

THE SHARED BRAIN

Nobody sells the *shared brain*. You build it — and you own it.

Meta, Google, Microsoft, OpenAI and Anthropic each sell a piece of it. None sells the whole thing: a central, growing company knowledge base that the whole team can ask, and that **learns from every job** — every walkthrough video, photo and voice note — no matter where your files live.

The pattern that *is* storage-agnostic is boring on purpose: **your files stay in a folder tree you own, and a retrieval layer lets any model read them.** Swap Drive for Dropbox, Muse for Claude, WhatsApp for a web chat — the brain doesn't move.

THE BOTTOM LINE

Seat licences dominate cost — tokens are rounding errors. Analysing a whole job costs roughly **\$0.30–\$1.00**. A 10-person Google setup is about **\$140/mo all-in**; a second \$200/mo seat subscription on top of a suite you already pay for is the most common waste.

WhatsApp is a porch, not a warehouse. Its 16 MB video cap cannot carry a walkthrough. Field evidence goes straight to the job folder; WhatsApp carries the conversation and the link.

A credible starter costs **\$0–\$40 in month one** and takes 30 days. It is in §11 below.

Scope of this research: a property-damage mitigation / reconstruction company, 5–50 employees, wanting (1) a central growing knowledge base, (2) AI agents the whole team can use, and (3) a loop that analyses each job and distils lessons back in. Design must

survive swapping storage, models, and customer surface. Prices and limits are as published in late October 2026.

VERIFIED LIVE Read on the vendor's own page, 28 Oct 2026

INDEX Web-index sources, usually 2+ agreeing; vendor page not opened live

UNVERIFIED Nowhere authoritative, conflicting, or vendor-claimed only

01 The answer in six points

If you read nothing else, read this. Every claim below is expanded — with its price, limit and source — in the sections that follow.

1

No single vendor sells the whole system

Meta alone sells **three different things** under similar names: the Muse app (personal), Meta Business Agent (customer-facing), and the Meta Model API (raw models). **None of them is a shared company brain.**

2

Every suite's brain lives inside that suite

Gemini answers from Drive, Copilot from SharePoint / Microsoft Graph, ChatGPT and Claude from files uploaded into **their** Projects. None is truly storage-agnostic. Your folders + a retrieval layer is the only agnostic pattern found.

3

Seats cost money. Tokens don't

For 10 people: Google ≈ **\$140/mo**, Microsoft bundle ≈ **\$235/mo**, ChatGPT Business or Claude Team ≈ **\$200/mo on top of** your existing suite. The whole learn-from-every-job loop runs for about **\$10–\$30/mo** in API usage.

4

WhatsApp is a porch, not a warehouse

Video caps at **16 MB** on the platform. A 3-minute walkthrough is typically 100 MB–1 GB. Plus: since 1 Oct 2026 every reply costs money, and January 2026 terms ban general-purpose assistants while allowing a bot scoped to **your own** business.

5

The proof to copy is per-job, not per-chat

TRUERESTORE's **Ripple** (Oct 2026) puts an AI coordinator inside every job file — scans, readings, photos, video, notes — flags missing documentation, and **changes nothing until a human confirms**. Structured capture first, AI second.

6

Start in 30 days for \$0–\$40

One shared folder tree, one free NotebookLM notebook, one paid seat for a named “distiller,” a strict job-folder template, and a **Friday 30-minute human review** that promotes lessons into the approved brain.

02 The agnostic architecture

Five layers. Each layer names a *job*, not a vendor — so any box can be swapped without rebuilding the others. Tap a layer to see what it does and what breaks if you skip it.

Storage — the ground

"If you can copy it in an afternoon, you're agnostic. If you can't, you're rented."

- One folder tree in **Drive or Dropbox or SharePoint / OneDrive or a NAS** — the architecture doesn't care which.
- Plain files only: PDF, DOCX, MP3, MP4, JPG. Human-readable names. No proprietary database.
- Per-job template inside it: 10-JOBS/YYYY/JobID-Address/ with photos/ video/ audio/ readings/ docs/.
- This is the layer every other layer reads from — and the only one that has to survive a vendor change.

Hopper — intake

Everything new lands here first. Nothing here is truth yet.

- A single landing zone for raw job evidence — field uploads, call transcripts, walkthroughs — each tagged with its **JobID**.
- **Nothing in the hopper is ever quoted to a customer** or treated as fact.
- WhatsApp and email are *notification* channels into the hopper — they carry links, never the store. The 16 MB video cap is why.
- In the 30-day starter this is a folder and a 15-minute afternoon habit, before any AI touches it.

Distillery — triage

The models work here. This is the cheapest layer in the whole system.

- A scheduled model call — **any vendor's API**: Muse Spark Standard, Claude, GPT, Gemini, or local Glimmer for sensitive work.
- It transcribes (Voice Transcribe class pricing, \$0.18/hr), summarises, checks documentation completeness against your checklist, and drafts *candidate* lessons in a fixed format: **situation** → **what we did** → **result** → **rule for next time**, with the job ID.
- It **flags contradictions** with the current brain, quoted side by side — it never silently overwrites.
- Cost at this scale: roughly **\$10–\$30/month total** (see §5).

Brain — canonical

Approved, dated, owned. The only folder agents may quote from.

