## vaadin}>

# Modern Banking Applications with Vaadin

BUILDING SECURE & SCALABLE APPLICATIONS FOR FINANCIAL INSTITUTIONS

TRUSTED BY LEADING FINANCIAL INSTITUTIONS











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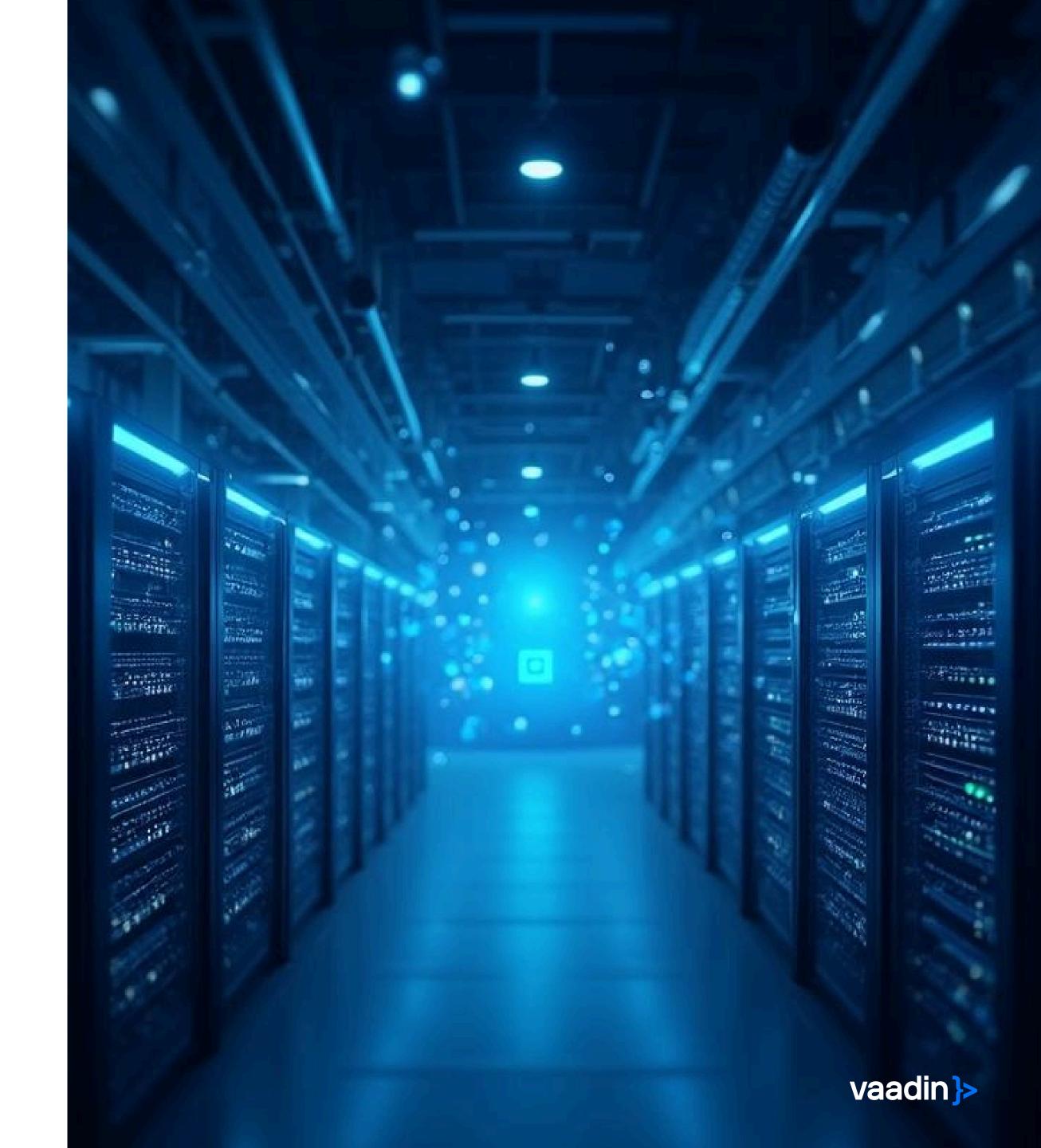
## **Executive Summary**

#security #productivity #maintainability #futureproof

Vaadin is made for mission-critical systems that must stay secure and supported for decades. It offers up to 20 years of long-term support, security patches, and expert help from the engineers who build it.

