Reference: Claude, ChatGPT & Gemini Comparison

A Guide for Alternative Investment Funds

October 2026

Category	Attribute	Claude Team	Claude Enterprise	ChatGPT Business	ChatGPT Enterprise	Gemini Business	Gemini Enterprise
PRICING	**Per-Seat Price**	$20/user/mo (annual) / $25/user/mo (monthly)	$20/user/mo (annual), billed annually + usage billed at API rates. Self-serve or sales-assisted contract. †	$20/user/mo (annual) / $25/user/mo (monthly) Standard. New: Premium seat $100/user/mo (annual) / $125/user/mo (monthly), ~5x usage (added ~Aug 2026). †	Custom contract / sales-led	Starting at $21/user/mo (Business edition)	Starting at $30/user/mo (Standard / Plus, sales-led)
	Minimum Seats	2 seats (reduced from 5) †	20 seats self-serve / 50 seats sales-assisted †	2 users	No minimum published	1–300 seats	Unlimited seats
	Billing	Monthly or Annual	Annual only	Monthly or Annual	Annual / contract	Subscription	Sales-led contract; pay-as-you-go / consumption option added Aug 26, 2026, for 20+ seats †
	Usage Included	Subscription usage limits included	No included token allowance; usage metered at API rates with spend controls	Core ChatGPT included; advanced features may draw from workspace credits	(unlimited subject to abuse guardrails)	Seat-based app access included	Higher quotas + enterprise features included
	Token / Usage Pooling	Not available	No token pool; org/user spend controls instead	Workspace-level usage alerts / credits for advanced features	Shared contract-level credit pool for advanced features	Not published	New metered billing for agent platform: Skills Registry (Jul 1), Agent Gateway (Jul 13), Semantic Governance Policy (Aug 1), Memory Bank & Sessions (Sep 1, 2026) †
	API Rates (reference)	Separate Anthropic API pricing if using API outside Team	Standard API rates apply on top of seat fee	ChatGPT Business does not include API usage	Separate API / rate card and enterprise credits	Separate Gemini / Vertex AI pricing if using API outside app	Separate Gemini / Vertex AI pricing if using API outside app
MODELS & CAPABILITY	**Latest Model**	Opus 4.7, Sonnet 4.6, Haiku 4.5	Same + enterprise-scale access	GPT-5.6 family (Sol, Terra, Luna) — GA July 9, 2026, replaced GPT-5.5 †	Same GPT-5.6 family + enterprise-scale controls / support †	Gemini models + Google-quality search in Gemini Enterprise app	Same + higher quota / broader enterprise controls

	Context Window	Chat: 500K for Sonnet 4.6 and Opus 4.7; 200K for other Claude models. Claude Code: up to 1M for Opus 4.7 and Sonnet 4.6	Same as Team (500K chat / 1M Claude Code) plus standard Enterprise controls	~54K non-reasoning / 256K reasoning (increased from ~32K / 196K) †	~128K non-reasoning / 256K reasoning (reasoning window increased from 196K) †	Model-dependent	Model-dependent
	Reasoning / Thinking	Advanced reasoning	Advanced reasoning	Advanced reasoning / thinking features	Advanced reasoning / thinking features	Gemini reasoning + search-grounded workflows	Same + higher-scale enterprise workflows
	Multimodal	Text, image, voice, file analysis	Text, image, voice, file analysis	Text, image, voice, multimodal tools	Same + enterprise controls	Text, image, video, voice, connected data	Same + enterprise-grade agent workflows
	Code / Agentic Tools	Claude Code and Cowork included on both Standard and Premium seats; Premium adds higher usage limits	Claude Code + Cowork under enterprise agreement	Codex / workspace GPTs / apps	Same + enterprise governance	No-code Agent Designer + Google-made agents	Adds Gemini Code Assist Standard + bring-your-own / 3rd-party agents
	Web Search / Research	Included	Included	Included	Included	Included via Google search-connected experience	Included via Google search-connected experience
SECURITY & COMPLIANCE	**Training Data Opt-Out**	No training on team content by default	No training by default	No training on business data by default	No training on business data by default	Prompts / outputs are not used to train Google models	Prompts / outputs are not used to train Google models
	SOC 2 Type 2	YES	YES	Aligned with SOC 2 Type 2	Aligned with SOC 2 Type 2	Google enterprise-grade security posture	Google enterprise-grade security posture
	CSA STAR	SOC 2 Type II and CSA STAR L2	SOC 2 Type II and CSA STAR L2	Aligned with CSA STAR	Aligned with CSA STAR	Not published in plan page	Not published in plan page
	HIPAA	NO	HIPAA-ready offering on sales-assisted Enterprise only; BAA required; Claude Code is not BAA-covered; Cowork is not available on HIPAA-ready plans	Not standard on self-serve Business	Contracted offering only / verify scope	Verify service / contract scope	Verify service / contract scope
	Encryption (rest & transit)	YES	YES	YES	YES + enterprise controls	YES	YES + CMEK / sovereign controls available
	Data Residency	Not clearly published for Team	Contractual / enterprise-specific options	Business-level options limited	Enterprise data residency available	Google Cloud / region controls apply by edition	Sovereign data boundaries available
	GDPR / CCPA	YES	YES	YES	YES	YES	YES
IDENTITY, ACCESS & AUDIT	**SSO (SAML)**	YES	YES	YES	YES	Google / Cloud identity native	Google / Cloud identity native

