Business AI plans: data terms side by side

Every cell cites the vendor's own page [S#], captured November 11, 2026 (UTC); the full wording behind each cell is in the .xlsx 'Evidence' tab. 'Not stated by vendor' = the vendor's pages do not settle it. Terms change: confirm in your contract and admin console. General guidance, not legal advice.

Question	ChatGPT Business (OpenAI)	ChatGPT Enterprise (OpenAI)	Claude Team (Anthropic)	Claude Enterprise (Anthropic)	Microsoft 365 Copilot (now named Microsoft Copilot) (Microsoft)	Gemini in Google Workspace (Google)
Trains on your data by default? (Y/N)	N. No training on Business data by default; OpenAI may use it only if you explicitly opt in. [S1, S3]	N. No training on Enterprise data by default; OpenAI may use it only if you explicitly opt in. [S1, S3]	N. No training on commercial inputs/outputs by default. Chats sent as thumbs up/down feedback may be used; owners can turn that button off. [S5, S7]	N. No training on commercial inputs/outputs by default. Chats sent as thumbs up/down feedback may be used; owners can turn that button off. [S5, S7]	N. Prompts, responses and Microsoft Graph data are not used to train foundation LLMs. [S10, S12]	N. Workspace does not use customer data (including prompts) to train models without your prior permission or instruction. [S13]
Retention: how long data is kept, and who controls it	Not stated by vendor consistently: one OpenAI page says Business admins can set retention; the same page's commitments list names retention control for Enterprise, Healthcare and Edu, and the pricing page lists custom retention in the Enterprise plan description. Deleted or unsaved chats are removed within 30 days unless law or harm-prevention requires longer. [S1, S2, S3]	Workspace admins control retention. Deleted conversations are removed within 30 days unless OpenAI is legally required to keep them. [S1, S3]	Chats are kept in the product until users delete them; deleted chats leave back-end storage within 30 days. Custom data retention controls: No on Team. Chats flagged for Usage Policy violations: inputs/outputs up to 2 years. [S6, S7]	Custom data retention controls: Yes. Claude.ai chats, files and projects follow the org retention policy set by admins, unless a user deletes sooner; deleted chats leave back-end storage within 30 days. Flagged chats up to 2 years. [S7, S8, S6]	Stored with your other Microsoft 365 content under your contract. Admins set retention with Microsoft Purview retention policies; users can delete their Copilot activity history. [S10, S11]	Admin-set. Gemini in Workspace apps: 90 days to indefinite. Gemini app: auto-delete after 3, 18 or 36 months (default 18); with history off, chats kept up to 72 hours. [S13]
Admin controls	Not stated by vendor consistently. Roles: one OpenAI page lists three (Member, Admin, Owner), its Business FAQ four (adds analytics viewer). Admin access to members' chats: OpenAI's pages conflict. Settled: on/off for third-party GPTs; centralized billing and admin; usage analytics and spend controls; no SCIM, role-based access controls or Compliance API. [S2, S18, S3, S1, S19]	Adds, over Business: SCIM, role-based access controls, Enterprise Key Management, IP allowlisting and the Compliance API (audit log of conversations and GPTs). [S3, S1]	Central billing and administration, domain verification, admin controls for connectors, usage analytics. No role-based access, SCIM, audit logs or Compliance API on Team. [S7]	Everything in Team plus role-based access, SCIM, audit logs, Compliance API, custom data retention, IP allowlisting and domain capture. [S7]	Content search and Microsoft Purview over stored interactions; admins choose which agents are allowed, whether third-party (Anthropic, OpenAI) models are used, and feedback settings. [S10]	Turn the Gemini app on or off; enable or disable Gemini per Workspace service; conversation history and retention settings; Gemini audit logs. [S13]
Single sign-on (SSO)	Yes: SAML SSO, plus MFA. [S3]	Yes: SAML SSO. [S3]	Yes: SSO is marked Yes for Team. [S7]	Yes: SSO is marked Yes for Enterprise. [S7]	Users must have a work or school account in Microsoft Entra ID. Copilot-specific SSO settings: not stated by vendor. [S12]	Workspace sign-in supports SAML- and OIDC-based SSO with a third-party identity provider. A separate Gemini SSO setting is not stated by vendor. [S14]
Data residency (choose where data is stored)	No. Data residency is marked No for Business. [S3, S4]	Yes, for eligible new Enterprise customers: storage at rest in 10 regions (Australia, Canada, Europe, India, Japan, Singapore, South Korea, UAE, UK, US). In-region inference: Europe, US, UAE (US only via AWS Marketplace; OpenAI's business data page lists US or Europe). [S3, S4, S2]	Not stated by vendor as a Team option. Anthropic says data is stored in the US, and by default traffic may be routed to the US, Europe, Asia and Australia unless otherwise agreed. [S9, S17]	Not stated by vendor as a storage-region option. Anthropic says data is stored in the US. Enterprise users on usage-based billing can select a traffic routing location; default routing may include the US, Europe, Asia and Australia. [S9]	Yes: a covered workload in Microsoft's Product Terms data residency commitments since March 1, 2024 (ADR and Multi-Geo include it). EU customers: EU Data Boundary service (Anthropic models excluded). Outside the EU, queries may be processed in the US, EU or other regions. [S10]	Yes, on supported editions: Data Regions cover Gemini app and Gemini in Workspace prompts and responses; choose United States or Europe. Gemini Notebook is not covered. [S16, S15]

