

What Is Claimed Is:

1. A wireless personal assistant system, comprising:

a non-transitory memory storing instructions; and

a processor coupled to the non-transitory memory and configured to execute the instructions to cause the wireless personal assistant system to:

cause an application that is executing on a user device of a user to display a graphical user interface via the user device;

present, via the graphical user interface, 1) an option to link a financial account of the user with the wireless personal assistant system, and 2) a plurality of commands for conducting one or more transactions;

based on user input received via the graphical user interface, link the financial account of the user with the wireless personal assistant system, and select one or more commands of the plurality of commands as user-customized commands for conducting the one or more transactions;

receive, after the financial account of the user has been linked with the wireless personal assistant system, a voice command from a~~the~~ 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~~ at least one command of the selected one or more commands;

determine, in response to a determination that the voice command matches at least one command of the selected one or more commands, that the voice command corresponds to a request to perform a financial transaction involving the user;

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 ~~receive~~ an authenticating personal identification number associated with the user, and contact list information;

authenticate, using based on the authenticating personal identification number, ~~the user associated with the user information~~ the user;

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 a~~ contact list information to which the monetary amount will be transferred for the financial transaction, wherein the contact list information is imported from a social media account of the user; ~~and~~

process; the financial transaction for the monetary amount to be transferred from the financial account of the user to the contact; and

receive a confirmation message associated with the financial transaction,
wherein the confirmation message includes at least an image of 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 user device to receive 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 personal identification number comprises a hash-based message authentication code.

6. The wireless personal assistant system of claim 1, wherein linking the financial account of the user with the wireless personal assistant system is performed at least in part through use of a uniform resource identifier (URI) ~~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~~1, wherein the confirmation message further 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:

accessing a graphical user interface of an application running on a user device of a user;

causing the graphical user interface to present an option to link a financial account of the user with a wireless personal assistant system executing on the user device;

linking, based on user input received via the graphical user interface, the financial account of the user with the wireless personal assistant system;

causing the graphical user interface to present a plurality of commands for conducting one or more transactions;

selecting, based on further user input received via the graphical user interface, one or more commands of the plurality of commands as one or more user-customized voice commands for conducting the one or more transactions;

receiving, via ~~a the~~ wireless personal assistant system, a voice command of the one or more user-customized voice commands from ~~a the~~ user of the wireless personal assistant system, wherein the received voice command comprises a recipient name and a number amount;

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

~~retrieving~~receiving, ~~by at~~ 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 associated with the user, and contact list information;

authenticating; the user 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 amount 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 a~~ contact list information to which the monetary amount will be transferred for the financial transaction, wherein the contact list information is imported from a social media account of the user; ~~and~~

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

receiving, at the user device, a confirmation message associated with the financial transaction, wherein the confirmation message includes at least an image of 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 ~~sendingreceiving, from the wireless personal assistant system toat~~ 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, wherein the linking is performed at least in part via a uniform resource identifier (URI)~~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~~8, wherein the confirmation message further 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-machine~~-readable medium having stored thereon ~~machine-machine~~-readable instructions executable to cause a ~~machine-wireless personal assistant system~~ to perform operations comprising:

causing an application on a user device of a user to display a graphical user interface, the graphical user interface presenting a prompt that allows a linking of a financial account of the user with the wireless personal assistant system, the graphical user interface further presenting a plurality of voice commands for conducting one or more transactions;

linking, based on user input received via the graphical user interface, the financial account of the user with the wireless personal assistant system;

selecting, based on further user input received via the graphical user interface, one or more of the plurality of voice commands as user-customized voice commands for conducting the one or more transactions, wherein a first voice command of the user-customized voice commands corresponds to a request to perform a financial transaction using the financial account that has been linked with the wireless personal assistant system;

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

determining that the voice ~~command-input~~ corresponds to the first voice command~~a request to perform a financial transaction;~~

~~retrieving~~receiving, ~~in response to request~~after determining that the voice input corresponds to the first voice command, ~~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 associated with the user, ~~and contact list information~~;

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

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

determining, based on the recipient name in the voice command, a contact from ~~the a~~ contact list information to which the monetary amount will be transferred for the financial transaction, wherein the contact list information is imported from a social media account of the user; ~~and~~

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

receiving a confirmation message associated with the financial transaction, wherein the confirmation message includes at least an image of the contact.

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

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~~the service provider server.

19. The non-transitory medium of claim 15, wherein the linking is performed at least in part via a uniform resource identifier (URI)~~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~~15, wherein the confirmation message further includes ~~an image of the contact,~~ a financial instrument used for the financial transaction, and the monetary amount for the financial transaction.