

# Copilot Chat vs. Microsoft 365 Copilot

Should you utilise Copilot Chat or upgrade to the full paid license experience?

Employees increasingly use public AI platforms for quick answers and productivity. However, these tools often lack the security, compliance, and data protection needed for enterprise use. Both Copilot Chat and the premium Microsoft 365 Copilot add-on offer secure, enterprise-ready AI support - with differences in depth and integration.

Copilot Chat is a powerful, user-friendly part of the Microsoft Copilot Suite with an expanding feature set. For deeper organisational integration, Microsoft 365 Copilot - available with a paid licence - delivers advanced capabilities, richer insights, and streamlined workflows.

Use the following True or False questions to determine which license suits the needs of you and your business.

**I want my Copilot to be able to utilise my organisational data on Sharepoint, OneDrive, Outlook, Teams, Calendar and People. I can do this with Copilot Chat.**

**FALSE:** Only the Copilot full license experience can access your organisation's data.

**I don't want my in-app Copilot inside Word, Excel, PowerPoint, Outlook and Teams to be limited or web-grounded. I would have to upgrade from Copilot Chat to have full in-context Copilot across apps.**

**TRUE:** Only the paid licensed experience gives full in-context Copilot across apps with direct integration to organisation data.

**When using a Copilot paid license, I am able to reference emails, files and people in prompts.**

**TRUE:** This is only available in the paid licensed experience and is not possible with Copilot Chat.

**If I want full agents with organisational integration and no limitations, I need the full paid Copilot license.**

**TRUE:** Copilot Chat now has instruction and web-grounded agents, but these have limits. Agents can be paid for with pay as you go models, or with pre-paid Copilot Studio message credits.

**I can upload files in prompts (PDFs, Word docs) and have access to web-grounded file reading in both Copilot Chat and the full paid license.**

**TRUE:** This feature is available in both Copilot Chat and the full paid license.

**I can utilise richer web answers and live page web reading in both Copilot Chat and Copilot paid license.**

**TRUE:** This is available in both versions but web-grounded for Copilot Chat.

**If I want to carry out image generation and step-by-step image editing, I would need to upgrade to the full paid license.**

**FALSE:** This feature is also available to utilise with Copilot Chat.

**I want my Copilot to be deeply integrated into Excel and be able to complete advanced formulas. I don't need to upgrade to the full license for this.**

**FALSE:** This is only provided with Copilot full license. Copilot Chat only provides basic support via chat so you would need to upgrade.

**I've upgraded to the Copilot full license, so I now get thread summaries in teams and meeting recaps that include organisational context and meeting integration.**

**TRUE:** Whereas for Copilot Chat, thread summaries in teams and meeting recaps are not available with organisation data. Summaries are possible for web-grounded content.

**I can use enterprise controls, admin reports, analytics, and security posture for AI with Copilot Chat.**

**FALSE:** Admin reports, Copilot controls, Purview integrations and management features are only available with the Copilot full license. Copilot Chat has limited admin controls.

Get in touch to discuss which tool is a better fit for your users.

✉ Contact us at: [tellmemore@bytes.co.uk](mailto:tellmemore@bytes.co.uk)

➔ Learn more by watching [our video](#)