What is Claimed:

1. A transaction card comprising:

a non-plastic core having first and second faces and a core thickness therebetween, and an opening in the first face, and a pocket extending from the opening and having a pocket bottom with a depth less than the core thickness;

embedded electronics disposed in the opening, the embedded electronics comprising at least a printed circuit board and an active or passive power source;

a fill layer in contact with the embedded electronics, disposed in portions of the opening not occupied by the embedded electronics;

one or more layers disposed over the fill layer;

wherein the core further comprises a through-hole that connects the second face to the bottom of the pocket, contacts disposed in the through-hole configured to be read by a card reader, and an integrated circuit module connected to the contacts.

2. The transaction card of claim 1, wherein the one or more layers comprises a polymer layer, a magnetic stripe and/or a laser reactive layer.

3. The transaction card of claim 1 or claim 2, wherein the embedded electronics further comprise a display and a processor configured to generate a dynamic security code on the display.

4. The transaction card of any one of the preceding claims, wherein the core has a coating on the second face and printed indicia on the coating.

5. The transaction card of any one of the preceding claims, further comprising indicia formed on at least one of the one or more layers disposed over the fill layer and wherein the indicia comprises printed indicia, laser formed indicia, or a combination thereof.

6. The transaction card of any one of the preceding claims, wherein the non-plastic core comprises ceramic.

7. The transaction card of any one of the preceding claims, wherein the fill layer is confined to the opening.

8. The transaction card of any one of the preceding claims, wherein the fill layer comprises a polymer having a flowable state at a predetermined lamination temperature.

9. A transaction card comprising:

a non-plastic core having first and second faces and a core thickness therebetween, and an opening in the first face, and a pocket extending from the opening and having a pocket bottom with a depth less than the core thickness;

embedded electronics disposed in the opening, the embedded electronics comprising at least a printed circuit board and an active or passive power source;

a fill layer in contact with the embedded electronics, disposed in portions of the opening not occupied by the embedded electronics;

one or more layers disposed over the fill layer;

wherein the non-plastic core comprises metal and the card further comprises an Electromagnetric Interference (EMI) shielding layer disposed in the void between the embedded electronics and the pocket bottom.

10. The transaction card of claim 9, wherein the EMI shielding layer comprises ferrite.

11. The transaction card of claim 9 or claim 10, wherein the one or more layers comprises a polymer layer, a magnetic stripe and/or a laser reactive layer.

12. The transaction card of any one of claims 9 to 11, wherein the embedded electronics further comprise a display and a processor configured to generate a dynamic security code on the display.

13. The transaction card of any one of claims 9 to 12, wherein the core has a coating on the second face and printed indicia on the coating.

14. The transaction card of any one of claims 9 to 13, wherein the further comprising indicia formed on at least one of the one or more layers disposed over the fill layer, and wherein the indicia comprises printed indicia, laser formed indicia, or a combination thereof.

15. The transaction card of any one of claims 9 to 14, wherein the fill layer is confined to the opening.

16. The transaction card of any one of claims 9 to 15, wherein the fill layer comprises a polymer having a flowable state at a predetermined lamination temperature.

17. A transaction card comprising:

a non-plastic core having first and second faces and a core thickness therebetween, and an opening in the first face;

embedded electronics disposed in the opening, the embedded electronics comprising at least a printed circuit board and an active or passive power source;

a fill layer in contact with the embedded electronics, disposed in portions of the opening not occupied by the embedded electronics and extending across the first face of the non-plastic core; and

one or more layers disposed over the fill layer.

18. The transaction card of claim 17, wherein the one or more layers comprises a polymer layer and a magnetic stripe.

19. The transaction card of claim 17 or claim 18, wherein the one or more layers comprises a laser reactive layer.

20. The transaction card of any one of claims 17 to 19 wherein the embedded electronics further comprise a display and a processor configured to generate a dynamic security code on the display.

21. The transaction card of any one of claims 17 to 20, wherein the core has a coating on the second face and printed indicia on the coating.

22. The transaction card of any one of claims 17 to 21, further comprising indicia formed on at least one of the one or more layers disposed over the fill layer.

23. The transaction card of claim 22, wherein the indicia comprises printed indicia, laser formed indicia, or a combination thereof.

24. The transaction card of any one of claims 17 to 23, wherein the non-plastic core comprises ceramic.

25. The transaction card of any one of claims 17 to 24, wherein the fill layer comprises a cured resin.

26. The transaction card of any one of claims 17 to 25, wherein the fill layer is confined to the opening.

27. The transaction card of any one of claims 17 to 26, wherein the fill layer comprises a polymer having a flowable state at a predetermined lamination temperature.

