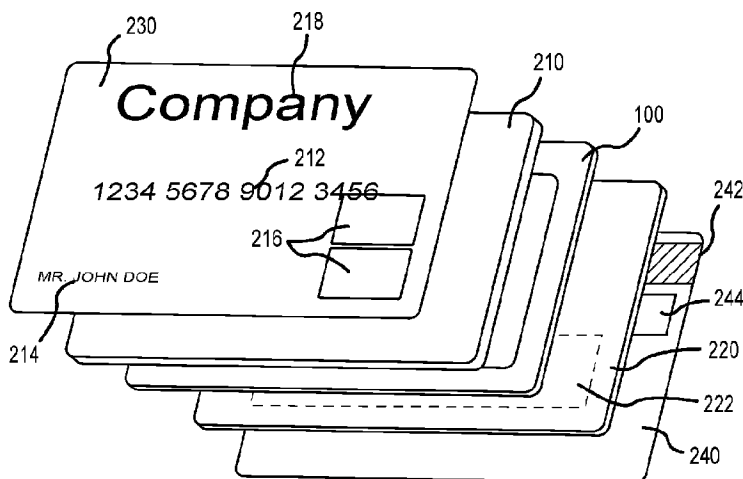




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Weighted transaction cards and methods of manufacturing the same. The weighted transaction cards include a metal member that comprises at least a portion of a layer of the transaction card. The metal member is encapsulated and/or disposed in an opening of a surround to define an inlay. The inlay may be laminated with one or more additional layers according to traditional card manufacturing techniques (e.g., a hot lamination process). The weighted transaction cards may have a weight significantly greater than traditional plastic transaction cards such that the weighted transaction cards. The inlay includes an antenna for contactless or dual interface communication with transaction card readers.

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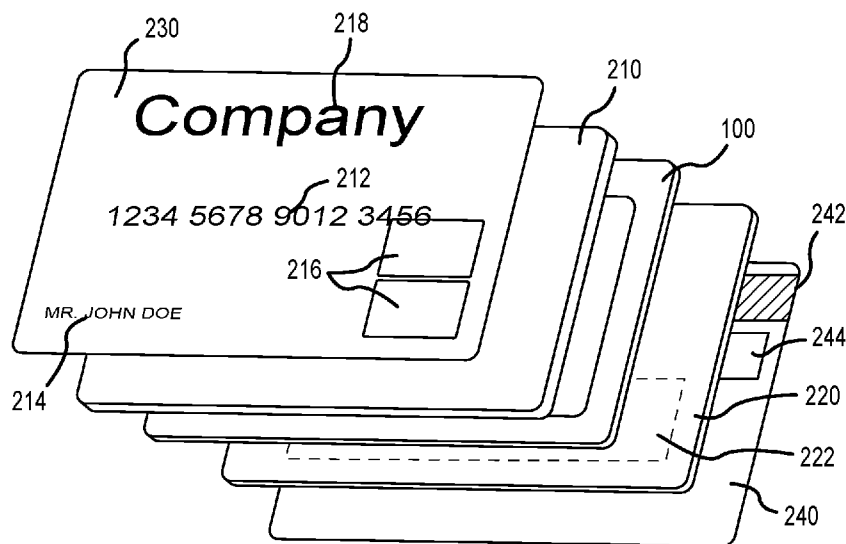


FIG.5

(57) **Abstract:** Weighted transaction cards and methods of manufacturing the same. The weighted transaction cards include a metal member that comprises at least a portion of a layer of the transaction card. The metal member is encapsulated and/or disposed in an opening of a surround to define an inlay. The inlay may be laminated with one or more additional layers according to traditional card manufacturing techniques (e.g., a hot lamination process). The weighted transaction cards may have a weight significantly greater than traditional plastic transaction cards such that the weighted transaction cards. The inlay includes an antenna for contactless or dual interface communication with transaction card readers.

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WEIGHTED TRANSACTION CARD

5

FIELD OF THE INVENTION

The prevalence of the use of transaction cards continues to grow. With the increasing use
10 of transaction cards by individuals for value in purchases, the market for different types of
transaction cards also continues to grow.

In this regard, a number of different varieties of cards are offered to consumers that may
each offer a unique set of benefits and features. For example, a number of ultra-premium
transaction card types have been proposed that are marketed to individuals with high net worth
15 that also establish large balances using a transaction card. Card issuers that offer such ultra-
premium transaction card types often provide associated premium services to holders of such ultra-
premium transaction cards such as, for example, concierge services, increased involvement
rewards programs, increased travel benefits, consumer protection features with respect items
purchased using such cards, or other ultra-premium services not typically offered with standard
20 transaction cards.

In addition to ultra-premium services offered in connection with such transaction cards,
card issuers may also wish to provide a premium physical card as evidence of the ultra-premium
nature of the transaction card. In fact, the awareness of such ultra-premium transaction cards has
grown to the point where such ultra-premium cards have become associated with the high net
25 worth individuals to whom such cards are issued. In this regard, such ultra-premium cards have
become status symbols for many individuals.

To further increase the exclusivity of such cards and to differentiate such cards from
traditional transaction cards, it has been proposed to manufacture cards using different precious
metals rather than the typical plastic materials employed in traditional cards. For example,
30 titanium, palladium, other precious metals, or the like have been proposed to be used to construct
ultra-premium transaction cards. However, to produce precious metal cards of the kind proposed

for use in the ultra-premium transaction card market, it is often the case that traditional methods of card manufacture are not applicable. In turn, the cost of such cards is often much greater than the cost associated with the production of traditional transaction cards made from plastics and the like. For example, art work and other indicia (e.g., account numbers, a name associated with the account, expiration dates, verification codes, terms and conditions, and/or other necessary indicia) associated with a transaction card may be provided on a transaction card. In the case of metal cards, such art work and/or other indicia may be directly created in the precious metal of the card by such processes as laser etching, machining, etching, or other relatively costly processes. It has further been proposed that layers including the transaction card indicia be adhered to the metal substrate. However, each of these approaches requires costly manufacturing techniques not normally associated with the production of transaction cards such that the cost for each card may be much more than traditional transaction cards. Furthermore, the cost of the raw materials for precious metal cards may be much greater than the materials used to construct traditional plastic cards. In this regard, many card issuers that offer ultra-premium transaction cards of this nature do not directly recoup the increased production costs of such cards when offering such cards to individuals (e.g., by way of fixed initiation fees or annual fees) with the understanding that the high net worth individuals to whom the card is offered will more than likely use the transaction card to a degree so as to provide substantial revenue to the card issuer despite the loss associated with the production of the card. However, the reach of such ultra-premium cards has been correspondingly limited to a relatively small portion of the transaction card market as a result of the difficulty in large scale manufacture of ultra-premium cards.

Additionally, due to the physical features of metal substrates employed in many ultra-premium cards, the implementation of “contactless” and dual-interface capabilities has presented numerous challenges. For example, in many potential implementations, such metal substrates severely limit the ability to realize acceptable transception of RF signals between a transaction card and a contactless card reader device. In turn, as the prevalence of contactless and dual-interface transaction cards has increased, the provision of ultra-premium, metal transaction cards having such capabilities has not kept pace.

SUMMARY

The present disclosure generally relates to weighted transaction cards that may provide characteristics (e.g., corresponding to the look and/or feel of the card) that provide an ultra-premium quality to transaction cards that may be satisfying to a card user. However, in contrast to previous ultra-premium transaction card production techniques, the weighted transaction cards described herein may employ traditional card manufacturing techniques in their construction so as to significantly reduce the costs associated with production of such cards while also accommodating implementation of contactless and dual-interface functionality.