Cloud, customer demand and regulations require banks to modernize, but replacing everything at once is risky. Vaadin helps banks move to the web in steps, keeping critical systems running while updating old ones. Legacy desktop apps, built on top of e.g. Swing can even run inside a browser with new Vaadin views around them.

Vaadin keeps all business logic and data on the server, so nothing sensitive is exposed in the browser. This means fewer security risks and easier compliance with GDPR, PSD2, and OWASP standards.



## **Every Bank is a Software Company**

Banks must deliver fast, secure, and easy-to-use digital services, both for customers and employees. But most banking systems were built years ago, using tools and architectures that make change slow and risky.

## Every bank is a software company

## What's driving change

Banks face strong pressure to modernize because of:

- Cloud adoption and the need for scalable systems.
- **Digital channels** becoming the main customer touchpoints.
- Regulations like PSD2, GDPR, and KYC/AML that demand better data security and transparency.
- Competitive pressure to launch new features faster.

These forces affect both customer facing apps and internal business apps.

## Modern Uls that last

Banks need apps that look and feel modern, but also stand the test of time. Rebuilding every few years is too expensive. Vaadin helps banks modernize while keeping codebases maintainable and compatible long-term.

You get a modern web UI built on stable, supported technologies that fit into existing architectures.

According to Gartner 30-80% of modernization projects fail. But most banks succeed by modernizing in phases: updating one system, one UI or one workflow at a time. Unlike other technologies Vaadin supports this gradual path by helping run multiple platforms inside one and modernizing over time. You can add new Vaadin-based modules around old systems (JSP, JSF, GWT, Angular or even Swing), reuse existing logic, without downtime or massive rewrites.

## **Empowering existing teams**

Your developers already understand your business. With Vaadin, they can build web apps without needing to become JavaScript experts. That means faster delivery, easier maintenance, and better use of existing talent – no need to re-skill entire teams.



## Vaadin in a nutshell

Vaadin Feature		What It Means for Banking
Full-stack Java UI framework. Vaadin includes UI components, server-client communication, and a Java API for building complete applications. Everything and all open source.	$\rightarrow$	Enables banks to build secure, complex business apps entirely in Java. Perfect for regulated environments that already rely on Java for their backend.
Rich set of built-in business components. Grids, forms, charts, dashboards, etc., plus 2000+ community add-ons.		Speeds up delivery of internal and external banking apps such as loan origination, KYC workflows, and reporting dashboards with ready-to-use, enterprise-grade UI components.
Single, integrated platform. Dependencies and compatibility managed by Vaadin's core team with over 25 years of backward compatibility.		Reduces long-term maintenance risk or teams diving into technical problems that are already solved by others. Banks can safely support apps for decades without breaking changes or dependency issues.
Secure communication channel. All client-server data exchange goes through a single managed connection penetration-tested and enterprise-hardened.		Meets strict banking security requirements. Simplifies compliance audits and protects sensitive financial data in transit. Customer data is the most valuable thing and is a must have. No single developer will build an accidental REST api just for a single use-case.
Long-term support and maintenance options. Free core support plus commercial guarantees of up to 15 years, including patches and updates.		Fits the long lifespan of banking systems. Ensures stability, continuity, and compliance over time, even as teams or technologies evolve. Frameworks like React and Angular don't offer maintenance, security updates or priority in their backlog as they're driven mainly by the creator's needs.
Open source under Apache 2.0 license		Ensures transparency and freedom from vendor lock-in, critical for banks requiring auditability, independence, and long-term control of their technology stack.



## Security & Compliance

Security is built into the core of Vaadin's architecture. Unlike client-driven frameworks, Vaadin keeps all application logic, data, and state on the server. Nothing sensitive ever runs in the browser, which means attackers cannot inspect or tamper with internal logic. The browser only receives what needs to be displayed, for example a user's name and never the full user object or confidential data.

Vaadin automatically handles the communication between client and server through one secure endpoint. This channel, which supports
WebSocket push and other modern features, is penetration-tested and includes built-in protections like CSRF tokens and session validation. Even if an attacker manipulates the browser, the server always verifies each action and blocks anything that isn't valid in the current UI state.

