RJL SOLUTIONS

WORKSHEET / OWNERSHIP

Capability Ownership Worksheet

Sixty-three data and AI capabilities, grouped by architecture layer, with space to record who owns each one in your organization.

AI · INTERFACES · MEANING · PLATFORM · SECURITY · OPERATION

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01 / HOW TO USE IT

Agree who owns what before deciding what to build.

Most stalled data and AI programs have a capability nobody owns, or one that several teams each believe they own. This worksheet lists sixty-three capabilities, grouped by the same architecture layers used across rjlsol.com, so a leadership team can record ownership in one sitting.

NO OWNERS ASSIGNED

The worksheet deliberately names no owner for any capability. The right owner depends on your organization's structure, scale and regulators. A twenty-person company may give one person a whole layer; a global bank may split one capability across several teams.

For each capability, record

- **Current owner:** who actually runs it today, even informally.
- **Accountable owner:** the one person who answers for it. Several teams can contribute; only one name goes here.
- **Decision rights:** what that owner can decide without escalation: scope, funding, access, release.
- **Gap or action:** a missing owner, a disputed one, or a decision that has no home.

The eight layers

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Six capabilities marked NEW were added in this edition: agent tool interfaces, a command path for writes, identity for agents, classification and labels, release gates and request evidence.

What the business uses.

AI and experience

WHAT THE BUSINESS USES · 13 CAPABILITIES

The assistants, agents, models and analytics people work with, and the agent platform that runs them.

CAPABILITY	CURRENT OWNER	ACCOUNTABLE OWNER	DECISION RIGHTS	GAP OR ACTION
Reporting and analytics Dashboards and reports for monitoring performance and supporting decisions.				
Self-service exploration Tools that let people explore approved data without a request queue.				
Data-driven applications Applications whose core behavior depends on analytics or AI.				
Data science sandbox Isolated environments for building and testing models on approved data.				
Prompt and instruction library Reviewed, versioned prompts and instructions that teams reuse.				
Foundation models General-purpose language and multimodal models, hosted or consumed as a service.				
Model adaptation Fine-tuning and retraining models on domain data, with the evaluation to justify it.				
Agents Software that plans and acts on a person’s behalf within a bounded scope.				
Agent orchestration Coordinates multi-step and multi-agent work, including hand-offs to people.				
Agent memory Stores what an agent may retain between steps or sessions, under retention rules.				
Agent evaluation Tests agent behavior, refusals and tool use before release and after change.				
Agent catalog A register of approved agents, their owners, scope and status.				
Agent observability Traces of what each agent did, which tools it called and what it cost.				

The nervous system and the brain.

Access and interfaces

THE NERVOUS SYSTEM · 6 CAPABILITIES

The governed doors into data and models: narrow interfaces that carry approved work.

CAPABILITY	CURRENT OWNER	ACCOUNTABLE OWNER	DECISION RIGHTS	GAP OR ACTION
Data APIs Versioned interfaces that expose data products for specific uses.				
Virtualization and federation Queries across several sources without copying the data.				
AI gateway One controlled route to approved models, with logging, limits and cost tracking.				
Retrieval services Search and retrieval over approved knowledge for AI, applying each user's permissions first.				
Agent tool interfaces NEW Narrowly defined tools, such as a status lookup, that an agent may call.				
Command path for writes NEW A separate, approved route for actions that change records, with duplicate protection.				

Meaning and knowledge

THE BRAIN · 8 CAPABILITIES

What the data means: definitions, relationships and knowledge the business has approved.

CAPABILITY	CURRENT OWNER	ACCOUNTABLE OWNER	DECISION RIGHTS	GAP OR ACTION
Metadata Descriptions of data assets: what they contain, where they came from and how they may be used.				
Semantic layer Business-friendly definitions of entities and metrics, versioned and tested.				
Ontology and knowledge graph Entities and relationships the business agreed. Context for answers, never a grant of access.				
Information architecture How information is organized so people and systems can find and use it.				
Master and reference data The agreed records and code lists that other systems rely on.				
Chunking and embeddings Preparing documents for AI retrieval while keeping source, version and permissions.				
Data marketplace and search A place to find, understand and request access to data products.				
AI asset search Discovery of reusable models, prompts, agents and tools.				

Where data products live, and where data starts.

Data platform

THE BRAIN'S DATA PRODUCTS · 12 CAPABILITIES

Where data is moved, stored and processed, and where access is enforced.

CAPABILITY	CURRENT OWNER	ACCOUNTABLE OWNER	DECISION RIGHTS	GAP OR ACTION
Batch integration Moving data on a schedule.				
Streaming and messaging Moving events and data in near real time.				
Pipeline orchestration Scheduling, dependencies and recovery for data workflows.				
Data pipelines Extract, load and transform, increasingly inside the platform itself.				
Schema detection Recognizing and reconciling data structures as sources change.				
Data modeling Designing structures for efficient processing and clear meaning.				
Data preparation Cleaning, enriching and reshaping raw data for use.				
Data storage Durable storage for structured and unstructured data, with retention rules.				
Vector storage Storing and searching embeddings, with the source permissions carried along.				
Cloud hosting The cloud environments the platform runs on.				
Containers Portable runtime units for deploying data and AI services.				
Accelerated compute GPUs and similar hardware for training and serving models.				