In this regard, a card with detectable physical properties (e.g., the weight of the card) that are evident when the card is handled may be produced for costs much less than traditional ultra-premium cards made from precious metals and may be produced for costs approaching the cost of traditional plastic cards. In this regard, such weighted transaction cards may provide a similar impression of quality or an ultra-premium nature without the high production costs normally associated with ultra-premium transaction cards. As such, the segment of the market to which such weighted cards may be economically offered may be much greater than the segment of the market to which traditional ultra-premium cards are offered.

In this regard, a first aspect presented herein includes a transaction card in which at least a portion of a first layer of the transaction card comprises a metal portion. The transaction card may also include a second layer that may be attached to the first layer.

In an embodiment, the second layer may be adhered to at least part of a lateral extent of a side of the metal portion. In an application, the metal portion may be substantially homogenous. In this regard, the metal portion may comprise a solid metal member. In an implementation, the metal portion may be single piece member. In an embodiment, the metal portion may comprise a tungsten member. In this regard, at least a portion of the tungsten member may comprise tungsten. For example, in an embodiment, at least a majority of the tungsten member may comprise tungsten. In some preferred applications, the tungsten member may comprise at least 75%, at least 80%, at least 85%, or even at least 90% tungsten.

In an embodiment a weight of the metal member may comprise at least about 40% of the total weight of the transaction card, and in another implementation, the weight of the metal member may comprise at least about 50% of the total weight of the transaction card. In an embodiment, the total weight of the metal member may comprise less than about 90% of the total weight of the

transaction card, and in another application, the total weight of the metal member may comprise less than about 80% of the total weight of the transaction card. In an implementation, the weight of the metal member may be at least about 8g, and in an embodiment, the weight of the metal member may be at least about 10g. In an embodiment, the weight of the metal member may be less than about 22.6g, and in a certain implementation the weight of the metal member may be less than about 14g. In an embodiment, the total weight of the transaction card may be at least about 10g, and in an implementation the total weight of the transaction card may be at least about 15g. In an embodiment, the total weight of the transaction card may be less than about 25g, and in an application, the total weight of the transaction card may be less than about 20g.

In an embodiment, for a given deflection test, the weighted transaction card may undergo a reduction in deflection of at least about 30% from the deflection of a traditional plastic transaction card, and in an application, the weighted transaction card may undergo a reduction in deflection of at least about 40% from the deflection of a traditional plastic transaction card. In an application, for a given test, the weighted transaction card may undergo a reduction in deflection of less than about 90% from the deflection of a traditional plastic transaction card, and in an application, the weighted transaction card undergo a reduction in deflection of less about 80% from the deflection of a traditional plastic transaction card.

In a characterization, the weighted card may be deflectable, e.g., substantially elastically deformable, between a planar configuration and an arcuate configuration along at least a portion of a length of the card (e.g., corresponding with the longitudinal axis thereof), wherein the arcuate configuration has a radius of curvature of about 68 mm (2.7 in) or less. In an implementation, the weighted card may be deflectable, e.g., substantially elastically deformable, between a planar configuration and an arcuate configuration along at least a portion of a width of the card (e.g., corresponding with a cross-axis that is transverse, e.g., normal, to the longitudinal axis of the card), wherein the arcuate configuration has a radius of curvature of about 68 mm (2.7 in) or less.

In an embodiment, the weighted card may be deflectable, e.g., substantially elastically deformable, through an angle of at least about 3° per 5.1mm (.2 in), and preferably at least about 4.5° per 5.1 mm (.2 in), along a length of the card (e.g., corresponding with the longitudinal axis thereof). In the same or other embodiments, the weighted card may be deflectable, (e.g., substantially elastically deformable) through an angle of at least about 5° per 5.1 mm (.2 in), and preferably at least about 7.5° per 5.1 mm (.2 in), along a width of the card (e.g., corresponding

with a cross-axis that is transversely, e.g., normal to the longitudinal axis of the card). In an implementation, the weighted card may be deflectable, e.g., substantially elastically deformable, through an angle of less than about 20° per 5.1 mm (0.2 in), along a length of the card (e.g., corresponding with the longitudinal axis thereof), and preferably less than about 18.5° per 5.1 mm (0.2 in), along a length of the card (e.g., corresponding with the longitudinal axis thereof). In the same or other embodiments, the weighted card may be deflectable, (e.g., substantially elastically deformable) through an angle of less than about 15° per 5.1 mm (.2 in), and preferably less than about 12° per 5.1 mm (.2 in), along a width of the card (e.g., corresponding with a cross-axis that is transversely, e.g., normal to the longitudinal axis of the card).

In an embodiment, the thickness metal member may be at least about 0.127 mm (0.005 in), and in an application, the thickness of the tungsten may be at least about 0.191 mm (0.0075 in). In an embodiment, the metal member may be less than about 0.4064 mm (0.016 in), and in an implementation, the metal member may be less than about 0.254 mm (0.010 in). In an embodiment, the metal member comprises a length at least about 50% of the length of the transaction card, and in an application, the length of the metal member may be at least about 70% of the length of the transaction card. In an embodiment, the metal member may comprise a length less than about 90% of the length of the transaction card, and in an implementation, the metal member may comprise a length less than about 85% of the length of the transaction card.

In an embodiment, the metal member may comprise a width at least about 50% of the width of the transaction card, and in an implementation, the metal member may comprise a width at least about 60% of the width of the transaction card. In an embodiment, the metal member may comprise a width less than about 90% of the width of the transaction card, and in an implementation, the metal member may comprise a width less than about 80% of the width of the transaction card.

In an embodiment, the metal member may comprise a length of at least about 42.8 mm (1.69 in). In an application, the metal member may comprise a length of less than about 77.0 mm (3.03 in). In an embodiment, the metal member may comprise a width of at least about 27.0 mm (1.06 in). In an application, the metal member may comprise a width of less than about 48.6 mm (1.91 in).

In an embodiment, the first layer may include a surround into which the metal portion (e.g., the metal member) is inlaid. In this regard, the surround may define an opening into which the

metal member is received. Accordingly, the surround may include at least a first edge defining the opening that is adjacent to an edge of the metal member. In an embodiment, the opening may include a corresponding number of edges as the metal member such that the opening is shaped in corresponding relation to the metal member. In this regard, the metal member may about the
5 surround along each edge of the metal member.

In an embodiment, the opening may extend through the surround so as to define an aperture extending therethrough. In this regard, the thickness of the metal member may be substantially the same as the thickness of the surround. Accordingly, opposing major planes of the metal member may be coplanar with corresponding opposing major planes of the surround once the
10 metal member is inlaid with respect to the surround. As such, the metal member and surround may define an inlay layer having a first side and a second side. The first side and the second side may have substantially continuous planar surfaces along the opposing major planes of the metal member and the surround.

In an embodiment, an encapsulant may be disposed about the metal portion (e.g., metal
15 member). For example, the encapsulant may secure the metal member in inlaid relation relative to the surround. In this regard, the encapsulant may extend between edges of the metal member and edges of the opening of the surround. In an embodiment, the encapsulant may also extend along the major planes of the metal member (e.g., in a case where the metal member is thinner than the surround). In any regard, once applied, the encapsulant may create a substantially
20 continuous planar surface along the first and second sides of the inlay layer. The inlay layer may also include a film layer applied along the first and second sides thereof. The film layers may be applied directly to the surround and the metal member or may be applied to the surround and the encapsulant covering the tungsten material. In an embodiment, one or more graphics layers may also be attached to the inlay layer. For example, the one or more graphics layers may comprise
25 indicium indicative of an account associated with the transaction card.