- 00-BRAIN holds the approved SOPs, pricing, drying standards, safety and customer scripts — seeded with the 15–20 documents that answer 80% of questions.
- **Published by humans only.** The AI proposes candidate lessons; the Friday review promotes them.
- Every document has an owner and a review date. Superseded documents move to 99-ARCHIVE — **moved and dated, never left beside their replacements.** That single habit prevents the stale-document failure pattern in §10.

Porch — agents

Two porches, one brain. Read-only until a write action has earned trust.

- **Internal porch:** suite chat, NotebookLM, Teams / Slack, or a small web chat — where the team asks the brain.
- **Customer porch:** WhatsApp Business Agent or a website chat widget, scoped to public FAQs / pricing / scripts *only*, with AI disclosure and human handoff built in.
- Porches read the brain through whichever socket fits today — native connector, project upload, RAG index, or an **MCP server (phase 2)**.
- Writes follow the Ripple pattern: **AI proposes, human confirms** — until a specific action has earned approval-gated trust.

Governance — wraps all five

Not a layer you buy. The discipline that keeps the other five honest.

- A **named brain owner**; publish-only-by-human; permissions cleaned *before* AI is switched on.
- **Training-off settings verified per tool** — business tiers / Standard API mode for job data; Contributor and consumer defaults treated as leaks.
- Disclosure + handoff rules (§9) and the restoration red lines: no firm prices, scope approvals, completion dates, coverage or health opinions without a human.
- A **weekly 30-minute review** and a monthly “ask the brain 20 questions” regression test.

The swap test: if Meta, OpenAI or Google doubled prices tomorrow, this architecture changes one line — the model ID in the distillery and the porch connector. The folders, the lessons, and the team's habits don't move. **That, not any vendor's roadmap, is the asset.**

03 Meta, untangled: three products, one name

A guide that mixes these up will mis-budget the whole project. They have three different price lists and three different jobs.

A personal agent — not a team tool

“Your personal AI agent that can take actions and help get things done with your direction.”

VERIFIED LIVE — Meta Help Center

Free · \$20 · \$100 /month

Power = **500M Muse tokens/week**; Maximum = **3B/week**. Paid plans buy more usage, not extra features. The free limit's size is **UNVERIFIED** — Meta doesn't publish it.

- **Per Meta account, 18+, limited testing.** Secondary reporting places availability in the US and Canada. **INDEX**
- **Muse for Small Business** (29 Sep 2026) is skills + connectors *inside* the same app — not a separate plan.
- Connectors named: Asana, Box, Canva, **Dropbox**, Figma, Granola, HighLevel, QuickBooks, Klaviyo, Notion, Shopify, Slack, Stripe, Zoom, plus Instagram / Facebook / Meta ads.
- **Notably absent for restoration:** no Google Drive, no SharePoint / OneDrive, no Microsoft 365 connector on the published list.
- Nothing publishes, sends or spends without the owner's approval.

The decisive limit: no team seats, no shared workspace, no admin console, no central billing described by Meta. Knowledge lives in one person's isolated cloud VM. **Muse cannot be the company brain** — at most, the owner's chief-of-staff.

DATA WARNING Interactions, including connected-service data, are used for training **unless** you turn off Settings → Data controls → “Help improve our AI models” — on by default. Opting out stops training, not retention. **Switch it off before connecting QuickBooks, Stripe, or any customer data.**

The customer porch on WhatsApp

Rolled out globally **3 Jun 2026**; Meta said **more than 1 million businesses** were already using earlier versions. Answers questions, recommends from a catalog, books appointments, qualifies leads, hands off to a human. [INDEX](#)

\$2.00 per 1M tokens, Platform

From 1 Aug 2026, one global rate, input + output; cached tokens free. A typical message uses **20,000–25,000 tokens ≈ 4–5¢**.

- Worked examples from Meta's docs as reported: 4-message exchange ≈ **16–20¢**; complex 10-message ≈ **40–50¢**; 12-message purchase journey ≈ **60¢**.
- **Learns from:** Facebook Page, past chats (last 6 months, or ignore), website, catalog, uploaded documents / photos.
- **Does not ingest** your helpdesk history automatically — Meta's own guidance is to hand-write FAQs from top ticket drivers.
- **Two freshness traps:** uploaded files have no update call — a new policy beside the old one means the agent can quote a withdrawn term; website knowledge is a snapshot at crawl time.
- Replies in **1-to-1 chats only**. When a human replies, the agent pauses in that chat.
- **One agent per number:** another authorised AI agent on the same number blocks Business Agent, and vice-versa.

In-app route — Meta One (from 15 Sep 2026): Essential from **\$14.99/mo**, Advanced **\$49.99**, Expert **\$149**, Max **\$499**, per WhatsApp Business number. **UNVERIFIED** responses included per tier — Meta has published no caps, so these tiers can't be cost-modelled precisely.

Verdict: a legitimate porch for “are you open / how much / can you come Tuesday” — but its knowledge is a sealed copy, not your living brain, and it can't see job files unless you build Platform connectors yourself. Platform billing is direct by Meta, per phone number, on a separate credit line.

The build-it-yourself models

At `dev.meta.ai` — raw models you build on. OpenAI-compatible (and Anthropic-Messages-compatible) clients, base URL `https://api.meta.ai/v1`, pay-as-you-go, no minimum.

