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What is Claimed:

1. A transaction card, comprising:
a metal, ceramic, or ceramic-coated body having a visual appearance, a thickness, a body front face, a body back face, and a window extending from the front
5 face to the back face and having a periphery;
an insert having an insert back face and an insert front face, the insert disposed in the window with the insert front face visible in or through the window and the insert back face flush with the body back face, the insert front face having a different visual appearance than the metal, ceramic, or ceramic-coated body, and
10 a backing layer laminated to the back face of the body and the back face of the insert;
the insert comprising one of:
(a) a non-magnifying transparent or translucent member having a front-facing surface disposed flush with the body front face and having a
15 periphery matching the periphery of the window, the transparent or translucent member optionally containing an electronic feature in or on the window, and having no functional printed content on or in the window other than optional printed conductive traces connected to the optional electronic feature;
20 (b) a non-transparent, non-functional member having a front-facing surface disposed recessed relative to the body front face; and
(c) a combination of (a) and (b).
2. The transaction card of claim 2, wherein the front face of the body
25 comprises one or more features printed thereon.
3. The transaction card of claims 1 or 2, wherein the insert consists of the transparent or translucent member, and the transparent or translucent member is adorned with decorative printed content.
4. The transaction card of claim 4, wherein the one or more features
30 printed on the body and the decorative printed content on the transparent or translucent member comprise UV curable inks or features printed by solvent printing, oxidation printing, dye printing, or sublimation printing.
5. The transaction card of any of the foregoing claims, comprising a continuous peripheral printed line disposed on a portion of the transparent or
35 translucent member immediately adjacent the body and a portion of the body immediately adjacent the transparent or translucent member, and extending across an interface between the window and the body.

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6. The transaction card of claims 1 or 2, wherein the transparent or translucent member is devoid of printed content.

7. The transaction card of claims 1 or 2, wherein the transparent or translucent member defines an area, and the area defined by the transparent or translucent member is devoid of printed content except for a continuous peripheral printed line disposed on a portion of the transparent or translucent member immediately adjacent the body and a portion of the body immediately adjacent the transparent or translucent member, and extending across an interface between the transparent or translucent member and the body, leaving a majority of the area defined by the transparent or translucent member unobscured by printing.

8. The transaction card of any of the foregoing claims, further comprising decorative grooves in the front face of the body.

9. The transaction card of claim 8, further comprising a fill in the decorative grooves.

10. The transaction card of claim 9, wherein the fill in the decorative grooves has a first color and the front face of the body has a color different than the first color.

11. The transaction card of any of the foregoing claims, wherein the front face further comprises a hard coat layer.

12. The transaction card of any of the foregoing claims, wherein the front face is devoid of a laminated covering.

13. The transaction card of any of the foregoing claims, further comprising a magnetic stripe, a signature panel, a hologram, a machine readable code, or a combination thereof.

14. The transaction card of any of the foregoing claims, further comprising an embedded integrated circuit connected to (a) contacts configured to be read by a card reader, (b) an RFID antenna, or (c) a combination thereof.

15. The transaction card of any of the foregoing claims, wherein the transparent or translucent member or a portion thereof is conductive.

16. The transaction card of claim 15, wherein the transparent or translucent member comprises a conductive coating on an outer surface of the transparent or translucent member or is comprised of a conductive polymer.

17. The transaction card of any of the foregoing claims, comprising the electronic feature in or on the transparent or translucent member, and the printed conductive traces connected to the electronic feature, further comprising a conductive interface connecting the conductive traces in the transparent or translucent member to

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conductive members in the body configured to transmit power and/or electrical signals to the conductive traces in the transparent or translucent member.

18. The transaction card of any of the foregoing claims, wherein the electronic feature in or on the transparent or translucent member comprises a
5 contactless payment module.

19. The transaction card of claim 18, wherein the transparent or translucent member further comprises a coupling antenna disposed in the transparent or translucent member.

20. The transaction card of claim 19, wherein the contactless payment
10 module and coupling antenna are partially obscured by or integrated with printed decorative content in the transparent or translucent member.

21. The transaction card of claims 1-17, wherein the body comprises metal and has a contactless payment module disposed therein, and the transparent or translucent member is located in a position on the body that improves RF performance
15 of the card relative to a card with an absence of the transparent or translucent member.

22. The transaction card of claim 1 or 74, wherein the window comprises a plurality of openings in the front face of the body disposed within a first area, and a single opening in the back face of the body defined by the first area.

20 23. The transaction card of claim 22, further comprising a recessed ledge in the back face surrounding the single opening, wherein the insert comprises a stepped periphery comprising an outermost region having a geometry configured to mate with the recessed ledge, and an innermost periphery configured to fit within the single opening.

25 24. The transaction card of claim 22, wherein the body comprises at least a first layer having a first thickness that defines the body front face and a second layer having a second thickness that defines the body back face, the plurality of the openings penetrating the entire first thickness of the first layer and the single opening penetrating the entire second thickness of the second layer.

