What is Claimed:

1. A metal transaction card comprising:

at least one metal layer;

a biometric sensor;

one or more payment interface components configured to interface with a card reader;

a secure element configured to exchange information with the card reader pursuant to processing a financial transaction; ~~and~~

at least one logic component connected to the biometric sensor and configured to compare information detected by the biometric sensor to stored information and to enable processing of the financial transaction only upon a detected match between the detected and stored information; and

wherein at least a portion of the at least one metal layer and/or a further layer overlies the biometric sensor, and the biometric sensor is partially or entirely not visible from an outer surface of the card.

2. The metal transaction card of claim 1, wherein one or more the biometric sensor, the one or more payment interface components, the secure element, and the at least one logic component are disposed on an inlay.

3. The metal transaction card of claim 2, further comprising at least one non-metal layer disposed between a first surface of the inlay layer and the metal layer.

4. The metal transaction card of claims 2 or 3, further comprising at least one other layer assembled on a second surface of the inlay layer.

5. The transaction card of claim 1, wherein the one or more payment interface components comprises a set of physical contacts configured to interface with ~~a~~ the card reader and accessible from a surface of the card.

6. The transaction card of claim 1, wherein the one or more payment interface components comprises one or more antennae configured for contactless communication with ~~a~~ the card reader.

7. The transaction card of claim 1, wherein the one or more antennae is configured for contactless communication with ~~a~~ the card reader in the nature of short-range wireless interconnection.

8. The transaction card of claim 1, wherein the one or more payment interface components comprises a dual interface chip comprising a set of physical contacts configured to interface with ~~a~~ the card reader and accessible from a surface of

the card, one or more antennae configured for contactless communication with ~~a~~ the card reader, and the secure element in a single integrated payment module.

9. The transaction card of claim 5, wherein the at least one logic component further comprises the secure element connected to the set of physical contacts.

10. The transaction card of claim 9, wherein the at least one logic component comprises the secure element, a microprocessor configured to compare information detected by the biometric sensor to stored information, computer memory for storing the stored information, and one or more antennae configured for contactless communication with ~~a~~ the card reader in a single integrated secure processing module.

11. The transaction card of any one of the foregoing claims, further comprising at least one opening in the metal layer.

12. The transaction card of claim 11, wherein the one or more payment interface components configured to interface with a card reader comprises contacts accessible through the at least one opening.

13. The transaction card of claims 11 or 12, wherein the biometric sensor is accessible through the at least one opening.

14. The transaction card of any one of the foregoing claims, wherein the biometric sensor is a fingerprint sensor.

15. The transaction card of any one of the foregoing claims, wherein the biometric sensor comprises an image capture device.

16. The transaction card of claim 1, wherein the biometric sensor is configured to detect a change in reflected radiation corresponding to biometric user information.

17. The transaction card of claim 16, wherein the biometric sensor is an ultrasonic fingerprint sensor.

~~18. The transaction card of claims 16 or 17, wherein the biometric sensor is not visible from an outer surface of the card.~~

~~19.~~18. The transaction card of claim ~~18~~1, further comprising visible indicia on an outer surface of the card aligned with the biometric sensor to signify a lateral location of the sensor relative to a periphery of the card.

~~20.~~19. A method for making a transaction card, the method comprising the steps of:

(a) providing at least one metal layer;

(b) providing an inlay layer comprising a biometric sensor, one or more payment interface components configured to interface with a card reader; a secure element configured to exchange information with the card reader

pursuant to processing a financial transaction; and at least one logic component connected to the biometric sensor and configured to compare information detected by the biometric sensor to stored information and to enable processing of the financial transaction only upon a detected match between the detected and stored information, and wherein at least a portion of the at least one metal layer and/or a further layer overlies the biometric sensor, and the biometric sensor is partially or entirely not visible from an outer surface of the card;

(c) assembling the card with the biometric sensor and the one or more payment interface components in communication with the inlay and configured to obtain transaction information and biometric information originating from a location on or above the metal layer.

~~21.~~20. The method of claim ~~20~~19, further comprising the steps of:

(d) providing at least one non-metal layer;

(e) providing at least one other layer;

(f) disposing the at least one non-metal layer between a first surface of the inlay layer and the at least one metal layer and disposing the at least one other layer on a second surface of the inlay layer.

~~22.~~21. The method of claims ~~20 or 21~~19 or 20, further comprising creating one or more openings in the metal layer.

~~23.~~22. The method of claim ~~22~~21, wherein the one or more payment interface components comprises a set of physical contacts configured to interface with ~~a~~ the card reader and accessible from a surface of a finished card, and creating at least one opening in the metal layer aligned with the set of physical contacts.

~~24.~~23. The method of claim ~~23~~22, comprising at least one non-conductive adhesive layer in contact with an underside of the at least one metal layer, wherein the non-conductive adhesive fills a peripheral gap between the opening in the metal layer and the one or more payment interface components, including the set of physical contacts, in a finished card, said non-conductive adhesive operable to isolate the one or more payment interface components from the metal layer electrically, magnetically, or a combination thereof.

~~25.~~24. The method of claim ~~22~~21, comprising creating at least one opening in the metal layer aligned with the biometric sensor.

~~26.~~25. The method of claim ~~25~~24, comprising at least one non-conductive adhesive layer in contact with an underside of the at least one metal layer, wherein the non-conductive adhesive fills a peripheral gap between the opening in the metal layer and the biometric sensor in a finished card, said non-conductive adhesive

operable to isolate the biometric sensor from the metal layer electrically, magnetically, or a combination thereof.

~~27.~~26. The method of claim ~~23~~22, comprising creating at least one opening in the metal layer aligned with the biometric sensor.

~~28.~~27. The method of claim ~~27~~26, comprising at least one non-conductive adhesive layer in contact with an underside of the at least one metal layer, wherein the non-conductive adhesive fills a first peripheral gap between a first opening in the metal layer, including the set of physical contacts, and a second peripheral gap between a second opening in the metal layer and the biometric sensor in a finished card, said non-conductive adhesive operable to isolate the one or more payment interface components and the biometric sensor from the metal layer electrically, magnetically, or a combination thereof.

~~29.~~28. The method of any one of claims ~~20-28~~19-27, wherein the step of assembling the card comprises a hot lamination step.

~~30~~29. The method of any one of claims ~~20-29~~19-28, wherein the step of assembling the card comprises a cold lamination step.

~~31~~30. A method for making a transaction card, the method comprising the steps of:

(a) providing at least one metal layer;

(b) creating a plurality of openings in the metal layer, and a plurality of grooves in the metal layer connecting respective openings;

(c) inserting in respective openings of the plurality of openings each of a plurality of electronic components, the plurality of electronic components comprising:

a biometric sensor configured to obtain biometric information originating from a location on or above the metal layer, wherein at least a portion of the at least one metal layer and/or a further layer overlies the biometric sensor, and the biometric sensor is partially or entirely not visible from an outer surface of the card,

one or more payment interface components configured to interface with a card reader and configured to obtain transaction information originating from a location on or above the metal layer,

a secure element configured to exchange information with the card reader pursuant to processing a financial transaction, and

at least one logic component configured to communicate with the biometric sensor and to compare information detected by the biometric sensor to stored information and to enable processing of the financial transaction only upon a detected match between the detected and stored information;

(d) creating electrical connections among predetermined inputs and outputs of the electronic components, the electrical connections comprising metallic traces disposed in the plurality of grooves.