VERIFIED LIVE

\$0.29 ≈ cost to distil one job, Muse Spark Standard

Spark takes **text, image, video, audio and PDF in** — one call can read a walkthrough, photos, transcript and your SOPs (1M-token context) and return a structured lesson.

- **Voice Transcribe: \$0.18/hour** — the cheapest published transcription from a major vendor in this research (Whisper: \$0.36/hr).
- **The trap tier:** Spark *Contributor* is ~18× cheaper **because Meta may train on your prompts and files**. Never send customer or job data there.
- **Muse Glimmer 30B** — open-weight (Apache 2.0), “for local agents” on consumer hardware. Local means data never leaves the machine.
- **Muse Wonder Full is not on the API at any price** — subscription-only inside Muse Code, whose subscriptions default to Contributor (training) mode.

Full model-by-model pricing is in the next section. **This is the layer that makes the agnostic design real** — and the same shape works with Claude, GPT or Gemini APIs swapped in.

04 Meta Model API — what exists, what it costs

Read live at `dev.meta.ai` on 28 Oct 2026. “Standard mode” is the only mode a restoration firm should put job data through.

Muse Spark 1.3

muse-spark-1.3

WHAT

Workhorse multimodal agentic model — text, image, video, audio, PDF in; text out; 1,048,576-token context

PRICE

\$1.25 in / \$4.25 out

per 1M tokens · \$0.15 cached in

TRAINING

Standard: **“Not used to improve our products”** **VERIFIED LIVE**

Muse Wonder

muse-wonder-1.0

WHAT

Frontier model for long-running agents / coding / computer use, 1M context, released 12 Oct 2026, preview

PRICE

\$4.00 in / \$20.00 out

per 1M · \$0.20 cached · web search \$2.50 / 1,000 queries

TRAINING

Standard mode only — not used for training

Muse Spark — Contributor

muse-spark-1.3-contributor

WHAT

Same model, ~18× cheaper — the discount *is* your data

PRICE

\$0.10 in / \$0.20 out

per 1M · \$0.002 cached

TRAINING

“Used to improve our products” — never send customer / job data here

Muse Voice Transcribe

muse-voice-transcribe-1.0

WHAT

Speech-to-text with speaker diarisation, streaming + batch

PRICE

\$3.00 / 1,000 min

= \$0.18 / hour

TRAINING

—

SAM 3.1

sam-3-1

WHAT

Segment / track objects from a text prompt across image & video — relevant to damage-area measurement experiments

PRICE

\$2.50 / 1,000 images

\$0.20 / 1,000 video frames

TRAINING

—

Muse Image

muse-image-1.0

WHAT

Image generation / editing

PRICE

\$0.01 / image

TRAINING

—

Muse Spark Open

WHAT

Open-weight 816B-total / 42B-active MoE, 1M context, multimodal (15 Oct 2026). Self-hosting needs ~180 GB+ (quantised) to ~2 TB (BF16) of hardware

PRICE

Hosted by third parties

at Spark-like rates

TRAINING

n/a

Muse Glimmer 30B

WHAT

Open-weight (Apache 2.0) model “for local agents” on consumer hardware, via Hugging Face / Ollama etc.

PRICE

Free weights

you pay hardware / electricity

TRAINING

Local — data never leaves the machine

What the learn-from-every-job loop actually costs

Worked from the published rates above. Assumptions: 20 jobs/month, ~45 minutes of speech per job (walkthrough + voice notes), distillation $\approx$ 200k input + 10k output tokens per job.

\$2.70/mo

Transcribe everything

900 minutes/month on Muse Voice Transcribe at \$3.00 / 1,000 min. The same volume on OpenAI Whisper (\$0.006/min) is \$5.40/mo.

~\$6/mo

Distil every job — Spark

$\approx$ \$0.29 per job on Muse Spark Standard. On Muse Wonder it's $\approx$ \$1.00/job $\rightarrow$ ~\$20/mo. Embeddings for the whole brain are cents.

\$10–30 /mo

The entire loop, running

Anyone quoting five figures for the *running* cost is selling the build, not the usage. Agency builds of production RAG are quoted at \$25k–\$60k with \$80–\$400/mo running — the no-code assembly on these pieces is the small-business alternative, paid for in owner time.

05 What a 10-person company actually pays

Select a stack to see what's included — and what isn't. “On top of” means it comes *in addition to* the email / file suite you already pay for.

Assumptions — change the inputs, not the method: 10 staff who might use AI · 20 jobs/month · ~45 min of audio/video speech per job · ~500 customer WhatsApp conversations/month × ~5 business replies ≈ 2,500 replies/month, US customers.

Google-first

Workspace Standard × 10

\$140 / mo

all-in

Email, files and 2 TB pooled storage per user — plus Gemini everywhere and expanded NotebookLM. Incremental AI cost is \$0 if already on Standard.

Excludes WhatsApp agent usage and the API distillation loop (~\$10–30/mo).

Build-your-own

Own folders + MCP/RAG + APIs

\$30–150 / mo

running

No per-seat AI license at all. APIs ~\$10–30 · vector DB \$0–\$50 · host/automation \$10–50. Most portable architecture.

Setup time front-loaded (DIY days or agency build). You own maintenance.

