



TECH TUESDAYS WITH MAXSUM

Copilot v. Claude

Making informed choices for your business.

Tuesday 14 July 2026 · 10:00 – 11:00 AM (AEST) · Online



Welcome — here's how today runs



45 minutes

A guided intro — no jargon, no sales pitch.



Live demos

We'll jump into the tools at key moments.



Questions

Drop them in chat; we'll cover them at the end.



Recording

Recording and summary shared afterwards.

What you'll leave knowing



01 The key differences

How they compare — features, models & names



02 Which tool for which job

Matching tools to real business tasks



03 Where Microsoft 365 fits

How integration works — and why it matters



04 Security, privacy & governance

What to consider before you roll out



05 Practical next steps

How to try them out safely and securely

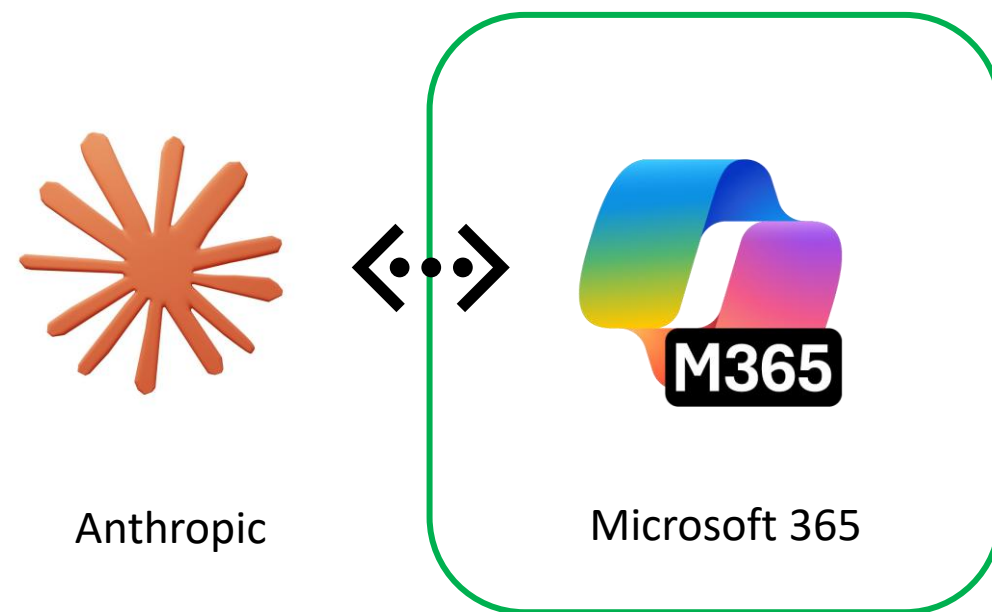
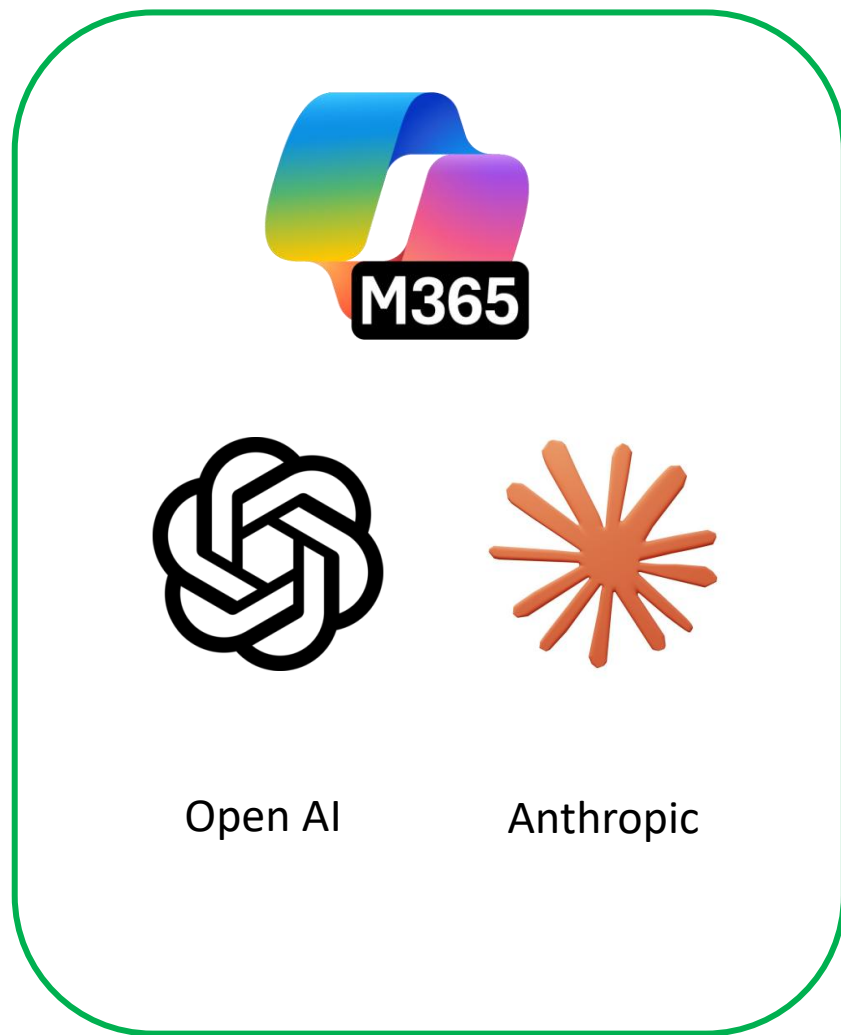
You've heard the names. Let's cut through the hype.

