CLAIMS

WHAT IS CLAIMED:

~~1. A dual interface transaction card, comprising:~~

~~a metal card body having first and second surfaces;~~

~~a contact only transaction module secured in the card body, the contact only transaction module comprising contact pads disposed on the first surface of the card body and comprising a first transaction circuit;~~

~~a contactless transaction module secured in a void in the metal card body, the contactless transaction module comprising a second transaction circuit and an antenna.~~

~~2. The dual interface transaction card of claim 1, wherein the first transaction circuit and the second transaction circuit are independently personalized.~~

~~3. The dual interface transaction card of claim 1, wherein the void comprises a blind pocket open to the second surface of the card body.~~

~~4. The dual interface transaction card of claim 3, wherein the contactless transaction module is adhesively bonded to a bottom of the pocket.~~

~~5. The dual interface transaction card of claim 1, wherein the contactless transaction module comprises an outer layer disposed flush with the second surface of the card body.~~

~~6. The dual interface transaction card of claim 5, wherein the contactless transaction module further comprises a layer containing the second transaction circuit and the antenna, a ferrite layer, and an adhesive layer.~~

~~7. The dual interface transaction card of claim 5, wherein the contactless transaction module further comprises a filler layer.~~

~~8. The dual interface transaction card of claim 1, wherein the void comprises a through hole in the metal card body that extends from the first to the second surface of the card body.~~

~~9. The dual interface transaction card of claim 8, wherein the contactless transaction module comprises a multi layer plug or disc that has a first outer layer aligned with the first surface of the card body and a second outer layer aligned with the second surface of the card body.~~

~~10. The dual interface transaction card of claim 9, wherein the contactless transaction module further comprises an antenna layer located between the first and second outer layers, the antenna layer comprising the second transaction circuit and the antenna.~~

~~11. The dual interface transaction card of claim 10, wherein the contactless transaction module further comprises at least one filler layer located between the first and second outer layers.~~

~~12. The dual interface transaction card of claim 10, wherein the contactless transaction module does not include a ferrite layer.~~

~~13. The dual interface transaction card of claim 10, wherein the contactless transaction module comprises an annular ferrite component disposed at or near an outer periphery of the plug or disc for at least a portion of a dimension from the first surface of the card to the second surface of the card.~~

~~14. A process for manufacturing a dual interface transaction card, the process comprising the steps of:~~

~~(a) constructing a metal card body having first and second surfaces;~~

~~(b) securing a contact-only transaction module in the metal card body, the contact-only transaction module having contact pads disposed on the first surface of the card body and a comprising a first transaction circuit;~~

~~(c) forming a void in the metal card body; and~~

~~(d) securing a contactless transaction module in the void, the contactless transaction module comprising a second transaction circuit and an antenna.~~

~~15. The process of claim 14, further comprising the step of:~~

~~(e) personalizing the first transaction circuit independently from personalizing the second transaction circuit.~~

~~16. The process of claim 14, wherein step (c) comprises forming a blind pocket open to the second surface of the card body and having a bottom adjacent the first surface of the card body, and step (d) comprises adhering the contactless transaction module to the bottom of the pocket.~~

~~17. The process of claim 16, wherein step (d) comprises providing the contactless transaction module in the form of an adhesive inlay, the adhesive inlay comprising an outer layer configured to be disposed flush with the second surface of the card body, an antenna layer containing the second transaction circuit and the antenna, a ferrite layer, and an adhesive layer covered with removable liner paper, in which adhering the module to the bottom of the pocket comprises first removing the removable liner paper and then pressing the adhesive layer against the bottom of the pocket.~~

~~18. The process of claim 14, wherein step (c) comprises forming a through-hole extending from the first surface to the second surface of the card body, and step (d) comprises securing the contactless transaction module in the through hole.~~

~~19. The process of claim 18, wherein step (d) further comprises providing the contactless transaction module in the form of a multi-layer plug or disc that has a first~~

~~outer layer and a second outer layer, in which securing the contactless transaction module in the void comprises fitting the plug into the through-hole so that the first outer layer aligns with the first surface of the card body and the second outer layer aligns with the second surface of the card body.~~

~~20. The process of claim 14, wherein step (a) comprises constructing a metal card body have a two-piece construction, including a first piece embodying the first surface and a second piece embodying the second surface, step (b) comprises providing a pocket or hole in the first piece to receive the contact-only transaction module, step (c) comprises providing aligned through-holes in the first piece and the second piece of the body.~~