28. A transaction card comprising:

a non-plastic core having first and second faces and a core thickness therebetween, and an opening in the first face;

embedded electronics disposed in the opening, the embedded electronics comprising at least a printed circuit board and an active or passive power source;

a fill layer in contact with the embedded electronics, wherein the fill layer comprises a transfer tape adhesive and is disposed in portions of the opening not occupied by the embedded electronics; and

one or more layers disposed over the fill layer.

29. The transaction card of claim 28, wherein the one or more layers comprises a polymer layer, a magnetic stripe, and/or a laser reactive layer.

30. The transaction card of claim 28 or claim 29, wherein the embedded electronics further comprise a display and a processor configured to generate a dynamic security code on the display.

31. The transaction card of any one of claims 28 to 30 wherein the core has a coating on the second face and printed indicia on the coating.

32. The transaction card of any one of claims 28 to 31, further comprising indicia formed on at least one of the one or more layers disposed over the fill layer, and wherein the indicia comprises printed indicia, laser formed indicia, or a combination thereof.

33. The transaction card of any one of claims 28 to 32, wherein the non-plastic core comprises ceramic.

34. The transaction card of any one of claims 28 to 33, wherein the fill layer is confined to the opening.

35. The transaction card of any one of claims 28 to 34, wherein the fill layer comprises a polymer having a flowable state at a predetermined lamination temperature.

36. A process for making a transaction card defined by a plurality of layers, the process comprising the steps of:

providing a first portion of the card, the first portion comprising a non-plastic core having first and second faces and a core thickness therebetween;

forming an opening in the core, the opening defined through the first face;

disposing embedded electronics, comprising at least a printed circuit board and a battery, in the opening;

providing a second portion of the card;

providing a fill disposed in portions of the opening not occupied by the embedded electronics and attaching the first portion of the card to the second portion of the card including the substeps of:

applying a first component of a resin to the first portion of the card in contact with the first face and the embedded electronics;

applying a second component of the resin in contact with the second portion of the card;

assembling the first component and the second component together with the first component of the resin and the second component of the resin in contact with one another;

curing the resin.

37. The process of claim 36, wherein the resin comprises a two part epoxy in which the first component of the resin is different from the second component of the resin.

38. The process of claim 36 or claim 37, wherein the step of curing the resin comprises curing the resin by ultraviolet light, humidity or heating.

39. The process of any one of claims 36 to 38, wherein the step of curing the resin comprises curing the resin in a vacuum press.

40. The process of any one of claims 36 to 39, wherein the steps of providing the fill and attaching the first portion to the second portions of the card comprises the substeps of:

applying the resin at least in a portion of the opening, wherein the resin does not extend beyond the opening; and

curing the resin.

41. The process of any one of claims 36 to 40, further comprising laminating at least one sheet over the resin and the first portion of the card.

42. The process of any one of claims 36 to 41, further comprising tacking the electronics in the opening before disposing the fill in the opening.

43. The process of any one of claims 36 to 42, wherein the core comprises a coating on the second face, further comprising applying printed indicia to the coating.

44. The process of any one of claims 36 to 43, wherein the second portion comprises a plurality of layers.

45. The process of claim 44, wherein the plurality of layers comprises a polymer layer, a magnetic stripe and a laser reactive layer.

46. The process of any one of claims 36 to 45, further comprising forming indicia on the second portion.

47. The process of claim 46, wherein the step of forming the indicia comprises printing the indicia.

48. The process of claim 47, wherein the second portion comprises a clear polymer layer, comprising printing the indicia on the clear polymer layer.

49. The process of claim 46, wherein the second portion comprises a laser reactive layer and the step of forming the indicia comprises exposing the laser reactive layer to a laser.

50. The process of any one of claims 36 to 49, wherein the core comprises metal, and the process further comprises disposing a coating over a surface of the metal that enables printing on the coated metal surface.

51. The process of any one of claims 36 to 49, wherein the core comprises ceramic.

52. The process of any one of claims 36 to 51, wherein the transaction card has a first area defined by a first length and a first width, and the process comprises assembling the plurality of layers that define the card as a composite comprising a plurality of sheets, each sheet defining one of the plurality of layers and having a second area larger than the first area by a factor greater than two, wherein the process further comprises cutting the transaction card and one or more other transaction cards from the composite.

