What is claimed:

1. A transaction card having a card periphery defined by first and second parallel short sides and first and second parallel long sides, the short sides relatively shorter than the long sides, the card comprising:

a metal layer having a front surface and a back surface; and

an opening in the metal layer sized to accommodate a transponder chip module, the opening having a first edge parallel and relatively closest to the first short side of the card periphery and aligned with a first section of the card periphery, a second edge parallel and relatively closest to the first long side of the card periphery, and a third edge parallel and relatively closest to the second long side of the card periphery, the first edge relatively closer to the short side of the card periphery than the second edge is to the long side of the card periphery, and the second edge relatively closer to the first long side of the card periphery than the third edge is to the second long side of the card periphery, the edges of the opening defining corners, and

a discontinuity in the metal layer comprising a gap in the metal layer extending from the front surface to the back surface, the discontinuity defining a path from an origin at the card periphery and terminating at a terminus in the opening, wherein one of the terminus or the origin are located relatively closer to a line defined by the first long side of the card periphery than the other.

2. The transaction card of claim 1, wherein the short side of the card periphery has a region aligned with the first edge of the opening, and the origin is located on the card periphery outside the aligned region.

3. The transaction card of claim 1, wherein the terminus is located at the one corner.

4. The transaction card of claim 1, wherein the terminus is located relatively closer to one corner than to an adjacent corner defined by a common edge.

5. The transaction card of claim 1, wherein the path comprises at least two changes in direction of 90 degrees or more.

6. The transaction card of claim 5, wherein at least a portion of the path of the discontinuity defines a stairstep geometry comprising more than two changes in direction of 90 degrees.

7. The transaction card of claim 6, wherein the stairstep geometry has a rise and run, with the rise greater than the run.

8. The transaction card of claim 5, wherein at least a portion of the path of the discontinuity defines a sawtooth geometry comprising more than two changes in direction of more than 90 degrees.

9. The transaction card of claim 5, wherein the path of the discontinuity comprises at least one change in direction of more than 90 degrees and at least one change in direction of 90 degrees.

10. The transaction card of claim 9, wherein the path of the discontinuity comprises a micro stairstep geometry and a macro sawtooth geometry, comprising at least a first plurality of more than two changes in direction of 90 degrees leading to a first change in direction of more than 90 degrees and a second plurality of more than two changes in direction of 90 degrees leading to a second change in direction of more than 90 degrees.

11. The transaction card of claim 1, wherein the path of the discontinuity has at least one section of curved geometry.

12. The transaction card of claim 11, wherein the path of the discontinuity has one or more changes in direction greater than or equal to 90 degrees, wherein at least one change in direction has a curved geometry.

13. The transaction card of claim 12, wherein the discontinuity has a sinusoidal shape comprising at least two changes in direction of more than 90 degrees.

14. The transaction card of claim 11, wherein at least a portion of the path of the discontinuity defines a stairstep geometry comprising more than two changes in direction of 90 degrees, wherein the curved geometry comprises a radius at each change of direction.

15. The transaction card of claim 1, wherein the discontinuity extends from the first short side of the card periphery to the second edge of the opening.

16. The transaction card of claim 1, wherein the discontinuity extends from the first long side or the second long side of the card periphery to the opening.

17. The transaction card of claim 1, wherein the first and second edges define a first corner of the opening and the first and third edges defining a second corner of the opening, wherein the discontinuity extends from the first edge in a location relatively closer to the second corner than the first corner and terminates in the short side of the card periphery in a location relatively closer to the first corner than the second corner.

18. The transaction card of claim 1, wherein the first and second edges define a first corner of the opening and the first and third edges define a second corner of the opening, wherein the discontinuity extends from the opening in a location relatively closer to the first corner than the second corner and terminates in the short side of the card periphery in a location relatively closer to the first corner than the second corner.

19. The transaction card of claim 1, further comprising the transponder chip module disposed in the opening, wherein the metal layer comprises a booster antenna or amplifier for the transponder chip module.