~~21. The process of claim 20, further comprising providing each of the contact-only transaction module and the contactless transaction module with at least one tab positioned to be received at an interface between the first piece and the second piece of the body.~~

~~22. The process of claim 21, further comprising providing one or more slots in the first piece, the second piece, or both, positioned to receive the at least one tab on one or both of the contact-only transaction module and the contactless transaction module.~~

~~23~~1. A dual interface transaction card, comprising:

a metal card body having first and second surfaces;

a first hole in the card body open to the first surface,

a second hole comprising a pocket in the card body open to the second surface, the second hole sharing a common boundary with the first hole;

contact pads aligned with the first surface of the card body, mounted in the first hole, and connected to a transaction circuit, and

a contactless transaction portion secured in the second hole and coupled to the transaction circuit, the contactless transaction portion having an outer layer disposed flush with the second surface of the card body.

~~24~~2. The dual interface transaction card of claim ~~23~~1, wherein the ~~second hole is a pocket, and~~ contactless transaction portion is adhesively bonded to a bottom of the pocket ~~and has an outer layer disposed flush with the second surface of the card body~~.

~~25~~3. The dual interface transaction card of claim ~~23~~1, wherein the contactless transaction portion further comprises a layer containing an antenna, a ferrite layer, and an adhesive layer.

~~26~~4. The dual interface transaction card of claim ~~23~~1, wherein the contact pads are mounted to the transaction circuit, and the contactless transaction portion is inductively connected to the transaction circuit.

~~27~~5. The dual interface transaction card of claim ~~23~~1, wherein the contact pads are mounted to the transaction circuit, and the contactless transaction portion is physically connected to the transaction circuit.

~~28~~6. The dual interface transaction card of claim ~~23~~1, wherein the transaction circuit is mounted to the contactless transaction portion, and the contact pads are physically connected to the transaction circuit.

~~29~~7. A process for manufacturing a dual interface transaction card, the process comprising the steps of:

(a) constructing a metal card body having first and second surfaces;

(b) forming a pocket that is open to the second surface and forming a hole in the card body that extends from the first surface to the second surface, wherein the ~~is~~ hole shares a common boundary with ~~disposed within~~ the pocket;

(c) securing a dual interface module in the metal card body, wherein the dual interface module comprises contact pads connected to a transaction circuit and disposed on the first surface of the card body extending through the hole, and a contactless transaction portion secured in the pocket and inductively coupled to the transaction circuit, wherein securing the dual interface module in the metal card body comprises disposing an outer layer of the contactless transaction portion flush with the second surface of the metal card body.

~~30~~8. The process of claim ~~29~~7, wherein the step of securing the dual interface module in the metal card body comprises:

(i) preparing the dual interface module by connecting the contactless transaction portion to a plug sized to extend into the hole in the card body, and

(ii) embedding the dual interface module in the plug.

~~31~~9. The process of claim ~~30~~8, wherein the step of securing the dual interface module in the metal card body comprises adhesively bonding the contactless transaction portion to a bottom of the pocket with an outer layer of the contactless transaction portion disposed flush with the second surface of the card body with the plug disposed in the hole.

~~32~~10. The process of claim ~~31~~9, wherein the step of embedding the dual interface module in the plug is performed after the step of bonding the contactless transaction portion to the bottom of the pocket with the plug disposed in the hole.

~~33~~11. The process of claim ~~31~~9, wherein the step of embedding the dual interface module in the plug is performed prior to bonding the contactless transaction portion to the bottom of the pocket with the plug disposed in the hole.

~~34~~12. The process of claim ~~30~~8, wherein the contactless transaction portion comprises a multilayer structure comprising a ferrite layer, with at least one layer of the

multilayer structure extending to an area underlying the plug, the process comprising creating the ferrite layer with an absence of ferrite in an area positioned to underlie the plug.

~~35~~13. The process of claim ~~30~~8, wherein the contactless transaction portion comprises a multilayer structure comprising a ferrite layer, with at least one layer of the multilayer structure extending to an area underlying the plug, the process comprising removing ferrite from the ferrite layer from an area underlying the plug.

~~36~~14. The process of claim ~~35~~13, wherein the step of removing ferrite from the ferrite layer from an area underlying the plug is performed during the step of embedding the dual interface module in the plug.