



Does the financial app Zuper convince in the test?

Source: <https://www.auxmoney.com/de/finanzpilot/finanz-app-zuper-test/>

May 28, 2019 - Keeping a budgeting book becomes more and more necessary, but also more complicated, with the many forms of payment that exist today. That's why different companies are promoting to do the whole thing for the user for free. After finanzblick, we now have tested the app Zuper. How does the offered service stand out from the competition?

Financial management made easy

Zuper currently supports about 4,500 German and Austrian banks, and other European countries are soon to follow. This makes it very easy to connect different bank accounts, keep track of them at any time, and make transfers. Without having to unlock the app, notifications inform you about current expenses and revenues. You can also set budgets for different spending categories. The clearly represented design makes it easy to get an overview of your finances at any time and to manage them. An analog household book becomes redundant through the free app.

What Zuper does differently

However, these functions are also fulfilled by other providers. Therefore Zuper focuses on the presentation of one's own financial data in a new context. The Zuper Dashboard provides a comprehensive overview of the most important information from the financial lives of users. At a glance, you can see the current financial situation, from total assets, cash flow, to the current status of budgets and upcoming bookings. This always includes a comparison with the previous months.

The direct connection to the bank accounts allows the progress of the users to be displayed in real-time. They are supported by Zuper with useful tips and tricks for everyday life.

Certified security of account data

In order to recognize trends in the account management and at the same time to ensure the data protection, the data is evaluated only aggregated. The users do not have to worry about data security either. In addition to the two-factor authentication and exclusively encrypted data transfers, Zuper also uses the bank's TAN procedure for transactions. This means bank standards are applied. Besides, data protection and security of the app have been tested and certified by TÜV Saarland.

To be able to offer its own financial products in the future and no longer rely on third-party providers, Munich-based FinTech Zuper GmbH is currently applying for a banking license.



Our Zuper experience

We can recommend this financial app. We were particularly impressed by the clarity of the functions and the tips that help to optimize personal financial behavior. For anyone who wants to reflect critically on how to deal with their own finances, Zuper could be an appropriate solution.