



# Welcome





# Time Entry & Pay

Consumer Direct Care Network South Dakota



# Today's Presentation

- ❖ Who is Consumer Direct Care Network (CDSN)
- ❖ CDSN Payroll Schedule
- ❖ Overview of Time Entry Methods
- ❖ How to Submit/Approve a Test Shift
- ❖ Question and Answers



**Who we are...**





# Mission

To provide care and support to people in their homes and communities

# Vision

To help people live the life they want

# Values

Respect, Integrity, **Service**, **Excellence**

# Experts In Self-Directed Services

**We are the largest, most experienced provider of self-directed services in the nation.**

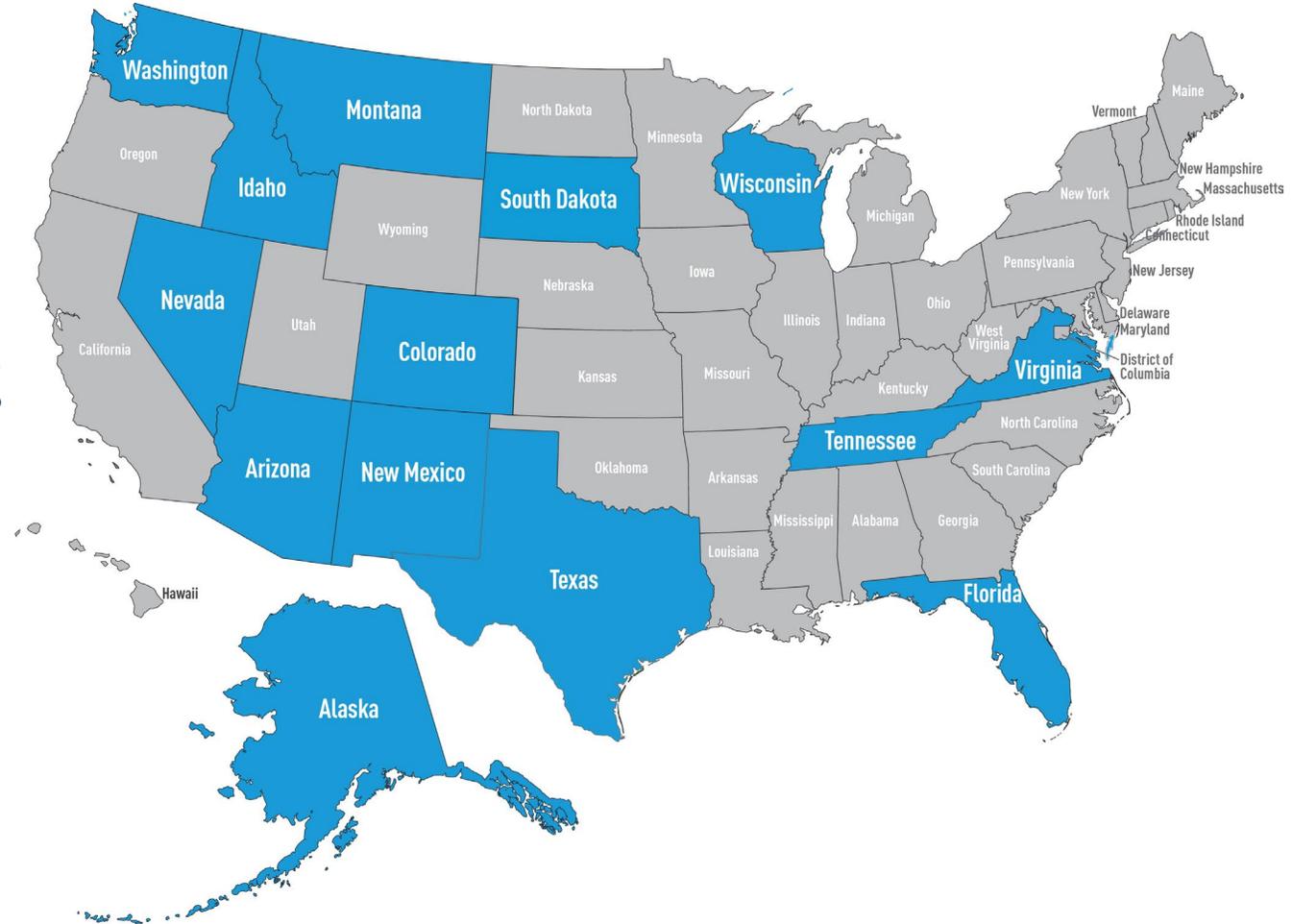
- Participant-focused customer service
- Experienced, collaborative partner with all interested parties
- Reliable, easy-to-use technology
- Long-standing and stable leadership team

## **What We Do:**

- South Dakota office and staff presence ensures high quality and responsive customer service
- Service delivery experience in urban and rural communities
- Tools designed just for self-direction

# Consumer Direct Experience and Trust

- Consumer Direct Care Network South Dakota (CDSD) is part of the larger Consumer Direct Care Network
- Over 30 years' experience supporting home care services
- Serving 94,000 Participants and 112,000 Caregivers around the country
- Serving 14 states



# CDSD Time Capture: 08/25/2024

- ❖ Participants with LifeQuest will start claiming time with Consumer Direct South Dakota on 08/25/2024
- ❖ Employees will no longer be able to clock in and out with Focos/LifeQuest starting on 08/25/2024
- ❖ Additionally, participants and employees will soon gain access to DirectMyCare.com to manage shifts
- ❖ Participants/Employees will not be able to activate accounts for time capture until after enrollment packets have been completed and processed by CDSD





# Payroll Schedule

# Payroll Schedule

- ❖ Authorized hours will not change due to the transition to Consumer Direct Care Network South Dakota
- ❖ Wage per hour stays the same
- ❖ The Payroll calendar stays the same
- ❖ Pay dates will be every other week (biweekly) on Friday
- ❖ Pay amount will be based on 14 days of work