In an embodiment, the encapsulant may have a hardness at least about 30% of the hardness of the metal member, and in an implementation, the encapsulant may have a hardness at least about 50% of the hardness of the metal member. In an application, the encapsulant may have a hardness less than about 95% of the hardness of the metal member, and in an implementation, the
30 encapsulant may have a hardness less than about 85% of the hardness of the metal member. In an embodiment, the encapsulant may have a modulus of elasticity at least about 30% of the modulus

of elasticity of the metal member, and in an implementation, the encapsulant may have a modulus of elasticity at least about 50% of the modulus of elasticity of the tungsten material. In an embodiment, the encapsulant may have a modulus of elasticity of less than about 95% of the modulus of elasticity of the metal member, and in an application, the encapsulant may have a modulus of elasticity less than about 85% of the modulus of elasticity of the tungsten material.

The encapsulant may include at least one of an epoxy, a resin, a thermoset polymer, a thermoplastic polymer or the like. For example, in various embodiments, the encapsulant may comprise at least one of polypropylene, nylon, polyester, ethylene-polyurethane, polyvinyl butyrate, vinyl chloride, silicone, polyvinyl alcohol, polyvinyl methyl ether, nitrocellulose, polyamide, bismaleimide, polyimide, epoxy polyester hybrid, and/or the like. In an embodiment, the surround may comprise at least one of polyvinyl chloride (PVC), oriented polyester, polyethylene terephthalate, biaxially-oriented polyethylene terephthalate, or polycarbonate. In an embodiment, the metal member may comprise sintered tungsten.

In another embodiment, a transaction card may include a smart card chip disposed in a pocket, indicia indicative of an account associated with the transaction card, and an inlay. The inlay includes a metal member, a surround having an opening for receiving the metal member therein, and an antenna member provided on the surround, thereby facilitating contactless and dual interface transaction card implementations. The metal member may include a relief portion to provide a space for the pocket and may comprise not less than about 40% of the total weight of the transaction card. The transaction may further include a first graphics layer attached to a first side of the inlay, and optionally, a second graphics layer attached to a second side of the inlay, wherein the account indicia may be provided at the first graphics layer and/or the second graphics layer.

In some implementations, the surround opening may extend entirely through the surround. In turn, the metal member may be provided to have a thickness that is equal to or substantially equal to (e.g. at least about 90%) a thickness of the surround. Further, the inlay may include a film layer on at least one side of, or film layers applied to opposing sides of, the surround to cover the opening. For example, film layers may be provided on each side of the inlay in interconnected contact with the surround and metal member on opposing sides thereof, thereby maintaining interconnected positioning of the surround and metal member.

In one approach, the metal member may be provided to have a relief portion defined by an opening through the metal member. In turn, a plug may be provided in such opening and milled to provide the pocket for the smart card chip. In another approach, the relief portion of the metal member may comprise a recess that is provided at an outer edge of the metal member. In turn, the surround may include a projection that extends in to the edge recess of the metal member and milled to provide the pocket for the smart card chip.

In contemplated embodiments, the antenna member may be provided to extend about the opening of the surround at least one time. In some implementations the antenna member may include a first portion that extends about the opening of the surround a plurality of times, and a second portion that extends a plurality of times about the pocket within the space provided by the relief portion of the metal member. In such implementations, the antenna member may include an intermediate portion that extends between the first and second portions of the antenna.

In one approach, the second portion of the antenna member may be provided on a plug that is disposed in an opening of the metal member. In another approach, the second portion of the antenna member may be provided on an end portion of a projection of the surround that extends in to an edge recess of the metal member.

In some embodiments, the antenna member may be defined by a continuous length of a metal wire. In such embodiments, the metal wire may partially inset relative to the surface of the surround. For example, the metal wire may be partially embedded so that about 30% to 60% of the wire diameter is inset relative to the surface of the surround.

In contemplated arrangements, the smart card chip may be supportably interconnected to a downward-facing side of a substrate and electrically interconnected to another antenna member that is supportably interconnected to the downward-facing side of the substrate and spaced at least partially overlapping relation to a second portion of the antenna member for inductive coupling therewith. Optionally, plurality of contact pads may be provided at an outward-facing side of the substrate and electrically interconnected to the smart card chip through the substrate.

Various embodiments may comprise any number of combinations of apparatus and/or method features described above and/or hereinbelow. Such combinations may include those encompassed by the following Embodiments:

1. A transaction card, comprising:
a smart card chip disposed in a pocket;

an inlay comprising:

a metal member having a relief portion to provide a space for said pocket, wherein the metal member comprises not less than about 40% of the total weight of the transaction card;

5 a surround having an opening for receiving the metal member therein; and,
an antenna member provided on the surround, wherein said antenna member comprises an outer first portion that extends a plurality of times about said opening of the surround;

a first graphics layer attached to a first side of the inlay;

10 a second graphics layer attached to a second side of the inlay; and,
indicia indicative of an account associated with the transaction card.

2. A transaction card as recited in Embodiment 1, wherein the opening extends through the surround and the inlay further comprises:

15 a first film layer applied to a first side of the surround and metal member over the opening; and,

a second film layer applied to a second side of the surround and metal member over the opening.

20 3. A transaction card as recited in Embodiment 1 or Embodiment 2, wherein said first graphics layer, said second graphics layer and said first inlay extend from edge-to-edge across a length and a width of the transaction card.

25 4. A transaction card as recited in any one of Embodiments 1-3, wherein said antenna member is provided to be at least partially inset in to the surround.

5. A transaction card as recited in any one of Embodiments 1-4, wherein said antenna member is provided on a discrete layer.

6. A transaction card as recited in any one of Embodiments 1-5, wherein said relief portion is provided by an opening through the metal member and a plug is provided in said opening of the metal member and milled to provide said pocket.

5 7. A transaction card as recited in any one of Embodiments 1-6, wherein said relief portion is provided by a recess at an outer edge of the metal member and the surround includes a projection that extends in to the recess and is milled to provide said pocket.

10 8. A transaction card as recited in any one of Embodiments 1-7, wherein said antenna member comprises an inner second portion that extends a plurality of times about said pocket within said space provided by said relief portion of the metal member.

15 9. A transaction card as recited in any one of Embodiments 1-8, wherein said smart card chip is supportably interconnected to a downward-facing side of a substrate and electrically interconnected to another antenna member that is supportably interconnected to said downward-facing side of said substrate in spaced and at least partially overlapping relation to said second portion of said antenna member for inductive coupling therewith.

20 10. A transaction card as recited in any one of Embodiments 1-9, wherein said another antenna member extends a plurality of times about said smart card chip.

25 11. A transaction card as recited in any one of Embodiments 1-10, wherein said antenna member comprises an intermediate portion that extends between said outer first portion and said second portion of the antenna member.

30 12. A transaction card as recited in any one of Embodiments 1-11, wherein said relief portion is provided by an opening through the metal member and a plug is provided in said opening of the metal member and milled to provide said pocket, wherein said second portion of the antenna is provided on said plug, and wherein said intermediate portion of the antenna extends along a groove provided in said metal member.

13. A transaction card as recited in any one of Embodiments 1-12, wherein said antenna member is provided to be at least partially inset in to the plug.

5 14. A transaction card as recited in any one of Embodiments 1-13, wherein said relief portion is provided by a recess at an outer edge of the metal member and the surround includes a projection that extends in to the recess and milled to provide said pocket, wherein said second portion of the antenna is provided on an end portion of said projection, and wherein said intermediate portion of the antenna extends along said projection.

10 15. A transaction card as recited in any one of Embodiments 1-14, wherein said antenna member is provided to be at least partially inset in to the projection of the surround.

15 16. A transaction card as recited in any one of Embodiments 1-15, wherein said antenna member comprises a continuous length of metal.

20 17. A transaction card as recited in any one of Embodiments 1-16, wherein said antenna member is defined by an electrically-conductive metal wire having an electrically non-conductive outer layer, and wherein at least said first portion of the antenna member is partially embedded in said surround.

18. A transaction card as recited in any one of Embodiments 1-17, wherein the metal member has thickness that is substantially equal to a thickness of the surround.

25 19. A transaction card as recited in any one of Embodiments 1-18, wherein said antenna member is provided on a discrete layer.

