receive, at the payment module, a response message to effect the voice command if it is determined at the payment system that the payer account is one that is subscribed to a service based on the payer data, the service being one that is used to effect the voice command, wherein the at least one memory and the computer program code is configured with the at least one processor to compare the converted request message with a list of commands authorized to be performed for the payment account.

According to a second aspect, there is provided a method for effecting a voice command relating to a transaction using a payment module, the payment module in communication with a voice command module, the payment module and the voice command module being in communication with a payment system and a voice command server, respectively, the method comprising:

receiving, at the payment module, a converted request message, the converted request message being converted, at the voice command server or the voice command module, from an audio signal received at the voice command module, the request message comprising payer data identifying a payer account to be used for the voice command;

forwarding, to the payment system, the converted request message; and

receiving, at the payment module, a response message to effect the voice command if it is determined at the payment system that the payer account is one that is subscribed to a service based on the payer data, the service being one that is used to effect the voice command, wherein the step of forwarding, to the payment system, the converted request message comprises causing the payment system to compare the converted request message with a list of commands authorized to be performed for the payment account.

BRIEF DESCRIPTION OF THE DRAWINGS

The accompanying figures, where like reference numerals refer to identical or functionally similar elements throughout the separate views and which together with the detailed

description below are incorporated in and form part of the specification, serve to illustrate various embodiments, by way of example only, and to explain various principles and advantages in accordance with a present embodiment.

FIG. 1 depicts a block diagram of a system for effecting a voice command relating to a transaction in accordance with an embodiment.

What is claimed is:

1. An apparatus for effecting a voice command relating to a transaction using a payment module, the payment module in communication with a voice command module, the payment module and the voice command module being in communication with a payment system and a voice command server, respectively, the apparatus comprising:

at least one processor; and

at least one memory including computer program code;

the at least one memory and the computer program code configured to, with at least one processor, causes the apparatus at least to:

receive, at the payment module, a converted request message, the converted request message being converted, at the voice command server or the voice command module, from an audio signal received at the voice command module, the request message comprising payer data identifying a payer account to be used for the voice command;

forward, to the payment system, the converted request message; and

receive, at the payment module, a response message to effect the voice command if it is determined at the payment system that the payer account is one that is subscribed to a service based on the payer data, the service being one that is used to effect the voice command, wherein the at least one memory and the computer program code is configured with the at least one processor to compare the converted request message with a list of commands authorized to be performed for the payment account.

2. The apparatus according to claim 1, wherein the at least one memory and the computer program code is configured with the at least one processor to send, to the voice command module, the response message, the response message being forwarded to the voice command server and converted, at the voice command server, to a voice response.

3. The apparatus according to claim 2, wherein the at least one memory and the computer program code is configured with the at least one processor to receive, at the payment module, an acknowledgement message if an audio acknowledgement is received at the voice command module, the acknowledgement message being converted, at the voice command

server, from the audio acknowledgement received at the voice command module, the acknowledgement message indicating an acknowledgment to proceed in response to the voice response.

4. The apparatus according to claim 3, wherein the at least one memory and the computer program code is configured with the at least one processor to receive, the acknowledgement message.

5. The apparatus according to any of claims 1-4, wherein the at least one memory and the computer program code is configured with the at least one processor to compare the payer data with a list of payer data indicating payers who are subscribed to the service so as to determine if the payer account is one that is subscribed to a service.

6. The apparatus according to claim 5, wherein the at least one memory and the computer program code is configured with the at least one processor to send, to the voice command module, a confirmation message to confirm data of the payer account if the converted request message is not included in the list of commands.

7. The apparatus according to claim 6, wherein the at least one memory and the computer program code is configured with the at least one processor to receive, , a confirmation reply including data of the payer account, to determine system that the payer account is one that is subscribed to a service based on the payer data.

8. The apparatus according to any of claims 1-7, wherein the at least one memory and the computer program code is configured with the at least one processor to send a verification request message, to the payment module, the verification request message requesting password data for verification.

9. The apparatus according to any of claims 1-6, wherein the at least one memory and the computer program code is configured with the at least one processor to send a verification

data, to the payment module, in response to the verification request message, the verification data identifying if a user is the true holder of the payer account.

10. A method for effecting a voice command relating to a transaction using a payment module, the payment module in communication with a voice command module, the payment module and the voice command module being in communication with a payment system and a voice command server, respectively, the method comprising:

receiving, at the payment module, a converted request message, the converted request message being converted, at the voice command server or the voice command module, from an audio signal received at the voice command module, the request message comprising payer data identifying a payer account to be used for the voice command;

forwarding, to the payment system, the converted request message; and

receiving, at the payment module, a response message to effect the voice command if it is determined at the payment system that the payer account is one that is subscribed to a service based on the payer data, the service being one that is used to effect the voice command, wherein the step of forwarding, to the payment system, the converted request message comprises causing the payment system to compare the converted request message with a list of commands authorized to be performed for the payment account.

11. The method according to claim 10, wherein the step of receiving, at the payment module, the response message comprises:

sending, to the voice command module, the response message, the response message being forwarded to the voice command server and converted, at the voice command server, to a voice response.

12. The method according to claim 11, wherein the step of receiving, at the payment module, the response message further comprises:

receiving, at the payment module, an acknowledgement message if an audio acknowledgement is received at the voice command module, the acknowledgement message

being converted, at the voice command server or the voice command module, from the audio acknowledgement received at the voice command module, the acknowledgement message indicating an acknowledgment to proceed in response to the voice response.

13. The method according to claim 12, further comprising sending, to the payment system, the acknowledgement message.

14. The method according to any one of claims 10-13, wherein the step of forwarding, to the payment system, the converted request message causes the payment system to compare the payer data with a list of payer data indicating payers who are subscribed to the service so as to determine if the payer account is one that is subscribed to a service.

15. The method according to claim 10-14, further comprising sending, to the voice command module, a confirmation message to confirm data of the payer account if the converted request message is not included in the list of commands.

16. The method according to claim 15, further comprising receiving, at the payment system, a confirmation reply including data of the payer account, and forwarding, to the payment system, the confirmation reply to determine at the payment system that the payer account is one that is subscribed to a service based on the payer data.

17. The method according to any of claims 10-16, further comprising receiving a verification request message, at the payment module, the verification request message requesting password data for verification.

18. The method according to claim 17, further comprising receiving a verification data, at the payment module, in response to the verification request message, the verification data identifying if a user is the true holder of the payer account.