# Payroll Schedule



## 2024 Payroll Calendar

Symbol Key: ○ Pay Day ▲ Postal and Bank Holiday

JANUARY							FEBRUARY							MARCH							
Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	
	▲1	2	3	4	5	6						1	2	3						1	2
7	8	9	10	11	12	13	4	5	6	7	8	9	10	3	4	5	6	7	8	9	
14	▲15	16	17	18	19	20	11	12	13	14	15	16	17	10	11	12	13	14	15	16	
21	22	23	24	25	26	27	18	▲19	20	21	22	23	24	17	18	19	20	21	22	23	
28	29	30	31				25	26	27	28	29			24	25	26	27	28	29	30	
														31							
APRIL							MAY							JUNE							
Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	
					5	6					1	2	3	4							1
7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8	
14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15	
21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22	
28	29	30					26	▲27	28	29	30	31		23	24	25	26	27	28	29	
														30							
JULY							AUGUST							SEPTEMBER							
Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	
				4	5	6						1	2	3	1	▲2	3	4	5	6	7
7	8	9	10	11	12	13	4	5	6	7	8	9	10	8	9	10	11	12	13	14	
14	15	16	17	18	19	20	11	12	13	14	15	16	17	15	16	17	18	19	20	21	
21	22	23	24	25	26	27	18	19	20	21	22	23	24	22	23	24	25	26	27	28	
28	29	30	31				25	26	27	28	29	30	31	29	30						
OCTOBER							NOVEMBER							DECEMBER							
Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	
					4	5							1	2	1	2	3	4	5	6	7
6	7	8	9	10	11	12	3	4	5	6	7	8	9	8	9	10	11	12	13	14	
13	▲14	15	16	17	18	19	10	▲11	12	13	14	15	16	15	16	17	18	19	20	21	
20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28	
27	28	29	30	31			24	25	26	27	▲28	29	30	29	30	31					

**2024 Bank & Post Office Holidays**

\*Consumer Direct Care Network office closures

*New Year's Day - Monday, January 1	*Labor Day - Monday, September 2
*Martin Luther King, Jr. Day - Monday, January 15	Columbus Day - Monday, October 14
Presidents Day - Monday, February 19	*Veterans Day - Monday, November 11
*Memorial Day - Monday, May 27	*Thanksgiving Day - Thursday, November 28
*Juneteenth - Wednesday, June 19	*Christmas Day - Wednesday, December 25
*Independence Day - Thursday, July 4	

# Payroll Schedule

- Each pay period consists of two Sunday through Saturday work weeks.
- All shifts are due Monday by midnight following each work week.
- Late time or time with mistakes may result in late pay. Thank you!

Work Week 1	Timesheet Due	Work Week 2	Timesheet Due	Pay Date
Sunday through Saturday	Monday	Sunday through Saturday	Monday	Friday
12/17/23 to 12/23/23	12/25/23	12/24/23 to 12/30/23	1/1/24	1/12/2024
12/31/23 to 1/6/2024	1/8/24	1/7/24 to 1/13/24	1/15/24	1/26/2024
1/14/24 to 1/20/24	1/22/24	1/21/24 to 1/27/24	1/29/24	2/9/2024
1/28/24 to 2/3/24	2/5/24	2/4/24 to 2/10/24	2/12/24	2/23/2024
2/11/24 to 2/17/24	2/19/24	2/18/24 to 2/24/24	2/26/24	3/8/2024
2/25/24 to 3/2/24	3/4/24	3/3/24 to 3/9/24	3/11/24	3/22/2024
3/10/24 to 3/16/24	3/18/24	3/17/24 to 3/23/24	3/25/24	4/5/2024
3/24/24 to 3/30/24	4/1/24	3/31/24 to 4/6/24	4/8/24	4/19/2024
4/7/24 to 4/13/24	4/15/24	4/14/24 to 4/20/24	4/22/24	5/3/2024
4/21/24 to 4/27/24	4/29/24	4/28/24 to 5/4/24	5/6/24	5/17/2024
5/5/24 to 5/11/24	5/13/24	5/12/24 to 5/18/24	5/20/24	5/31/2024
5/19/24 to 5/25/24	5/27/24	5/26/24 to 6/1/24	6/3/24	6/14/2024
6/2/24 to 6/8/24	6/10/24	6/9/24 to 6/15/24	6/17/24	6/28/2024
6/16/24 to 6/22/24	6/24/24	6/23/24 to 6/29/24	7/1/24	7/12/2024
6/30/24 to 7/6/24	7/8/24	7/7/24 to 7/13/24	7/15/24	7/26/2024
7/14/24 to 7/20/24	7/22/24	7/21/24 to 7/27/24	7/29/24	8/9/2024
7/28/24 to 8/3/24	8/5/24	8/4/24 to 8/10/24	8/12/24	8/23/2024
8/11/24 to 8/17/24	8/19/24	8/18/24 to 8/24/24	8/26/24	9/6/2024
8/25/24 to 8/31/24	9/2/24	9/1/24 to 9/7/24	9/9/24	9/20/2024
9/8/24 to 9/14/24	9/16/24	9/15/24 to 9/21/24	9/23/24	10/4/2024
9/22/24 to 9/28/24	9/30/24	9/29/24 to 10/5/24	10/7/24	10/18/2024
10/6/24 to 10/12/24	10/14/24	10/13/24 to 10/19/24	10/21/24	11/1/2024
10/20/24 to 10/26/24	10/28/24	10/27/24 to 11/2/24	11/4/24	11/15/2024
11/3/24 to 11/9/24	11/11/24	11/10/24 to 11/16/24	11/18/24	11/27/2024 (Wed.)
11/17/24 to 11/23/24	11/25/24	11/24/24 to 11/30/24	12/2/24	12/13/2024
12/1/24 to 12/7/24	12/9/24	12/8/24 to 12/14/24	12/16/24	12/27/2024
12/15/24 to 12/21/24	12/23/24	12/22/24 to 12/28/24	12/30/24	1/10/2025

# Submitting Time

## ❖ Three methods to submit time with CDSD

- Mobile Application (CareAttend)
- IVR (Interactive Voice Response)
- DirectMyCare.com Web Portal
  - Note: Web portal is not EVV compliant. It may only be used for services that do not require EVV



A photograph of an older man with a grey beard and a younger woman in a denim jacket looking at a smartphone together. The man is holding the phone, and the woman is pointing at the screen. They are both smiling and appear to be in a warm, indoor setting.