30 20. A transaction card as recited in any one of Embodiments 1-19, wherein said smart card chip is supportably interconnected to a downward-facing side of a substrate, and further comprising:

a plurality of contact pads supportably interconnected to an outward-facing side of the substrate and electrically interconnected to the smartcard chip through the substrate.

21. A transaction card as recited in any one of Embodiments 1-20, wherein said antenna member comprises an intermediate portion that includes first and second sections electrically interconnected to the first portion of the antenna member.

22. A transaction card as recited in any one of Embodiments 1-21, wherein said relief portion is provided by a recess at an outer edge of the metal member and the surround includes a projection that extends in to the recess and milled to provide said pocket, and wherein said intermediate portion of the antenna extends along said projection.

23. A transaction card as recited in any one of Embodiments 1-22, wherein said smart card chip is supportably interconnected to a downward-facing side of a substrate, and further comprising:

a plurality of contact pads supportably interconnected to an outward facing side of the substrate and electrically interconnected to the smartcard chip through the substrate.

24. A transaction card as recited in any one of Embodiments 1-23, wherein said antenna member comprises an inner second portion that extends a plurality of times about said pocket within said space provided by said relief portion of the metal member and is electrically interconnected to the first and second sections of the intermediate portion, and wherein said smart card chip is supportably interconnected to a downward-facing side of a substrate and electrically interconnected to another antenna member that is supportably interconnected to said downward-facing side of said substrate in spaced and at least partially overlapping relation to said second portion of said antenna member for inductive coupling therewith.

25. A transaction card as recited in any one of Embodiments 1-24, wherein said another antenna member extends a plurality of times about said smart card chip.

26. A transaction card as recited in any one of Embodiments 1-25, wherein the first and second sections of the intermediate portion of said antenna member are electrically interconnected to different corresponding electrically conductive contact pads directly electrically interconnected to different contacts of said smartcard chip.

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27. A transaction card as recited in any one of Embodiments 1-26, wherein a first section of said first portion of the antenna member extends from a first free end about the opening of the surround to the first section of the intermediate portion, and wherein a second section of the first portion of the antenna member extends from a second free end to the second section of the intermediate portion of the antenna member.

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28. A transaction card as recited in any one of Embodiments 1-27, wherein the entire first portion of the antenna member is disposed at least 2mm inward from an outer periphery of the surround, and at least 1mm outward from an outward periphery of the metal member.

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29. A transaction card as recited in any one of Embodiments 1-28, wherein said metal member is a metal member having a length not less than about 50% of a length of the transaction card, and having a width not less than about 50% of a width of the transaction card.

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Numerous additional features and advantages of the present invention will become apparent to those skilled in the art upon consideration of the embodiment descriptions provided hereinbelow.

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BRIEF DESCRIPTION OF THE DRAWINGS

Fig. 1 depicts an embodiment of a metal member as disposed in an opening of a surround.

Fig. 2 depicts an embodiment wherein the metal member may be secured with respect to the surround by way of an encapsulant.

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Fig. 3 depicts an embodiment of an inlay.

Fig. 4 depicts a cross section of an embodiment of an inlay taken at the boundary of a metal member and a surround.

Fig. 5 depicts an embodiment of a plurality of layers of an embodiment of a transaction card.

5 Fig. 6 depicts an embodiment of a transaction card undergoing a hot lamination process.

Figs. 7-8 depict various examples of bulk processing of transaction cards.

Fig. 9 depicts an embodiment of a metal member disposed in a surround having a relief portion provided therein.

10 Fig. 10 depicts an embodiment of a metal member disposed in a surround, where the metal member has a relief portion and the surround has a corresponding projection.

Fig. 11 depicts the embodiment of Fig. 10, with a milled pocket provided in the surround for receipt of a device.

Fig. 12 depicts another embodiment of a metal member with a relief portion in which a pocket for receiving a device is milled.

15 Fig. 13 depicts an embodiment of a metal member disposed in a surround having an antenna for wireless communication in a resulting transaction card disposed therewith.

Figs. 14A and 14B depict cross sectional embodiments of the embodiment of Fig. 13 taken along section line 14-14 in Fig. 13.

20 Fig. 15 depicts an embodiment of a transaction card showing an edge of a surround showing at an edge of the transaction card.

Fig. 16 depicts the placement of a metal member relative to a machine readable indicia in an embodiment of a transaction card.

Fig. 17 depicts an embodiment of a transaction card having a transparent member extending relative to a portion of a metal member having a surface finish.

25 Fig. 18 depicts another embodiment of an inlay having a metal member disposed in an opening of a surround and a plug disposed in an opening of the metal member.

Fig. 19 depicts the inlay embodiment of Fig. 18 with an antenna provided on the surround and the plug.

30 Fig. 20 depicts the inlay embodiment of Figs. 18 and 19 with opposing film layers provided on opposing sides thereof.

Fig. 21 depicts another embodiment of an inlay having a metal member disposed in an opening of a surround and a projection of the surround disposed in an edge recess of the metal member.

Fig. 22 depicts the inlay embodiment of Fig. 21 with an antenna provided on the surround
5 and the projection thereof.

Fig. 23 depicts the inlay embodiment of Figs. 21 and 22 with opposing film layers provided on opposing sides thereof.

Fig. 24 depicts another embodiment of an inlay having a metal member disposed in an opening of a surround with an antenna provided on the surround and a projection portion thereof.

10 Fig. 25 depicts a first side of an embodiment of a dual interface transaction card.

Fig. 26 depicts a second side of the dual interface transaction card embodiment of Fig. 25.

Fig. 27 is cross-sectional view of the dual interface transaction card embodiment of Figs. 25 and 26 taken along section line AA shown in Fig. 25.

Fig. 28 depicts an exploded view of additional layers that may be provided in the dual
15 interface transaction card embodiment of Figs. 25-27.

Fig. 29 depicts an embodiment of a multi-layer assembly from which a plurality of card bodies may be separated.

Fig. 30 illustrates a plurality of sheets that may be interconnected to provide the multi-layer assembly of Fig. 29.

20 Figs. 31A and 31B depict an embodiment of a metal sheet from which a plurality of metal members may be separated.

Figs. 31C and 31D depict the plurality of separated metal members of Figs. 31A and 31B disposed within corresponding openings of a surround layer sheet, with a corresponding plurality of antennas provided thereupon.

25 Fig. 31E depicts the surround layer sheet of Figs. 31C and 31D with the opposing film sheets disposed on opposing sides thereof to provide an inlay sheet of the multi-layer assembly of Figs. 29 and 30.

Fig. 32 depicts the multi-layer assembly of Figs. 29 and 30 undergoing a hot lamination process.

30 Fig. 33 depicts a plurality of card bodies separated from the multi-layer assembly of Figs. 29, 30 and 32.

DETAILED DESCRIPTION

The following description is not intended to limit the invention to the forms disclosed herein. Consequently, variations and modifications commensurate with the following teachings, skill and knowledge of the relevant art, are within the scope of the present invention. The
5 embodiments described herein are further intended to explain modes known of practicing the invention and to enable others skilled in the art to utilize the invention in such, or other embodiments and with various modifications required by the particular applications(s) or use(s) of the present invention.

10 The present disclosure generally relates to weighted cards and method for manufacturing the same, and in particular to weighted transaction cards that may be used for value in purchases and methods for manufacturing such weighted transaction cards. Specifically, the present disclosure includes cards that include a weighted mass that may comprise at least a portion of a layer of a card. In an embodiment, the weighted mass may be a metal member. For example, the
15 metal member may comprise stainless steel, palladium, platinum, gold, silver, or tungsten. In an embodiment, the weighted mass may be a metal member comprising tungsten. Tungsten may be preferred as the weighted mass because tungsten includes advantageous properties including high density, relatively good workability, and non-toxicity. Accordingly, while reference may be made herein to a tungsten metal member, it may be appreciated that the description may generally apply
20 to any weighted member (e.g., a weighted member comprising any potential metal described above).