To maintain trust, Vaadin follows
OWASP best practices for secure
session handling, data validation, and
protection against XSS and injection
attacks. All user input is validated on
the server, and only explicitly approved
content is sent back to the client.
Vaadin also integrates cleanly with
standard Java security frameworks
like Spring Security, JAAS, and Apache
Shiro, allowing developers to use
established authentication and
authorization methods.

# Top 5 Security Benefits of Vaadin

#### 1 Server-Driven Logic

All business logic runs on the server — no sensitive code or data exposed in the browser.

#### 2 Smaller Attack Surface

Minimal client-side footprint reduces risk of injection, XSS, and data leaks.

#### 3 Compliance-Ready

Built to support GDPR, PSD2, and OWASP guidelines for data protection and secure coding.

### 4 Enterprise-Hardened Communication

All client–server communication goes through a single, penetration-tested channel with secure session handling.

### 5 Long-Term Security Maintenance

Continuous updates, long-term support, and optional security patches for up to 15 years.

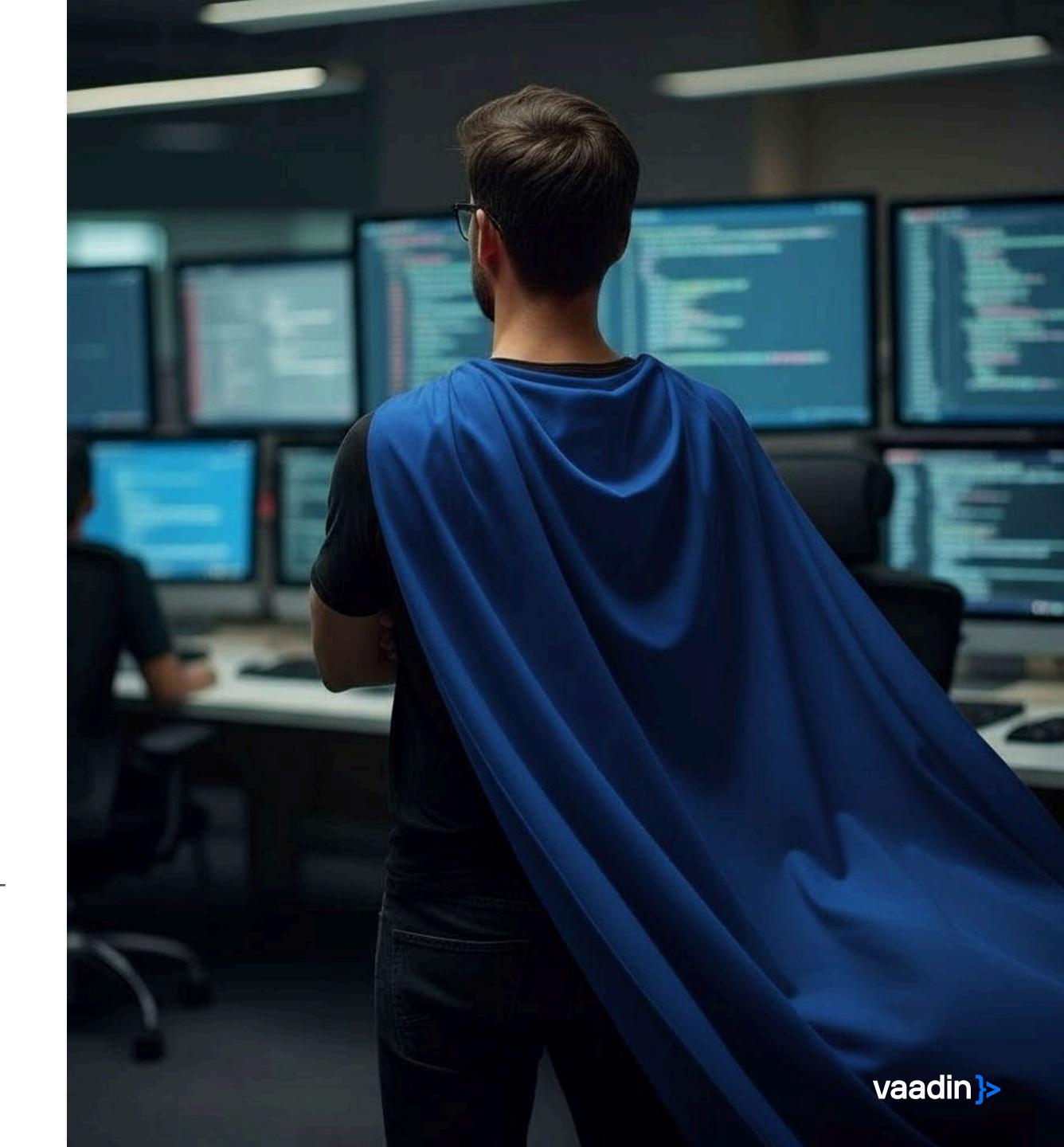
# Developer Productivity & Maintainability

