WHAT IS CLAIMED IS

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