In this regard, a metal member that may be incorporated into a transaction card of traditional dimensions may impart significant weight to the finished transaction card. In an embodiment, the metal member may be encapsulated such that it is in turn processable by
25 traditional methods used in the production of transaction cards. For example, the encapsulated metal member may be processed using traditional hot lamination techniques to laminate the metal member with additional card layers. Accordingly, a relatively heavy card (e.g., at least twice, but more preferably 3 to 4 times the weight of a normal transaction card) may be produced relatively inexpensively, using traditional card processing techniques. In contrast, proposed approaches to
30 use of metal members in cards may not utilize traditional high volume card production techniques

such as hot lamination and may in turn rely on costly techniques such as cold rolling, milling, and or other custom approaches to card production.

As depicted in Fig. 1, a weighted mass comprising a metal member 10 may be inlaid into a surround 22 as depicted in Fig. 1. For example, the tungsten material 10 may comprise primarily tungsten with some preferably small amount of one or more of nickel, iron, copper, or other material. Such additional materials may be present in the metal member 10 to increase the workability of the metal member 10. As such, the metal member 10 may be provided in a relatively thin plate that may correspond in size to a finished transaction card as will be discussed in greater detail below. The metal member 10 may be produce by way of a sintering process to form the metal member 10. The surround 22 may comprise, for example, a polymer material. Examples of polymeric materials that may comprise the surround may include polyvinyl chloride (PVC), polyethylene glycol (PEG), oriented polyester, biaxially-oriented polyethylene terephthalate (e.g., Melinex® available from DuPont Teijin Films), polycarbonate, or other appropriate material known the card processing art.

The surround 22 may include an opening 20 that may be sized in corresponding relation to the metal member 10 so as to accommodate the metal member 10 in the opening 20. In this regard, the metal member 10 may be received, or inlaid, in the opening 20 of the surround 20. Relatedly, the thickness of the metal member 10 may be equal to or less than the thickness of the surround 22 about the opening 20. The opening 20 may be sized to be slightly larger dimensionally in length and width than the metal member 10 such that the metal member 10 may be received by the opening 20 as depicted in Fig. 2.

An encapsulant 30 may be applied to the metal member 10 and/or surround 22 so as to fill any space between the metal member 10 and the surround 22 as depicted in Fig. 2. The encapsulant 30 may comprise a material that is applied and subsequently allowed to harden to substantially encapsulate the metal member 10 to secure the metal member 10 within the opening 20 of the surround 22. While depicted in Fig. 2 as being disposed between the tungsten material 10 and the surround 22, it will be appreciated that the encapsulant 30 may, in some embodiments, also substantially surround, or enclose, the tungsten material 10 and/or the surround 22 (i.e., cover all sides thereof). In this regard, the metal member 10 may include a surface finish to promote adhesion of the encapsulant 30 and/or a film layer 40 (described in greater detail below). Further

still, the surface finish may be decorative and at least partially visible in the finished transaction card as described in greater detail below.

In various embodiments, different materials 30 may be used as the encapsulant 30 to secure the metal member 10 in an inlaid fashion with respect to the surround 22. For example, the encapsulant 30 may comprise one or more of epoxy, resin, a thermoset polymer, a thermoplastic polymer, or the like. For example, specific examples may include polypropylene, nylon, polyester, ethylene-polyurethane, polyvinyl butyrate, vinyl chloride, silicone, polyvinyl alcohol, polyvinyl methyl ether, nitrocellulose, polyamide, bismaleimide, polyimide, epoxy polyester hybrid, and/or the like.

Furthermore, the encapsulant 30 may be chosen to have properties to promote adhesion with respect to the metal member 10. In this regard, an encapsulant 30 having properties chosen so as to prevent the metal member 10 from separating from the surround 22. For example, it may be appreciated that when the metal member 10 and the surround 22 are flexed, the metal member 10 and the surround 22 may undergo different amounts of deflection for a given force applied. By matching the encapsulant to the tungsten material 10, the amount of differential flexing the metal member 10 and the surround 22 undergoes may be minimized to as to reduce the tendency of the metal member 10 to separate from the surround 22 once encapsulated with respect thereto. In this regard, it may be appreciated that any separation of the metal member 10 from the surround 22 may result in processing defects later in the card manufacture process corresponding to for example, ghosting of graphics, separation of card layers, or other defects.

Therefore, it may be desirable to maintain the metal member 10 inlaid within the envelope of the surround 22 defined by opening 20. In this regard, the encapsulant 30 may assist in maintaining the metal member 10 inlaid with respect to the surround 22. Accordingly, encapsulant 30 may be chosen to have a hardness and/or flexing properties (e.g., a modulus of elasticity) close to or within a predetermined range of the hardness and/or modulus of elasticity of the metal member 10.

For example, the hardness of the metal member 10 may be or may approach 2570 MPa on the Brinell hardness scale and the modulus of elasticity may be or may approach approximately 411 GPa. Accordingly, in an embodiment, the encapsulant 30 may have a hardness that is at least about 30% of the hardness of the metal member 10, and in an implementation the encapsulant 30 may have a hardness at least about 50% of the hardness of the metal member 10. In an application,

the encapsulant 30 may have a hardness less than about 95% of the hardness of the metal member 10, and in an embodiment, the encapsulant 30 may have a hardness less than about 85% of the hardness of the metal member 10. In an embodiment, the encapsulant 30 may have a modulus of elasticity that is at least about 30% of the modulus of elasticity of the metal member 10, and in an implementation the encapsulant 30 may have a modulus of elasticity at least about 50% of the modulus of elasticity of the metal member 10. In an application, the encapsulant 30 may have a modulus of elasticity less than about 95% of the modulus of elasticity of the metal member 10, and in an embodiment, the encapsulant 30 may have a modulus of elasticity less than about 85% of the modulus of elasticity of the metal member 10.

In an embodiment, the metal member 10 may be sized in corresponding relation to the size of a finished card. For example, the International Organization for Standardization (ISO) may promulgate standards governing the size and/or properties for finished transaction cards. For example, ISO 7810 and/or ISO 7816 may specify transaction cards be 85.60 mm (3.375 in) in length by 53.98 mm in width (2.125 in) by 0.76 mm (0.030 in) in thickness. As used herein, the term “length” may correspond to the greatest dimension of the object, the term “width” may correspond to the next smallest dimension of the object than the length, and the term “thickness” may refer to the smallest dimension of the object. Therefore, as stated above, in an embodiment, the metal member 10 may have length, width, and height dimensions that are in corresponding relation relative to the finished transaction card in which the metal member 10 is incorporated. In an embodiment, the metal member 10 may have a length that is at least about 50% of the length of the transaction card, and in an implementation the metal member 10 may have a length that is at least about 70% of the length of the transaction card. In an application, the metal member 10 may have a length that is less than about 90% of the length of the transaction card, and in an embodiment, the metal member 10 may have a length that is less than about 85% of the length of the transaction card. In an embodiment, the metal member 10 may have a width that is at least about 50% of the width of the transaction card, and in an implementation, the metal member may have a width that is at least about 60% of the width of the transaction card. In an embodiment, the metal member 10 may have a width that is less than about 90% of the width of the transaction card, and in an implementation, the metal member 10 may have a width that less than about 80% of the width of the transaction card. In an embodiment, the metal member 10 may have a thickness that is at least about 10% of the thickness of the transaction

card, and in an implementation, the metal member 10 may have a thickness that is at least about 20% of the thickness of the transaction card. In an application, the metal member 10 may have a thickness less than about 40% of the thickness of the transaction card, and in an embodiment, the metal member 10 may have a thickness that is less than about 35% of the thickness of the transaction card. In a preferred embodiment, the metal member 10 may have a thickness that is at least about 30% of the thickness of the transaction card.

