



Copilot Credits Guide

August 2026

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Using This Guide

Copilot Credits power AI experiences across the Microsoft ecosystem. This guide provides an overview of how Copilot Credits are consumed and managed. It outlines where credits are required, how usage is measured, and key considerations that help organizations plan and govern AI workloads effectively.

For help determining the right technology solution for any given organization, including the license requirements for a specific product or scenario, consult with your Microsoft account team or a Microsoft Certified Partner.

All pricing is in USD and subject to change.

Additional Information

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Copilot Credits

Overview

As AI workloads become more advanced, particularly with multi-step, agent-driven scenarios, the amount of work required to complete a task can vary significantly. This variability is best served by a usage-based model that aligns cost to the work performed, complementing subscription-based services with flexible consumption. Copilot Credits serve as the common currency in this usage-based model, powering AI capabilities across Microsoft offerings. These capabilities span Microsoft 365 Copilot experiences such as Copilot Cowork, agent solutions built with Microsoft Copilot Studio, AI-powered capabilities in Dynamics 365 and Power Platform, and Work IQ APIs for agent and AI solutions.

The number of Copilot Credits consumed for each response, action, or operation depends on the complexity of the task performed. Copilot Credits are pooled at the tenant level. An organization's total cost is based on the sum of Copilot Credits consumed across all supported experiences. This shared model enables organizations to centrally manage consumption and allocate usage across scenarios.

Copilot Credits are offered through the Microsoft Copilot Studio pay-as-you-go meter and the Copilot Credit Pre-Purchase Plan.

Copilot Credit Purchase Options

1. Microsoft Copilot Studio Pay-As-You-Go Copilot Credit

The Microsoft Copilot Studio pay-as-you-go Copilot Credit meter enables organizations to post-pay based on the actual number of Copilot Credits consumed by agents in a billing month. No up-front commitment is required, allowing organizations to scale usage and ensure business continuity for critical business processes with flexibility, scalability, seasonality, and no interruptions due to overages.

- Pricing: \$0.01/Copilot Credit
- Meter Definition: The Microsoft Copilot Studio pay-as-you-go Copilot Credit meter counts the total number of Copilot Credits consumed by agents. This usage is billed in arrears at the end of the billing month.

Microsoft Copilot Studio Pay-As-You-Go Copilot Credit Offer Summary

SKU Description	Microsoft Copilot Studio Pay-As-You-Go Copilot Credit
Billing Configuration	Manage spend policy and billing plan (Learn more about billing)
Meter name	Microsoft Copilot Studio – Pay As You Go Copilot Credit

The Microsoft Copilot Studio pay-as-you-go Copilot Credit meter can be provisioned in the [Power Platform admin center](#).

2. Copilot Credit Pre-Purchase Plan (P3)

Copilot Credit P3 is a one-year pay-upfront purchase option for Copilot Credits. Customers purchase a pool of Copilot Credits, which are automatically deducted from the Copilot Credit P3 balance. If usage exceeds the available number of credits, customers can purchase additional Copilot Credits or be billed on a pay-as-you-go basis. Unused credits expire at the end of the annual term.

Copilot Credit Pre-Purchase Plan (P3) Pricing Tiers

Tier	Copilot Credits	Discount
1	300,000	5%
2	1,500,000	6%
3	3,000,000	7%
4	15,000,000	8%
5	30,000,000	10%
6	75,000,000	12%
7	150,000,000	14%
8	225,000,000	17%
9	300,000,000	20%

Copilot Credit Pre-Purchase Plan Offer Summary

SKU Description	Microsoft Copilot Studio
Billing Configuration	Manage spend policy and billing plan (Learn more about billing.)
SKU name	Copilot Credit Pre-Purchase Plan (P3)

The Copilot Credit Pre-Purchase Plan (P3) can be provisioned in the [Azure admin portal](#).

Both the Microsoft Copilot Studio pay-as-you-go and the Pre-Purchase Plan (P3) purchasing constructs will decrement the Microsoft Azure Consumption Commitment (MACC).

Please refer to the [Microsoft Copilot Studio Licensing Guide](#) for more information on other purchasing constructs (e.g., Microsoft Agent Pre-Purchase Plan (P3), Microsoft Copilot Studio License (Copilot Credit Pack).