Sources

SYSTEMS OF RECORD · 3 CAPABILITIES

Where the data starts. The architecture says which source is authoritative.

CAPABILITY	CURRENT OWNER	ACCOUNTABLE OWNER	DECISION RIGHTS	GAP OR ACTION
Purpose-built databases Transactional and analytical stores built for specific workloads.				
Operational applications Core business systems that create and change records.				
External and web data Licensed, public or collected outside data, with its terms of use.				

The immune system, and the operating model underneath.

Security, across every layer

THE IMMUNE SYSTEM · 7 CAPABILITIES

Identity, classification, enforcement and response for people and agents alike.

CAPABILITY	CURRENT OWNER	ACCOUNTABLE OWNER	DECISION RIGHTS	GAP OR ACTION
Identity and access for people Who a person is and what they may do, granted and revoked through one process.				
Identity for agents NEW Each agent has its own identity, role, sponsor and authority bounded by its user.				
Single sign-on and zero trust Strong authentication and least-privilege access on every request.				
Classification and labels NEW One sensitivity vocabulary applied to tables and documents that every control can read.				
Data protection Masking, encryption and loss prevention for sensitive data.				
Monitoring and logging Recording and reviewing access and activity across systems.				
Threat detection and response Finding and handling attacks, including instructions hidden in content.				

Operating model

UNDERNEATH ALL FOUR · 4 CAPABILITIES

The people, skills and funding that keep the capabilities running.

CAPABILITY	CURRENT OWNER	ACCOUNTABLE OWNER	DECISION RIGHTS	GAP OR ACTION
Data and AI strategy Aligning data and AI work with business priorities and decisions.				
Upskilling and training Building the skills people need to use and run these capabilities.				
Research and talent programs Bringing in new talent and testing emerging approaches.				
External workforce Engaging partners and contractors for flexible, specialist capacity.				

The body and the control plane.

Orchestration and operation, across every layer

THE BODY AND CONTROL PLANE · 10 CAPABILITIES

How work is released, run and evidenced: process, quality, cost and the record of what happened.

CAPABILITY	CURRENT OWNER	ACCOUNTABLE OWNER	DECISION RIGHTS	GAP OR ACTION
Data quality Measuring accuracy, completeness and freshness against agreed thresholds.				
Lineage Tracing data from source to consumption.				
Data architecture standards Enterprise patterns and rules that teams build to.				
Responsible AI Reviews and tests for fairness, safety and appropriate use.				
DataOps Practices that make data pipelines reliable, observable and repeatable.				
DevOps Continuous integration and deployment for software and data.				
Model and AI operations Deploying, monitoring and retiring models and agents in production.				
FinOps Tracking and controlling cost, down to cost per completed task.				
Release gates NEW Tests and approvals that must pass before a change reaches users.				
Request evidence NEW A record of each request: who asked, which versions, which policy decisions and what happened.				

07 / READING THE RESULTS

Look for the gaps, not the totals.

A completed worksheet isn't a score. Its value sits in the handful of capabilities where the answer is empty, contested or contradicts how the work really runs.

PATTERN	WHAT IT USUALLY MEANS	WHAT TO DO
No accountable owner	The capability runs on goodwill, or not at all.	Name one owner before funding further work that depends on it.
Two accountable owners	Each team believes it decides; disputes surface late.	Split by what each side controls, with one name per piece.
Owner without decision rights	A routing label: the owner cannot change scope, access or funding.	Give the authority, or move the ownership to someone who has it.
Technology owns a business risk	The people who can change the process are not the ones answering for it.	The business owns the outcome and the risk; technology owns the product. Both sign.
Security or evidence left blank	Agents and releases run without identity, gates or a record.	Treat these as blockers for any production AI release.

NEXT STEP Pick the three gaps that block the initiative on your desk. For each, agree the accountable owner and a decision date in the same meeting.

The layers match the architecture on rjlsol.com/architecture and in The Four-Part System and The Reference Implementation. Lesson 05 in 25 Years of Lessons Learned explains how to split accountability between business and technology.

ABOUT

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I was global firm chief data officer at McKinsey & Company, owning data, AI and platforms end to end, and before that chief data officer at New York Life, where I built the chief data office and reported data risk to risk committees at multiple levels. Earlier I led data at the Federal Reserve Bank of New York and enterprise data governance at Citigroup. I founded RJL Solutions in 2024. My book, *The Day After the Demo*, is free at rjlsol.com/book.

RJL Solutions connects strategy, architecture, engineering, governance and operation through Frame, Prove, Build, and Run & Transfer. Each phase is separately scoped and priced in a written proposal before you commit. The first sixty-minute working session is free.

ARCHITECTURE **The Four-Part System**
The same layers, as responsibilities and contracts.

IMPLEMENTATION **The Reference Implementation**
One example combination of products for each layer.

ORGANIZE **The Data and AI Operating Model**
Ownership, teams, decision rights and funding.

RJL SOLUTIONS

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This worksheet assigns no owners; ownership depends on each organization. It describes no client engagement or client result.