- You may already be using these tools
- You're unsure which tool does what — and when to use which
- You're wondering if you should be using them at all
- AI is moving fast — and the noise makes it hard to choose well



Our job today

Translate the hype into clear, clear, practical guidance so so you can make informed informed choices for your organisation.



Meet the two tools



M365 Copilot

Your AI assistant built into Microsoft 365.

- Works inside & alongside M365, Teams, Outlook Word, Excel, PowerPoint and more.
- Draws on your own emails, files, chats & meetings and anything you have permission to access across M365
- Made by Microsoft



Claude

A powerful standalone AI assistant from Anthropic.

- A versatile thinking, writing & analysis partner
- You bring the work to it — via web, app or integrations
- Does not draw on organisation content unless configured
- Made by Anthropic

▶ Find Copilot in M365, as well as in, alongside and across apps.

▶ Find Claude via the web or desktop app and browser extensions.

The key differences

	M365 Copilot	Claude
Made by	Microsoft	Anthropic
Where it lives	Inside your Microsoft 365 apps	A standalone app & website
Best known for	Working across your everyday apps & data	Deep reasoning, writing & analysis
How you access it	M365, App, Word, Excel, Outlook, Teams, PowerPoint	Web, desktop, mobile & API
Sees your work data	Yes - your M365 content, with permissions	Only what you give it in the chat



The desktop apps, compared

	M365 Copilot app	Claude Desktop app
How you get it	Microsoft Store, or IT rolls it out	Download from Anthropic, or IT deploys it
Where it lives	A hub across, alongside and in your Microsoft 365 apps	A standalone window on your computer
Working with files	Reaches your Microsoft 365 & OneDrive files	Acts on local folders you grant access to
Standout feature	Chat, agents & search in one place	Cowork agent & one-click MCP connectors
Security & governance	Honours your existing Microsoft 365 permissions	Separate admin policies & allowlists; sees only what you share



Different by design



Copilot = AI inside your tools

It comes to where you already work and acts on the data you already have — your inbox, files, chats and meetings.



Claude = a thinking partner

You bring a task to it and give it the context. It shines at reasoning, drafting and working through complex material.