53. The process of claim 52, further comprising personalizing each card after cutting the card from the composite.

54. The process of any one of claims 36 to 53, wherein the steps of providing the fill and attaching the first portion to the second portion of the card comprises the substeps of:

applying the resin in the opening of the card and over the embedded electronics;

curing the resin;

applying a first component of a second resin to the first portion of the card in contact with the first face and the embedded electronics;

applying a second component of the second resin in contact with the second portion of the card;

assembling the first component and the second component together with the first component of the second resin and the second component of the second resin in contact with one another; and

curing the second resin.

55. A process for making a transaction card defined by a plurality of layers, the process comprising the steps of:

providing a first portion of the card, the first portion comprising a non-plastic core having first and second faces and a core thickness therebetween;

forming an opening in the core , the opening defined through the first face;

forming a pocket extending from the opening and having a pocket bottom with a depth less than the core thickness;

disposing embedded electronics, comprising at least a printed circuit board and a battery, in the opening;

providing a second portion of the card;

providing a fill disposed in portions of the opening not occupied by the embedded electronics and attaching the first portion of the card to the second portion of the card,

wherein the steps of providing the fill and attaching the first portion to the second portion of the card comprises the substeps of:

providing a transfer tape comprising unsupported adhesive disposed between a first release layer and a second release layer;

removing the first release layer and attaching the adhesive to one of (i) the second portion of the card, and (ii) the first face and the embedded electronics; and

removing the second release layer and attaching the adhesive to the other of (i) the second portion of the card, and (ii) the first face and the embedded electronics.

56. The process of claim 55, further comprising tacking the electronics in the opening before disposing the fill in the opening.

57. The process of claim 55 or claim 56, wherein the core comprises a coating on the second face, further comprising applying printed indicia to the coating.

58. The process of any one claims 55 to 57, wherein the second portion comprises a clear polymer layer, further comprising printing indicia on the clear polymer layer.

59. The process of any one of claims 55 to 58, wherein the second portion comprises a laser reactive layer, further comprising forming indicia by exposing the laser reactive layer to a laser.

60. The process of any one of claims 55 to 59, wherein the core comprises metal, further comprising disposing a coating over a surface of the metal that enables printing on the coated metal surface.

61. The process of any one of claims 55 to 60, wherein the transaction card has a first area defined by a first length and a first width, and the process comprises assembling the plurality of layers that define the card as a composite comprising a plurality of sheets, each sheet defining one of the plurality of layers and having a second area larger than the first area by a factor greater than two, wherein the process further comprises cutting the transaction card and one or more other transaction cards from the composite.

62. A process for making a transaction card defined by a plurality of layers, the process comprising the steps of:

providing a first portion of the card, the first portion comprising a non-plastic core having first and second faces and a core thickness therebetween;

forming an opening in the core, the opening defined through the first face;

forming a pocket extending from the opening and having a pocket bottom with a depth less than the core thickness;

disposing embedded electronics, comprising at least a printed circuit board and a battery, in the opening;

providing a second portion of the card;

providing a fill disposed in portions of the opening not occupied by the embedded electronics and attaching the first portion of the card to the second portion of the card,

wherein the steps of providing the fill and attaching the first portion to the second portions of the card comprises the substeps of:

laminating the first portion to the second portion in a lamination process at a temperature above room temperature, wherein the fill comprises a portion of a flowable polymer layer disposed in the second portion, wherein the flowable polymer layer is flowable at the lamination temperature.

63. The process of claim 62, further comprising tacking the electronics in the opening before disposing the fill in the opening.

64. The process of claim 62 or claim 63, wherein the core comprises a coating on the second face, further comprising applying printed indicia to the coating.

65. The process of any one of claims 62 to 64, wherein the second portion comprises a clear polymer layer, further comprising printing indicia on the clear polymer layer.

66. The process of any one of claims 62 to 65, wherein the second portion comprises a laser reactive layer, further comprising forming indicia by exposing the laser reactive layer to a laser.

67. The process of any one of claims 62 to 66, wherein the core comprises metal, further comprising disposing a coating over a surface of the metal that enables printing on the coated metal surface.

68. The process of any one of claims 62 to 67, wherein the transaction card has a first area defined by a first length and a first width, and the process comprises assembling the plurality of layers that define the card as a composite comprising a plurality of sheets, each sheet defining one of the plurality of layers and having a second area larger than the first area by a factor greater than two, wherein the process further comprises cutting the transaction card and one or more other transaction cards from the composite.