30 25. The transaction card of claims 22 - 23, wherein the insert consists of the non-transparent member.

26. The transaction card of claim 25, wherein an entirety of the front-facing surface of the non-transparent member is disposed recessed relative to the body front face, and the plurality of windows are tactilely perceptible in the front face of the
35 card.

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27. The transaction card of claim 25, wherein a plurality of portions of the front-facing surface of the non-transparent member protrude into the plurality of openings and are disposed flush with the front face of the body.

28. The transaction card of claims 22 - 24, wherein the insert
5 comprises the non-transparent member and a plurality of transparent or translucent members, wherein an entirety of the front-facing surface of the non-transparent member is disposed recessed relative to the body front face, and the plurality of transparent or translucent members comprise an epoxy.

29. The transaction card of claims 22 - 24, further comprising a
10 transparent or translucent layer disposed over the front face of the body and over the plurality of openings.

30. The transaction card of claim 29, wherein the insert comprises the non-transparent member and a plurality of transparent or translucent members, wherein an entirety of the front-facing surface of the non-transparent member is
15 disposed recessed relative to the body front face, and the plurality of transparent or translucent members comprise portions of the transparent or translucent layer disposed over the front face of the body that protrude into the plurality of openings.

31. The transaction card of any of the foregoing claims, wherein the different visual appearance of the insert relative to the body comprises a difference in
20 color, texture, reflectance, opacity, and combinations thereof.

32. The transaction card of any of the foregoing claims, wherein the insert comprises a material selected from the group consisting of plastic, metal, ceramic, wood, crystal, stone, bone, mother-of-pearl, and leather or combination thereof.

25 33. The transaction card of any of the foregoing claims, wherein the backing layer is non-metal.

34. The transaction card of any of the foregoing claims, wherein the body comprises ceramic-coated metal.

35. A process for manufacturing a transaction card, the process
30 comprising the steps of:

a. providing a metal, ceramic, or ceramic-coated body having a thickness, a front face, and a back face;

b. creating a hole in the body having a periphery and extending from the front face to the back face;

35 c. positioning a backing layer adjacent the back face of the body;

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d. creating a non-magnifying transparent or translucent window insert having a front face, a back face, and a periphery, the periphery matching the periphery of the hole in the body, the insert having the same thickness as the body;

e. disposing the window insert in the hole in the body with the back
5 face of the insert in contact with the backing layer;

f. laminating the backing layer to the body and the insert.

36. The process of claim 35, comprising disposing an electronic
feature in or on the window, disposing conductive traces on or in the window,
connecting said conductive traces on or in the window to the electronic feature, and
10 disposing a conductive interface at an interface between the body and the window
connecting the conductive traces in the window to conductive members in the body
configured to transmit power and/or electrical signals to the conductive traces in the
window.

37. The process of claim 36, wherein disposing the conductive traces
15 on or in the window comprising printing the conductive traces on a surface of the
window.

38. The process of any of claims 35-37, wherein the step of disposing
the electronic feature in or on the window comprises disposing a contactless payment
module in or on the window.

20 39. The process of claim 35-38, further comprising disposing a
coupling antenna in or on the window for coupling to the contactless payment module.

40. The process of claims 38 or 39, wherein the contactless payment
module and the antenna are partially obscured by or integrated with printed decorative
content in the window.

25 41. The process of any of claims 35-40, wherein the body comprises
metal and has a contactless payment module disposed therein, comprising locating the
window in a position on the body that improves RF performance of the card relative to
an otherwise identical card without the window.

42. A process for manufacturing a transaction card, the process
30 comprising the steps of:

a. providing a metal, ceramic, or ceramic-coated body having a
thickness, a front face, a back face, and a visual appearance;

b. creating a pocket in the body having a periphery and extending
from the back face to a location adjacent the front face;

35 c. creating a plurality of openings extending from the front face into
the pocket, the plurality of openings forming a pattern;

d. positioning an insert in the pocket, the insert having a visual appearance different than the visual appearance of the body and visible through the plurality of openings;

5 e. disposing a non-metal backing layer adjacent the back face of the body and a back face of the insert; and

f. laminating the backing layer to the body and the insert.

43. The process of claim 42, wherein the step of providing the body comprises providing a first layer that defines the front face of the body and a second layer that defines the back face of the body, the step of creating the pocket comprising
10 creating a through hole in the second layer, and the step of creating the plurality of openings comprising creating a plurality of through holes in the first layer.

44. The process of claim 42, further comprising creating a recessed ledge in the back face of the body surrounding the pocket, and forming the insert with a stepped periphery comprising an outermost region having a geometry configured to
15 mate with the recessed ledge, and an innermost periphery configured to fit within the pocket.