Simple way to remember it: **Copilot brings AI to your work — you bring your work to Claude.**

Same feature, different name

What it does	M365 Copilot	Claude
AI chat assistant	Copilot Chat	Claude (claude.ai)
A canvas for co-created content	Pages	Artifacts
A workspace that groups/hold your knowledge sources	Notebooks	Projects
Remembers your preferences	Copilot Memory	Memory
Multi-step deep research	Researcher or Analyst	Research
Connects to your other apps & data	Copilot connectors	Connectors (MCP)
Custom, task-specific assistants	Agents (Copilot Studio) or Copilot Cowork	Skills + Claude Projects + Claude Cowork

Different labels, same idea — knowing the equivalents makes it easy to move between the two.



Where each tool stands alone



Only in M365 Copilot

- Built natively into M365, Edge, Teams, Word, Excel, PowerPoint, Outlook & Teams
- Grounded in your tenant data & permissions (Microsoft Graph, Purview)
- Teams meeting recap & transcription
- Native image creation (Designer)



Only in Claude

- Very large context — analyse huge documents in one pass
- Claude Code — hands-on agentic coding
- Interactive Artifacts you can run, edit & share
- Model Context Protocol (MCP) — an open connector standard

Feature sets as of July 2026 — both platforms update monthly.

The models behind each tool



M365 Copilot

Copilot picks the model for you — now with a choice.

OpenAI GPT — the default engine (currently GPT-5.6). All-round drafting, analysis & everyday work.

Anthropic Claude — an opt-in choice in Chat, the Office apps, Researcher & Copilot Studio and elsewhere. Options are context specific



Claude

You choose the tier that fits the task — three of them.

Opus — the flagship — deepest reasoning, analysis & coding.

Sonnet — the balanced daily workhorse, at speed.

Haiku — the speed model — quick, high-volume tasks.

Good to know You can use Anthropic's Claude models inside Microsoft 365 Copilot, too.

Model line-ups as of July 2026 — versions update regularly.

Which tool for which job

Reach for Copilot when...



- Drafting or replying in Outlook, Word or Teams
- Summarising a meeting or a long email thread
- Pulling insight from your own files & data
- Speeding up everyday Microsoft 365 tasks

Reach for Claude when...



- Long-form writing or brainstorming from scratch
- Reasoning over a big document you paste in
- Technical problem-solving & coding help
- A careful, structured second opinion

► **TIP** Give both tools the same prompt — e.g. “summarise this document into 5 points” — and compare the results.



Where Microsoft 365 fits — and how

Copilot shows up across the apps you use daily:

-  **Outlook** — Summarise threads, draft replies
-  **Teams** — Recap meetings, catch up fast
-  **Word** — Draft & rewrite documents
-  **Excel** — Analyse and explain data
-  **PowerPoint** — Turn notes into slides

How it works

- Grounded in your work content through Microsoft Graph
- Respects your existing access — it only sees what you can
- Stays inside your Microsoft 365 environment
- Claude connects differently — via its app, or approved integrations & APIs

► **TIP** Trigger Copilot inside Outlook or Teams — summarise a real thread or meeting. Select Claude models inside Excel to complex analysis work.



Where Claude fits — files & connectors

Ways to bring your work to Claude:



Attach files — Drop docs straight into a chat



Projects — A workspace that holds files across chats



Cowork — Point Claude at a local folder to act on



Connectors — One open standard (MCP) links your apps



Permissions — Claude sees only what you can access

Weighing it up

Strengths

- Very large context — reason across big documents in one pass
- You choose the model — deep analysis, writing & coding

Watch-outs

- Data leaves M365 — and it sees only what you attach or connect
- Connectors need admin setup — a new area to govern
- Admin is not aligned to M365 Groups / IDs

