WHAT IS CLAIMED IS:

1. A method of enabling a consumer to purchase a transit product, comprising:

receiving a selection of a transit product from a consumer;

determining data identifying the selected transit product;

operating an electronic data processor to generate an electronic message in a format transportable over a payment processing network, the message including data identifying a transit provider, data identifying the transit product, and data identifying the consumer, wherein generating the electronic message further comprises

inserting the data identifying the transit provider into a field of the message and in a format used to identify an issuer in a payment transaction authorization request message that is transportable over the payment processing network,

inserting the data identifying the transit product into a field of the message and in a format used to identify a payment account in a payment transaction authorization request message that is transportable over the payment processing network, and

inserting the data identifying the consumer into a field of the message and in a format that is transportable over the payment processing network; and

submitting the generated message to a processing agent associated with the transit provider over the payment processing network, wherein the processing agent associates the selected transit product with the data identifying the consumer.

2. The method of claim 1, wherein the data identifying the consumer is obtained from the consumer's prepaid transit device.

3. The method of claim 1, wherein the data identifying the consumer is inserted into a discretionary field of the generated message.

4. The method of claim 1, wherein the data identifying the selected transit product and the data identifying the transit provider are obtained by scanning one or more images.

5. The method of claim 4, wherein at least one image is a bar-code.

6. The method of claim 1, wherein the transit product enables the consumer to access or use the transit provider's transit system.

7. The method of claim 2, wherein when the consumer presents the consumer's prepaid transit device at the transit provider's transit system, data identifying the consumer is extracted from the consumer's prepaid transit card and compared with the data identifying the consumer in the message and access to the transit system is granted based on the comparison.

8. The method of claim 1, further comprising receiving payment for the transit product from the consumer at a merchant computer, wherein the merchant computer is associated with an entity other than the transit provider.

9. The method of claim 8, wherein receiving payment for the transit product further comprises:

obtaining an authorization for a payment transaction to provide the payment for the transit product using the consumer's payment account by exchanging one or more messages over the payment processing network.

10. The method of claim 1, wherein the payment processing network can be used to conduct payment transactions for products or services in addition to the transit product.

11. An apparatus for enabling a consumer to purchase a transit product, comprising:

an electronic processor programmed to execute a set of instructions; and

a memory coupled to the electronic processor and storing the set of instructions;

wherein when executed by the electronic processor, the set of instructions cause the apparatus to

generate an electronic message in a format transportable over a payment processing network, the message including data identifying a transit provider, data identifying a transit product purchased by a consumer, and data identifying the consumer, wherein generating the electronic message further comprises

inserting the data identifying the transit provider into a field of the message and in a format used to identify an issuer in a payment transaction authorization request message,

inserting the data identifying the transit product into a field of the message and in a format used to identify a payment account in a payment transaction authorization request message, and

inserting the data identifying the consumer into a field of the message; and

submitting the generated message to a processing agent associated with the transit provider over the payment processing network, wherein the processing agent associates the transit product with the data identifying the consumer.

12. The apparatus of claim 11, wherein the data identifying the consumer obtained from the consumer's prepaid transit device.

13. The apparatus of claim 11, wherein the set of instructions further cause the apparatus to obtain the data identifying the provider of the product or service and the data identifying the product or service by receiving that data from an image representing that data.

14. The apparatus of claim 13, wherein the image is a bar-code.

15. The apparatus of claim 11, wherein the transit product enables the consumer to access or use the transit provider's transit system.

16. The apparatus of claim 11, wherein the data identifying the consumer is inserted into a discretionary field of the generated message.

17. The apparatus of claim 12, wherein when the consumer presents the consumer's prepaid transit device at the transit provider's transit system, data identifying the consumer is extracted from the consumer's prepaid transit card and compared with the data identifying the consumer in the message and access to the transit system is granted based on the comparison.

18. The apparatus of claim 11, wherein the set of instructions further cause the apparatus to receive payment for the transit product from the consumer at a merchant computer, wherein the merchant computer is associated with an entity other than the transit provider.

19. The apparatus of claim 18, wherein receiving payment for the transit product further comprises:

obtaining an authorization for a payment transaction to provide the payment for the transit product using the consumer's payment account by exchanging one or more messages over the payment processing network.

20. The apparatus of claim 11, wherein the payment processing network can be used to conduct payment transactions for products or services in addition to the transit product.