Building and maintaining modern banking applications shouldn't require juggling multiple frameworks, toolchains, and programming languages. Vaadin reduces front-end complexity by allowing teams to build complete web applications entirely in Java, the same language already used for most core banking systems. There's no need to manage a separate front-end stack or maintain complex securitywise risky APIs between the UI and the backend.

With Vaadin, developers can create interactive, server-driven Uls using a simple and consistent Java API. Vaadin Co-pilot adds a visual editor and AI assistant that helps teams quickly design and adjust layouts, improving collaboration between developers and designers and speeding up delivery.

Because all parts of the application – UI, logic, and data flow – live in one coherent stack, context switching is minimized. Developers can stay productive without needing deep JavaScript knowledge or complex build tools. The result is faster development cycles, simpler maintenance, and fewer integration issues over time.

Vaadin applications often require up to 50% fewer lines of code than a typical Angular + Spring setup while providing the same functionality. Fewer technologies mean less upkeep, easier onboarding for new team members, and a lower total cost of ownership. Exactly what banks need for long-lived, mission-critical systems.



## Proven in the Banking Sector



































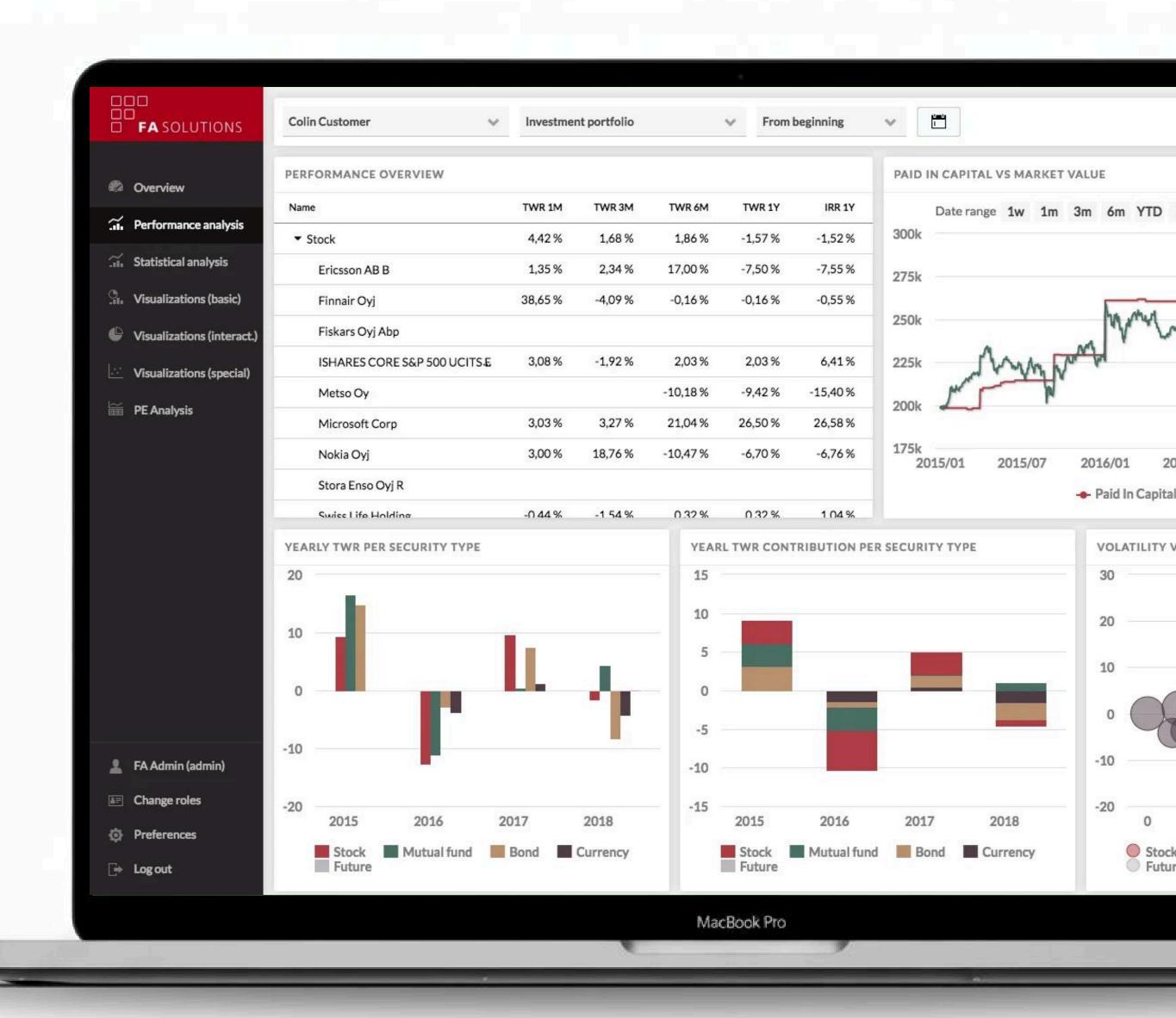




"The Vaadin technology
has enabled us to build
applications that are efficient,
desktop-like, and usable
anywhere by professionals
in the financial industry."



Juha Lehtonen CEO, FA Solutions





# When Longevity, and Security Matter Most, Vaadin Stands Apart.

## Stability that stands

Banks and financial institutions depend on systems that must stay secure and maintainable for decades. Not just until the next framework trend fades. Vaadin was built for long-term stability.

Vaadin offers the longest support in the industry. With each version guaranteed support for up to 20 years, you can plan confidently for the future. For example, Vaadin 7, released over a decade ago, remains supported until 2032 – proof of the company's commitment to enterprise customers and backward compatibility.

