



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	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

		API outside Team					
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