Managing usage and spend

Copilot Credit usage is centrally managed through the Microsoft 365 admin center (MAC), giving administrators the capabilities to govern AI consumption across workloads, services, and agents. Administrators can monitor spend and usage, configure spend policies, define usage thresholds, and manage Copilot Credits allocation across the organization. MAC provides the FinOps controls to help organizations scale AI adoption while maintaining visibility into consumption and cost management. [Learn more about managing usage-based billing in MAC.](#)

Usage Based Billing Across Workloads

The sections below detail usage-based billing through Copilot Credits across **Copilot Cowork**, **Work IQ APIs**, **Microsoft Copilot Studio**, and **Business Applications**.

Copilot Cowork

Copilot Cowork is an agentic system that plans, executes, and delivers real work. Describe the outcome you want, and Cowork does the work, sending emails, scheduling meetings, creating documents, posting in Teams, and managing files, while you stay in control. Grounded in Work IQ and operating within Microsoft 365's security and governance boundaries, Cowork runs multi-step work autonomously at enterprise scale. [Learn more about Copilot Cowork](#).

How Copilot Cowork uses Copilot Credits

Users rely on Cowork for complex, multi-step work across apps that runs autonomously. Credit usage scales with task complexity, driven by intermittent steps and capabilities involved.

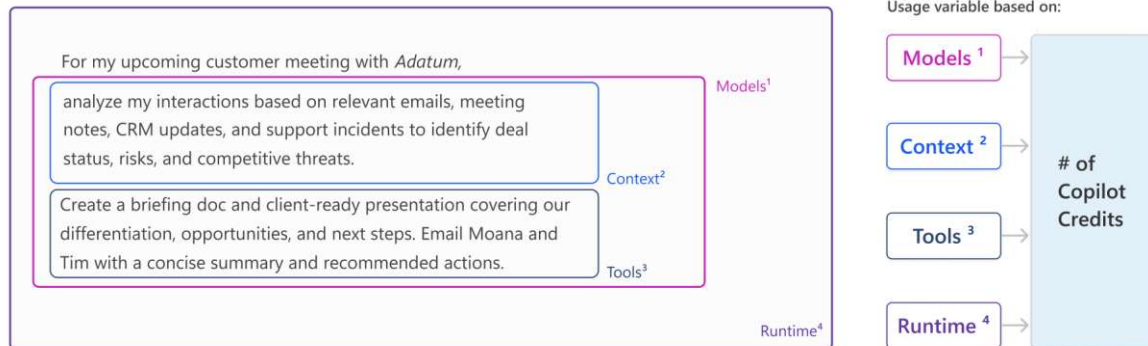
Copilot Credit usage for a given task varies based on the mix of four cost buckets:

- **Models** — AI models chosen for each task, which can vary depending on the level of quality, speed, and cost that the task demands.
- **Runtime** — A managed cloud orchestration that runs agents and keeps them working across tasks, including long-running work.
- **Context** — Understanding of the people, roles, and collaboration patterns behind the work, drawn from emails, files, meetings, and past interactions.
- **Tools** — Actions the system takes to get work done including sending emails, scheduling meetings, updating documents, and more.

Here is an illustrative view of how Cowork uses Copilot Credits:

Copilot Cowork Usage-Based Billing

Example scenario



¹ **Models:** AI model chosen for each task, which can vary depending on the level of quality, speed, and cost the task demands.

² **Context:** Understanding of the people, roles, and collaboration insights behind the work, drawn from emails, files, meetings, and past interactions.

³ **Tools:** Actions the system takes to get work done: sending emails, scheduling meetings, updating documents, and more.

⁴ **Runtime:** A managed cloud orchestration that runs agents and keeps them working across tasks, including long-running work.

Cowork task types

Light tasks

Leverages a handful of knowledge sources for a light reasoning scenario like a summary, usually resulting in one short deliverable.

- Few sources
- Light reasoning
- 1 or fewer outputs

Prompt example

"Create a weekly status update for my team that runs every Monday morning - including my top-of-mind priorities and a short list of key executive meetings pulled from my calendar."

Est. Credits 100 - 300

Medium tasks

References many sources over varying timeframes, uses structured reasoning, and produces multiple deliverables.

