

CLAIMS

What is claimed is:

1. A computer-implemented method, comprising:
 - collecting, by a computing device, voice information from a user during communication with one or more parties;
 - determining, by the computing device, whether the voice information includes a specific voice command associated with a payment collection request;
 - based upon the determining whether the voice information includes the specific voice command, forwarding, by the computing device, the voice information to the one or more parties or preventing forwarding, by the computing device, the specific voice command to the one or more parties;
 - upon preventing forwarding of the specific voice command to the one or more parties, verifying an identity of the user by voiceprint verification of the voice information from the user;
 - upon successful verification of the identity of the user, identifying, by the computing device from the specific voice command, network-based service information and transaction data, wherein the network-based service information includes a command for starting one or more network-based services for the user and the transaction data includes the one or more parties associated with a transaction and a transaction amount;
 - sending, by the computing device, at least a portion of the voice information that includes the network-based service information and the transaction data to a server to process the one or more network-based services based on the service information and the transaction data; and
 - receiving, by the computing device from the server, an order notification associated with the payment collection request.
2. The computer-implemented method of claim 1, further comprising verifying whether the user is authorized to use the one or more network-based services.
3. The computer-implemented method of claim 2, wherein verifying whether the user is an authorized user is based on a user input operation or a user biometric feature.
4. The computer-implemented method of claim 3, wherein verifying whether the user is an

authorized user is based on recognizing a user voiceprint and authorizing the user for starting the one or more network-based services when the user voiceprint matches a pre-stored voiceprint.

5. The computer-implemented method of claim 1, wherein the service information further includes one or more service identifications (IDs) associated with the one or more network-based services and one or more user IDs or user computing device IDs associated with one or more users or user computing devices that use the communication software for starting the one or more network-based services.

6. The computer-implemented method of claim 1, further comprising receiving a business order associated with one or more operations of completing the network-based service from the server.

7. A non-transitory, computer-readable medium storing one or more instructions executable by a computer system to perform operations comprising:

- collecting, by a computing device, voice information from a user during communication with one or more parties;

- determining, by the computing device, whether the voice information includes a specific voice command associated with a payment collection request;

- based upon the determining whether the voice information includes the specific voice command, forwarding, by the computing device, the voice information to the one or more parties or preventing forwarding, by the computing device, the specific voice command to the one or more parties;

- upon preventing forwarding of the specific voice command to the one or more parties, verifying an identity of the user by voiceprint verification of the voice information from the user;

- upon successful verification of the identity of the user, identifying, by the computing device from the specific voice command, network-based service information and transaction data, wherein the network-based service information includes a command for starting one or more network-based services for the user and the transaction data includes the one or more parties associated with a transaction and a transaction amount;

sending, by the computing device, at least a portion of the voice information that includes the network-based service information and the transaction data to a server to process the one or more network-based services based on the service information and the transaction data; and

receiving, by the computing device from the server, an order notification associated with the payment collection request.

8. The non-transitory, computer-readable medium of claim 7, further comprising verifying whether the user is authorized to use the one or more network-based services.

9. The non-transitory, computer-readable medium of claim 8, wherein verifying whether the user is an authorized user is based on a user input operation or a user biometric feature.

10. The non-transitory, computer-readable medium of claim 9, wherein verifying whether the user is an authorized user is based on recognizing a user voiceprint and authorizing the user for starting the one or more network-based services when the user voiceprint matches a pre-stored voiceprint.

11. The non-transitory, computer-readable medium of claim 7, wherein the service information further includes one or more service identifications (IDs) associated with the one or more network-based services and one or more user IDs or user computing device IDs associated with one or more users or user computing devices that use the communication software for starting the one or more network-based services.

12. The non-transitory, computer-readable medium of claim 7, further comprising receiving a business order associated with one or more operations of completing the network-based service from the server.

13. A computer-implemented system, comprising:

one or more computers; and

one or more computer memory devices interoperably coupled with the one or more computers and having tangible, non-transitory, machine-readable media storing instructions that, when executed by the one or more computers, perform operations comprising:

collecting, by a computing device, voice information from a user during communication with one or more parties;

determining, by the computing device, whether the voice information includes a specific voice command associated with a payment collection request;

based upon the determining whether the voice information includes the specific voice command, forwarding, by the computing device, the voice information to the one or more parties or preventing forwarding, by the computing device, the specific voice command to the one or more parties;

upon preventing forwarding of the specific voice command to the one or more parties, verifying an identity of the user by voiceprint verification of the voice information from the user;

upon successful verification of the identity of the user, identifying, by the computing device from the specific voice command, network-based service information and transaction data, wherein the network-based service information includes a command for starting one or more network-based services for the user and the transaction data includes the one or more parties associated with a transaction and a transaction amount;

sending, by the computing device, at least a portion of the voice information that includes the network-based service information and the transaction data to a server to process the one or more network-based services based on the network-based service information and the transaction data; and

receiving, by the computing device from the server, an order notification associated with the payment collection request.

14. The computer-implemented system of claim 13, further comprising verifying whether the user is authorized to use the one or more network-based services.

15. The computer-implemented system of claim 14, wherein verifying whether the user is an authorized user is based on a user input operation or a user biometric feature.

16. The computer-implemented system of claim 15, wherein verifying whether the user is an authorized user is based on recognizing a user voiceprint and authorizing the user for starting the one or more network-based services when the user voiceprint matches a pre-stored voiceprint.

17. The computer-implemented system of claim 13, wherein the service information further includes one or more service identifications (IDs) associated with the one or more network-based services and one or more user IDs or user computing device IDs associated with one or more users or user computing devices that use the communication software for starting the one or more network-based services.

18. The computer-implemented system of claim 13, further comprising receiving a business order associated with one or more operations of completing the network-based service from the server.