ChatGPT Business

× 10, on top of suite

\$200 / mo

+ existing suite

Shared projects and custom GPTs, admin console, SAML SSO, no training on your data.
\$20/user annual, 2-seat min.

Capped at 40 files per project. **On top of** whatever Google/Microsoft suite you already pay for.

Claude Team

× 10, on top of suite

\$200 / mo

+ existing suite

Shared projects and workspace, central billing, SSO, no training by default. Exceptional on long technical documents.

Same second-subscription problem: **on top of** existing suite, with project copies that can go stale.

Microsoft-first

Business Standard + Copilot bundle × 10

\$235 / mo

all-in

SharePoint agents included for licensed users; unlicensed users are pay-as-you-go. Bundling at \$23.50/user saves over stacking.

Excludes metered Copilot Credits for heavy agentic runs (\$0.01/credit) and WhatsApp usage.

Meta-only attempt

Muse Power × 10 + Business Agent

\$200+ / mo

and NO shared brain

Muse Power × 10 = \$200/mo, plus ~\$15/mo (Meta One Essential) or ~\$113/mo (Platform tokens for 2,500 replies).

Does not deliver the brief: Muse has no shared workspace (10 isolated private brains); Business Agent is a separate sealed copy.

Rules of thumb: ① If you already pay for Google Workspace, your team AI is already bought — start there. ② If you're a Microsoft shop, buy the *bundle*, never stack Copilot on Standard at list (\$350 stacked vs \$235 bundled). ③ Don't pay a second \$200/mo seat subscription *and* a suite — pick one team surface. ④ Token bills are rounding errors at restoration scale; seat bills and WhatsApp *agent* bills are not.

The WhatsApp add-on, on any stack

Third-party / human replies: first **1,000 service messages per number per month free**, then **\$0.0034/message (US)** → 2,500 replies ≈ **\$5.10/mo** in Meta fees, plus your BSP/software fee. Meta Business Agent replies instead: **~\$113/mo** at 4–5¢ — **the agent's convenience costs roughly 20× the raw message fee** in the US. [INDEX](#) — multiple transcriptions of Meta's 1 Oct 2026 rate card agree.

06 The other platforms — and the caps that decide

Every suite grounds well only in its own storage, or accepts uploaded copies that go stale. The caps below — not the marketing — decide whether a “project” can be a company brain.

Gemini for Workspace

PRICE

Bundled

Starter \$7 · Standard \$14 · Plus \$22

LIVES

Google Drive + Gmail / Docs / Meet in your Workspace. Workspace data not used to train.

AGNOSTIC?

No — Drive-native. But if you already pay for Workspace, incremental AI cost is **\$0** — the cheapest team agent available. Starter includes only Gemini in Gmail + the app; Standard and up add Docs / Meet / Drive + expanded NotebookLM.

Microsoft 365 Copilot

PRICE

\$21 list / \$18 promo

add-on · bundles from \$23.50

LIVES

SharePoint / OneDrive + Microsoft Graph (mail, Teams, meetings). Business data not used to train foundation models.

AGNOSTIC?

No — Graph-native. SharePoint agents answer only from sites you scope, respect existing permissions, and are included for licensed users but **pay-as-you-go for unlicensed users** — the only mainstream way to give *some* staff AI answers without licensing everyone. Metered agentic work bills in Copilot Credits at \$0.01/credit.

ChatGPT Business

(ex-"Team", renamed Aug 2025)

PRICE

\$20 annual / \$25 monthly

2-seat minimum

LIVES

Uploaded into OpenAI Projects; Library can surface connected Drive / Box / Dropbox / SharePoint files. Not used for training.

AGNOSTIC?

No — the 40-file cap is the wall. 40 files per project on Business / Pro / Enterprise (25 Plus/Go, 5 Free), 512 MB per file, up to 100 collaborators, project-only memory. Forty files is a *job* brain, not a company brain — split by topic and accept no cross-project search, or use connectors / RAG.

Claude Team

PRICE

\$20 annual / \$25 monthly

premium \$100 / \$125 · 2–150 seats

LIVES

Uploaded into Anthropic Projects. Not used for training by default.

AGNOSTIC?

No. No file-count cap, but capped by total size vs context window, **30 MB per file**; paid plans switch to built-in RAG near the limit (~10× capacity). Whether Drive files auto-sync when originals change was **UNVERIFIED** — **design as if copies go stale.**

NotebookLM

("Gemini Notebook")

PRICE

Free

higher limits via Google AI plans / Workspace

LIVES

Copies / links inside a Google notebook. Shared notebooks for view / chat.

AGNOSTIC?

No — but the best free reader of a curated set. Free: 100 notebooks, **50 sources per notebook**, each up to 500,000 words / 200 MB — PDF, Docs, Word, Markdown, web URLs, **audio files**, images, public YouTube (*transcript only, not video frames*). Answers are passage-cited and refuse to invent beyond sources. No public API on free tiers, so a human stays in the loop.

Permission warning — applies to Gemini and Copilot alike: the AI answers with everything the *asking user* can already open. Sloppy Drive / SharePoint sharing becomes instant, AI-powered leakage. Clean up sharing — especially payroll, HR and pricing folders — *before* switching AI on.

