1. An information exchange method, comprising:

receiving confirmation information from a user indicating a request to initiate information exchange absent a data network;

receiving interacting information input by the user;

encoding the interacting information to obtain voice signals;

sending the voice signals to a server; and

receiving feedback information sent by the server indicating a processing result associated with the interacting information.

2. The method according to claim 1, wherein the interacting information includes service information associated with a service provided by the server.

3. The method according to claim 1, further comprising:

receiving authentication information input by the user;

encoding the authentication information to obtain authentication voice signals; and

sending the authentication voice signals to the server.

4. The method according to claim 1, further comprising:

establishing a voice channel with the server for transmitting the voice signals by dialing a pre-stored dial-in number.

5. The method according to claim 4, wherein the confirmation information is received prior to establishing the voice channel.

6. An information exchange method, comprising:

receiving voice signals transmitted from a terminal device, wherein the terminal device

transmits the voice signals after receiving confirmation information from a user indicating a request to initiate information exchange absent a data network;

decoding the voice signals to obtain interacting information;

performing information processing based on the interacting information; and

sending feedback information to the terminal device when the information processing is completed.

7. The method according to claim 6, wherein the interacting information includes service information associated with a service provided by a server, the method further comprising:

determining whether the service information satisfies one or more preset service conditions.

8. The method according to claim 6, further comprising:

decoding the voice signals to obtain authentication information;

determining whether the authentication information is correct; and

performing the information processing if it is determined that the authentication information is correct.

9. The method according to claim 6, further comprising:

establishing a voice channel with the terminal device by dialing a dial-in number.

10. The method according to claim 9, further comprising:

encoding the feedback information into feedback voice signals; and

sending the feedback voice signals to the terminal device via the voice channel.

11. An information exchange apparatus, comprising:

an encoding and decoding unit configured to:

receive confirmation information from a user indicating a request to initiate information exchange absent a data network;

receive interacting information input by the user; and

encode the interacting information to obtain voice signals; and

a voice call unit configured to:

send the voice signals to a server; and

receive feedback information sent by the server indicating a processing result associated with the interacting information.

12. The apparatus according to claim 11, wherein the interacting information includes service information associated with a service provided by the server.

13. The apparatus according to claim 12, wherein the encoding and decoding unit is further configured to:

receiving authentication information; and

encoding the authentication information to obtain authentication voice signals.

14. The apparatus according to claim 11, wherein the voice call unit is further configured to establish a voice channel with the server for transmitting the voice signals by dialing a pre-stored dial-in number.

15. The apparatus according to claim 14, wherein the confirmation information is received by the encoding and decoding unit prior to establishing the voice channel.

16. A server, comprising:

a voice call unit configured to receive voice signals transmitted from a terminal device, wherein the terminal device transmits the voice signals after receiving confirmation information from a user indicating a request to initiate information exchange absent a data network;

an encoding and decoding unit configured to decode the voice signals to obtain interacting information; and

a processing unit configured to perform information processing based on the interacting information, wherein the voice call unit is further configured to send the feedback information to the terminal device when the information processing is completed.

17. The server according to claim 16, wherein the interacting information includes service information associated with a service provided by the server, and wherein the processing unit is further configured to determine whether the service information satisfies one or more preset service conditions.

18. The server according to claim 16, wherein the encoding and decoding unit is further configured to decode the voice signals to obtain authentication information, and wherein the processing unit is further configured to:

determine whether the authentication information is correct; and

perform the information processing if it is determined that the authentication information is correct.

19. The server according to claim 16, wherein the voice call unit is further configured to establish a voice channel with the terminal device by dialing a dial-in number.

20. The server according to claim 19, wherein the encoding and decoding unit is further configured to encode the feedback information into feedback voice signals, and wherein

the voice call unit is further configured to transmit the feedback voice signals to the terminal device via the voice channel.