# DirectMyCare

## Web Portal Activation

# Step 1: Activating DirectMyCare.com

## Preparing for the Transition

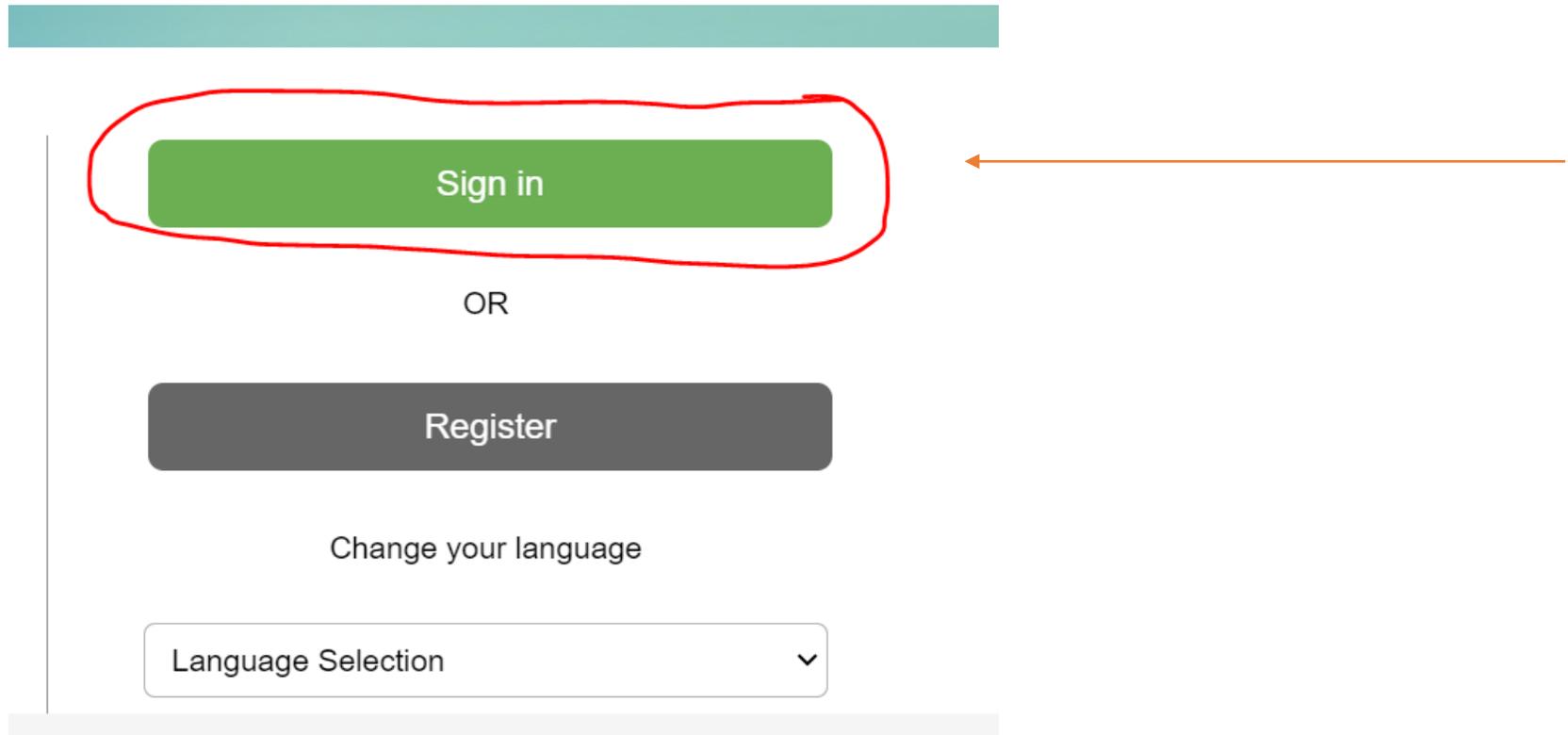
### ❖ DirectMyCare.com

- Both Participants (or their Designated Representative) and Employees need to start by activating and signing into DirectMyCare.com
- Participants and Employees will be registered for an account in DirectMyCare.com after enrollment packets have been completed
- Participants and Employees must access their accounts by clicking the **'Sign In'** button on DirectMyCare.com and selecting **'Forgot Your Password'**
  - Do NOT click the **'Register'** button

# DirectMyCare.com Activation

To get started, click the 'Sign In' button on DirectMyCare.com

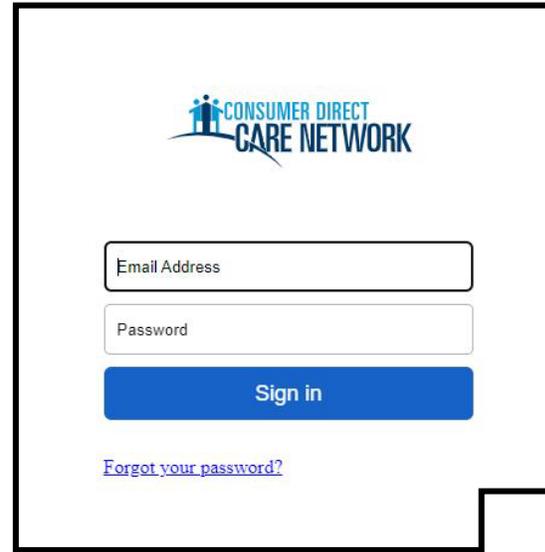
- Do NOT click the 'Register' button



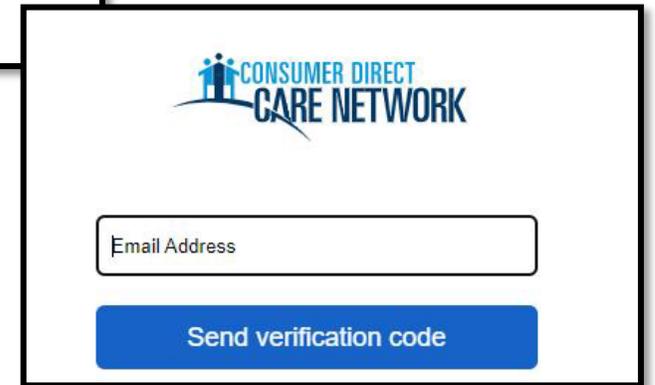
# DirectMyCare.com Web Portal Activation