- Many sources
- Structured reasoning
- 2+ outputs

Prompt example

"Help me prepare for a customer meeting by pulling relevant emails, calendar items, and recent files into a briefing doc based on our template, an Excel overview of sales and sales trends, and a client-ready presentation."

Est. Credits 300 - 700

Heavy tasks

Requires deep analysis and broad source aggregation over long time frames, generating many outputs.

- Broad aggregation
- Deep reasoning
- Many outputs

Prompt example

"Analyze 6 months of exported product usage data to understand usage patterns, classify prompts, and produce a leadership-ready report ..." (shortened)

Est. Credits >700

**These figures are rough planning estimates. Actual pricing will vary based on workflows and usage patterns.*

Planning Copilot Cowork Usage and Estimated Spend

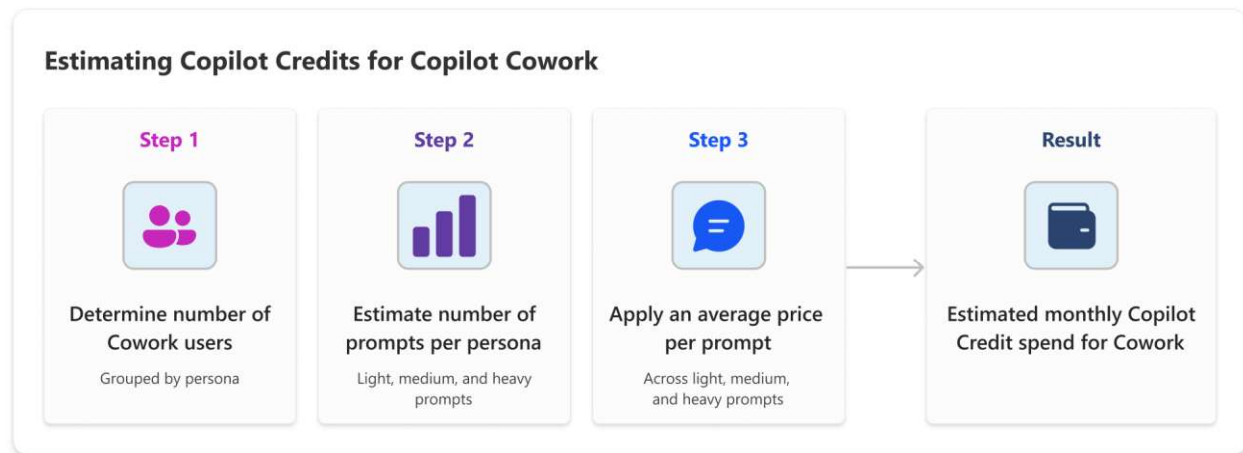
To help organizations translate this model into practical planning, the simplest way to estimate Cowork usage is by first sizing the number of users, then modeling usage intensity across light,

medium, heavy profiles and finally applying an estimated pricing per prompt. This approach provides a way to forecast usage based on expected behavior.

Estimating Copilot Credits for Cowork:

1. **Determine number of Cowork users** (grouped by persona)
2. **Estimate number of prompts per persona** (across light, medium, and heavy prompts)
3. **Apply an average price per prompt** (across light, medium, and heavy prompts)

Result: Estimated monthly Copilot Credit spend for Cowork



Organizations can use this same methodology to build their own estimates, adjusting user counts, intensity assumptions, and cost inputs to reflect their environment, using [this simple, transparent model](#).

Prerequisites

Copilot Cowork requires the Microsoft 365 Copilot license as a prerequisite. Cowork is billed based on usage, in proportion to the work it performs. No Cowork entitlements are included with the Microsoft 365 Copilot subscription. [Learn more about Cowork](#).

Work IQ APIs

Work IQ is a workplace intelligence layer that delivers semantic understanding of everything happening across your business. Built on four core components: chat, context, tools, and workspaces, it continuously transforms signals from Microsoft 365 and business systems into agent-ready intelligence for grounding, reasoning, and permission awareness. The result is a platform purpose-built for agentic intelligence, speed, and efficiency at enterprise scale enabling higher utilization, with security and governance by design, now accessible via APIs. By shifting more AI processing into the Work IQ runtime, tokens needed for context retrieval and tool use are cut by up to 80%, thereby reducing Copilot Credit consumption in agentic solutions.