07 MCP—the vendor-neutral socket

Model Context Protocol (Anthropic, Nov 2024) defines how an AI app talks to external tools and data. An MCP *server* exposes tools, readable resources and reusable prompts; any MCP *client* — Claude, ChatGPT, Gemini tooling, Copilot Studio, Cursor, a

custom agent — can use them. Build the server once; every compatible model plugs in. It turns N-models × M-tools of bespoke wiring into N + M.

Dec 2025

Now vendor-neutral infrastructure

Anthropic donated MCP to the Linux Foundation's Agentic AI Foundation, co-founded with Block and OpenAI, backed by Google, Microsoft, AWS and Cloudflare. Adopted by Anthropic, OpenAI, Google DeepMind, Microsoft and AWS.

~97M

Monthly SDK downloads by Mar 2026

The conservative, multiply-sourced figure (a later maintainers' figure of ~500M/month also circulates). Plus 10,000+ public MCP servers; Google Cloud lists 50+ managed ones; the Jul 2026 release candidate moves to a stateless core on ordinary HTTP.

Phase 2

The right time to adopt it

Phase 1 is clean folders + a suite agent. Phase 2 is pointing an MCP server at those same folders, so Claude today, ChatGPT tomorrow, or a local Glimmer next year all read the *same* brain — no re-uploading.

Can it connect your own files to any model? Yes — with three honest caveats

1

MCP is the socket, not the brain

It is transport. You still need something behind it that holds and searches the knowledge — a folder tree, a database, a vector index. Wire the server up once, and every MCP-aware client can read from it.

2 Storage servers exist, but they're uneven

The official reference **Filesystem** server reads a local folder / NAS path you allowlist — and a synced Drive / OneDrive / Dropbox folder on that machine therefore works as “just files.” Dropbox ships remote MCP servers (open beta since Mar 2026); Google's old reference Drive server was **archived 29 May 2025**, with Drive access now via vendor connectors and community servers. A small firm doesn't need to build one on day one — **the Filesystem server over the company folder is the 80/20.**

3 Security is on you

MCP cannot enforce consent at protocol level. Documented incidents include a malicious GitHub issue hijacking an agent via the GitHub MCP server (May 2025) and a fake postmark-mcp package secretly forwarding copies of emails (Sep 2025). **Rules: trusted servers only, read-only first, least-privilege per server, human approval for any write/delete tool, log tool calls.** Also budget token overhead — every connected server's tool descriptions consume context on every call.

08 WhatsApp: a porch, not a warehouse

Crews already live on WhatsApp, which makes it a tempting field tool. The platform limits say otherwise for anything except conversation. Budget to the API numbers if any automation touches it — the consumer app and the API are different surfaces with different limits.

16 MB

Video — platform / API cap

5 MB

Image — platform / API cap

16 MB

Audio — platform / API cap

100 MB

Document — platform / API cap

A 3-minute phone walkthrough video is typically **100 MB–1 GB**. In the consumer app, photos are heavily compressed unless sent HD or “as document.” **The rule: video and photos go straight to the job folder** (Drive / Dropbox / SharePoint app, or a share link); **WhatsApp carries the link and the conversation, never the evidence.**

Narrower than headlines, broader than it looks

WhatsApp Business Solution Terms (effective for existing accounts **15 Jan 2026**) bar “AI Providers” from offering general-purpose AI assistants where that is the **primary** functionality, as determined by Meta in its sole discretion. ChatGPT-, Perplexity- and Copilot-style assistants were removed.

Still expressly allowed: a business running an AI agent *for its own customers*, scoped to its own services — support, booking, order status — even with a third-party AI vendor behind it. Terms modified 6 Mar 2026 carve out the EEA and Brazil, and EU pressure keeps this evolving — recheck before relying on it outside the US.

Design consequence: the internal team brain must **not** be delivered as a general-purpose WhatsApp bot. A customer bot must politely refuse off-topic questions and stay in scope.

Essentially: no groups, and a 24-hour clock

The WhatsApp Business Platform / Cloud API is **1-to-1**. Under app+API “coexistence,” group chats are **not synced**, and broadcast lists become read-only. Business Agent replies are likewise 1-to-1 only.

Do not promise the crew a WhatsApp group with the company brain in it — the internal agent needs its own surface: suite chat, Teams, Slack, or a simple web app.

Free-form business replies are allowed only **within 24 hours** of the customer's last message; outside it you need a pre-approved template (**marketing \$0.025 / utility \$0.0034** per delivered message, US). Customers must have opted in, and must be able to opt out.

QUALITY RATING

A ban is an existential risk

Your number carries a **Green / Yellow / Red** quality rating driven by blocks and reports. Messaging tiers start at 250 business-initiated conversations per 24h (new portfolio), then 1,000 / 10,000 / 100,000 / unlimited — and only rise with a healthy rating.

Low quality → flagged / restricted status, templates paused (3h, then 6h) then disabled, and **permanent bans are possible**. Since 1 Oct 2026, an account with **no payment method on file simply stops delivering** once the free tier is used up.

One spammy broadcast can cost a restoration firm its main inbound number in peak season. Never buy lists; never broadcast to non-opted-in contacts.

09 Ten gotchas a plain-English guide must carry

The failure modes are rarely the model. They are defaults, copies, permissions and paperwork.

