What is Claimed:

1. A process for manufacturing a transaction card, the process 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;

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;

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.

2. The process of claim 1, 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 mate with the recessed ledge, and an innermost periphery configured to fit within the pocket.

3. The process of claim 2, 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.

4. The process according any one of claims 1 to 3, further comprising filling the plurality of openings with a clear epoxy.

5. The process according to any one of claims 1 to 4, 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 during the step of laminating the clear coating over the front face of the body.

6. The process of any one of claims 1 to 5, wherein the step of creating the plurality of openings comprises creating one or more slits and the step of positioning the insert in the pocket 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 layer, the optional front layer, or a combination thereof, flowing into the pocket, the one or more slits, or a combination thereof.

7. A transaction card comprising:

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

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

a plurality of openings extending from the front face into the pocket, the plurality of openings forming a pattern;

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

a non-metal backing layer laminated to the back face of the body and a back face of the insert.

8. The transaction card or process of any one of claims 1 to 7, wherein the insert comprises a non-transparent member having a front-facing surface disposed recessed relative to the body front face.

9. The transaction card or process of any one of claims 1 to 8, wherein the body comprises a first layer or thickness that defines the front face of the body and a second layer or thickness that defines the back face of the body, the pocket comprises a through hole in the second layer or thickness, and the plurality of openings comprises a plurality of through holes in the first layer or thickness.

10. The transaction card or process of any one of claims 1 to 9, wherein the insert comprises a transparent or translucent member.

11. The transaction card or process of claim 10, comprising 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 window and the body.

12. The transaction card of claim 10 or claim 11, wherein the transparent or translucent member has at least a portion thereof that is conductive.

13. The transaction card of claim 12, 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.

14. The transaction card or process of claim 10, further comprising an electronic feature in or on the transparent or translucent member.

15. The transaction card or process of claim 14, wherein the electronic feature comprises a contactless payment module.

16. The transaction card or process of claim 15, wherein the transparent or translucent member further comprises a coupling antenna disposed in the transparent or translucent member.

17. The transaction card or process of claim 16, wherein the contactless payment module and coupling antenna are partially obscured by or integrated with printed decorative content in the transparent or translucent member.

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

19. The transaction card or process of any one of claims 1 to 18, wherein the insert consists of the non-transparent member in which 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 card.

20. The transaction card or process of any one of claims 1 to 19, wherein a plurality of portions of the front-facing surface of the insert protrude into the plurality of openings and are disposed flush with the front face of the body.

21. The transaction card or process of any one of claims 1 to 20, wherein the insert comprises a 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.

22. The transaction card or process of any one of claims 1 to 21, wherein the insert comprises a 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 portions of the transparent or translucent layer disposed over the front face of the body that protrude into the plurality of openings.

23. The transaction card or process of any one of claims 1 to 22, 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.

24. The transaction card or process of any one of claims 1 to 23, wherein one or more openings form one or more alphanumeric characters.

25. The transaction card or process of any one of claims 1 to 24, wherein at least one of the plurality of openings comprises a slit having a first filler material in a first portion of the slit and the insert in a second portion of the slit, wherein the filler material is different than the insert.

26. The transaction card or process of claim 25, wherein the filler material is opaque.

27. The transaction card or process of claim 25, wherein the continuous slit extends from a module pocket to a peripheral edge of the card and the filler material and the insert are both non-conductive materials.

28. The transaction card or process of any one of claims 1 to 27, wherein the insert 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 card further comprising a light source configured to emit light into the light guide input surface.

29. The transaction card or process of claim 28, 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. The transaction card or process of claim 29, wherein the card further comprises an embedded power source connected to the light source.

31. The transaction card or process of claim 29, 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.

32. The transaction card or process of claim 29, 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.

33. The transaction card or process of any one of claims 1 to 32, further comprising at least partially filling the plurality of openings with a portion of the insert that flows into the plurality of openings during the lamination step.

34. The transaction card or process of any one of claims 1 to 33, wherein the body comprises a metal sheet.

35. The transaction card or process of any one of claims 1 to 34, further comprising coating the body with a ceramic coating.

36. The transaction card or process of any one of claims 1 to 35, comprising spray coating only the front face of the body with the ceramic coating.

37. The transaction card or process of claim 35, comprising injection molding the ceramic coating around the body.

38. The transaction card or process of any one of claims 1 to 37, wherein the body consists of a printable steel metal body.

39. The transaction card or process of any one of claims 34 to 38, wherein the transaction card has a first area and the metal sheet has an area that is a multiple of the first area, wherein the metal sheet is cut into a plurality of cards corresponding to the multiple.

40. The transaction card or process of any one of claims 1 to 39, wherein the hole, pocket, or plurality of openings are laser cut.

41. The transaction card or process of any of claims 1 to 40, wherein the front face of the body comprises printed matter.

42. The transaction card or process of claim 41, wherein an ink-receiving coating is disposed on the front face of the body.

43. The transaction card or process of claim 41 or claim 42, wherein printed matter is printed with an inkjet printer using UV curable ink and exposed to UV radiation suitable to cure the ink.

44. The transaction card or process of any one of claims 1 to 43, wherein the front face of the metal body comprises grooves.

45. The transaction card or process of claim 44, wherein the grooves are filled.

46. The transaction card or process of any one of claims 1 to 45, further comprising a magnetic stripe, a signature panel, a hologram, a machine-readable code, or a combination thereof, on the transaction card.

47. The transaction card or process of any one of claims 1 to 46, further comprising an integrated circuit embedded in the card.

48. The transaction card or process of any one of claims 1 to 47, further comprising a hard coat layer applied to the front face of the card.