How Work IQ API uses Copilot Credits

Usage is billed in two parts: a variable charge for query-style consumption (grounding, retrieval, and reasoning) and a static component for actions and tools. [Learn more about Work IQ.](#)

Query Type	Scope	Copilot Credits Consumption
Work IQ Chat or Context API	Variable	Query-style consumption — grounding, retrieval, and reasoning. Driven by models, runtime, context, and tools.
Work IQ Tools API	Static	0.1 Copilot Credit per API call for actions and tools.

Work IQ API Scenarios: Light, Medium, and Heavy

Given cost scales with usage and intensity, pricing is easiest to reason through representative scenarios. The ranges below are illustrative and will vary with the complexity of the query:

Scenario	Work IQ API examples
Light	“Identify tasks or action items assigned to me from my manager and compile them into a checklist.”
Medium	“Review the latest customer interview emails to identify top themes and roadmap impact and recommend three prioritized product actions with alignment, tradeoffs, and objections.”
Heavy	“You are a business partner and PR-sensitive editor. Your job is to produce Level 1 and Level 2 summaries from our most recent roadmap executive review and use the latest meetings, documents, and what’s top of mind for our CMO.”

Work IQ API Licensing

Work IQ APIs can be invoked in agents and AI solutions on behalf of any Microsoft 365 user. These agents can be built on a variety of agent building platforms such as Microsoft Copilot Studio, Azure Foundry etc. Use of Work IQ APIs in these agents and AI solution scenarios is billed using Copilot Credits. Work IQ APIs are not included as entitlements in the Microsoft 365 Copilot license.

Also important to note is that Microsoft 365 Copilot is natively built on Work IQ and does not need to leverage Work IQ APIs. There are no incremental charges for Work IQ accessed in Microsoft 365 Copilot experiences such as chats, AI experiences in apps such as Word, Excel, PowerPoint, or agents natively included in Microsoft 365 Copilot such as Researcher, Facilitator and Analyst. The usage charges described above only apply to access to Work IQ using the Work IQ APIs.

Note that there are no changes to the licensing for older APIs such as Retrieval API and Chat API. Users licensed with Microsoft 365 Copilot were not charged for use of these APIs. This licensing model will continue for now.

Microsoft Copilot Studio

Microsoft Copilot Studio is a comprehensive conversational AI platform that empowers users to create, customize and deploy agents using natural language or a graphical interface. With Copilot Studio, users can easily design, test and publish agents tailored to specific needs for internal or external scenarios across industries, departments, or roles. For licensing details, see the [Microsoft Copilot Studio Licensing Guide](#)

How Copilot Studio uses Copilot Credits

Agents, agent flows, and workflows built in Copilot Studio use a harness. A harness is the software scaffolding that enables an agent to plan, reason, maintain context, and interact with tools, systems, or other agents to complete tasks. Harnesses can be optimized for different results, depending on the desired outcome. In certain scenarios, the selected harness can also affect how Copilot Credits are consumed during the building process.

Copilot Studio supports three harnesses; each designed for different building scenarios.

Harness	Description	Example
GitHub Copilot Harness	Optimize end-to-end business processes with an agentic build experience	Accounts payable agent that reads invoices, matches them to purchase orders, and routes exceptions for approval.
Standard Harness	Create rule-based conversational agents with predefined topics and flows	IT onboarding agent that routes laptop requests through approval and provisioning workflows.
Copilot Chat Harness	Customize Microsoft 365 Copilot with your organization's knowledge	Employee onboarding agent that answers questions using content from SharePoint.

Standard/Copilot Chat harness utilization of Copilot Credits

Agents and agent flows built through the Standard harness, and agents built using the Copilot Chat harness are billed through Copilot Credits. These rates do not apply to Microsoft 365 Copilot users in authenticated B2E scenarios. For additional details, please reference the [Copilot Studio Licensing Guide](#).