## Reset Your Password

1. From the DirectMyCare sign-in screen, select **“Forgot your Password?”**
2. On the next screen, enter your email address and select **“Send Verification Code”**



The screenshot shows the sign-in page for the Consumer Direct Care Network. At the top is the logo with the text "CONSUMER DIRECT CARE NETWORK". Below the logo are two input fields: "Email Address" and "Password". A blue "Sign in" button is positioned below the password field. At the bottom left, there is a blue link that says "Forgot your password?".



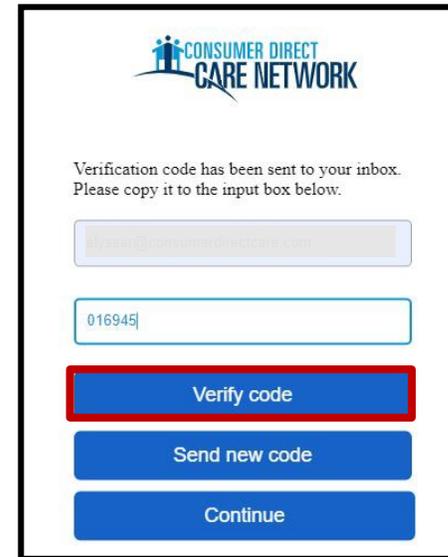
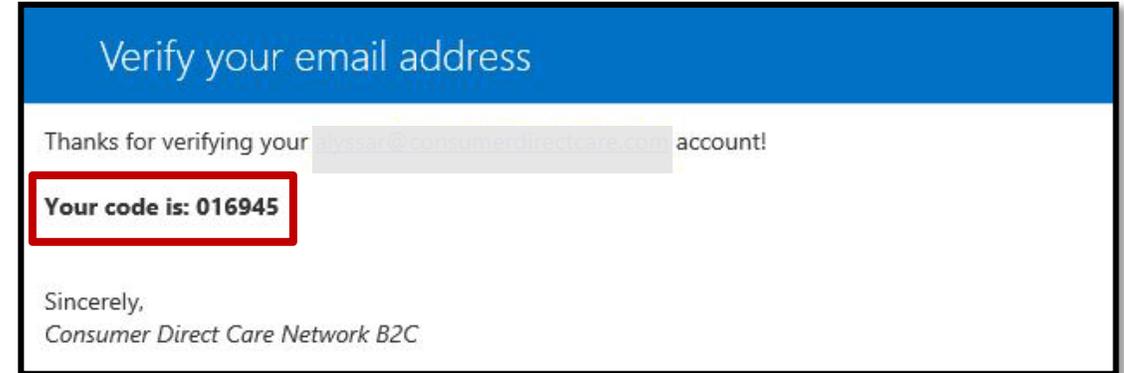
The screenshot shows the password reset page. At the top is the logo with the text "CONSUMER DIRECT CARE NETWORK". Below the logo is a single input field labeled "Email Address". A blue button labeled "Send verification code" is located below the input field.

# DirectMyCare.com Web Portal Activation

## Enter Verification Code

1. Open a new browser window and check your email for the verification code. The email will come from “**Microsoft on behalf of Consumer Direct Care Network B2C**”
2. Return to the registration page and enter the code from your email into the verification box.
  - Select “**Verify Code**”

*\*If you need a new verification code, click “**Send new code.**”*
3. Select “**Continue**”



# DirectMyCare.com Web Portal Activation

## Create Password

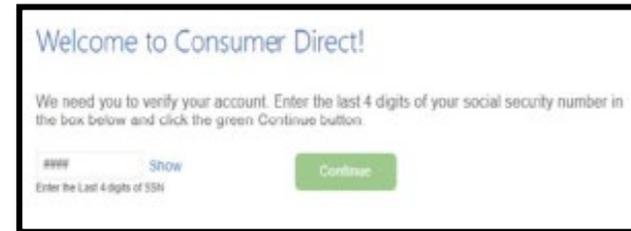
1. Create a **new password** and confirm it. The password must contain:
  - A minimum of 8 characters
  - Lowercase and uppercase letters
  - At least 1 numeric character
  - At least 1 special character
2. When finished, you will be logged into the DirectMyCare.com web portal



# DirectMyCare.com Web Portal Activation

## SSN Validation

3. Verify the last 4 digits of your **Social Security Number**, then select “**Continue**”
4. You will get a confirmation message that you are logged into the DirectMyCare.com web portal. Follow the instructions in the message to continue

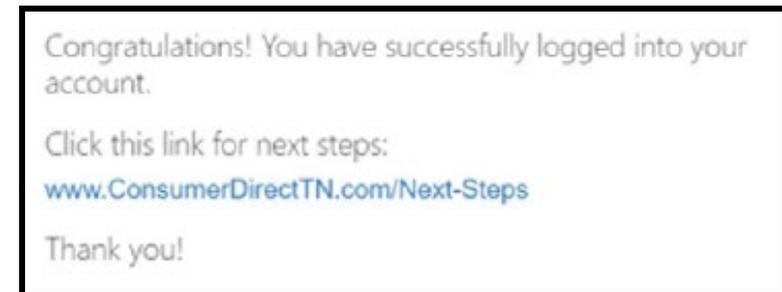


Welcome to Consumer Direct!

We need you to verify your account. Enter the last 4 digits of your social security number in the box below and click the green Continue button.

#### Show

Enter the Last 4 digits of SSN



Congratulations! You have successfully logged into your account.

