



CASE STUDY

Automating Contract Signing and Securitization Process for a Large Specialty Retailer in the US

emSigner Deployed as a Unified eSignature Solution for both Workflow and eVaulting over the Existing Systems in Use by Conn's

About The Customer

The Company is a specialty retailer of home goods, including furniture, appliances, and consumer electronics, based in a southern US state. It has a mission to elevate home life to home love.

It was founded more than 130 years ago as a small plumbing and heating company. Today, it operates over 170 stores in 15 states across the Southern U.S with over 4,100 employees.

Conn's strives to help its customers create a home they love through access to high-quality products, next-day delivery, and personalized payment options, including their flexible, in-house credit program.

Business Scenario

Conn's was looking to replace its eSignature solution that was provided along with a separate vaulting solution by their existing vendor in the states. The decision to replace was necessitated due to changes in business processes, the need to address new requirements and control costs. The existing solution in use lacked flexibility and the costs had spiraled out of bounds. A difficult retail market due to recessionary trends coupled with supply chain disruptions impacting margins made the situation more compelling to look at an alternate solution.

eMudhra Solution

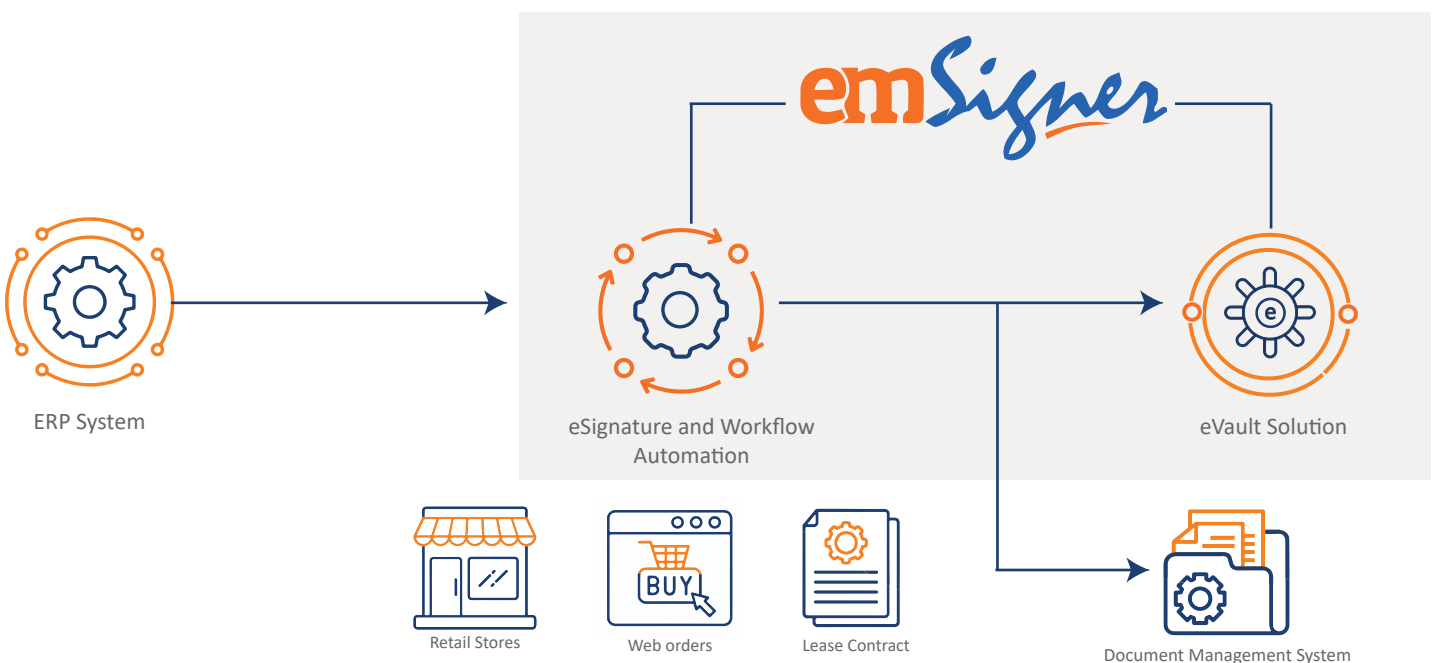
emSigner eSignature and workflow automation solution from eMudhra was shortlisted among other competing solutions and was found to be flexible, cost effective and uniquely placed to address the complex needs of eSignature workflows and eVault in a single solution. A few modifications were provided in the solution to help our client (Conn's) manage the specifics of their retail operations and control

through the solution. emSigner has been deployed at the company's infrastructure and integrated with their internal systems. Today, over 170 retail stores across fifteen southern U.S. States use emSigner to address their state-specific and finance program specific contract signing requirements.

Integrations & Connectors used

- RESTful APIs
- Azure Key Vault
- Azure Active Directory
- Email Server/SMTP Client
- Single Sign-On
- Long Term Validity (LTV) Certificates
- Time stamping Service
- Webhooks

Solution Architecture



Added Value to The Customer

emSigner's integration enhanced Conn's efficiency, customer interaction, and financial savings, while ensuring regulatory adherence, data protection, and facilitating prompt decision-making, ultimately boosting overall operational productivity and customer satisfaction.



Streamlined Efficiency

The adoption of emSigner has enabled The Conn's to optimize its processes, resulting in faster response times, minimized administrative duties, enhanced compliance management, and boosted overall operational productivity.



Improved Customer Interaction

The convenience of emSigner allows The Company's clients to sign documents anywhere and anytime. By supporting both in-store and online operations, emSigner provides an improved, seamless experience for customers.



Financial Efficiency

The implementation of emSigner has led to significant cost reductions, allowing them to lower operational expenses and enhance their competitiveness. This has encouraged The Conn's to explore additional applications for the emSigner eSignature solution.



Regulatory Adherence

Apart from ensuring compliance with the US ESign Act and UETA, emSigner assists The Company in fulfilling state and federal regulations and adhering to the Uniform Commercial Code 9-105, pertaining to the control of electronic chattel paper.



End-to-end Data Protection

The use of encryption safeguards documents and user data, and when combined with comprehensive audit trails and the application of a secure digital certificate, it offers superior authentication and a heightened level of security for The Company.



Prompt Decision-Making

The introduction of emSigner has aided Conn's in reducing the time it takes to process documents, increasing adaptability, fostering collaboration, and strengthening security, all of which contribute to expedited decision-making.

About emSigner

emSigner, eMudhra's innovative digital signing and workflow automation solution, transforms the way businesses operate. It streamlines document signing processes, ensuring quicker, more secure transactions while reducing costs and eco-footprint. Known for its robust security, compliance standards, and seamless system integration capability, emSigner stands as a top choice for organizations aiming for digital transformation.

Leveraging this platform, businesses can confirm the legal validity and data integrity of all digitally signed documents. emSigner not only simplifies workflow but also instills confidence in the secure execution of business operations through robust digital signing architectures and integration capabilities.