

Sunriver Resort

Case study

Sunriver Resort issues employee reimbursements using Zelle Network[®]





Sunriver Resort

The client:

Sunriver Resort, a mountain vacation destination and conference center in central Oregon.

The challenge:

Transition to a more efficient and secure method for issuing employee reimbursements.

The solution:

U.S. Bank Disbursements via Zelle®.

About Sunriver Resort

Sunriver Resort is a 3,300-acre all-seasons getaway destination and conference center offering renowned golf, award-winning spa services, suites and condominiums, and outdoor pool facilities. Located just 15 miles south of Bend, Oregon, surrounded by the Deschutes National Forest, the resort is growing along with the area's business and population.

In addition to managing the resort operations, the company houses the local airport, operates several eateries on premises and runs a realty business.

A more efficient payment process

Sunriver Resort was looking for a way to save time and costs associated with employee reimbursement payments, which the company had traditionally made by check. The company wanted to reduce the time accounts payable staff devoted to issuing reimbursement checks and the time that executives were spending approving those payments. Another goal was eliminating the need for employees to pick up and cash those checks.

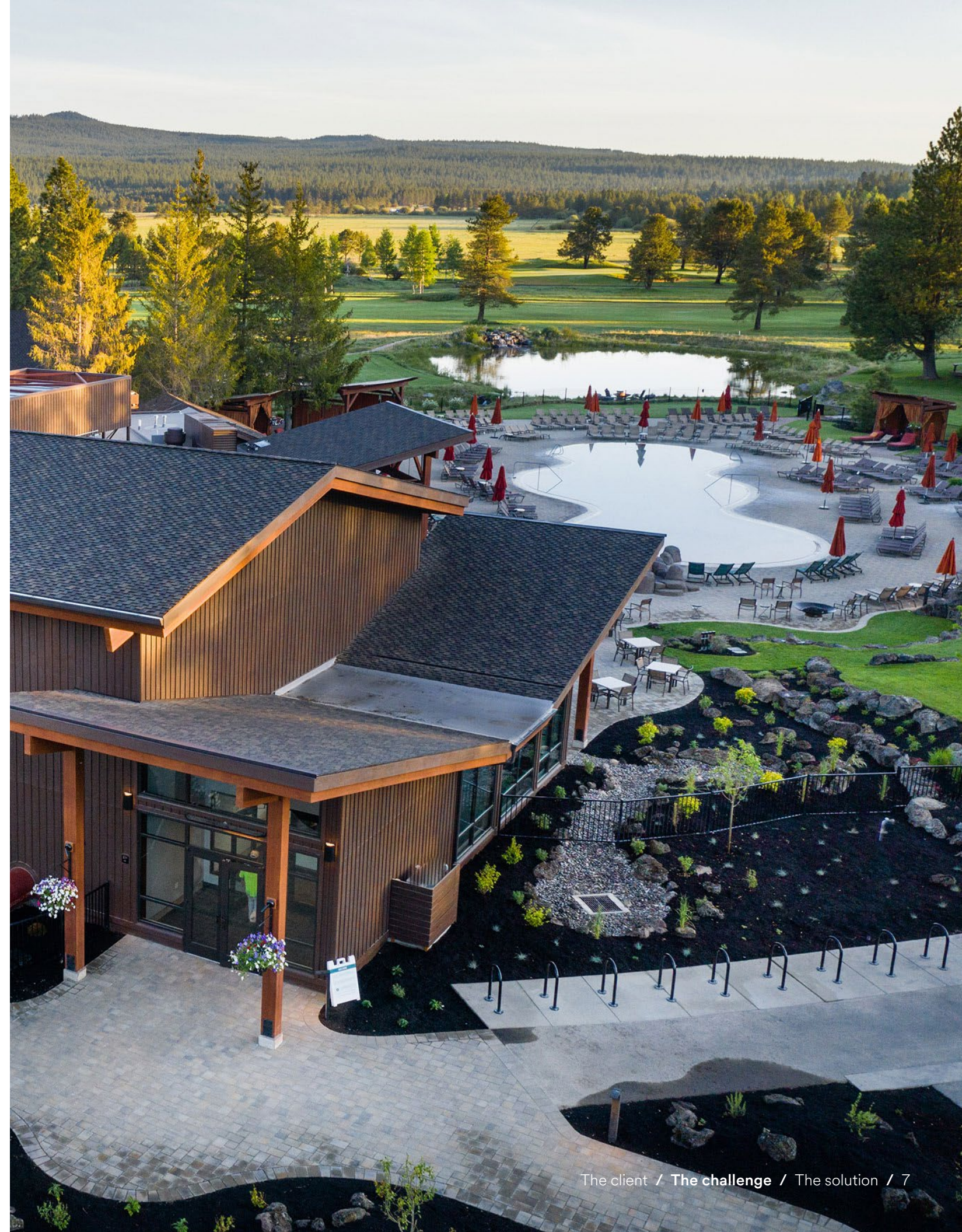
Because Sunriver Resort, with its small team, also didn't want to worry about storing people's bank account information, it began evaluating Zelle® as a payment alternative.

Transitioning from paper to digital

Sunriver Resort started looking for ways to use Zelle® payments after hearing about the network and its advantages from U.S. Bank, a Zelle Network® partner.

Because the company does all its banking with U.S. Bank, it was only logical to work with the bank on the Zelle® project.

The Zelle Network® allows businesses to send money using only the recipient's U.S. mobile phone number or email address. It eliminates the costs of printing and mailing checks and avoids the risks associated with collecting and storing payee bank account information needed to initiate the same payments through the Automated Clearing House (ACH) network. Zelle® would give Sunriver the ability to directly transmit funds from its bank account to the accounts of its employees, making those funds instantly available.



The convenience factor


Sunriver initially introduced Zelle® reimbursements as an option for department managers, who have travel expenses and receive reimbursements as often as twice a month. They’ve loved it, particularly since a number of them work off property and a digital payment option eliminates extra trips into the office.

Word of the convenience of digital reimbursements spread quickly – the managers were great



spokespeople for Zelle® – and Sunriver now offers this alternative to check payments to the rest of its employees.

The dollar volume of Sunriver’s Zelle® digital transactions has been on the rise, climbing from a little less than \$66,000 in 2021 to more than \$712,000 in 2024. In the latter year, 39 employees received Zelle® reimbursements.



\$712,000

in check payments
replaced with Zelle digital
transactions in 2024



Keeping payments secure

The ability to avoid storing sensitive information on Sunriver's own servers – which the company would have to do if it made electronic payments via the ACH – was a compelling benefit and has been a major plus from a risk management perspective.

A streamlined payments solution

With Zelle®, Sunriver has increased the efficiency of its employee expense reimbursement payment process.

Zelle® is an easy tool to use, according to the accounts payable staff. They prepare the batch, get it approved online by Sunriver executives, send it over to the bank, and the payment is immediately deposited into the recipient's account. And, importantly, they don't have to worry about storing payees' personal information – something the company's IT and security people appreciate.

For more information about Zelle® and other payment innovation options, [check out this overview](#) from the treasury management team at U.S. Bank.

Next steps

To learn how Disbursements via Zelle® can simplify your employee reimbursement process, contact your U.S. Bank representative.

Disclosures

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Deposit products offered by U.S. Bank National Association. Member FDIC. ©2025 U.S. Bank. CR-20994305