Click this link for next steps:  
[www.ConsumerDirectTN.com/Next-Steps](http://www.ConsumerDirectTN.com/Next-Steps)

Thank you!



# CareAttend App

# Step 2: Employees Download the CareAttend App

**After signing into DirectMyCare.com, the employee will need to download the CareAttend app**

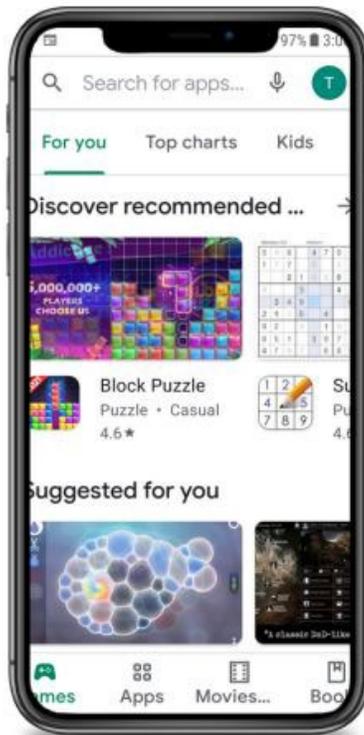
- Only the employee will download the CareAttend mobile app, not the participant
  - The participant will only use the CareAttend mobile app to approve the shift at the time of clock out
- Once the CareAttend mobile app has been downloaded, the employee can sign in and use the mobile app to clock in and out
  - The sign in for CareAttend is the same login information created for DirectMyCare.com

# Download the CareAttend App - Android



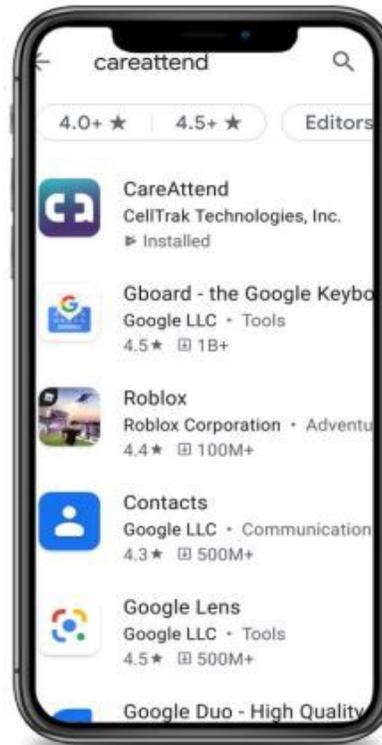
## 1. OPEN THE PLAY STORE AND TAP THE SEARCH BAR

Tap the Play Store icon and then tap the Search bar to open the search function.



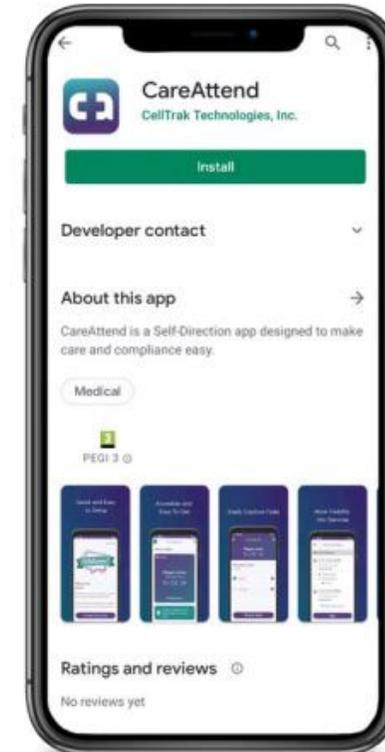
## 2. SEARCH FOR CAREATTEND

Type "CareAttend" into the search and tap Search. Tap "CareAttend" to select the App.



## 3. INSTALLING THE APP

Tap "Install" to download and install the app.

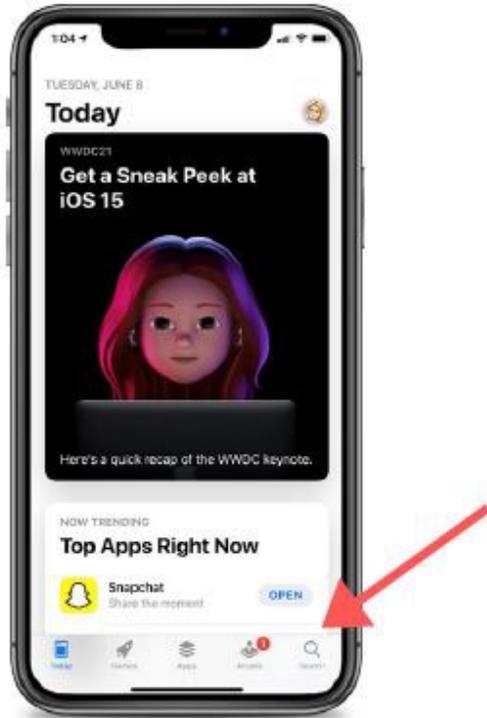


# Download the CareAttend App - iOS



## 1. OPEN THE APP STORE AND USE THE SEARCH FUNCTION

Tap the App Store icon and then tap the magnifying glass at the bottom to open the search function.



## 2. SEARCH FOR CAREATTEND AND GET THE APP

Type "CareAttend" into the search bar and tap Search. Then tap "GET" to download the App. You may need to enter your Apple ID password.



# Step 3: Employees Submit a Test Shift

- All shifts must be submitted to CDSD starting on 08/25/2024 for LifeQuest participants
- However, we highly recommend that all employees input a test shift into CareAttend to practice using the system before 08/25/2024



# CareAttend Setup - Employees

1. Open the CareAttend app and select the **Sign In** button
2. On the **Select your sign in method screen**, select the circle next to Consumer Direct Care Network. Select the Next button
3. Sign in using your login information from the DirectMyCare Web Portal

**Select your sign in method**  
Choose Care Attend if you don't see your sign in method below.

Care Attend

Consumer Direct Care Network

Sign in with your existing account

Email Address

Password

Forgot your password?

