The Claims defining the invention are as follows:

1. A transaction card having a card body and a ceramic portion, the transaction card having one or more pockets disposed in the card body; and

one or more luminophors in the ceramic portion.

2. The transaction card of Claim 1, wherein the one or more pockets are configured to receive at least one of: a magnetic stripe, a contact chip module, a dual interface chip module, a booster antenna, a hologram, a signature panel, commercial indicia, an optical machine-readable representation of data comprising a barcode, and a contactless chip module.

3. The transaction card of Claim 1 or Claim 2, wherein the ceramic portion comprises one or more compounds of the group consisting of: silicides, nitrides, carbides, borides, oxides, including zirconia, alumina, beryllia, and ceria, yttrium-stabilized zirconia, and a combination thereof.

4. The transaction card of any one of Claims 1 to 3, further comprising at least one feature selected from the group consisting of: through holes, windows, microtext, and a combination thereof.

5. The transaction card of any one of Claims 1 to 4, further comprising at least one laser-marked feature disposed on the ceramic portion.

6. The transaction card of Claim 5, wherein the at least one laser marked feature comprises a security feature, a laser-applied digitized signature, at least one roughened surface, or a combination thereof.

7. The transaction card of and one of Claims 1 to 6, wherein the one or more luminophors comprise phosphors operable to shift incident light upfield or downfield.

8. The transaction card of any one of Claims 1 to 7, wherein the luminophors are disposed in a unique pattern that defines an identification mark.

9. The transaction card of any one of Claims 1 to 8, wherein the luminophors are selected from the group consisting of: NaGdF4:Yb/Tm, Y2SiO5:Pr/Li, Y2O3:Eu, LaPO4:Ce/Tb, organic/inorganic hybrid materials, quantum dots, and CU dots.

10. The transaction card of any one of Claims 1 to 9, further comprising one or more pigments in the ceramic portion sufficient to impart a color to the transaction card.

11. The transaction card of any one of Claims 1 to 10, wherein the ceramic portion further comprises at least one roughened surface portion, wherein the roughened surface portion (a) comprises at least one feature adhesively connected thereto, or (b) is more receptive to ink or dye than a non-roughened surface portion of the ceramic portion and is configured to receive a user's signature.

12. The transaction card of any one of Claims 1 to 11, further comprising a magnetic stripe disposed on a non-roughened surface of the ceramic portion.

13. The transaction card of any one of Claims 1 to 12, further comprising an optical machine-readable representation of data comprising a barcode.

14. The transaction card of any one of Claims 1 to 13, wherein the ceramic portion has an optically transparency greater than 70%.

15. The transaction card of any one of Claims 1 to 14, wherein the ceramic portion comprises a monolithic card body.

16. The transaction card of any one of Claims 1 to 14, comprising:

a substrate layer having a first side and a second side; and

one or more ceramic layers connected to one of the first side or second side of the substrate layer.

17. The transaction card of Claim 16, wherein one or both of the first side and the second side of the substrate layer defines a pocket in the substrate layer, and wherein one or both of the first ceramic layer and the second ceramic layer are disposed in the respective pocket.