

Copilot, Cowork and the Office apps: how deep does it go?

What each one can really do with files, skills and autonomy. Plus the GDPR view.

Want to click through it?

Download the interactive PowerPoint. The link is in the first comment. Open it in PowerPoint on desktop.

What Cowork does that the others do not

In plain English, based on Microsoft's documentation.

	Office apps	Copilot chat	Copilot Cowork
Creates and edits files	Open file only	New files	New and existing
Plans the steps itself	You steer	You steer	Plans and runs
Keeps going without you	Per request	Per request	Runs in the cloud
Uses many tools in one task	The document	Search and files	Mail, files, Teams
Reusable skills with reference files	Thin docs	Not documented	SKILL.md + 20 files

Why Cowork can write to files

It has file skills, a place to save, and permission to edit.

1

You describe the outcome

For example:
'Prepare next week's client update.'

2

Cowork plans the steps

It breaks the request into steps and shows progress.

3

It loads the skills it needs

Word, Excel, PowerPoint, PDF, Email and more.

4

It creates or edits files

New files, or existing ones in OneDrive or SharePoint.

5

It asks before it sends

Approval dialog for sending, posting or scheduling.

An Office app is attached to one open file. Cowork can edit an existing file in place, and the version history stays in OneDrive. New files land in your OneDrive Cowork folder.

Why Cowork skills go deeper

Same kind of file. A bigger toolbox around it.

It carries more

A skill is a SKILL.md file plus up to 20 companion files, such as reference documents and scripts. You can have up to 50.

It can chain

Cowork loads skills as it needs them, for example Calendar, then Email, then Search, then Word, all in one task.

It is managed

Skills live in your OneDrive, can be shared with your team, and are checked automatically for quality and safety.

My reading: inside an Office app a skill works on the open document. In Cowork the same skill can reach mail, calendar, files and Teams.

Same request, three answers

Illustration of the documented behaviour, not a recorded demo.

Request: 'Prepare next week's client update.'

Office app

Rewrites the slides you have open. You bring the data yourself.

Copilot chat

Drafts a new document from your mail and files. You review and send it.

Copilot Cowork

Plans the steps, searches mail and files, builds the deck and a summary, asks approval before sending, and saves the files to OneDrive.

A skill is an instruction file

What it can do depends on the tools around it.

Inside an Office app

The open document

In Copilot

Documents, mail, calendar, Teams, file agents

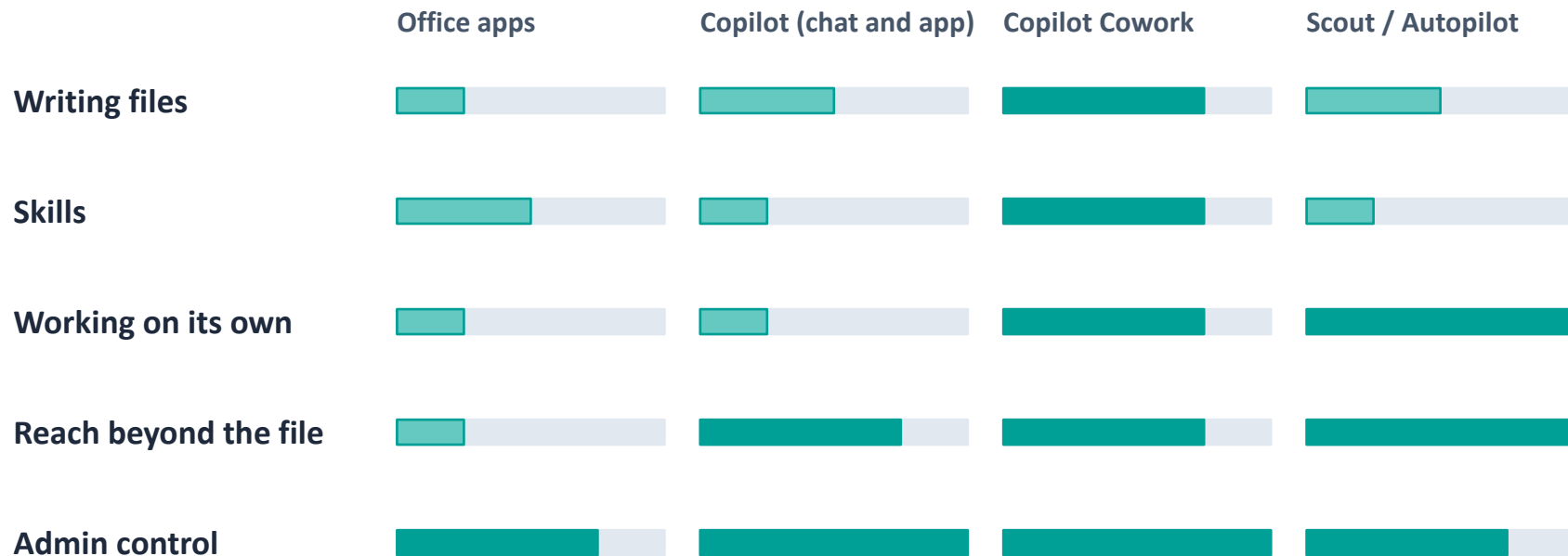
In Copilot Cowork

Mail, meetings, files, partner plugins, long tasks in the cloud

The Paul-Take: same kind of skill, very different reach.

The depth ladder

My own estimate, 0 to 4. Not official scores.



GDPR: what is the same everywhere

Copilot, the Office agents and Copilot Cowork share this baseline.

Contract

Microsoft DPA and Product Terms apply.

Training

Your prompts and data do not train the models.

Access

Your permissions, labels, retention and audit apply.

Storage

Output stays in your tenant.

GDPR: where they differ

The model behind the feature decides the answer.

Office apps

GAP

Anthropic models in Word, Excel and PowerPoint run outside the EU Data Boundary.

Copilot (chat and app)

COVERED

An EU Data Boundary service for EU users. Anthropic models are excluded.

Copilot Cowork

CHECK

Runs on Anthropic models at launch. No Cowork-specific EU statement found.

Scout / Autopilot

UNKNOWN

No product-specific EU statement. Preview. Local file access.

Are the GDPR differences still big?

Small on paper, bigger in the model.

Small

Contract and access model

Same DPA, permissions, labels and tenant storage.

Medium

Model choice and location

Anthropic models sit outside the EU Data Boundary. Some other models can process inside it.

Large

Scout and Autopilot

No product-specific EU statement, local file access, and still preview.

Five questions to get from Microsoft in writing

Check them in your own tenant and with your DPO too.

1. Which models process Copilot Cowork requests in my tenant, and where?
2. Can Cowork run for an EU tenant with the Anthropic subprocessor setting off?
3. Is Autopilot covered by the EU Data Boundary, and which subprocessors does it use?
4. Is flex routing active in my tenant?
5. When does Data Loss Prevention for Cowork arrive?

The Paul-Take

The GDPR baseline is the same. The model is the difference. Before you roll out Cowork in the EU, find out where the model runs.

And on depth: the skill is just the instructions. The toolbox around it is where Cowork pulls ahead of the Office apps.

Sources: Microsoft Learn (Copilot privacy, Anthropic models in Microsoft Online Services, EU Data Boundary), Microsoft 365 blog (Copilot Cowork GA, 16 June 2026), Microsoft Copilot blog (Scout). Research summary, not legal advice. Status 15 October 2026.