WHAT IS CLAIMED:

1. A dual interface transaction card, comprising:

a metal card body having first and second surfaces;

a contact-only transaction module secured in the card body, the contact-only transaction module comprising contact pads disposed on the first surface of the card body and comprising a first transaction circuit;

a contactless transaction module secured in a void in the metal card body, the contactless transaction module comprising a second transaction circuit and an antenna.

2. The dual interface transaction card of claim 1, wherein the first transaction circuit and the second transaction circuit are independently personalized.

3. The dual interface transaction card of claim 1, wherein the void comprises a blind pocket open to the second surface of the card body.

4. The dual interface transaction card of claim 3, wherein the contactless transaction module is adhesively bonded to a bottom of the pocket.

5. The dual interface transaction card of claim 1, wherein the contactless transaction module comprises an outer layer disposed flush with the second surface of the card body.

6. The dual interface transaction card of claim 5, wherein the contactless transaction module further comprises a layer containing the second transaction circuit and the antenna, a ferrite layer, and an adhesive layer.

7. The dual interface transaction card of claim 5, wherein the contactless transaction module further comprises a filler layer.

8. The dual interface transaction card of claim 1, wherein the void comprises a through-hole in the metal card body that extends from the first to the second surface of the card body.

9. The dual interface transaction card of claim 8, wherein the contactless transaction module comprises a multi-layer plug or disc that has a first outer layer aligned with the first surface of the card body and a second outer layer aligned with the second surface of the card body.

10. The dual interface transaction card of claim 9, wherein the contactless transaction module further comprises an antenna layer located between the first and second outer layers, the antenna layer comprising the second transaction circuit and the antenna.

11. The dual interface transaction card of claim 10, wherein the contactless transaction module further comprises at least one filler layer located between the first and second outer layers.

12. The dual interface transaction card of claim 10, wherein the contactless transaction module does not include a ferrite layer.

13. The dual interface transaction card of claim 10, wherein the contactless transaction module comprises an annular ferrite component disposed at or near an outer periphery of the plug or disc for at least a portion of a dimension from the first surface of the card to the second surface of the card.

14. A process for manufacturing a dual interface transaction card, the process comprising the steps of:

(a) constructing a metal card body having first and second surfaces;

(b) securing a contact-only transaction module in the metal card body, the contact-only transaction module having contact pads disposed on the first surface of the card body and a comprising a first transaction circuit;

(c) forming a void in the metal card body; and

(d) securing a contactless transaction module in the void, the contactless transaction module comprising a second transaction circuit and an antenna.

15. The process of claim 14, further comprising the step of:

(e) personalizing the first transaction circuit independently from personalizing the second transaction circuit.

16. The process of claim 14, wherein step (c) comprises forming a blind pocket open to the second surface of the card body and having a bottom adjacent the first surface of the card body, and step (d) comprises adhering the contactless transaction module to the bottom of the pocket.

17. The process of claim 16, wherein step (d) comprises providing the contactless transaction module in the form of an adhesive inlay, the adhesive inlay comprising an outer layer configured to be disposed flush with the second surface of the card body, an antenna layer containing the second transaction circuit and the antenna, a ferrite layer, and an adhesive layer covered with removable liner paper, in which adhering the module to the bottom of the pocket comprises first removing the removable liner paper and then pressing the adhesive layer against the bottom of the pocket.

18. The process of claim 14, wherein step (c) comprises forming a through-hole extending from the first surface to the second surface of the card body, and step (d) comprises securing the contactless transaction module in the through-hole.

19. The process of claim 18, wherein step (d) further comprises providing the contactless transaction module in the form of a multi-layer plug or disc that has a first

outer layer and a second outer layer, in which securing the contactless transaction module in the void comprises fitting the plug into the through-hole so that the first outer layer aligns with the first surface of the card body and the second outer layer aligns with the second surface of the card body.

20. The process of claim 14, wherein step (a) comprises constructing a metal card body have a two-piece construction, including a first piece embodying the first surface and a second piece embodying the second surface, step (b) comprises providing a pocket or hole in the first piece to receive the contact-only transaction module, step (c) comprises providing aligned through-holes in the first piece and the second piece of the body.

21. The process of claim 20, further comprising providing each of the contact-only transaction module and the contactless transaction module with at least one tab positioned to be received at an interface between the first piece and the second piece of the body.

22. The process of claim 21, further comprising providing one or more slots in the first piece, the second piece, or both, positioned to receive the at least one tab on one or both of the contact-only transaction module and the contactless transaction module.