1 Training defaults differ by tier, not by brand

Consumer / personal tiers tend to train by default (Meta Muse: **on**, opt out in Data Controls; Muse Code subscriptions: Contributor by default). Business / Team / Workspace tiers from OpenAI, Anthropic, Google and Microsoft are **no-training by default**. Discount-for-your-data API tiers exist and are labelled. **Absolute rule for job data — customer names, addresses, photos of homes, adjuster documents: business tiers or Standard API mode only.**

2 Knowledge copies go stale — everywhere

Meta's no-update-call files and crawl-time website snapshots are the general case: ChatGPT / Claude project uploads and NotebookLM sources go stale the same way. **Governance, not model choice, prevents the bot quoting last year's prices** — the distillation loop must *replace and date* lessons, never just accumulate them.

3 One agent per number

Piloting two WhatsApp agents “to compare” on the live number isn't possible — an active integration with another authorised agent blocks Meta Business Agent, and vice-versa in practical terms. Choose one agent per number.

4 Permissions become AI answers

Suite AIs answer from everything the asker can open. Clean up Drive / SharePoint sharing **before** switching AI on — payroll, HR and pricing folders first.

5 Recordings need consent

Walkthrough narration and voice notes record customers and occupants: get consent, follow your state's recording-consent law, and keep raw job media in the job folder. Only the **distilled, de-identified lesson** belongs in the company brain.

6 Disclose it's AI — and hand off like a feature

EU AI Act Article 50 transparency duties have been enforced since **2 Aug 2026**: interactive AI must disclose itself, and AI-generated media must be labelled. In the US, California's SB 243 (1 Jan 2026) and New York's companion law target *companion* chatbots — not a restoration support bot's target, but the direction of law plus FTC deception principles makes the safe default simple: **first message says it's an AI assistant; a human is reachable on request at any point; the bot never pretends to be a named employee**. Hand over *with the transcript*, so the customer never repeats themselves.

7 Always-transfer topics

Set topics that always go to a human: **pricing disputes, injury / mould-health claims, angry customers, anything about insurance coverage**. Meta's agent pauses natively when a human types; Platform handoff also triggers on low confidence or on request.

8 Restoration red lines for any agent

Never quote a firm price, approve a scope change, promise a completion date, or opine on insurance coverage or health effects of mould / contamination without a human. **The agent drafts; a named human approves** — the same pattern Ripple uses.

9 If you feed it too little, it guesses in “learning mode”

Meta Business Agent starts in “learning mode,” collecting data from new chats before replying, when fed too little. Seed it properly — website, FAQ doc, price list from the approved brain — and test before opening to all customers.

10 The brain needs an owner, not just a folder

A named brain owner; publish-only-by-human; every brain document has an owner + review date; superseded documents archived, never left beside their replacements; a weekly 30-minute review; and a monthly “ask the brain 20 questions” regression test.

10 Proof from the field

What trades, restoration and home-services firms actually run — and what transferred. Unless noted, outcome figures are vendor, press-release or consultant reported, with **no independent audit found**. Treat them as directional.

Ripple — an AI coordinator inside every job file

TRUERESTORE · LAUNCHED 1 OCT 2026 · VENDOR / PRESS-RELEASE CLAIMS

Works from that job's moisture readings, drying logs, LiDAR scans, 360 photos, walkthrough videos and crew notes. Voice or text from site; tracks rooms vs dry goals; **flags jobs missing photos / readings / moisture maps**; drafts Summary of Loss and photo / moisture reports. **Every change requires user confirmation first.**

130 contractor customers*

50,000 projects*

Included at no extra cost*

*Platform-reported; no independent audit.

Lesson: the winning unit is the **per-job structured record**, not a chat window. Their CEO's framing: everyone has the same models — the advantage is the years of structured job data underneath.

One shared, structured record — before AI

ATI RESTORATION × MATTERPORT · VENDOR CASE STUDY, LONG-PUBLISHED

Digital-twin capture (3D scans → TruePlan for Xactimate) with **95% of project data in one accessible platform.**

Damage capture 4× faster

Sketching -75%

Accuracy 87-90% → 97.5-99%

Estimation ~400% faster

>\$100k saved / estimator / yr

Lesson: pre-AI, but the foundation — **one shared, structured per-job record is what later AI feeds on.** Firms that fix capture first get the AI gains; firms that buy AI over chaotic photo dumps don't. Repeat site visits were largely eliminated.

“Find the right procedure, fast”

ASCENDUM × MCKINSEY / SALESFORCE · HEAVY-EQUIPMENT FIELD SERVICE

GenAI that pinpoints repair instructions from a large body of technical documents for field technicians — chosen from 30 use cases for impact × feasibility, to cut field downtime costed at **\$5,000–\$12,000/hour.**

Lesson: start the knowledge agent on **the highest-value, lowest-risk query a tech makes** — finding the procedure — not on autonomous decisions.

Capturing the senior tech's head

ENERGY UTILITY × XYNER · VENDOR CASE STUDY

Field-tablet agents + a RAG knowledge base capturing **retiring senior engineers' expertise;** pulls job history, parts and depot before the truck rolls. Baseline problem: 38% of jobs needing a second roll, knowledge concentrated in 4-5 engineers near retirement; 2,400 techs live.