20. The transaction card of claim 1, further comprising a first non-metal layer disposed on a first surface of the metal layer.

21. The transaction card of claim 20, wherein the non-metal layer comprises a plastic layer.

22. The transaction card of claim 20, wherein the non-metal layer comprises a ceramic layer.

23. The transaction card of claim 22, wherein the ceramic layer comprises a ceramic coating and gap defined by the discontinuity is at least partially filled with the ceramic coating.

24. The transaction card of claim 20, wherein the non-metal layer comprises a decorative layer comprising one of wood or leather.

25. The transaction card of claim 20, further comprising a second non-metal layer disposed on a second surface of the metal layer.

26. The transaction card of claim 25, wherein the first non-metal layer comprises a ceramic layer and the second non-metal layer comprises a plastic layer.

27. The transaction card of claim 20, wherein the non-metal layer comprises a self-supporting layer.

28. The transaction card of claim 27, wherein the self-supporting layer comprises polyimide or a fiberglass reinforced layer comprising an epoxy.

29. The transaction card of claim 20, wherein the non-metal layer comprises a ceramic insert disposed in a pocket having a pocket periphery smaller than a periphery of the metal layer.

30. The transaction card of claim 29, comprising a first pocket and a first ceramic insert disposed in the front surface of the card, and a second pocket and a second ceramic insert disposed in the back surface of the card.

31. The transaction card of claim 29, comprising a first pocket and a first ceramic insert disposed in the front surface of the card, and no pocket disposed in the back surface of the card, and a back non-metal layer having a back layer periphery that is dimensionally the same as the periphery of the metal layer.

32. The transaction card of claim 1, wherein the discontinuity is optically visible from one or both surfaces of the card.

33. The transaction card of claim 1, wherein the discontinuity is not optically visible from at least one surface of the card.

34. The transaction card of claim 1, wherein the opening is a stepped opening having a first open area defined in the first surface of the card and a second open area defined in the second surface of the card, wherein the first open area is greater than the second open area.

35. The transaction card of claim 1, wherein the card has a greater resistance to damage caused by flexure of the card than a reference card having an otherwise

identical configuration except for a discontinuity terminus and discontinuity origin located equidistant from the line defined by the first long side of the card periphery.

36. A transaction card having a card periphery defined by first and second parallel short sides and first and second parallel long sides, wherein the short sides are relatively shorter than the long sides, the transaction card comprising:

a metal layer having a front surface and a back surface;

an opening sized to accommodate a transponder chip module, the opening having a first edge parallel and relatively closest to the first short side of the card periphery and aligned with a first portion of the card periphery, a second edge parallel and relatively closest to the first long side of the card periphery, and a third edge parallel and relatively closest to the second long side of the card periphery, the first edge relatively closer to the short side of the card periphery than the second edge is to the long side of the card periphery, and the second edge relatively closer to the first long side of the card periphery than the third edge is to the second long side of the card periphery; and

a plurality of discontinuities in the metal layer, each discontinuity comprising a gap in the metal layer extending from the front surface to the bottom surface, at least one of the discontinuities extending from a periphery of the metal layer and terminating in the opening, each of the plurality of discontinuities having a length,

wherein fewer than all of the plurality of discontinuities extend from the periphery of the metal layer to the opening

wherein the card has a greater resistance to damage caused by flexure of the card than a reference card having an otherwise identical configuration except for a discontinuity terminus and discontinuity origin located equidistant from the line defined by the first long side of the periphery.