In an application, the metal member 10 may have a width of not less than about 30% and not more than about 60% of the width of the transaction card. In this regard, as shown in Fig. 16, the metal member 10 may be provided in nonoverlapping relative relation with respect to a machine readable field 242 of the card. In Fig. 16, the position of the metal member 10 in the finished transaction card is shown in ghosted lines. In this regard, it may be appreciated that the metal member 10 may be provided in the nonoverlapping relative relation with respect to the machine readable field 242 to, for example, prevent interference with the reading of the machine readable field 242 (e.g., such as by a magnetic reader in the case of a magnetic stripe). As may be appreciated, a reduction in the width of the metal member 10 may be provided with a corresponding increase in the thickness and/or length of the metal member 10 to maintain a weight of the card.

In an embodiment, the length of the metal member 10 may be at least about 42.8 mm (1.69 in). In an application, the length of the metal member 10 may be less than about 77.0 mm (3.03 in). In an embodiment, the width of the metal member 10 may be at least about 27.0 mm (1.06 in). In an application, the width of the metal member 10 may be less than about 48.6 mm (1.91 in). In an embodiment, the thickness of the metal member 10 may be at least about 0.127 mm (0.005 in). In an application, the thickness of the metal member 10 may be less than about 0.254 mm (0.030 in). In a preferred embodiment, the metal member 10 may have dimensions of about 73.025 mm (2.875 in) in length by 41.275 mm (1.625 in) in width by 0.254 mm (0.010 in) in thickness.

In an embodiment, the metal member 10 may have a density of at least about 15.0 g/cm³. In an implementation, the metal member 10 may have a density less than about 19.3 g/cm³. In a preferred embodiment, the metal member 10 may have density of about 17.5 g/cm³. In an embodiment, the metal member 10 may weigh at least about 8g, and in an application, the metal member 10 may weigh at least about 10g. In an application, the metal member may weigh less

than about 22.6g, and in an implementation, the weight of the metal member 10 may be less than about 14g. In an embodiment, the weight of the metal member 10 may represent at least about 40% of the overall weight of the transaction card, and in an implementation, the metal member 10 may represent at least about 50% of the overall weight of the transaction card. In an embodiment, the metal member 10 may weigh less than about 90% of the overall weight of the transaction card, and in an implementation, the weight of the metal member 10 may represent less than about 80% of the overall weight of the transaction card. In an embodiment, the overall weight of the transaction card may be at least about 10g, and in an implementation, the overall weight of the transaction card may be at least about 15g. In an embodiment, the overall weight of the transaction card may be at least about 25g, and in an application, the overall weight of the transaction card may be less than about 20g. Traditional plastic transaction cards may typically weigh between 4.5g and about 5.2g. Accordingly, in an embodiment, a weighted transaction card comprising a metal member 10 may weigh at least about two times a traditional plastic transaction card, and in a preferred embodiment, the weighted transaction card may weigh at least 3 times. In an application, the weighted transaction card may weigh less than about five times a traditional plastic transaction card.

In an embodiment, the transaction card may have a substantially even weight distribution across at least a portion of a first dimension (e.g., a length of the card). For instance, the card may have a substantially even weight distribution across at least about 60% of the length of the card. In a more preferred embodiment, the card may have a substantially even weight distribution across at least about 80% of the length of the card. Additionally, the transaction card may have a substantially even weight distribution across at least a portion of a second dimension (e.g., a width of the card). For instance, the card may have a substantially even weight distribution across at least about 60% of the width of the card. In a more preferred embodiment, the card may have a substantially even weight distribution across at least about 80% of the width of the card. The metal member 10 may be shaped, sized, and/or positioned relative to the transaction card so that the center of mass of the metal member 10 coincides with the centroid of the transaction card.

Additionally, it may be appreciated that a transaction card including a metal member 10 may have a weight distribution that is substantially balanced at least along one dimension of the card. For example, the metal member 10 may be sized, shaped, and/or disposed to have symmetric weight distribution along a dimension of the transaction card. For instance, the weight

of a first portion of the card along a first half (e.g., a left side) of a dimension (e.g., a length corresponding with the largest dimension of the transaction card) may be substantially the same as the weight of the transaction card along a portion of the card along a second half (e.g., a right side) of a dimension. By substantially the same, the weight of the first half may be no less than about 5 40% and not more than about 60% of the total weight of the card. The dimension may be the length, width, or thickness of the card. In this regard, the transaction card may have relatively uniform weight along the length of the card. In an embodiment (e.g., where the metal member 10 is disposed in nonoverlapping relative relation to a machine readable field), the transaction card may have a weight balance that is nonsymmetric along another dimension of the card (e.g., along 10 the width). That is, a first half of the card along a width (e.g., the top) of the card may be lighter than a second half of the card along a width (e.g., the bottom). However, this imbalance of weight along the width may not affect the weight distribution along the length, such that the weight distribution as determined along the length is still balanced along the length.

Further still, a weighted transaction card including the metal member 10 may be more rigid 15 than a traditional plastic transaction card. That is, a weighted transaction card may deflect a lesser amount for any given force applied to the weighted card. The amount of flexibility of a card may be quantified in a number of ways. In a first regard, the card may be secured along one side thereof (e.g., along a short side of the card corresponding to the width or along a long side of the card corresponding to length). A force may then be applied at an end of the card opposite end of the 20 secured edge. In turn, the amount of deflection of the card may be measured once the force is applied to quantify the flexibility of the card. In another method of quantifying the flexibility of the card, the card may be exposed to an axial load in the dimension corresponding to the card length or an axial load in the dimension corresponding to the card width. This may result in the card bowing. The amount of deflection of the card (i.e., the distance which the card bows) may 25 be measured as a deflection. In either of the foregoing methods, a weighted transaction card may undergo less of a deflection for a given force in such a test than a traditional plastic transaction card. In an embodiment, for a given test, the weighted transaction card may undergo a reduction in deflection of at least about 30% from the deflection of a traditional plastic transaction card, and in an application, the weighted transaction card may undergo a reduction in deflection of at least 30 about 40% from the deflection of a traditional plastic transaction card. In an application, for a given test, the weighted transaction card may undergo a reduction in deflection of less than about

90% from the deflection of a traditional plastic transaction card, and in an application, the weighted transaction card undergo a reduction in deflection of less about 80% from the deflection of a traditional plastic transaction card.

In a characterization, the weighted card may be deflectable, e.g., substantially elastically deformable, between a planar configuration and an arcuate configuration along at least a portion of a length of the card (e.g., corresponding with the longitudinal axis thereof), wherein the arcuate configuration has a radius of curvature of about 68 mm (2.7 in) or less. In an implementation, the weighted card may be deflectable, e.g., substantially elastically deformable, between a planar configuration and an arcuate configuration along at least a portion of a width of the card (e.g., corresponding with a cross-axis that is transverse, e.g., normal, to the longitudinal axis of the card), wherein the arcuate configuration has a radius of curvature of about 68mm (2.7 in) or less.

In an embodiment, the weighted card may be deflectable, e.g., substantially elastically deformable, through an angle of at least about 3° per 5.1 mm (.2 in), and preferably at least about 4.5° per 5.1 mm (.2 in), along a length of the card (e.g., corresponding with the longitudinal axis thereof). In the same or other embodiments, the weighted card may be deflectable, (e.g., substantially elastically deformable) through an angle of at least about 5° per 5.1 mm (.2 in), and preferably at least about 7.5° per 5.1 mm (.2 in), along a width of the card (e.g., corresponding with a cross-axis that is transversely, e.g., normal to the longitudinal axis of the card). In an implementation, the weighted card may be deflectable, e.g., substantially elastically deformable, through an angle of less than about 20° per 5.1 mm (0.2 in), along a length of the card (e.g., corresponding with the longitudinal axis thereof), and preferably less than about 18.5° per 5.1 mm (0.2 in), along a length of the card (e.g., corresponding with the longitudinal axis thereof). In the same or other embodiments, the weighted card may be deflectable, (e.g., substantially elastically deformable) through an angle of less than about 15° per 5.1 mm (.2 in), and preferably less than about 12° per 5.1 mm (.2 in), along a width of the card (e.g., corresponding with a cross-axis that is transversely, e.g., normal to the longitudinal axis of the card).