Sources (vendor primary pages)

S1 OpenAI, Enterprise privacy at OpenAI: https://openai.com/enterprise-privacy/ (captured 2026-11-11)
S2 OpenAI, Business data privacy, security, and compliance: https://openai.com/business-data/ (captured 2026-11-11)
S3 OpenAI, ChatGPT Business and Enterprise pricing and plan comparison: https://openai.com/business/pricing/ (captured 2026-11-11)
S4 OpenAI, Help Center: Data residency and inference residency for ChatGPT: https://help.openai.com/en/articles/9903489-data-residency-and-inference-residency-for-chatgpt (captured 2026-11-11)
S5 Anthropic, Privacy Center: Is my data used for model training? (commercial): https://privacy.claude.com/en/articles/7996868-is-my-data-used-for-model-training (captured 2026-11-11)
S6 Anthropic, Privacy Center: How long do you store my organization's data?: https://privacy.claude.com/en/articles/7996866-how-long-do-you-store-my-organization-s-data (captured 2026-11-11)
S7 Anthropic, Claude pricing and plan comparison: https://claude.com/pricing (captured 2026-11-11)
S8 Anthropic, Claude Platform Docs: API and data retention: https://platform.claude.com/docs/en/manage-claude/api-and-data-retention (captured 2026-11-11)
S9 Anthropic, Privacy Center: Where are your servers located? (commercial): https://privacy.claude.com/en/articles/7996890-where-are-your-servers-located-do-you-host-your-models-on-eu-servers (captured 2026-11-11)
S10 Microsoft, Learn: Data, Privacy, and Security for Microsoft Copilot: https://learn.microsoft.com/en-us/copilot/plan/microsoft-365-copilot-privacy (captured 2026-11-11)
S11 Microsoft, Learn: Learn about retention for Copilot & AI apps: https://learn.microsoft.com/en-us/purview/retention-policies-copilot (captured 2026-11-11)
S12 Microsoft, Learn: Microsoft Copilot requirements: https://learn.microsoft.com/en-us/copilot/plan/microsoft-copilot-requirements (captured 2026-11-11)
S13 Google, Workspace Help: Generative AI in Google Workspace Privacy Hub: https://knowledge.workspace.google.com/admin/generative-ai/generative-ai-in-google-workspace-privacy-hub (captured 2026-11-11)
S14 Google, Workspace Help: Set up SSO: https://knowledge.workspace.google.com/admin/apps/setting-up-sso (captured 2026-11-11)
S15 Google, Workspace Help: Choose a geographic location for your data: https://knowledge.workspace.google.com/admin/compliance/choose-a-geographic-location-for-your-data (captured 2026-11-11)
S16 Google, Workspace Help: Google Workspace Data Regions (data covered): https://knowledge.workspace.google.com/admin/compliance/data-covered-by-data-regions (captured 2026-11-11)
S17 Anthropic, Claude: Regional compliance: https://claude.com/regional-compliance (captured 2026-11-11)
S18 OpenAI, Help Center: ChatGPT Business General FAQ: https://help.openai.com/en/articles/8542115-chatgpt-business-general-faq (captured 2026-11-11)
S19 OpenAI, Help Center: Managing data, sharing, and privacy in ChatGPT Business: https://help.openai.com/en/articles/8798634-managing-data-sharing-and-privacy-in-chatgpt-business (captured 2026-11-11)

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