Repeat truck rolls -31%*

Ticket-to-restore 42% faster*

Lesson: the “senior tech's head” problem is identical in restoration. **Distilling their walkthrough commentary is the highest-value content the loop can capture.**

Give the field a win first

SE HVAC + PLUMBING CONTRACTOR × SERVICETITAN MAX AI · 45 STAFF, 22 VEHICLES, 90 DAYS · CONSULTANT-REPORTED, INDICATIVE

Sequenced rollout: lead response / scheduling triage → AI estimating → post-job follow-up / reviews → **technician voice-note summarisation** → dispatch *suggestions* beside (not replacing) the dispatcher.

Lead response 47 → 6 min

Proposals 36 → 9 min

Reviews 8 → 31 / mo

Dispatcher scheduling -34%

Lesson: sequence matters — **voice notes cut technicians' paperwork first**, which is why adoption was strong. Dispatch stayed human-supervised.

After-hours capture pays back fastest

DFW HVAC VOICE AGENT · BONNEY PLUMBING · TRADE PRESS SUMMARISING VENDOR DATA

AI phone answering / booking integrated with the CRM: **1,300+ calls in ~3 months**, jobs booked on >90% of calls (72% with no human), ~\$74k booked revenue. Bonney: missed calls **-60%** (ServiceTitan vendor data).

Lesson: after-hours capture is the fastest-payback agent in home services — and **its call transcripts are prime material for the knowledge loop**.

The documented failure pattern: chatbots grounded on stale / contradictory documents — a retriever surfacing a superseded SAML document caused a wrong customer answer, escalations and a rollback of the AI feature; support bots faithfully repeated whichever of two conflicting refund policies they retrieved first. Root cause in both write-ups: **not the model — knowledge freshness and contradiction**, fixed with versioning, expiry, a single canonical source, and human review gates. This is exactly Meta Business Agent's "both versions quoted" trap, at company-brain scale.

What worked, overall: structured per-job capture; voice-first field input; human confirmation before the AI changes any record; starting with retrieval and after-hours capture. **What failed:** feeding raw, unverified, duplicated documents to an agent and expecting the model to sort out truth; automating

dispatch / pricing decisions before the routine layer was proven; tools that added clicks for technicians.

11 The 30-day starter — \$0 to \$40

Uses only what the firm likely already pays for, plus free tiers and at most one \$20 seat. **Named roles:** an Owner (approver), one Distiller (office manager / senior tech, ~2 hrs/week), and everyone else just follows the job-folder template.

```
00-BRAIN (approved)           ← the only folder agents may quote from
    01-SOPs    02-Pricing & estimating    03-Equipment & drying
    04-Safety   05-Customer scripts
10-JOBS / YYYY / JobID-Address /
    photos/  video/  audio/  readings/  docs/
90-HOPPER (unreviewed)        ← everything new lands here first
99-ARCHIVE (superseded)       ← nothing deleted — moved and dated
```

WEEK 1 • DAYS 1-3

The folders

\$0

- Create the tree above in the storage you already have — one Shared Drive / SharePoint site / Dropbox folder / NAS share. **The architecture doesn't care.**
- Seed **00-BRAIN** with the 15-20 documents that already answer 80% of questions. Fix contradictions **now** — if two price lists exist, kill one.
- Naming rule, no exceptions: YYYY-MM-DD_JobID_type.ext for every field file. This is what makes later automation possible.

WEEK 1-2 • DAYS 4-7

The reader

\$0

- Create a **free NotebookLM notebook** ("Company Brain") from the 00-BRAIN documents (≤ 50 sources). Share it chat-only with the team.
- Test it with the **20 questions techs actually ask** — "What's the dry goal for...?", "When do we pull baseboards?"
- Log every wrong / missing answer in a **GAPS** doc — that list is your distillation backlog.
- On Workspace Standard or M365? Also try Gemini / a SharePoint agent scoped *only* to the brain folder, compare on the same 20 questions, keep whichever the crew prefers. The folders make switching free.

The hopper

\$0

- Field rule, one page, taped in every truck: after each walkthrough — **(1)** shoot video to the phone, **(2)** record a 2–5 min voice note (“what I found, what I did, what surprised me, what I'd do differently”), **(3)** upload both to the job folder from the storage app — **never via WhatsApp.**
- Photos as documents / original quality, not compressed chat images.
- Office, each afternoon: new job media copied / linked into **90-HOPPER** with the job ID. Fifteen minutes, no AI yet — **you're proving the habit before automating it.**

The distiller

\$0–\$20

- Give the Distiller **one** paid seat (Claude Pro / ChatGPT Plus \$20) — or the Gemini / Muse Spark API on a \$5–\$10 prepaid balance. A month of job distillation is ~\$6–\$10 at the rates in §4.
- Standing prompt, saved as a template: *“From this transcript + notes, produce: (1) job summary in 5 lines; (2) documentation gaps vs our checklist; (3) candidate lessons — each as situation → what we did → result → rule for next time, with the job ID; (4) anything that contradicts an existing SOP, quoted side by side. Do not invent readings or prices.”*
- Transcribe with tools in hand: phone / Meet / Zoom transcripts, NotebookLM audio sources, or Muse Voice Transcribe at \$0.18/hr.
- **Friday 30-minute review:** Owner + Distiller approve / edit / reject candidate lessons; approved ones move into 00-BRAIN as dated one-pagers; superseded ones move to 99-ARCHIVE. **This meeting is the system. The AI proposes; humans publish.**