GitHub Copilot harness utilization of Copilot Credits

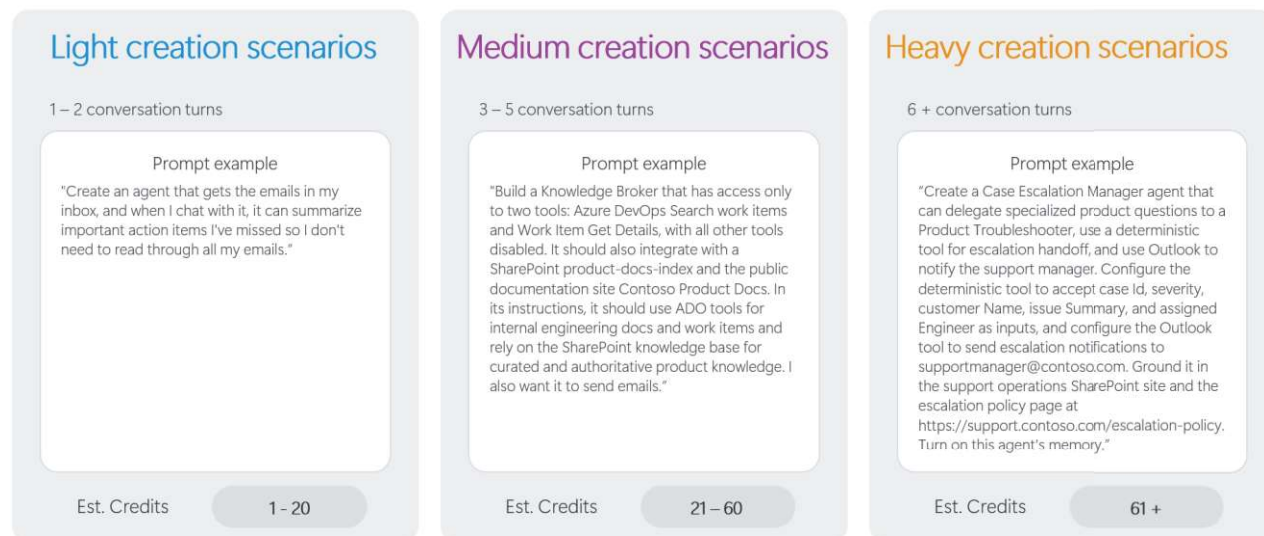
Agents and workflows built with the GitHub Copilot harness consume Copilot Credits during **creation** and **runtime execution**. For Copilot Studio licensing details when using the GitHub Copilot harness, please see the [Copilot Studio Licensing Guide](#).

Creation of agents and workflows

Copilot Credits are used for LLM-powered maker experiences, including:

- **Natural language authoring:** Use the conversation-turn ranges below to estimate Copilot Credit consumption. Conversation-turns are the number of user-sent messages in a single creation session. More turns generally indicate a more complex scenario that requires iterative refinement.

Natural language creation using the GitHub Copilot harness



- **Preview and Evaluation:** Credit consumption is equivalent to agent runtime usage (see the runtime examples below).

No Copilot Credits are consumed for manual configuration, including work performed in the **Build** and **Monitor** tabs.

Runtime usage of agents and workflows

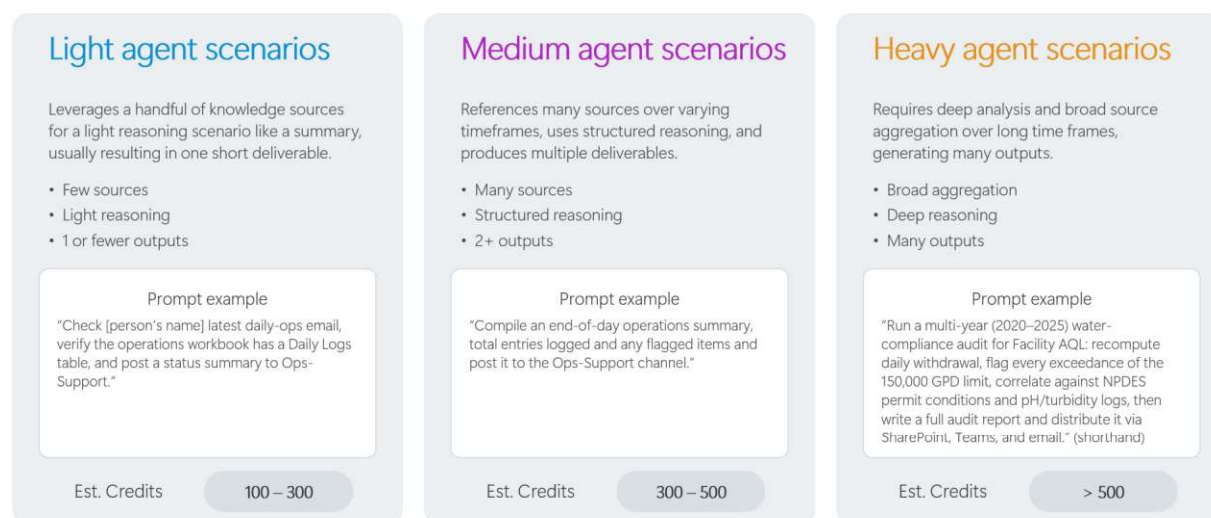
Agents and workflows built with the GitHub Copilot harness can perform complex, multi-step tasks autonomously. Copilot Credit consumption increases with the complexity of the work being performed.

