Director**

THE SOLUTION

eMudhra deployed CertiNext to manage the company's certificate estate across the e-commerce platform, payment integrations, store systems, and corporate network. Given the small IT team, the deployment was configured to be as automated as possible — renewal workflows required minimal manual intervention, with the IT director receiving a weekly digest of the certificate estate status rather than individual renewal alerts for each certificate. Payment integration certificates were classified as business-critical, with renewal workflows triggered at 90 days and automatic escalation to the IT director and CFO if any payment integration certificate entered the 30-day window without a renewal in progress. A private CA was set up for internal store-network certificates. The initial discovery scan identified 70 certificates, including four approaching renewal without active processes.

RESULTS

The Remote Signing Solution transformed the organisation's policy issuance process, eliminating manual routing delays and establishing a secure, automated signing workflow that scales with business growth.

METRIC	BEFORE	AFTER
Certificate estate under governance	70; mix of vendor reminders and manual schedules	All 70 managed with automated renewal workflows
Payment integration disruptions	2-day mobile money outage during promotions	Zero payment cert disruptions in 14 months
Near-expiry certificates at deployment	4 approaching renewal without process	All addressed within first week
IT team cert management effort	Ad hoc; reactive to vendor reminders	Weekly digest; minimal manual intervention
Business-critical cert lead time	No advance process for payment certs	90-day renewal trigger with CFO escalation path

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.