The porch — \$0–\$15

- **Internal:** announce the one place to ask ("Ask the Brain") and the one rule — if the brain's answer has no source, treat it as a guess and flag it in GAPS.
- **External (optional, only if WhatsApp volume justifies it):** turn on the free self-serve Meta Business Agent in the WhatsApp Business app on the *existing* number, fed *only* with website + FAQ doc + price list exported from 00-BRAIN; set handoff topics; first-message AI disclosure; test with 5 friendly customers first. Expect to move to Meta One Essential (\$14.99/mo) or Platform token billing as volume grows — budget it, don't be surprised by it.
- **Measure four numbers weekly:** questions asked of the brain, GAPS count, lessons published, jobs with complete documentation.
- **Decide at day 30** — keep / extend to MCP / buy team seats — *from those numbers, not from a sales pitch.*

Log How this evolved — built in public

This brief didn't start as a brief. It started as a question about a real company sale — and the thinking, pivots and parked ideas are part of the record, because the progression is the point. The plan, in Will Tygart's words during the Meta AI hackathon: open-source it on GitHub, publish the story on Tygart Media, and let putting it out there be the fire that pushes the work further — even if somebody smarter runs with it first.

1 It started with “how plug-inable are you?”

Looking back at what a business sale cost in disconnected, paper-based operations: what could have been saved if the systems had been there — and could that readiness have been worth money in the price itself? **The lesson generalised: a business whose knowledge plugs in cleanly is worth more, and cheaper to hand over.**

2 Then: the hopper and the diffuser

Instead of asking every vendor to change, bring everything into one big hopper — video, knowledge, whatever — and put a **triage in front** that translates it into the language your business runs in, with as little noise as possible. Not a tool. Not even a tactic. **A way.**

3 The diffuser became “your personalised MCP”

Not an MCP you force everyone else to join — that just makes you the difficult party. Each company maps what arrives to *how it speaks*: one socket in, in your language only, with a diffuser that cleans the clutter. The research confirmed the shape: MCP is the socket, not the brain (§7).

4 WhatsApp was tried as the hopper — and parked as the warehouse

The crew already lives there, so why not? Because the platform caps video at 16 MB, doesn't sync group chats to the API, and bans general-purpose bots. **Verdict kept:** WhatsApp is the door — the porch — never the store (§8). The models from the hackathon work became the extractors behind the door instead.

5 The realisation: the hopper is a who, not a what

A version of Muse that knows restoration — sitting behind whatever door the crew already uses, listening to the walkthrough, handing back a clean job card in the company's language. And its public sibling: a front-porch version in the company's voice that talks to customers, holds no secrets, and always hands real work back to humans.

6 The decision: give it away, in the open

Research it properly, write the book for bots, and publish it as an open resource during the hackathon — GitHub for the work, Tygart Media for the story — with this log kept honest: where it started, what was tried, what was parked, and why. **This page is that resource.** If it moves a restoration company three years ahead, it gets better for all of us, quicker.

12 Open questions — stated plainly

What this research could not verify. A brief that hides these would mis-budget you; plan around them instead.

Not verified, conflicting, or still moving

- **Meta One Business Agent response caps** per tier (\$14.99–\$499): **UNVERIFIED** — no published caps found; in-app figures per account are the only source.

- **Muse free-tier weekly limit size:** **UNVERIFIED** — Meta publishes paid allowances only; the free number appears nowhere authoritative.
- **NotebookLM / Gemini Notebook Enterprise price:** **CONFLICTING** — \$9/user/mo (two sources) vs ~\$25/user/mo (another). Do not budget from either without a Google Cloud quote.
- **Microsoft 365 Business Standard base price:** **CONFLICTING** — \$14/user/mo in most Oct-2026 sources vs \$12.50 on one directory, likely date / region variance. The bundle maths in §5 uses \$14.
- **Claude Project auto-sync from Google Drive:** **UNVERIFIED** — sources conflict between "re-upload manually" and newer connector behaviour. This brief designs as if there is no sync.
- **ChatGPT Enterprise ~\$60/user/mo, ~150-seat minimum:** reported only — OpenAI publishes no list price. Irrelevant at 10 seats; listed for completeness.
- **WhatsApp third-party AI in the EEA / Brazil** after the Mar 2026 carve-out and EU pressure: the exact permitted forms were still moving at research time.
- **All §10 performance figures** except ATI / Matterport's long-published case study are vendor, press-release or consultant reported, with no independent audit found.
- **Not researched (out of scope):** restoration-specific estimating platforms' own AI (Xactimate / Encircle / CompanyCam) pricing; state-by-state recording-consent law; HIPAA — generally not applicable to restoration, but mould / health-adjacent claims need local legal review.

§ Sources

Verified live in the research browser, 28 Oct 2026: Meta Help Center (Muse subscriptions) and Meta for Developers (Meta Model API). Everything else is web-index research from the same date, cross-checked across two or more sources where the brief marks it **INDEX**.

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The Shared Brain — Research Brief. Platform-agnostic by design: storage, model and surface are all swappable; the folder tree, the lessons and the Friday review are the system. Prices, limits and policies are a snapshot of late October 2026 — vendor pricing in this market moves monthly, so re-check any figure before you sign anything.

Prepared as an open resource — share it, fork it, build on it.