



Welcome to CAT's New Smart Card Fare System

Your smart card makes boarding fast and easy across all CAT routes. Follow these four steps to get set up, load funds, and ride — always at the best available fare.

1 Create Your Account

Before using your smart card, you'll need a free CAT rider account. Choose the option that works best for you:

Option A — Rider Portal (Web): Visit app.ridecat.com to sign up for a free account. Manage your card, view trip history, and purchase passes — all from your browser.

Option B — Transit App (Mobile): Download the free Transit app from the Apple App Store or Google Play Store. Sign up in minutes and your account is ready to use immediately.

2 Purchase & Link Your Smart Card

After creating your account, purchase a CAT smart card and link it using the method that matches how you registered:

Rider Portal (app.ridecat.com): Log in, select "Tap & Ride" from the top navigation, then click "Add Travel Token." Enter the 10-digit number found at the bottom of the back of your card, give your token a name of your choice, agree to the terms and conditions, and your card will be linked immediately.

Transit App: A CAT Customer Service Representative will link the card to your account. Visit any CAT transfer station or call 239.252.7777 and our team will assist you.

Where to Buy

Smart cards are available at any CAT transfer station. Visit ridecat.com for locations and hours.

3 Add Funds with Cash at an INCOMM Location

Your smart card can be loaded with cash at any participating INCOMM Vanilla Direct retail location — no bank account or credit card needed.

1. Find your nearest location at pay.vanilladirect.com/pages/locations — commonly found at

- major grocery stores, pharmacies, and convenience stores.
- 2. Present your card to the cashier and let them know you'd like to add funds to your CAT transit card.
- 3. The cashier will scan the barcode on the back of your card and ask how much you'd like to add. Funds are applied to your account immediately.

4 Purchase a Pass — Don't Just Ride on Balance!

Once your account has funds, use the Rider Portal or Transit app to purchase a pass before you board.

Why it matters:

CAT does not currently have fare capping in place. Without an active pass, each trip is deducted at the standard single-ride rate. Purchasing a pass first ensures you always get the best value for your rides.

- Best per-ride value — a 30-day pass equals 20 individual rides.
- Your smart card automatically applies the pass at the farebox — no extra steps at boarding.
- Purchase through the Rider Portal at app.ridecat.com or the Transit app.

⚠ Important: Always Purchase a Pass Before You Ride

Because fare capping is not yet active, riding on a raw account balance charges the single-ride rate each trip. Buy your pass in the Rider Portal (app.ridecat.com) or the Transit app after loading funds — then tap and ride.

Rider Portal	Transit App	Customer Service
<p>app.ridecat.com</p> <p>Link your card, manage your account, and purchase passes from any browser.</p>	<p>Transit App</p> <p>Available on the Apple App Store and Google Play. Plan, pay, and ride.</p>	<p>239.252.7777</p> <p>Our team is ready to help with card linking and account questions.</p>