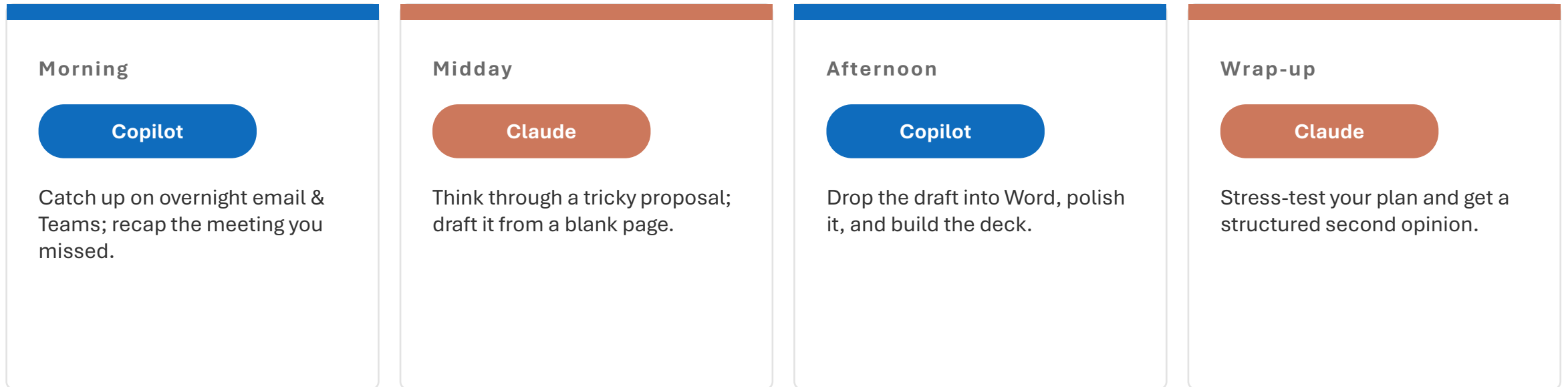
► **TIP** For sensitive work, use approved enterprise accounts and connect only the apps you need.

Which model, and where

Model	In M365 Copilot	In Claude Team	Best suited to
Auto	Picks the best AI engine	Picks the best Claude model	Letting the tool choose the model per task
OpenAI GPT-5.5	Previous default engine	Not available	Prior-generation general M365 work
OpenAI GPT-5.6	Current default engine	Not available	All-round drafting, analysis & everyday M365 work
Claude Opus 4.7	Opt-in add-on	Premium tier (previous)	Prior-generation deep reasoning & coding
Claude Opus 4.8	Opt-in add-on	Premium tier (current)	Deepest reasoning, complex analysis & coding
Claude Sonnet	Opt-in add-on	Default model	Balanced everyday work, at speed
Claude Haiku	Not offered	Fast, light tier	Quick, high-volume, low-cost tasks

Model line-ups shown as of July 2026 - names and versions update regularly.

A day in the life



It's rarely one or the other — the win is knowing which to reach for, when.

Security, privacy & governance



Where does your data go?

Copilot keeps your prompts & data inside your Microsoft 365 tenant boundary.



Who can see what?

Copilot honours existing permissions; Claude only sees what a user shares with it.



Is it training on us?

Enterprise plans of both are designed not to train foundation models on your business data.



Consumer vs enterprise

Free/personal accounts carry different data terms — approved business accounts matter.

Tokens, credits & where billing starts

TOKENS

Tokens — how Claude bills

Anthropic counts the text a model reads and writes as tokens, priced per million — output costs about 5x input. Team seats include a monthly token allowance.

Charged only past the seat allowance, if usage credits are on.

CREDITS

Credits — how Copilot bills

Microsoft meters agent work in Copilot Credits — the unit that replaced 'messages' in 2025 — counted per feature, not per prompt. The seat is a flat monthly fee.

Metering starts when agents run — about \$0.01 per pay-as-you-go message.

SCENARIO A

Copilot on Business Premium

Keep the Business Premium seat and add Microsoft 365 Copilot (about \$27/user/mo/pa or bundled 'Business Premium with Copilot' at \$48). The seat covers in-app Copilot (up to 300 users)

Credits meter only if you enable a billing plan for prepaid or pay-as-you-go consumption

SCENARIO B

Claude Team beside Business Premium

Business Premium stays as-is. Add a separate Claude Team plan from Anthropic — about \$29/seat/mo/pa (Standard) or \$145 (Premium) per seat/mo, annual — tokens included up to the seat allowance. (Claude Team = 5-150 users)

Overage bills only if usage credits are on.

