CLAIMS

WHAT IS CLAIMED:

1. A dual interface transaction card, comprising:

a metal card body having first and second surfaces;

a first hole in the card body open to the first surface,

a second hole comprising a pocket in the card body open to the second surface, the second hole sharing a common boundary with the first hole;

contact pads aligned with the first surface of the card body, mounted in the first hole, and connected to a transaction circuit, and

a contactless transaction portion secured in the second hole and coupled to the transaction circuit, the contactless transaction portion having an outer layer disposed flush with the second surface of the card body.

2. The dual interface transaction card of claim 1, wherein the contactless transaction portion is adhesively bonded to a bottom of the pocket.

3. The dual interface transaction card of claim 1, wherein the contactless transaction portion further comprises a layer containing an antenna, a ferrite layer, and an adhesive layer.

4. The dual interface transaction card of claim 1, wherein the contact pads are mounted to the transaction circuit, and the contactless transaction portion is inductively connected to the transaction circuit.

5. The dual interface transaction card of claim 1, wherein the contact pads are mounted to the transaction circuit, and the contactless transaction portion is physically connected to the transaction circuit.

6. The dual interface transaction card of claim 1, wherein the transaction circuit is mounted to the contactless transaction portion, and the contact pads are physically connected to the transaction circuit.

7. 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) forming a pocket that is open to the second surface and forming a hole in the card body that extends from the first surface to the second surface, wherein the hole shares a common boundary with the pocket;

(c) securing a dual interface module in the metal card body, wherein the dual interface module comprises contact pads connected to a transaction circuit and disposed on the first surface of the card body extending through the hole, and a contactless

transaction portion secured in the pocket and inductively coupled to the transaction circuit, wherein securing the dual interface module in the metal card body comprises disposing an outer layer of the contactless transaction portion flush with the second surface of the metal card body.

8. The process of claim 7, wherein the step of securing the dual interface module in the metal card body comprises:

(i) preparing the dual interface module by connecting the contactless transaction portion to a plug sized to extend into the hole in the card body, and

(ii) embedding the dual interface module in the plug.

9. The process of claim 8, wherein the step of securing the dual interface module in the metal card body comprises adhesively bonding the contactless transaction portion to a bottom of the pocket with an outer layer of the contactless transaction portion disposed flush with the second surface of the card body with the plug disposed in the hole.

10. The process of claim 9, wherein the step of embedding the dual interface module in the plug is performed after the step of bonding the contactless transaction portion to the bottom of the pocket with the plug disposed in the hole.

11. The process of claim 9, wherein the step of embedding the dual interface module in the plug is performed prior to bonding the contactless transaction portion to the bottom of the pocket with the plug disposed in the hole.

12. The process of claim 8, wherein the contactless transaction portion comprises a multilayer structure comprising a ferrite layer, with at least one layer of the multilayer structure extending to an area underlying the plug, the process comprising creating the ferrite layer with an absence of ferrite in an area positioned to underlie the plug.

13. The process of claim 8, wherein the contactless transaction portion comprises a multilayer structure comprising a ferrite layer, with at least one layer of the multilayer structure extending to an area underlying the plug, the process comprising removing ferrite from the ferrite layer from an area underlying the plug.

14. The process of claim 13, wherein the step of removing ferrite from the ferrite layer from an area underlying the plug is performed during the step of embedding the dual interface module in the plug.