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(54) Title: A DIGITAL VIDEO VIRTUAL CONCIERGE USER INTERFACE SYSTEM

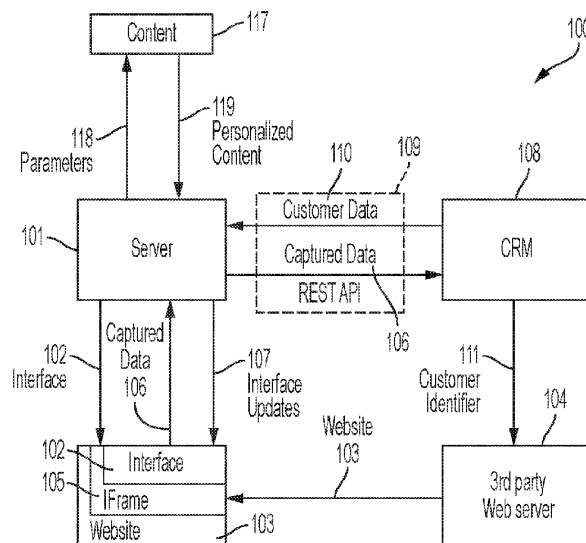


FIG. 1

(57) Abstract: There is provided herein a digital video virtual concierge user interface system which dynamically generates a series of user interface screens which the guide users through online application processes with dynamically generated audio and/or video content. The server generates the user interface along a process path defining user interface definitions. A user interface controller steps through the path to generate a user interface screen for each step according to the respective user interface definition thereof and a personalisation controller extracts customer data from a customer database according to a customer identifier and generates personalised content derived from the customer data so that the user interface controller generates at least one user interface screen in accordance with the personalised content.

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