69. A process for making a transaction card defined by a plurality of layers, the process comprising the steps of:

providing a first portion of the card, the first portion comprising a non-plastic core having first and second faces and a core thickness therebetween;

forming an opening in the core, the opening defined through the first face;

forming a pocket extending from the opening and having a pocket bottom with a depth less than the core thickness;

disposing embedded electronics, comprising at least a printed circuit board and a battery, in the opening;

providing a second portion of the card;

providing a fill disposed in portions of the opening not occupied by the embedded electronics and attaching the first portion of the card to the second portion of the card,

wherein the second portion comprises a plurality of layers,

wherein the plurality of layers comprises a polymer layer, a magnetic stripe and a laser reactive layer, and

wherein the step of providing the second portion comprises pre-laminating the plurality of layers together prior to applying a resin.

70. The process of claim 69, wherein the plurality of layers of the second portion comprise a carrier substrate having one adhesive side and one non-adhesive side, a clear polymer layer, a magnetic stripe, and a laser reactive layer, the step of pre-laminating the second portion comprising contacting the adhesive side of the carrier substrate to one side of the clear polymer layer and laminating the laser reactive layer to the clear polymer layer.

71. The process of claim 69 or claim 70, wherein the forming step comprises forming a pocket extending from the opening and having a pocket bottom with a depth less than the core thickness.

72. The process of claim 71, wherein the core comprises metal, and the process further comprises disposing a layer of ferrite between the embedded electronics and the pocket bottom.

73. The process of any one of claims 69 to 72, further comprising tacking the electronics in the opening before disposing the fill in the opening.

74. The process of any one of claims 69 to 73, wherein the core comprises a coating on the second face, further comprising applying printed indicia to the coating.

75. The process of any one of claims 69 to 74, wherein the second portion comprises a clear polymer layer, further comprising printing indicia on the clear polymer layer.

76. The process of any one of claims 69 to 75, wherein the second portion comprises a laser reactive layer, further comprising forming indicia by exposing the laser reactive layer to a laser.

77. The process of any one of claims 69 to 76, wherein the core comprises metal, further comprising disposing a coating over a surface of the metal that enables printing on the coated metal surface.

78. The process of any one of claims 69 to 77, wherein the transaction card has a first area defined by a first length and a first width, and the process comprises assembling the plurality of layers that define the card as a composite comprising a plurality of sheets, each sheet defining one of the plurality of layers and having a second area larger than the first area by a factor greater than two, wherein the process further comprises cutting the transaction card and one or more other transaction cards from the composite.

79. A process for making a transaction card defined by a plurality of layers, the process comprising the steps of:

providing a first portion of the card, the first portion comprising a non-plastic core having first and second faces and a core thickness therebetween;

forming an opening in the core, the opening defined through the first face;

forming a pocket extending from the opening and having a pocket bottom with a depth less than the core thickness;

disposing embedded electronics, comprising at least a printed circuit board and a battery, in the opening;

providing a second portion of the card;

providing a fill disposed in portions of the opening not occupied by the embedded electronics and attaching the first portion of the card to the second portion of the card; and

forming a through-hole in the core, disposing contacts in the through-hole, and electrically connecting the contacts to an integrated circuit module.

80. The process of claim 79, wherein the process of forming the through-hole is performed prior to the step of assembling the first component and the second component together.

81. The process of claim 79 or claim 80, further comprising tacking the electronics in the opening before disposing the fill in the opening.

82. The process of any one of claims 79 to 81, wherein the core comprises a coating on the second face, further comprising applying printed indicia to the coating.

83. The process of any one of claims 79 to 82, wherein the second portion comprises a clear polymer layer, further comprising printing indicia on the clear polymer layer.

84. The process of any one of claims 79 to 83, wherein the second portion comprises a laser reactive layer, further comprising forming indicia by exposing the laser reactive layer to a laser.

85. The process of any one of claims 79 to 84, wherein the core comprises metal, further comprising disposing a coating over a surface of the metal that enables printing on the coated metal surface.

86. The process of any one of claims 79 to 85, wherein the transaction card has a first area defined by a first length and a first width, and the process comprises assembling the plurality of layers that define the card as a composite comprising a plurality of sheets, each sheet defining one of the plurality of layers and having a second area larger than the first area by a factor greater than two, wherein the process further comprises cutting the transaction card and one or more other transaction cards from the composite.