Runtime costs are driven by four factors:

- **Models** — AI models chosen for each task, which can vary depending on the level of quality, speed, and cost that the task demands.
- **Runtime** — A managed cloud orchestration that runs agents and keeps them working across tasks, including long-running work.
- **Context** — Understanding of the people, roles, and collaboration patterns behind the work, drawn from emails, files, meetings, and past interactions.
- **Tools** — Actions the system takes to get work done including sending emails, scheduling meetings, updating documents, and more.

Because usage depends on these factors, the most effective way to estimate cost is through representative scenarios. The examples below are illustrative and actual credit consumption will vary based on task complexity.

GitHub Copilot harness in Copilot Studio



Business Applications

Across Business Applications, Copilot Credits power AI and agentic capabilities in Dynamics 365 and the Power Platform, with the key difference being what each license already includes.

Dynamics 365 Agents

Copilot Credits are consumed in both prebuilt and custom Dynamics 365 agents. These credits pool at the tenant level, so they should be allocated to environments to manage usage across workloads. For pricing and licensing details, see the [Dynamics 365 Licensing Guide](#).

Power Apps Premium: AI in apps with Microsoft 365 Copilot

For Power Platform workloads, Power Apps and Power Automate, Copilot Credits apply only when AI or agentic functionality is invoked, such as:

- Interacting with Copilot Studio agents embedded in apps or workflows.
- Using AI tools, prompts, or generative AI capabilities (summarization, data exploration, or document processing).
- Running AI Tools or Copilot-assisted features when usage exceeds included entitlements or is backed by Copilot Credits.

For pricing and licensing details, see the [Power Platform Licensing Guide](#).

Our commitment to the Microsoft 365 Copilot subscription license

The Microsoft 365 Copilot subscription continues to provide a comprehensive, enterprise-ready experience designed to support everyday productivity and broad organizational adoption.

The per-user subscription currently includes capabilities such as:

- Copilot Chat in Microsoft 365, the primary interface to ask, create, analyze and complete tasks through natural language.
- Copilot experiences across Microsoft 365 applications including Word, Excel, PowerPoint, OneNote, Outlook, and Teams.
- Microsoft built agents and experiences such as Researcher, Analyst, and Facilitator.
- Work IQ grounding across emails, calendar, files, people, and organizational context.
- Access to multiple models that power Copilot experiences, applied to match each task.

Microsoft remains committed to continued innovation across the Microsoft 365 Copilot experience, with ongoing investments in the per user offering.

How to Buy Copilot Credits

Microsoft provides multiple purchasing channels for Copilot Credits to accommodate different business requirements. Customers can engage a Microsoft partner for end-to-end solutions or work with Microsoft Sales for pricing guidance.

1. Microsoft Partners

Customers can purchase Copilot Credits from Partners via the Microsoft Cloud Solution Provider (CSP) program in which partners manage provisioning, billing, and provide direct support to customers to manage the full lifecycle of Microsoft cloud services.

[Connect with a partner.](#)

2. Microsoft Sales Online

For customers who want to learn more about Copilot Credits, explore use cases or receive pricing guidance, Microsoft Sales Online can provide direct assistance.

Contact [Microsoft Sales Online](#).

3. Microsoft Online

Customers can purchase Copilot Credits directly through Microsoft Online by selecting from the following licensing options.

- [Pay-as-you-go meter](#)
- [Copilot Credit Pre-Purchase Plan](#)

[Learn more about how to buy from Microsoft.](#)

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