

Owner / Provider Responsibility Matrix

Who owns what. Fill it in with your IT provider so nothing falls through the gap. O = Owner, P = IT provider, S = Shared.

Area	Owner	IT provider	Shared	Notes / who exactly
Individual accounts & MFA			S	
Email security (SPF/DKIM/DMARC)		P		
Devices, updates & patching		P		
Backups & tested restores			S	
Payments & invoice verification	O			
Incident response & who to call			S	
Vendor / SaaS access reviews	O			
Staff awareness & training	O			
Quarterly governance review	O			
AI usage policy	O			

Defaults above are a starting point — agree the real split in writing with your provider and name the person for each.

Agreed with (provider): _____

Date: _____