Microsoft Built-In Backup Options — Why We Aren't Using Them as Primary

Component	Scope & Convenience	Limitations (Deal-Breakers)	Verdict
Windows Backup app (Win 11 23H2+)	One-click cloud backup of Desktop, Documents, Pictures, Music, Videos + some settings; auto-runs.	Backs up only to **OneDrive**; counts against 5 GB / 1 TB M365 quota; **no bare-metal image** — requires clean reinstall before restore; data encrypted only with Microsoft-held keys.	**Supplementary at best**; fails "bare-metal" & "self-owned keys" must-haves.
File History	Continuous local versioning to USB/NAS; easy per-file restore.	No cloud target; rumored future deprecation; doesn't capture full system.	Keep as an *extra* on Windows PCs but not part of off-site plan.
System-Image ("Windows 7 Backup")	Block-level VHDX image to USB/share.	Deprecated UI; no cloud target; VHD restores only via legacy toolchain.	Superseded by **Veeam Agent Free** in our plan.
OneDrive folder sync / Personal Vault	Transparent folder redirection; ransomware detection; MFA vault.	Same privacy model as Backup app (Microsoft holds keys); limited to known folders; still no OS image.	Good for quick self-service restores but doesn't meet full requirements.

Key Reasons for Excluding Microsoft Cloud Backup as Primary

1. **Privacy / Encryption** – Data is encrypted in transit and at rest, but **Microsoft controls the keys**; we require end-to-end encryption with keys we own (Restic/Kopia).
2. **Bare-Metal Restore** – None of the built-ins can re-image a blank drive without first reinstalling Windows; Veeam Agent Free provides full-disk recovery that integrates with our Restic repo.
3. **Cross-Platform Consistency** – Built-ins serve Windows only; our household plan unifies Linux, Windows, and Android in one encrypted repository.
4. **Cost Predictability** – OneDrive storage is tied to Microsoft 365; scaling beyond 1 TB per user is costly compared to Backblaze/Hetzner.
5. **Retention Flexibility** – Restic/Kopia offer programmable prune policies; OneDrive holds 30-day version history max.

When It's Still Useful

- Fast restore of small user files on the same PC.
- Hands-off safety net for non-technical family members.
- Personal Vault for a handful of sensitive docs.

Conclusion: Microsoft's solutions remain enabled for *convenience*, but the official off-site backup of record is our Restic/Kopia repository (encrypted with self-owned keys) plus Veeam images for bare-metal restores.