Sign in

Don't have an account? Sign up now

# CareAttend Setup - Employees

4. After you log in, you will see a Welcome screen. Select **Create**

## Passcode

- Enter in a six-digit passcode. The passcode cannot be six consecutive digits
- Remember this passcode, you will need to enter it each time you log in

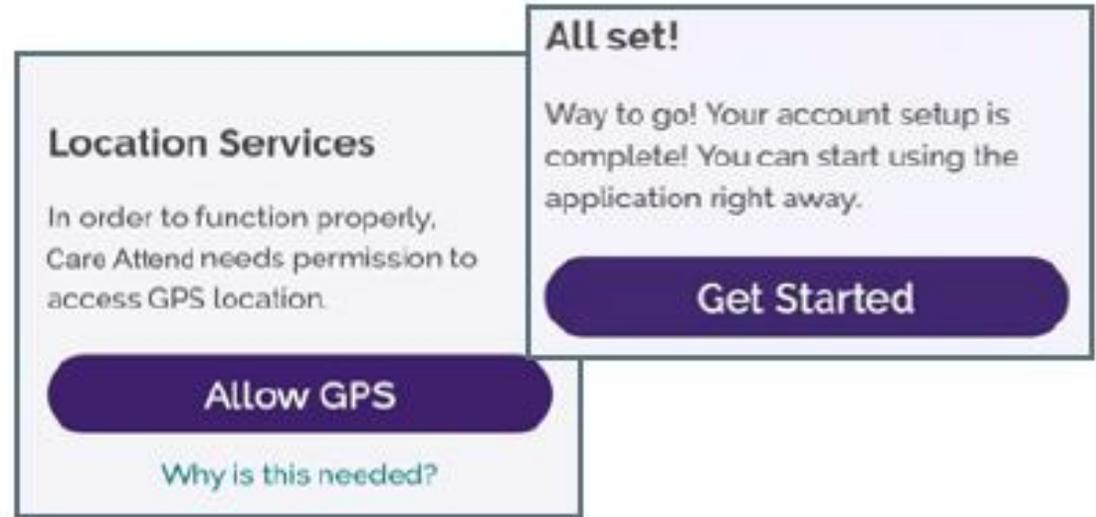
5. Optional: If your device supports the feature, you may choose to enable Fingerprint or Face Unlock:

- Select the Enable button if you would like to use the feature
- Select Skip for now if you do not want to enable the feature



# CareAttend Setup - Employees

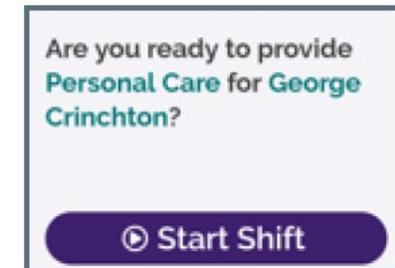
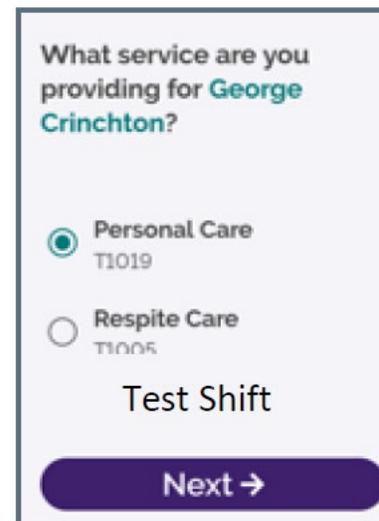
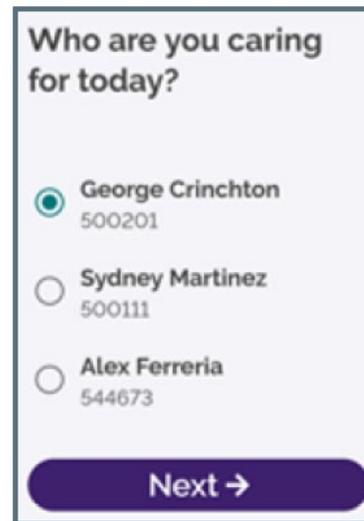
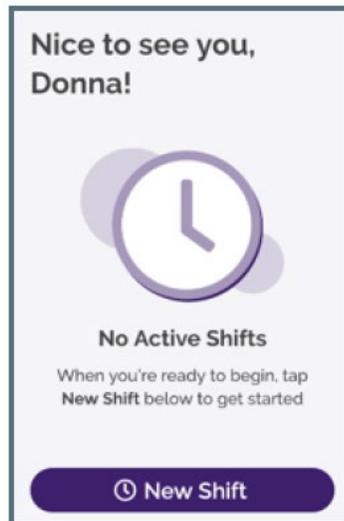
6. On the Location Services Screen, click the Allow GPS Button
7. On the Save Battery Screen, select the Allow Motion Access Button
8. Your account has been set up. Select the Get Started button



# CareAttend - Employees

## Submitting a Test Shift

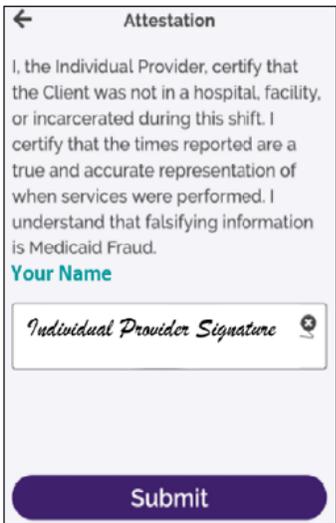
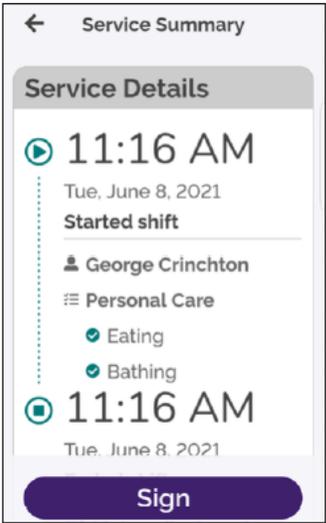
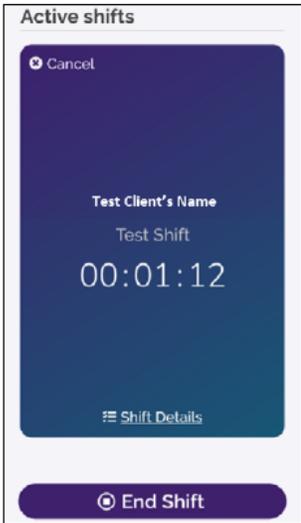
1. Select the **New Shift** button
2. Choose your **Participant**
3. Select **Test Shift**
4. Select **Start Shift**. You will see a running time clock with the name of the participant you selected