US list prices, annual billing, as of July 2026; actual pricing varies by region, currency and agreement — confirm current rates with each vendor.

Overage: when it kicks in, what you feel

CLAUDE TEAM

A pause, not a bill

Team seats aren't metered per token. You get rolling usage limits — a ~5-hour session window plus a weekly cap — and Claude stops once you hit them, until the window resets.

No surprise charge — you wait, not pay.

USING CLAUDE

You hit the window

Long chats, big files and heavy tool use burn the allowance fastest. Claude shows a 'limit reached' notice with a reset time — often within ~5 hours.

Wait for the reset, or drop to a lighter model.

M365 COPILOT

Extra credits, or a stop

Your seat covers priority chat, in-app use and personal and org-wide agents for internal in-M365 use. Heavy 3rd party connected agent work or Cowork use draws Copilot Credits; when the monthly allotment/prepaid credit runs out, work stops — or, with pay-as-you-go on, keeps billing the tenant.

A cost event admins can cap or top up.

USING COPILOT

Credits run dry

In-app Copilot keeps working on your seat. Agent-heavy tasks pause when credits reach zero unless pay-as-you-go is on; admins track the Credits report and set caps.

Keeps going if top-up is on — otherwise it pauses.

Usage limits and reset windows change often — Claude's ~5-hour session and weekly caps and Copilot credit rules are current as of July 2026; confirm current terms.

What a Team Standard seat actually gives you

No fixed quota — usage runs on rolling windows, not a set number.

Anthropic doesn't publish a token or message allotment for Team Standard. Your seat covers generous everyday use inside two limits that reset on their own.

5-HOUR SESSION

The short-term window

A rolling ~5-hour cap. Older usage ages out and your budget recovers, so you rarely wait the full window.

WEEKLY CAP

The sustained-use limit

A separate 7-day cap sits on top for heavy weeks, smoothing very high volume across the plan.

WEIGHTED COST

Not a message count

Each request draws a different amount — model, length, attachments and tool use all count. File-heavy sessions burn it fastest.

Hit a limit and Claude pauses with a reset time — you wait, you don't pay.

Anthropic does not publish exact Team Standard limits and adjusts them periodically; figures describe behaviour as of July 2026 — confirm current terms.

Questions to ask before you roll out

- ✓ Which tools are approved for our business — and which accounts?
- ✓ Who gets access, and is our data properly permissioned first?
- ✓ Do we have an acceptable-use guideline staff actually understand?
- ✓ How do we handle sensitive or client data in these tools?
- ✓ Are people already using unapproved AI? (the “shadow AI” risk)
- ✓ How will we review, measure and adjust as we go?



Try them out — safely & securely

1

Start small

Pick one real, low-risk use case.

2

Use approved accounts

Business/enterprise — not personal logins.

3

Set light guardrails

A simple do's-and-don'ts everyone gets.

4

Learn & measure

See what saves time and what doesn't.

5

Then expand

Scale what works, with confidence.

Quick recap

- 1 Copilot brings AI to your work; you bring your work to Claude.
- 2 Match the tool to the job — it's not 'better', it's 'better for this'.
- 3 Copilot's edge is deep Microsoft 365 integration, using your data & permissions.
- 4 Security comes down to the right accounts, permissions and governance.
- 5 Start small, use approved tools, set guardrails, then expand.

How Maxsum can help



AI readiness & strategy

Work out where AI fits — and where it doesn't — for you.



Governance & security

Approved tools, permissions and simple, safe guardrails.



Rollout & enablement

Get your team confident and productive, fast.

Enabling Opportunity, Realising Potential 1300 629 786 • www.maxsum.com

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Questions?

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