37. A method for making a transaction card, the transaction card having a card periphery defined by first and second parallel short sides and first and second parallel long sides, wherein the short sides are relatively shorter than the long sides, the method comprising the steps of:

(a) providing a metal layer having a front surface and a back surface;

(b) creating an opening in the metal layer sized to accommodate a transponder chip module, the opening having a first edge parallel and relatively closest to the first short side of the card periphery and aligned with a first section of the card periphery, a second edge parallel and relatively closest to the first long side of the card periphery, and a third edge parallel and relatively closest to the second long side of the card periphery, the first edge relatively closer to the short side of the card periphery than the

second edge is to the long side of the card periphery, and the second edge relatively closer to the first long side of the card periphery than the third edge is to the second long side of the card periphery, the edges of the opening defining corners;

(c) creating a discontinuity in the metal layer comprising a gap in the metal layer extending from the front surface to the back surface, the discontinuity defining a path from an origin at the card periphery and terminating at a terminus in the opening, wherein one of the terminus or the origin is located relatively closer to a line defined by the first long side of the card periphery than the other; and

(d) disposing the transponder chip module in the opening.

38. A transaction card defined by a card periphery comprising first and second parallel short sides and first and second parallel long sides, wherein the short sides are relatively shorter than the long sides, the transaction card comprising:

a metal layer having a front surface, a back surface, a metal layer periphery, and an opening sized to accommodate the transponder chip module, the opening having a first edge parallel and relatively closest to the first short side of the card periphery and aligned with a first portion of the card periphery, a second edge parallel and relatively closest to the first long side of the card periphery, and a third edge parallel and relatively closest to the second long side of the card periphery, the first edge relatively closer to the short side of the card periphery than the second edge is to the long side of the card periphery, and the second edge relatively closer to the first long side of the card periphery than the third edge is to the second long side of the card periphery, the edges of the opening defining corners;

at least one discontinuity in the metal layer extending from the front surface of to the back surface, the at least one discontinuity comprising a gap having a width and extending from an origin on the metal layer periphery and terminating in a terminus in the opening; and

a self-supporting non-metal layer disposed on at least one surface the card;

wherein the card has a greater resistance to damage caused by flexure of the card than a reference card having an otherwise identical configuration but lacking a same self-supporting non-metal layer.

39. A transaction card comprising:

a metal layer having a front surface, a back surface, a periphery, and an opening sized to accommodate the transponder chip module;

at least one discontinuity in the metal layer extending from the front surface to the back surface, the at least one discontinuity comprising a gap having a width and extending from an origin on the periphery of the metal layer and terminating in a terminus in the opening; and

one or more ceramic reinforcing tabs surrounding the opening and disposed on one or both surfaces of the card.

40. A transaction card defined by a card periphery comprising first and second parallel short sides and first and second parallel long sides, wherein the short sides are relatively shorter than the long sides, the transaction card comprising:

a metal layer having a front surface, a back surface, and an opening sized to accommodate the transponder chip module; the opening having a first edge parallel and relatively closest to the first short side of the card periphery and aligned with a first portion of the card periphery, a second edge parallel and relatively closest to the first long side of the card periphery, and a third edge parallel and relatively closest to the second long side of the card periphery, the first edge relatively closer to the short side of the card periphery than the second edge is to the long side of the card periphery, and the second edge relatively closer to the first long side of the card periphery than the third edge is to the second long side of the card periphery, the edges of the opening defining corners;

at least one discontinuity in the metal layer extending from the front surface to the back surface, the at least one discontinuity comprising a gap having a width and extending from an origin on the periphery of the metal layer and terminating in a terminus in the opening;

the card having a greater resistance to damage caused by flexure of the card, than a reference card having an otherwise identical configuration, including a discontinuity having the same gap width and having its terminus and origin located the same distance from a line defined by the first long side of the card periphery, but in an absence of one or more strengthening features, wherein the greater resistance is provided by the one or more strengthening features selected from the group consisting of:

(a) a single discontinuity wherein one of the terminus or the origin are located relatively closer to the line defined by the first long side of the card periphery than the other;

(b) a plurality of discontinuities, each having a length, wherein fewer than all of the plurality of discontinuities extend from the card periphery to the opening;

(c) a self-supporting non-metal layer disposed on at least one surface of the card;

(d) one or more ceramic reinforcing tabs surrounding the opening and disposed on one or both surfaces of the card; or

(e) a combination of any of the above.