What is Claimed:

1. A non-provisioned transaction card having first and second visible surfaces including a first area and at least one of the first and second visible surfaces including a second area separate from the first area,

wherein the first area comprises (a) a patinated surface having a desired perceptible degree of patination preserved by a patina-retarding or patina-preventing coating or layer, or (b) rendered patina-ready having a surface treatment configured to promote patination at an accelerated rate relative to a surface not so configured,

wherein when the first area comprises the patinated surface, the degree of patination of the first area is greater than a degree of patination of the second area, and

wherein when the first area comprises the patina-ready surface, a rate of the accelerated patination is greater than a rate of patination of the second area.

2. The non-provisioned card of claim 1, wherein the patinated or patina-ready surface resides on a substrate from the group consisting of: stone, wood, metal and leather.

3. The non-provisioned card of claim 2, wherein the substrate comprises a metal selected from the group consisting of: copper, bronze, brass, silver, and alloys containing one or more the foregoing.

4. The non-provisioned card of any of claims 1-3, wherein the patinated or patina-ready surface resides on a decorative layer of a multi-layer card.

5. The non-provisioned card of any of claims 1-4, wherein the card comprises a core with the decorative layer affixed to the core.

6. The non-provisioned card of claim 5, wherein the core is non-metal and the decorative layer comprises metal.

7. The non-provisioned card of claim 5, wherein the core comprises a first metal and the decorative layer comprises a second metal.

8. The non-provisioned card of claim 7, wherein the decorative layer comprises copper and the core comprises stainless steel.

9. The non-provisioned card of claim 8, wherein the card comprises a 0.002” layer of copper rolled onto a 0.018” layer of stainless steel.

10. The non-provisioned card of any of claims 4-9, wherein the decorative layer comprises a metal foil laminated to a core.

11. The non-provisioned card of claim 10, wherein the metal foil comprises copper and the core comprises stainless steel.

12. The non-provisioned card of claim 11, wherein the foil has a thickness in the range of 0.003” – 0.005”.

13. The non-provisioned card of any of claims 1-12, wherein the first area is provided on the first visible surface, and the second area is provided on the second visible surface.

14. The non-provisioned card of claim 13, wherein the first area is disposed on the front of the card.

15. The non-provisioned card of any of claims 4-10, wherein the decorative layer is on the front of the card and the card further comprises a plastic layer on the back of the card.

16. The non-provisioned card of any of claims 1-12, comprising a first patinated or patina-ready surface disposed on the front of the card and a second patinated or patina-ready surface disposed on the back of the card.

17. The non-provisioned card of claim 16, wherein the first patinated or patina-ready surface resides on a first copper layer and the second patinated or patina-ready surface resides on a second copper layer.

18. The card of claim 17, wherein the card is a multi-layer card having a stainless steel core disposed between the first copper layer and the second copper layer.

19. The non-provisioned card of any of claims 1-12, wherein the first visible surface comprises a front of the card and comprises a material susceptible to patination and the second visible surface comprising a back of the card and comprises a material susceptible to patination, wherein only one of the first or second visible surfaces is patinated.

20. The non-provisioned card of any of claims 1-19, further comprising a first patina-retarding, patina-preventing, or patent-accelerating surface treatment, coating or layer disposed on one of the first and second areas and a second or no-patina-retarding, patina-preventing, or patent-accelerating surface treatment, coating or layer disposed on the other one of the first and second areas.

21. The non-provisioned card of any of claim 20, wherein the first patina-retarding, patina-preventing, or patent-accelerating surface treatment, coating or layer is disposed over an entirety of the first and second areas and the second patina-retarding, patina-preventing, or patent-accelerating surface treatment, coating or layer is disposed over and entirety of the other one of the first and second areas.

22. The non-provisioned card of claim 21 wherein the first area and the second area each comprise a same material, and the first patina-retarding, patina-preventing, or patent-accelerating surface treatment, coating or layer provides a different rate of patina retardation or prevention than the second patina-retarding, patina-preventing, or patent-accelerating surface treatment, coating, or layer.

23. The non-provisioned transaction card of any of claims 1-22, further comprising indicia that is decorative, informational, or a combination thereof, disposed on or over the patinated or patina-ready surface.

24. The non-provisioned transaction card of any of claims 1-23, wherein the non-provisioned transaction card is in a state as-received by a card issuer from a card manufacturer.

25. The non-provisioned transaction card of any of claims 1-24, wherein the first and second areas are both provided on the first visible surface of the card, the second area comprises an area containing card indicia selected from the group consisting of the card number and the card holder name, and the first area comprises an area not containing the card indicia.

26. A process for making a transaction card of claim 1, the method comprising the sequential steps of:

treating at least the first area to promote accelerated patination of the patina-ready surface, the treatment comprising activating the surface of a material of the patina-ready surface to promote patination at an accelerated rate relative to material not so treated, the material selected from the group consisting of: stone, wood, metal and leather, wherein the metal is selected from the group consisting of: copper, bronze, brass, silver, and alloys containing one or more the foregoing;

providing the card for provisioning and issuance to a card holder.

27. The process of claim 26, further comprising creating a patina on the first area prior to providing the card for issuance to the card holder, the patina comprising the desired perceptible degree of patination, said patination produced at an accelerated rate relative to a natural patination rate for a material of the patinated surface.

28. The process of claim 27, further comprising providing the patina-retarding or patina-preventing coating or layer over at least the first area;

29. The process of any of claims 26-28, wherein the first area resides on a metal substrate and the step of treating the first area comprises first chemically patinating the metal through an acid activation in the presence of a reductant, then exposing the patinated metal surface to an alkaline solution.

30. The process of claim 29, wherein the alkaline solution comprises a bicarbonate salt solution.

31. The process of claims 27 or 28, wherein the first area resides on a metal substrate and the step of treating the first area comprises a flame treatment.

32. The process of claims 27 or 28, wherein the first area resides on a metal substrate and the step of treating the first area comprises an electrolytic treatment.

33. The process of any of claims 26-32, wherein the first area resides on a metal substrate and the step of treating to promote accelerated patination comprises activating a surface of the metal substrate by mechanically removing any oxide from the surface.

34. The process of claim 33, wherein the step of mechanically removing the oxide comprises wet or dry blasting.