# Enterprise-Grade tools and services

Vaadin Enterprise includes everything you need to build and sustain mission-critical applications:

- Guaranteed updates and compatibility for decades
- Components such as Charts, Grid, and the Collaboration Engine for real-time, data-driven banking interfaces
- Expert support and consulting from Vaadin's own engineering team — the people who build the framework
- Security patches, SLA guarantees, and dedicated maintenance channels for peace of mind in production environments

## A partner you can rely on

While other web frameworks come and go, Vaadin has supported enterprise Java customers for over 25 years

— evolving with the Java ecosystem and staying compatible across generations of technology.

Choosing Vaadin means choosing stability, security, and expert partnership for the full lifetime of your application.



## Software Development Lifecycle



## 1. Planning & Requirements

- → Fits into existing Java stack
- → Aligns early with GDPR,
   PSD2, and internal IT
   security standards.
- → Training and
  Architecture consulting
  services

### 2. Design

- → Vaadin Figma stencils
- → Vaadin Copilot prototyping from image to working code
- → Vaadin Components and design system to help standardize design
- → UX and UI services from the team that has built the tooling

### 3. Development

- → Building full-stack applications with UI, logic, and data flow all in one language
- → Competence management with every team member understanding all code
- → Rich component library leading to consistent UX
- → Support from the team that has built the framework

### 4. Testing

- → Vaadin TestBench for UI testing
- → Reduced client-side vulnerabilities and bugs thanks to server side architecture
- → Penetration tested framework
- → Testing services and
   CICD setup by the team
   that has built the tooling

### 5. Deployment

- → Works in standard
   deployments e.g. Spring
   Boot, Jakarta EE, Quarkus,
   Docker, Kubernetes
- → Cloud and on-prem readiness

## 6. Maintenance& Updates

- → Decades of support for all tooling
- → Security patches andSLA guarantees available
- → Professional support and consulting from the team that has built the tooling





# Vaadin helps banks modernize securely, without losing control of their core systems.

### Get in touch

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