	SCIM Provisioning	NO	YES	NO	YES	Managed through Google identity stack	Managed through Google identity stack
	Domain Verification / Capture	Basic	Enterprise-grade	YES	YES	N/A / Google-identity native	N/A / Google-identity native
	Role-Based Access (RBAC)	Basic admin controls	Fine-grained permissions	Basic workspace roles only (no enterprise RBAC)	RBAC	Built-in security and governance	Advanced security and governance
	Audit Logs	Not published as enterprise-grade audit surface	YES	Basic usage/admin visibility	Compliance / analytics surfaces	Basic governance visibility	Enterprise-grade cloud compliance features
	Compliance API / Export	NO	YES	NO	YES	Not published as direct equivalent	Not published as direct equivalent
	Custom Data Retention	NO	YES	Not standard on Business	YES	Not clearly published	Enterprise controls / verify by contract
	IP Allowlisting	NO	YES	NO	Not clearly published on pricing page	Not published	Advanced network controls incl. VPC-SC
INTEGRATIONS	**Microsoft 365**	Available on team plans	Available	Available via apps / connectors	Available via apps / connectors	YES	YES
	Google Workspace	Limited	Available	Available	Available	YES	YES
	Slack	Available	Available	Available	Available	Not emphasized on plan page	Not emphasized on plan page
	Custom Bots / Skills / GPTs	Projects / collaboration features	Org-wide enterprise deployment	Custom workspace GPTs	Enterprise governance for GPTs / apps	Agent Designer + Google-made agents	Agent Designer and Google-built agents; additional code-assist and third-party agent capabilities vary by edition and contract
SUPPORT & PROCUREMENT	**Dedicated Support**	Standard	Sales-led / enterprise support	Standard	Enterprise support	Standard	Sales-led Google Cloud support
	Custom MSA / Legal	NO	YES	NO	YES	NO	YES
	Invoicing / Net Terms	Limited	YES	Self-serve billing	YES	Standard subscription	Contracted billing
	Marketplace / Procurement Notes	N/A	Tailored terms, bundles, invoicing	N/A	Sales-led enterprise procurement	Google Cloud purchase path	Google Cloud / sales-led procurement
	Volume Discounts	Limited	Committed spend / contract negotiation	Limited	Negotiated	Not published	Negotiated

This guide was prepared by Atlas Technica AI & Advisory to support the funds we work with today and the ones we will meet tomorrow. Vendors change plans and prices often, so confirm with the vendor(s) before you sign.

Alex Vayner
Global Head of AI & Advisory
Email: avayner@atlastechnica.com
Mobile/WhatsApp: +1 (404) 290-8927
AI & Advisory Services: atlastechnica.com/services/ai-advisory
AI & Advisory Resources: atlastechnica.com/resources/ai-advisory