Microsoft 365 Copilot — Three Versions Explained

There are now **three** flavours of Microsoft 365 Copilot. They look similar at first glance — but the differences matter. Here is the simple version:

1 - Copilot Chat

Best for:
Businesses who want to try Copilot without risk, cost, or setup.

What it actually is:
A built-in AI chat tool inside Microsoft 365 that can answer questions, summarise text, and help draft content.

The key limitation:
It does **not** connect to your company data — so it can't read your emails, Teams chats, files, meetings, CRM, tickets, or business systems.

Typical results:

- Saves a bit of time
- Good for quick drafting
- Safe place to experiment

What it doesn't do:

- Understand your business
- Access documents
- Search emails / Teams
- Automate workflows

Think of it as:
A clever chatbot — but blindfolded.

2 - Microsoft 365 Copilot Business

Best for:
Small and medium businesses (under ~300 users) that want meaningful impact without enterprise complexity.

What it actually does:
Connects Copilot directly to your emails, Teams messages, meetings, files, contacts, calendars, and business documents — securely, in your tenant.

The jump in value comes from:
Copilot now understands:

- What your business does
- Who your customers are
- What projects are in motion
- What decisions are being made
- What people said and agreed

Typical results:

- Much faster decision-making
- Well-written replies in seconds
- Meeting notes + actions auto-done
- Real context, not generic guessing
- 80% draft creation on documents

Think of it as:
Your own digital assistant who knows your business and works across Word, Outlook, Teams, Excel and PowerPoint.

Key features unlocked:

- Copilot in Word / Excel / PowerPoint
- Copilot in Outlook
- Copilot in Teams
- File understanding
- Image generation
- Basic agents (coming)

Missing vs Enterprise version:

- Fewer admin controls
- Lighter analytics

Microsoft 365 Copilot (Enterprise)

Best for:
Larger organisations (300+ users) or those needing strict governance, data controls, and automation at scale.

What it adds on top of Business:

- Advanced data protection
- Enterprise IT admin controls
- Agent automation and workflow building
- SharePoint-based internal agents
- Advanced analytics + usage reporting
- Deeper reasoning models (Analyst + Researcher agents)
- Integration with more enterprise systems

Typical results:

- Automation at organisational scale
- Reduced operational workload
- Structured knowledge management
- Consistent business process automation

Think of it as:
Not just a personal assistant — but a whole fleet of them, working across departments.

Quick Comparison Table (Plain English)

Feature / Outcome	Copilot Chat (Included)	Copilot Business	Copilot Enterprise
Uses company data (emails, files, Teams etc.)	❌ No	✔ Yes	✔ Yes
Works inside Microsoft 365 apps	❌ Limited to chat	✔ Yes	✔ Yes
Creates business-aware content	❌ No	✔ Yes	✔ Yes
Automation + agents	❌ None	🔶 Light	✔ Full
Data governance & admin controls	❌ None	🔶 Basic	✔ Full
Best for	Testing + small tasks	Serious productivity gains	Organisational automation
User size guidance	Any size	Under ~300	300+
Complexity	Very low	Low–medium	Medium–high
Value returned	Small	Strong	Transformational

🔶 = limited / simplified version

🎯 Where each version delivers value

Copilot Chat (Included)

✔ Saves time writing emails
✔ Helps structure ideas
✔ Summarises text
✔ No risk to data

Good for trying Copilot without cost — low impact but low risk.

Copilot Business

✔ Major daily productivity boost
✔ Understands meetings + context
✔ Drafts documents using real info
✔ Speeds up communication
✔ Helps leaders make better decisions

The first version that genuinely moves the needle for most SMEs.

Copilot Enterprise

✔ Automates processes end-to-end
✔ Connects teams + departments
✔ Improves governance + reporting
✔ Enforces company standards
✔ Unlocks serious cost efficiencies

A strategic operational platform — suited to scale, compliance, and complexity.

🧠 One-sentence summary per version

Copilot Chat:
"A smart chatbot that helps write and summarise — but doesn't know your business."

Copilot Business (This is the version for most SMEs):
"A digital assistant that works inside your data, apps, meetings, and files to make real work faster and smarter."

Copilot Enterprise:
"A full-organisation automation and intelligence layer that turns business knowledge into action at scale."

Dunedin IT

Trusted Technology Partner

www.dunedinit.co.uk