What is claimed Is:

1. A computer-implemented method for distributing funds over a computer network using an instant messaging application, the method comprising:

receiving, by a server from a user of a first client device, a request to distribute a fund among a predetermined set of users;

generating, by the server, a set of virtual envelopes to be distributed among the predetermined set of users based on the received request, wherein a respective virtual envelope among the generated set of virtual envelopes corresponds to a portion of the to-be-distributed fund;

obtaining at least one challenge associated with the generated set of virtual envelopes and a predetermined response corresponding to the challenge;

sending, by the server, instructions to present the challenge on a user interface of the instant messaging application associated with a set of client devices corresponding to the predetermined set of users;

receiving, by the server via the user interface of the instant messaging application, responses to the challenge from multiple client devices of the set of client devices;

based on a time sequence of the received responses, consecutively determining, by the server, whether the received responses meet at least one or more of predetermined criteria, wherein the predetermined criteria include a string length of the received response exceeding a predetermined value;

in response to a response to the challenge received from a second client device meeting at least one of the predetermined criteria and a count of remaining virtual envelopes of the generated set of virtual envelopes being greater than zero, distributing, by the server, a virtual envelope from

the generated set of virtual envelopes to a user of the second client device over the computer network; and

decreasing the count of the remaining virtual envelopes by one;

wherein the challenge comprises multiple stages, and wherein the method further comprises:

in response to receiving, from the user of the second client device, a response to a first stage of the challenge, determining whether the response to the first stage of the challenge meets at least one of the predetermined criteria;

in response to determining that the response to the first stage of challenge meets at least one of the predetermined criteria, sending, by the server, instructions to present to the user of the second client device a second stage of the challenge; and

in response to determining that a response received from the user of the second client device to the second stage of the challenge meets at least one of the predetermined criteria, distributing the virtual envelope from the generated set of virtual envelopes to the user of the second client device.

2. The computer-implemented method of claim 1, wherein obtaining the challenge and the predetermined response involves one of:

extracting the challenge from a pre-installed challenge bank comprising a plurality of challenges;

receiving an input from a user of the first client device to select the challenge and the predetermined response from the pre-installed challenge bank; and

receiving an input that includes the challenge and the predetermined response from the user of the first client device.

3. The computer-implemented method of claim 1, wherein the challenge includes an open ended question or a multiple-choice question.

4. The computer-implemented method of claim 1, wherein the predetermined criteria further include one or more of:

the received response at least partially matching the predetermined response corresponding to the challenge; and

the received response includes one or more predetermined keywords.

5. The computer-implemented method of claim 1, further comprising:

in response to receiving a collaboration request from the user of the second client device, forwarding the challenge to a user of a third client device;

receiving a second response to the challenge from the third client device; and

in response to the received second response to the challenge meeting at least one of the predetermined criteria, distributing the virtual envelope from the generated set of virtual envelopes to at least one of: the second client device and the third client device.

6. A non-transitory computer-readable storage medium storing instructions that when executed by a computer cause the computer to perform a method for distributing funds over a computer network using an instant messaging application, the method comprising:

receiving, by a server from a user of a first client device, a request to distribute a fund among a predetermined set of users;

generating, by the server, a set of virtual envelopes based on the received request, wherein a respective virtual envelope corresponds to a

portion of the to-be-distributed fund;

obtaining at least one challenge associated with the generated set of virtual envelopes and a predetermined response corresponding to the challenge;

sending, by the server, instructions to present the challenge on a user interface of the instant messaging application associated with a set of client devices corresponding to the predetermined set of users;

receiving, by the server via the user interface of the instant messaging application, responses to the challenge from multiple client devices of the set of client devices;

based on a time sequence of the received responses, consecutively determining, by the server, whether the received responses meet at least one or more of predetermined criteria, wherein the predetermined criteria include a string length of the received response exceeding a predetermined value;

in response to a response to the challenge received from a second client device meeting at least one of the predetermined criteria and a count of remaining virtual envelopes of the generated set of virtual envelopes being greater than zero, distributing, by the server, a virtual envelope from the generated set of virtual envelopes to a user of the second client device over the computer network; and

decreasing the count of the remaining virtual envelopes by one;

wherein the challenge comprises multiple stages, and wherein the method further comprises:

in response to receiving, from the user of the second client device, a response to a first stage of the challenge, determining whether the response to the first stage of the challenge meets at least one of the predetermined criteria;

in response to determining that the response to the first

stage of challenge meets at least one of the predetermined criteria, sending, by the server, instructions to present to the user of the second client device a second stage of the challenge; and

in response to determining that a response received from the user of the second client device to the second stage of the challenge meets at least one of the predetermined criteria, distributing the virtual envelope from the generated set of virtual envelopes to the user of the second client device.

