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 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.

10. The process of claim 9, wherein the process of forming the through-hole is performed prior to the step of assembling the first component and the second component together.

11. The process of claim 9 or claim 10, further comprising tacking the electronics in the opening before disposing the fill in the opening.

12. The process of any one of claims 9 to 11, wherein the core comprises a coating on the second face, further comprising applying printed indicia to the coating.

13. The process of any one of claims 9 to 12, wherein the second portion comprises a clear polymer layer, further comprising printing indicia on the clear polymer layer.

14. The process of any one of claims 9 to 13, wherein the second portion comprises a laser reactive layer, further comprising forming indicia by exposing the laser reactive layer to a laser.

15. The process of any one of claims 9 to 14, wherein the core comprises metal, further comprising disposing a coating over a surface of the metal that enables printing on the coated metal surface.

16. The process of any one of claims 9 to 15, 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.