WHAT IS CLAIMED IS:

1. A method of enabling a consumer to purchase a transit product, comprising:

receiving a selection of a transit product from a consumer;

determining data identifying the selected transit product;

operating an electronic data processor to generate an electronic message in a format transportable over a payment processing network, the message including data identifying a transit provider, data identifying the transit product, and data identifying the consumer, wherein generating the electronic message further comprises

inserting the data identifying the transit provider into a field of the message and in a format used to identify an issuer in a payment transaction authorization request message that is transportable over the payment processing network,

inserting the data identifying the transit product into a field of the message and in a format used to identify a payment account in a payment transaction authorization request message that is transportable over the payment processing network, and

inserting the data identifying the consumer into a field of the message and in a format that is transportable over the payment processing network; and

submitting the generated message to a processing agent associated with the transit provider over the payment processing network, wherein the processing agent associates the selected transit product with the data identifying the consumer.

2. The method of claim 1, wherein the data identifying the consumer is obtained from the consumer's prepaid transit device.

3. The method of claim 1, wherein the data identifying the consumer is inserted into a discretionary field of the generated message.

4. The method of claim 1, wherein the data identifying the selected transit product and the data identifying the transit provider are obtained by scanning one or more images.

5. The method of claim 4, wherein at least one image is a bar-code.

6. The method of claim 1, wherein the transit product enables the consumer to access or use the transit provider's transit system.

7. The method of claim 2, wherein when the consumer presents the consumer's prepaid transit device at the transit provider's transit system, data identifying the consumer is extracted from the consumer's prepaid transit card and compared with the data identifying the consumer in the message and access to the transit system is granted based on the comparison.

8. The method of claim 1, further comprising receiving payment for the transit product from the consumer at a merchant computer, wherein the merchant computer is associated with an entity other than the transit provider.

9. The method of claim 8, wherein receiving payment for the transit product further comprises:

obtaining an authorization for a payment transaction to provide the payment for the transit product using the consumer's payment account by exchanging one or more messages over the payment processing network.

10. The method of claim 1, wherein the payment processing network can be used to conduct payment transactions for products or services in addition to the transit product.

11. An apparatus for enabling a consumer to purchase a transit product, comprising:

an electronic processor programmed to execute a set of instructions; and

a memory coupled to the electronic processor and storing the set of instructions;

wherein when executed by the electronic processor, the set of instructions cause the apparatus to

generate an electronic message in a format transportable over a payment processing network, the message including data identifying a transit provider, data identifying a transit product purchased by a consumer, and data identifying the consumer, wherein generating the electronic message further comprises

inserting the data identifying the transit provider into a field of the message and in a format used to identify an issuer in a payment transaction authorization request message,

inserting the data identifying the transit product into a field of the message and in a format used to identify a payment account in a payment transaction authorization request message, and

inserting the data identifying the consumer into a field of the message; and

submitting the generated message to a processing agent associated with the transit provider over the payment processing network, wherein the processing agent associates the transit product with the data identifying the consumer.

12. The apparatus of claim 11, wherein the data identifying the consumer obtained from the consumer's prepaid transit device.

13. The apparatus of claim 11, wherein the set of instructions further cause the apparatus to obtain the data identifying the provider of the product or service and the data identifying the product or service by receiving that data from an image representing that data.

14. The apparatus of claim 13, wherein the image is a bar-code.

15. The apparatus of claim 11, wherein the transit product enables the consumer to access or use the transit provider's transit system.

16. The apparatus of claim 11, wherein the data identifying the consumer is inserted into a discretionary field of the generated message.

17. The apparatus of claim 12, wherein when the consumer presents the consumer's prepaid transit device at the transit provider's transit system, data identifying the consumer is extracted from the consumer's prepaid transit card and compared with the data identifying the consumer in the message and access to the transit system is granted based on the comparison.

18. The apparatus of claim 11, wherein the set of instructions further cause the apparatus to receive payment for the transit product from the consumer at a merchant computer, wherein the merchant computer is associated with an entity other than the transit provider.

19. The apparatus of claim 18, wherein receiving payment for the transit product further comprises:

obtaining an authorization for a payment transaction to provide the payment for the transit product using the consumer's payment account by exchanging one or more messages over the payment processing network.

20. The apparatus of claim 11, wherein the payment processing network can be used to conduct payment transactions for products or services in addition to the transit product.

21. The method of claim 1, wherein the message includes one or more existing fields that are repurposed to include the data identifying the transit provider, the data identifying the transit product, and the data identifying the consumer.

22. The apparatus of claim 11, wherein the message includes one or more existing fields that are repurposed to include the data identifying the transit provider, the data identifying the transit product, and the data identifying the consumer.