7. The computer-readable storage medium of claim 6, wherein obtaining the challenge and the predetermined response involves one of:

extracting the challenge from a pre-installed challenge bank comprising a plurality of challenges;

receiving an input from a user of the first client device to select the challenge and the predetermined response from the pre-installed challenge bank; and

receiving an input that includes the challenge and the predetermined response from the user of the first client device.

8. The computer-readable storage medium of claim 6, wherein the challenge includes an open ended question or a multiple-choice question.

9. The computer-readable storage medium of claim 6, wherein the predetermined criteria further include one or more of:

the received response at least partially matching the predetermined response corresponding to the challenge; and

the received response includes one or more predetermined keywords.

10. The computer-readable storage medium of claim 6, wherein the method further comprises:

in response to receiving a collaboration request from the user of the second client device, forwarding the challenge to a user of a third client device;

receiving a second response to the challenge from the third client device; and

in response to the received second response to the challenge meeting at least one of the predetermined criteria, distributing the virtual envelope from the generated set of virtual envelopes to at least one of: the second client device and the third client device.

11. A computer system for enabling a service over a computer network, the computer system comprising:

a processor; and

a storage device coupled to the processor and storing instructions which when executed by the processor cause the processor to perform a method for distributing funds over a computer network using an instant messaging application, the method comprising:

receiving, by a server from a user of a first client device, a request to distribute a fund among a predetermined set of users;

generating, by the server, a set of virtual envelopes based on the received request, wherein a respective virtual envelope among the generated set of virtual envelopes comprises a portion of the to-be-distributed fund;

obtaining at least one challenge associated with the generated set of virtual envelopes and a predetermined response corresponding to the challenge;

sending, by the server, instructions to present the

challenge on a user interface of the instant messaging application associated with a set of client devices corresponding to the predetermined set of users;

receiving, by the server via the user interface of the instant messaging application, responses to the challenge from multiple client devices of the set of client devices;

based on a time sequence of the received responses, consecutively determining, by the server, whether the received responses meet at least one or more of predetermined criteria, wherein the predetermined criteria include a string length of the received response exceeding a predetermined value;

in response to a response to the challenge received from a second client device meeting at least one of the predetermined criteria and a count of remaining virtual envelopes of the generated set of virtual envelopes being greater than zero, distributing a virtual envelope from the generated set of virtual envelopes to a user of the second client device over the computer network; and

decreasing the count of the remaining virtual envelopes by one;

wherein the challenge comprises multiple stages, and wherein the method further comprises:

in response to receiving, from the user of the second client device, a response to a first stage of the challenge, determining whether the response to the first stage of the challenge meets at least one of the predetermined criteria;

in response to determining that the response to the first stage of challenge meets at least one of the predetermined criteria, sending, by the server, instructions to present to the user of the second client device a second stage of the challenge; and

in response to determining that a response received from

the user of the second client device to the second stage of the challenge meets at least one of the predetermined criteria, distributing the virtual envelope from the generated set of virtual envelopes to the user of the second client device.

12. The computer system of claim 11, wherein obtaining the challenge and the predetermined response involves one of:

extracting the challenge from a pre-installed challenge bank comprising a plurality of challenges;

receiving an input from a user of the first client device to select the challenge and the predetermined response from the pre-installed challenge bank; and

receiving an input that includes the challenge and the predetermined response from the user of the first client device.

13. The computer system of claim 11, wherein the challenge includes an open ended question or a multiple-choice question.

14. The computer system of claim 11, wherein the predetermined criteria further include one or more of:

the received response at least partially matching the predetermined response corresponding to the challenge; and

the received response includes one or more predetermined keywords.

15. The computer system of claim 11, wherein the method further comprises:

in response to receiving a collaboration request from the user of the second client device, forwarding the challenge to a user of a third

client device;

receiving a second response to the challenge from the third client device; and

in response to the received second response to the challenge meeting at least one of the predetermined criteria, distributing the virtual envelope from the generated set of virtual envelopes to at least one of: the second client device and the third client device.