45. The process of claim 44, wherein the step of positioning the insert in the pocket comprises bonding the outermost region of the insert to the recessed ledge in the body.

20 46. The process of claims 42 - 45, further comprising filling the plurality of openings with a clear epoxy.

47. The process of claims 42 - 45, further comprising laminating a clear coating over the front face of the body and at least partially filling the plurality of openings with a portion of the clear coating that flows into the plurality of openings
25 during the lamination step.

48. The process of claims 42 - 45, further comprising at least partially filling the plurality of openings with a portion of the insert that flows into the plurality of openings during a lamination step.

30 49. The process of any of claims 35 - 48, wherein the body comprises a metal sheet.

50. The process of any of claims 35-49, further comprising coating the body with a ceramic coating.

51. The process of claim 50, comprising spray coating only the front face of the body with the ceramic coating.

35 52. The process of claim 50, comprising injection molding a ceramic coating around the body.

53. The process of any of claims 35 - 49, wherein the body consists of a printable steel metal body.

54. The process of claim 49, wherein the transaction card has a first area and the metal sheet has an area that is a multiple of the first area, further
5 comprising cutting the metal sheet into a plurality of cards corresponding to the multiple.

55. The process of any of the claims 35-54, wherein one or more of the steps of creating a hole, pocket, or plurality of openings comprises laser cutting.

56. The process of any of claims 35 to 55, further comprising the step
10 of printing on the front face of the body.

57. The process of claim 56, further comprising disposing an ink-receiving coating on the front face of the body.

58. The process of claims 56 or 57, wherein the printing comprises printing with an inkjet printer using UV curable ink and then exposing the printing to
15 UV radiation suitable to cure the ink.

59. The process of any of claims 35-58, further comprising creating grooves in the front face of the metal body.

60. The process of claim 59, further comprising filling the decorative grooves.

20 61. The process of any of claims 35-60, further comprising disposing a magnetic stripe, a signature panel, a hologram, a machine-readable code, or a combination thereof, on the transaction card.

62. The process of any of claims 35-59, further comprising embedding an integrated circuit in the card.

25 63. The process of any claims 35-60, further comprising applying a hard coat layer to the front face of the card.

64. The card of claim 1, comprising a plurality of windows, wherein one or more of the windows form an alphanumeric character.

30 65. The card of claim 64, wherein each of the one or more windows comprises a slit, the card comprises at least one transparent or translucent layer over the body front face or body back face, and the insert comprises a portion of the transparent or translucent layer that extends into the window.

66. The card of claim 65, further comprising at least one continuous slit filled with a first insert in a filler material in a first portion of the slit and the insert
35 in a second portion of the slit, wherein the filler material is different than the insert.

67. The card of claim 66, wherein the filler material is opaque.

68. The card of claim 66, wherein the continuous slit extends from a module pocket to a peripheral edge of the card and the filler material and the inert are both non-conductive materials.

69. The process of claim 35, wherein the step of creating the hole
5 comprises creating one or more slits and the step of creating the window insert comprises laminating at least the backing layer, and optionally a front layer, to the body such that the insert is formed by melted material from the backing and/or optional front layer flowing into the one or more slits.

70. The process of claim 69, wherein the step of creating the one or
10 more slits comprises forming each slit into an alphanumeric character.

71. The process of claim 69, wherein the step of creating the one or more slits comprises forming a plurality of slits that together form an alphanumeric character.

72. The process of claim 69, wherein the step of creating the one or
15 more slits comprises creating at least one continuous slit, and filling a portion of the continuous slit with a different material than the insert material before conducting the laminating step.

73. The process of claim 72, comprising creating the at least one continuous slit extending from a module pocket in the card to a peripheral edge of the
20 card, wherein the different material and the insert material are both non-conductive materials.

74. The card of claim 1, wherein the non-magnifying transparent or translucent member comprises a light guide configured to transmit light from an input surface of the light guide located inside the card body to the front facing surface, the
25 card further comprising a light source configured to emit light into the light guide input surface.

75. The card of claim 74, further comprising a payment module connected to a controller, wherein the controller is configured to illuminate the light source when the payment module is read by a card reader.

30 76. The card of claim 75, wherein the card further comprises an embedded power source connected to the light source.

77. The card of claim 75, wherein the payment module is configured to obtain power for powering the light source from the card reader.

35 78. The card of claim 77, wherein the payment module is configured to obtain power for powering the light source from the card reader via a physical connection between the payment module and the card reader.

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79. The card of claim 77, wherein the payment module is configured to obtain power for powering the light source from the card reader via inductive coupling between the payment module and the card reader.

80. A transaction card comprising:

- 5 at least one metal layer having one or more apertures therein;
 a light guide disposed beneath the metal layer, the light guide having a light output and a light input, the light output positioned to transmit light through at least the one or more apertures of the metal layer; and
 at least one LED positioned to transmit light into the light guide light input.

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