# CareAttend - Employees

## Submitting a Test Shift

- 5. Select the **End Shift** button
- 6. View the **Service Summary**
- 7. Sign the attestation and select **Submit**
  - You may turn the device sideways for a larger signature box

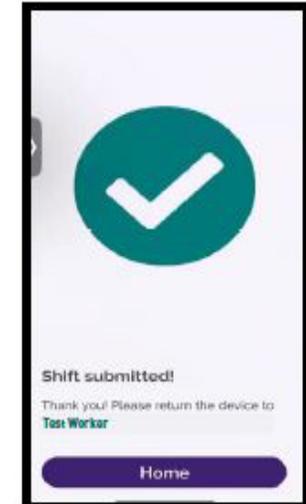
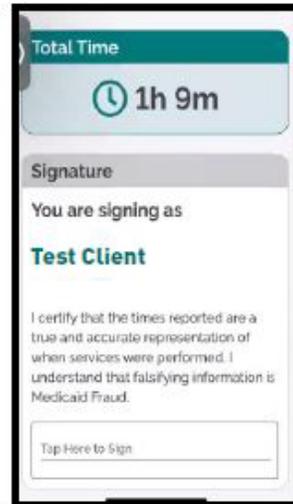
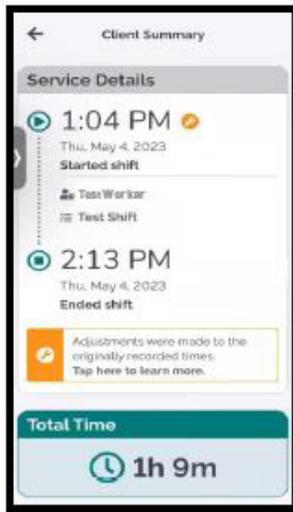


# CareAttend – Participants/DRs

## Approving a Test Shift

Once the worker ends their shift on the device, participants or DRs need to approve the shift

1. Review the **Service Details**
2. Tap inside the signature box. You may turn the device sideways for a larger signature box
3. When you are finished signing, select the **Submit** button to approve the test shift





# DirectMyCare.com

Time Entry

# DirectMyCare.com Web Portal Time Entry

The screenshot shows the homepage of the DirectMyCare.com web portal. At the top left is the logo for the Consumer Direct Care Network. The main banner features the 'DIRECT MY CARE' logo on a blue background and a photo of a smiling young girl with purple glasses on a teal background, with the slogan 'MY TIME. MY CARE. MY WAY.' to her right. Below the banner, the text 'We Specialize in Self-Directed Care' is followed by a sub-headline 'We provide a variety of options for those who self-direct their care and services.' Four colored circles represent different care options: Medicaid (green), Medicare (green), Private Insurance (orange), and Supporting (brown). On the right side, there are buttons for 'Sign in' (green) and 'Register' (grey), with 'OR' between them. Below these is a 'Change your language' link and a 'Language Selection' dropdown menu. At the bottom right, there is a link for 'CDCN administrative staff, please sign in here.'

**CONSUMER DIRECT CARE NETWORK**

## DIRECT MY CARE

MY TIME. MY CARE. MY WAY.

### We Specialize in Self-Directed Care

We provide a variety of options for those who self-direct their care and services.

- Medicaid
- Medicare
- Private Insurance
- Supporting

[Sign in](#)

OR

[Register](#)

[Change your language](#)

Language Selection ▾

CDCN administrative staff, please sign in [here](#).

# DirectMyCare.com Web Portal Time Entry - Employees

Home    FAQ    Contact Us

## My Dashboard

[PayStub Service Detail](#)   [Qualifications](#)   [Time / Mileage Entry](#)   [PayStub Reports](#)

### My Outstanding Time Entries

0 Rejected Not submitted    0    [See My Allocated Hours and Mileage](#)

Client	Service	Date	Time In ↑	Time Out	Time Spent	Status	Source
No data available							

### My Missing Data Entries

0 Missing Data

Client	Service	Date	Time In ↑	Time Out	Time Spent	Status	Source
No data available							

### My Clients

Name & ID	Contact Number	
Approved	000000000	<a href="#">More</a>

### Announcements

# DirectMyCare.com Web Portal Time Entry - Employees

Home FAQ Contact Us

## Time Entry

Legend

Client  Week

◀ ▶ 📅 Sun Sep 26 - Sat Oct 09

Week 1 (Sep 26 - Oct 02)

Work Week Limit : 40

<input type="checkbox"/>	Client	Service Code	Sun 9/26	Mon 9/27	Tue 9/28	Wed 9/29	Thurs 9/30	Fri 10/1	Sat 10/2	Total Hrs.
<input type="checkbox"/>	Rita Book	Personal Care								0.00
<input type="checkbox"/>	Rita Book	Test Shift								0.00
			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		<i>Additional Actions:</i>	✓	✓	✓	✓	✓	✓	✓	

Week 2 (Oct 03 - Oct 09)

Work Week Limit : 40

<input type="checkbox"/>	Client	Service Code	Sun 10/3	Mon 10/4	Tue 10/5	Wed 10/6	Thurs 10/7	Fri 10/8	Sat 10/9	Total Hrs.
<input type="checkbox"/>	Rita Book	Personal Care								0.00
<input type="checkbox"/>	Rita Book	Test Shift								0.00
			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		<i>Additional Actions:</i>	✓	✓	✓	✓	✓	✓	✓	