With further reference to Fig. 3, a film layer 40 may be applied to the surround 22 and the metal member 10 inlaid with respect to the surround 22 to further secure the metal member 10 within the opening 20. For example, the film layer 40 may assist in a lamination process as will be described in greater detail below. The film layer 40 may be, for example, a polyester, polyvinyl chloride (PVC), polypropylene, polyethylene, acrylic, polycarbonate, and/or the like. The film

layer 40 maybe, but is not required to be, transparent. The assembly including the metal member 10 inlaid and encapsulated within the opening 20 of the sheet 22 and the film layers 40 applied thereto may be referred to as inlay 100.

5 In this regard, with further reference to Fig. 4, a cross sectional view of the inlay 100 is shown along the boundary between the metal member 10 and the surround 22. In this regard, it may be appreciated that the opening 20 of the surround 22 may be sized so as to provide some space between the metal member 10 and the surround 22. This space may be filled with the encapsulant 30 to secure the metal member 10 in the opening 20. While not shown in Fig. 4, as described above in some embodiments, the encapsulant 30 may substantially surround the metal
10 member 10 (i.e., extend along all sides thereof) such that a layer of encapsulant 30 may also extend along the metal member 10 between the film layer 40 and the metal member 10.

Turning to Fig. 5, the inlay 100 may be provided between a graphics 210 layer and a second graphics layer 220. That is, the first graphics layer 210 may be disposed adjacent to a first side of the inlay 100 and the second graphics layer 220 may be disposed adjacent to a second side of the
15 inlay 100. The first graphics layer 210 and/or the second graphics layer 220 may be printable layers onto which graphics (e.g., logos, designs, photos, etc.) may be printed. Such graphics may be printed using any known printing technique known in the art such as, for example, screen printing, Gravure printing, lithography, inkjet printing, laser printing, etc. Of note, the graphics layers 210 and 220 may be printed or otherwise produced using traditional high volume card
20 production techniques. The second graphics layer 220 may include a graphics field 222 (e.g., containing terms and conditions or other indicia associated with the finalized transaction card).

Furthermore, the inlay 100, the first graphics layer 210, and the second graphics layer 220 may be disposed between a first transparent film layer 230 and a second transparent film layer 240. The first transparent film layer 230 may include graphics and/or data fields corresponding to the
25 finished transaction card. For example, as shown in Fig. 5, an account number 212, an account owner data field 214, one or more authenticity indicia 216 (e.g., holograms or the like), and/or a graphics field 218 may be printed or otherwise disposed (e.g., applied by way of adhesive or the like) on the first transparent film layer 230. In this regard, the first transparent film layer 230 may include personalization or the like related to a card account and/or card owner. Note that the
30 personalization may be provided via traditional high volume production techniques such as any of the foregoing printing techniques, hot stamping, application of holograms, etc. The second

transparent film layer 240 may include a machine readable field 242 and/or a signature field 244 printed thereon. The machine readable field 242 may be written with data corresponding to, for example, indicia indicative of an account to which the transaction card is associated or other information related to the transaction card. The signature field 244 may provide a surface on which the user of the card may write (e.g., to sign the card as part of a verification process).

With further reference to Fig. 6, the first transparent film layer 230, the first graphics layer 210, the inlay 100, the second graphics layer 220, and the second transparent film layer 240 may be disposed into a lamination press 300. The lamination press 300 may include first and second platens 310 between which the various layers are disposed. The platens 310 may include different surface finishes that face the layers stack (e.g., including the transparent film layers 230 and 240, the graphics layers 210 and 220 and the inlay 100) so as to apply a surface finish to the transaction card upon completion of the lamination. For example, a mirrored finish (resulting in a gloss finish on the card) or a satin finish (resulting in a satin finish on the card) may be provided on the platens 310. It may be appreciated that a satin finish may be preferred in at least some embodiments. In this regard, the satin finish on the finished transaction card may reduce the likelihood that "ghosting" of the metal member 10 is visible on the exterior surfaces of a finished transaction card. That is, a slightly rougher surface (e.g., a non-glossy surface) may result in any ghosting that may occur with respect to the metal member 10 being minimized. In this regard, the surface finish of the finished transaction card may be not less than about 0.15 micrometers (6 microinches) and not more than about 0.403 micrometers (15.9 microinches). Additionally or alternatively, one or more different finishes may be provided on the platens 310 (e.g., including the incorporation of designs or the like by altering the finishes on a given portion of the platen 310).

In any regard, heat and pressure may be applied to the platens 310 in the direction of arrows 320 such that the layer stack becomes laminated. That is, the application of heat and pressure to the first transparent film layer 230, the first printable layer 210, the inlay 100, the second printable layer 220, and the second transparent film layer 240 may result in the lamination of the various layers resulting in a finished card body. The hot lamination process may include one or more phases of application of heat and/or pressure. For example, during a first phase a constant temperature may be applied to the layer stack at a constant pressure. During a second phase, a constant temperature (e.g., lower than the temperature of the first phase) may be applied and the pressure may be continuously or periodically increased during the second phase. Additional phases

including different and/or variable temperatures and/or pressures may be applied to laminate the layer stack.

While the foregoing process focused on the production of a single transaction card, it will be appreciated that the process described above may be completed in a bulk manner. In this regard, with further reference to Fig. 7, the inlay 100 may include a plurality of portions corresponding to individual finished transaction cards. In this regard, the plurality of portions corresponding to individual cards may undergo the foregoing process and be later separated (e.g., by way of cutting or punching out the individual card portions). Accordingly, as shown in Fig. 7, a plurality of metal members 10 may be inlaid with respect to a plurality of openings 20 of a surround 22. Accordingly, the surround 22 may receive a plurality of metal members 10 that may each correspond to an individual card portion. The inlay 100 including the plurality of individual card portions may be processed similarly as described above (i.e., disposed between first and second graphics layers 210 and 220 as well as first and second transparent film layers 230 and 240) and laminated in a bulk operation. In this regard, the first and second graphics layers 210 and 220 as well as first and second transparent film layers 230 and 240 may also have individual card portions including the features described above in relation to each layer for each individual card portion. Accordingly, once the inlay 100 including the plurality of individual card portions has undergone the lamination process, the individual finished cards may be separated from the resulting bulk card sheet. For example, a sheet including 28 or 56 card portions may be provided.

In an implementation, a transaction card may be provided that includes an inset device. The inset device may include, for example, a smart card chip or the like. In an implementation, the inset device may be an EMV chip, a Mifare chip, or other inset device provided on the card. It will be appreciated that when integrating inset devices with transaction cards, the card may be milled to provide a pocket. Accordingly, as depicted in Fig. 9, the metal member 10 may include a relief portion 12. The relief portion 12 may provide a space in which a pocket may be milled in a finished card to accommodate an inset device. In this regard, the relief portion 12 of the metal member 10 may be sized and positioned so as to avoid any portion of the metal member 10 interfering with the milling process. As shown in Fig. 9, encapsulant 30 may be provided in the space defined by the relief portion 12. In an implementation depicted in Fig. 10, the surround 22 may include a projection 24 that extends into the space defined by the relief portion 12. In any regard, as shown in Fig. 11, a pocket 26 may be milled to accommodate an inset device (e.g., an

EMV chip). While the pocket 26 is shown in Fig. 12 as being milled into the projection 24 of the surround 22, it may also be appreciated that the encapsulant 30 disposed in the space defined by the relief portion 12 may also be milled. Further still, while the inlay 100 is shown as being milled in Fig. 11, this may be for illustration purposes only. In this regard, it may be appreciated that the finished transaction card (e.g., after lamination) may be milled such that additional layers are milled that are not shown in Fig. 11. In this regard, an inset device may be disposed in the pocket 26.

