The Claims defining the Invention are as follows:

1. A transaction card comprising:

   (a) a metal substrate layer having a first side and a second side; and

   (b) a first ceramic layer connected to the first side of the metal substrate layer, the first ceramic layer comprising a cured, spray coating comprising ceramic particles disposed in a resin binder.

2. The transaction card of claim 1, wherein the first side of the substrate layer defines a pocket in the substrate layer, and wherein the first ceramic layer is disposed in the pocket.

3. The transaction card of any one of claims 1 to 2, further comprising a second ceramic layer connected to the second side of the substrate layer.

4. The transaction card of claim 3, wherein the first side and the second side of the substrate core layer define pockets on each side of the substrate core layer, and wherein the first ceramic layer and the second ceramic layer are disposed in the pockets.

5. The transaction card of claim 4, further comprising an adhesive which adheres the first ceramic layer within the pocket.

6. The transaction card of any one of the preceding claims, wherein the first ceramic layer is press-fit into the first side of the substrate layer.

7. The transaction card of any one of claims 3 to 5, wherein one or both of the first ceramic layer and the second ceramic layer is a coated layer.

8. The transaction card of claim 1, further comprising one or more component pockets in the substrate layer and the first ceramic layer configured to receive at least one of a magnetic stripe, a barcode, a contact chip module, a contactless chip module, a dual interface chip module, a booster antenna, a hologram, a signature panel, or commercial indicia.

9. The transaction card of any one of claims 1 to 8, wherein the substrate layer has a thickness ranging from 0.0005 inches to 0.0325 inches.

10. The transaction card of any one of claims 1 to 9, wherein the substrate layer is a composite layer comprising a plurality of layers including a first metal and one or more of a second metal, an inorganic compound, and a polymer.

11. The transaction card of any one of claims 3 to 10, wherein the first ceramic layer and the second ceramic layer are coated on the substrate core layer.

12. The transaction card of any one of claims 1 to 11, wherein the substrate core layer is comprised of one or more layers comprising a metal, a polymer, or an inorganic compound.

13. The transaction card of any one of claims 3 to 12, further comprising one or more features etched into a surface of the first ceramic layer or the second ceramic layer.

14. The transaction card of any one of claims 3 to 12, wherein at least one of the first ceramic layer and the second ceramic layer further comprise a laser signature panel.

15. The transaction card of claim 14, wherein the laser signature panel comprises a laser-applied digitized signature.

16. The transaction card of claim 14, wherein the laser signature panel comprises a surface prepared by a laser to receive a user's signature.