⚠ Action Required ✓ Action Completed

# DirectMyCare.com Web Portal Time Entry - Employees

Time Entry Home FAQ Contact Us

Client  Week  Legend

Week 1 (Sep 26 - Oct 02) Work Week Limit : 40

Client	Service Code	Sun 9/26	Mon 9/27	Tue 9/28	Wed 9/29	Thurs 9/30	Fri 10/1	Sat 10/2	Total Hrs.
<input type="checkbox"/> Rita Book	Personal Care								0.00
<input type="checkbox"/> Rita Book	Test Shift								0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additional Actions:		✓	✓	✓	✓	✓	✓	✓	

Week 2 (Oct 03 - Oct 09) Work Week Limit : 40

Client	Service Code	Sun 10/3	Mon 10/4	Tue 10/5	Wed 10/6	Thurs 10/7	Fri 10/8	Sat 10/9	Total Hrs.
<input type="checkbox"/> Rita Book	Personal Care								0.00
<input type="checkbox"/> Rita Book	Test Shift								0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additional Actions:		✓	✓	✓	✓	✓	✓	✓	

⚠ Action Required   
 ✓ Action Completed

✕ Close

## RITA BOOK

---

Service Code

Task Selection

Date

📅

Time Worked

Hours  Minutes

Seattle Paid Sick and Safe Time (PSST)

*Some or all of this shift was done in Seattle*

Attestation

Source

# DirectMyCare.com Web Portal Time Entry - Employees

## Time Entry



Client Rita Book Week 2 Weeks

◀ ▶ Sun Sep 26 - Sat Oct 09

Week 1 (Sep 26 - Oct 02)

Work Week Limit : 40

<input type="checkbox"/>	Client	Service Code	Sun 9/26	Mon 9/27	Tue 9/28	Wed 9/29	Thurs 9/30	Fri 10/1	Sat 10/2	Total Hrs.
<input type="checkbox"/>	Rita Book	Personal Care								0.00
<input type="checkbox"/>	Rita Book	Test Shift				7				7.00
			0.00	0.00	0.00	7.00	0.00	0.00	0.00	7.00
		<i>Additional Actions:</i>	✓	✓	✓	✓	✓	✓	✓	

Week 2 (Oct 03 - Oct 09)

Work Week Limit : 40

<input type="checkbox"/>	Client	Service Code	Sun 10/3	Mon 10/4	Tue 10/5	Wed 10/6	Thurs 10/7	Fri 10/8	Sat 10/9	Total Hrs.
<input type="checkbox"/>	Rita Book	Personal Care								0.00
<input type="checkbox"/>	Rita Book	Test Shift								0.00
			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		<i>Additional Actions:</i>	✓	✓	✓	✓	✓	✓	✓	

Action Required Action Completed



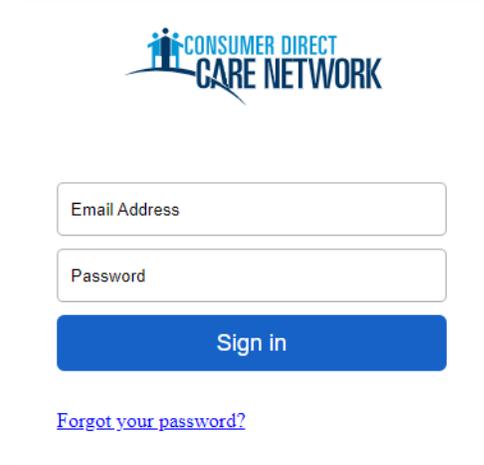
**DirectMyCare.com**

Approve a Test Shift

# DirectMyCare.com Web Portal

## Approving a Test Shift

1. Log into the DirectMyCare.com Web Portal from the CDSO website
2. Select the **Sign In** button
3. Enter your email address and password and select the Sign In button
4. From the My Dashboard screen, select the **Time Entry** button
5. Choose a worker from the dropdown menu.
6. Use the arrows in the top right corner of the screen, or select the calendar icon, to view the weeks of service



The image shows the sign-in form for the DirectMyCare.com web portal. At the top is the logo for the Consumer Direct Care Network. Below the logo are two input fields: "Email Address" and "Password". A blue "Sign in" button is positioned below the password field. A link for "Forgot your password?" is located at the bottom of the form.



The image shows a dropdown menu for selecting a worker. The word "Worker" is on the left. The dropdown menu is open, showing "Testpt One" as the selected option. Below it, the text "Please Select" is visible, and "Testpt One" is listed as an available option.



# DirectMyCare Web Portal

## Approving a Test Shift

7. To approve a test shift, click in the cell where an orange TEST icon appears.

Service Code	Sun 4/23
Test Shift	TEST

8. You will see a panel open on the right side of the screen. Review all of the information and select **Approve**.

9. An attestation will open where you agree that shift details are true and accurate. Select **OK** to agree.

10. When a test shift is approved, the orange TEST symbol will turn green.

Service Code	Sun 4/23
Test Shift	TEST

Testcg One

Service Code  
Test Shift (TEST)

Date  
04/10/2023

Time In  
08:00 AM

Time Out  
10:00 AM

Time In (Actual)  
08:00 AM

Time Out (Actual)  
10:00 AM

Source  
WEBTS

Caregiver's Comments

Adjustments

Cancel Reject Approve

# Get Ready For the Transition

- ❖ Visit [ConsumerDirectSD.com](http://ConsumerDirectSD.com) for the most up to date information.
- ❖ Please look for our name or logo in your email inbox or mailbox.



- ❖ Make sure to mark our email address as a safe sender.

**[InfoCDSD@ConsumerDirectCare.com](mailto:InfoCDSD@ConsumerDirectCare.com)**

# Thank you!

## Contact Info

Phone: 1-888-535-2010

Email: [InfoCDSD@ConsumerDirectCare.com](mailto:InfoCDSD@ConsumerDirectCare.com)

Website: [ConsumerDirectSD.com](http://ConsumerDirectSD.com)

