

What Is Claimed Is:

1. A wireless personal assistant system, comprising:
 - a non-transitory memory storing instructions; and
 - a processor configured to execute the instructions to cause the wireless personal assistant system to:
 - receive a voice command from a user, wherein the voice command comprises a recipient name and a number;
 - determine that the voice command corresponds to a request to perform a financial transaction;
 - retrieve, in response to the request, user information associated with a user device that has been account-linked to the wireless personal assistant system, the user information including an authenticating personal identification number, and contact list information;
 - authenticate, using the authenticating personal identification number, the user associated with the user information;
 - determine, based on the number in the voice command, a monetary amount for the financial transaction;
 - determine, based on the recipient name in the voice command, a contact from the contact list information to which the monetary amount will be transferred for the financial transaction; and
 - process, the financial transaction for the monetary amount to be transferred from the user to the contact.
2. The wireless personal assistant system of claim 1, wherein a failed authentication results in a cancellation of the request.

3. The wireless personal assistant system of claim 2, wherein the failed authentication includes an incorrect personal identification number for a predetermined number of failed attempts to authenticate the user.

4. The wireless personal assistant system of claim 1, wherein the instructions further cause the wireless personal assistant system to send, to the user device, a notification of a successful transfer of monetary funds from the user to the contact.

5. The wireless personal assistant system of claim 1, wherein the processing the financial transaction for the monetary amount to be transferred from the user to the contact comprises communicating with a service provider server.

6. The wireless personal assistant system of claim 1, wherein the instructions further cause the wireless personal assistant system to send, to the user device, a confirmation message associated with the financial transaction.

7. The wireless personal assistant system of claim 6, wherein the confirmation message includes an image of the contact, a financial instrument used for the financial transaction, and the monetary amount for the financial transaction.

8. A method, comprising:
receiving, via a wireless personal assistant system, a voice command from a user,
wherein the voice command comprises a recipient name and a number;

determining, by the wireless personal assistant system, that the voice command corresponds to a request to perform a financial transaction;

retrieving, by the wireless personal assistant system and in response to the request, user information associated with a user device that has been account-linked to the wireless personal assistant system, the user information including an authenticating personal identification number, and contact list information;

authenticating, by the wireless personal assistant system and based on the authenticating personal identification number, the user associated with the user information;

linking, via communications between the wireless personal assistant system and a service provider server over a wireless network connection, the user device with a service provider account;

determining, by the wireless personal assistant system and based on the number in the voice command, a monetary amount for the financial transaction;

determining, by the wireless personal assistant system and based on the recipient name in the voice command, a contact from the contact list information to which the monetary amount will be transferred for the financial transaction; and

processing, via the communications between the wireless personal assistant system and the service provider server over the wireless network connection, the financial transaction for the monetary amount to be transferred from the user to the contact.

9. The method of claim 8, wherein a failed authentication results in a cancellation of the request.

10. The method of claim 9, wherein the failed authentication includes an incorrect personal identification number for a predetermined number of failed attempts to authenticate the user.

11. The method of claim 8, further comprising sending, from the wireless personal assistant system to the user device, a notification of a successful transfer of monetary funds from the user to the contact.

12. The method of claim 8, wherein the processing the financial transaction for the monetary amount to be transferred from the user to the contact comprises communicating with a service provider server.

13. The method of claim 8, further comprising sending, by the wireless personal assistant system to the user device, a confirmation message associated with the financial transaction.

14. The method of claim 13, wherein the confirmation message includes an image of the contact, a financial instrument used for the financial transaction, and the monetary amount for the financial transaction.

15. A non-transitory machine readable medium having stored thereon machine readable instructions executable to cause a machine to perform operations comprising:

receiving a voice command from a user, wherein the voice command comprises a recipient name and a number;

determining that the voice command corresponds to a request to perform a financial transaction;

retrieving, in response to request, user information associated with a user device that has been account-linked to the wireless personal assistant system, the user information including an authenticating personal identification number, and contact list information;

authenticating, using the authenticating personal identification number, the user associated with the user information;

determining, based on the number in the voice command, a monetary amount for the financial transaction;

determining, based on the recipient name in the voice command, a contact from the contact list information to which the monetary amount will be transferred for the financial transaction; and

processing, the financial transaction for the monetary amount to be transferred from the user to the contact.

16. The non-transitory medium of claim 15, wherein a failed authentication results in a cancellation of the request.

17. The non-transitory medium of claim 16, wherein the failed authentication includes an incorrect personal identification number for a predetermined number of failed attempts to authenticate the user.

18. The non-transitory medium of claim 15, wherein the processing the financial transaction for the monetary amount to be transferred from the user to the contact comprises communicating with a service provider server.

19. The non-transitory medium of claim 15, wherein the instructions further cause the wireless personal assistant system to send, to the user device, a confirmation message associated with the financial transaction.

20. The non-transitory medium of claim 19, wherein the confirmation message includes an image of the contact, a financial instrument used for the financial transaction, and the monetary amount for the financial transaction.