Fig. 12 shows an embodiment of an inlay 100 where a relief portion 12 is provided that comprises an opening in the metal member 10. That is, the relief portion 12 shown in Fig. 12 may be provided such that the metal member 10 surrounds the relief portion 12. In this regard, the relief portion 12 need not be positioned at an edge of the metal member 10. The relief portion 12 may be filled with encapsulant 30 and subsequently milled to produce a pocket 26 for receiving an inset device. Alternatively, a plug or other portion of material (e.g., a similar material to that of surround 22) may be provided in the relief portion 12 that is milled to produce the pocket 26.

Further still, with reference to Fig. 13, the inlay 100 may be provided with an antenna 28 (e.g., to facilitate wireless or contactless communication with a finished transaction card). With further reference to Figs. 14A and 14B, various embodiments of the positioning of the antenna 28 relative to the inlay 100 are shown. For example, as shown in Fig. 14A, the antenna 28 may be disposed on a surface of the surround 22. In this regard, the antenna 28 may be provided directly on the surface of the surround 22 (e.g., by way of a deposition process or via an adhesive). While not shown, the antenna 28 may be provided on a layer that extends relative to the inlay 100 (e.g., the antenna 28 and associated substrate may form a layer of the card).

Additionally, as shown in Fig. 14B, the antenna 28 may be inset relative to the surround 22. In this regard, the surround may be formed or processed to include a recess that accommodates the antenna 28. The recess may be milled from the surround 22. In this regard, the antenna 28 may be provided at least partially inset into the surround 22 such that the antenna 28 may not add to the thickness of the finished card.

Additionally, with reference to Fig. 15, it may be appreciated that in a finished transaction card, an edge of a surround 22 may be at least partially exposed at an edge of the transaction card. That is, the layers of the first graphics layer 210, the surround 22, and the second graphics layer 220 may each be visible at an edge of the finished transaction card. In this regard, it may be

appreciated that the colors of these layers may be selected to match or contrast. For example, in an embodiment, the color of the surround 22 may be chosen to contrast from at least one of the first graphics layer 210 or the second graphics layer 220 so that the contrasting color of the surround 22 may be visible at a portion of the edge of the finished card. In other embodiments, the color of the surround 22 may be chosen to match the color of at least one of the first graphics layer 210 or the second graphics layer 220 such that the visible portion of the surround 22 at the edge of the finished transaction card may match the edge color of the first graphics layer 210 or the second graphics layer 220.

In an embodiment, the graphics layers 210 and/or 220 and the surround 22 may be substantially opaque. In this regard, in an embodiment of the transaction card, the metal member 10 may not be visible at an exterior of the card. That is, the metal member may be completely encapsulated by opaque portions such that the metal member is not visible.

In another embodiment, the transaction card may include a transparent or translucent portion so that at least a portion of the metal member 10 is visible at an exterior of a transaction card including the metal member. As such, with reference to Fig. 17, a front side of a card is shown such that a graphics layer 210 is visible. The graphics layer 210 may include a transparent portion 250. In this regard, the metal member 10 may be visible through the transparent portion 250. As may be appreciated, the transparent portion 250 may be disposed some distance from the edge of the graphics layer 210. That is, the transparent portion 250 may include a border 260 surrounding the transparent portion 250. In this regard, the border 260 may be substantially opaque. As such, the border 260 may cover an interface between the metal member 10 and the surround 22. In this regard, an edge portion of the metal member 10 may be obscured by the border 260. As may be appreciated, if the metal member 10 includes a surface roughness (e.g., a textured, potentially decorative surface roughness), the surface roughness may be visible through the transparent portion 250. While one side (e.g., corresponding to the first graphics layer 210) is shown, it may be appreciated that such a transparent portion 250 may be provided on either or both sides of a transaction card.

Reference is now made to Figs. 18-20 which illustrate another embodiment of an inlay 100 where a relief portion 12 of a metal member 10 that provides a space for a pocket (e.g. a transaction card pocket for receiving an inset device that includes a smart card chip) is defined by an opening 12a that extends through the metal member 10, with a non-metal plug 14 (e.g. comprising a

polymer-based material) disposed in the opening 12a of the relief portion 12. In one approach, the plug 14 and the opening 12a of the relief portion 12 may be sized to facilitate press-fit insertion of the plug 14 in to the opening 12a. In turn, the metal member 10, together with the inserted plug 14, may be disposed in an opening 20 of a non-metal surround 22 (e.g. comprising a polymer-based material). In one approach, the opening 20 of the surround 22 and the metal member 10 may be sized to facilitate press-fit insertion of the metal member 10 in to the opening 20 of the surround 22.

As shown in Fig. 19, after positioning of the plug 14 in the opening 12a of the relief portion 12, and positioning of the metal member 10 within the opening 20 of the surround 22, an antenna 28 may be provided on the surround 22 so as to extend about the opening 20 thereof. In particular, a first portion 28a of antenna 28 may extend around the opening 20 a plurality of times (e.g. to define a plurality of outer loops). Further, a second portion 28b of the antenna 28 may be disposed on and extend about a peripheral portion of the plug 14. In that regard, the second portion 28b of the antenna 28 may be provided on plug 14 so that, upon subsequent provision of a transaction card pocket (a portion 26a of which is shown with phantom lines in Fig. 19) for receiving an inset device (e.g. an integrated circuit (IC) chip module having a smart card chip and electrically interconnected antenna), the second portion 28b may extend about the pocket a plurality of times (e.g. to define a plurality of inner loops).

With further reference to Fig. 19, the first portion 28a and second portion 28b of antenna 28 may be electrically interconnected by an intermediate portion 28c of antenna 28 extending therebetween. In that regard, the antenna 28 may be defined by a continuous length of metal that extends from a free end about the opening 20 of surround 22 (e.g. to define a first section of the first portion 28a), then extends to the plug 14 (e.g. to define a first section of the intermediate portion 28c), then extends about the plug 14 (e.g. to define the second portion 28b), then extends back to the surround 22 (e.g. to define a second section of the intermediate portion 28c), then extends about the opening 20 of surround 22 to another free end (e.g. to define a second section of the first portion 28a). In some implementations, the entire first portion 28a of antenna 28 may be disposed at least 2 mm (79 mils) inward from an outer periphery of the surround 22, and at least 1 mm (39 mils) outward from an outer periphery of the metal member 10.

In some embodiments, the antenna 28 may comprise a metal wire (e.g. a copper wire) that may have an electrically non-conductive coating provided thereupon (e.g. a lacquer or shellac

coating), and that may be of a relatively small diameter (e.g. about .08 mm (3 mils) to about .15 mm (6 mils)). In such embodiments, the metal wire of antenna 28 may be partially inset relative to the surface of surround 22, and optionally, relative to the surface of plug 14. For example, the metal wire may be partially embedded (e.g. about 30% to 60% of the wire diameter may be inset),
5 via an ultrasonic or laser embedding procedure. As further shown in Figs. 18 and 19, the metal member 10 may include a pair of grooves 10a extending partially or completely through the metal member 10, wherein corresponding first and second sections of the intermediate portion 28c of antenna 28 may be disposed within the grooves 10a.

As shown in Fig. 20, after the provision of antenna 28, as described in relation to Fig. 19,
10 the inlay 100 may be provided with film layers 40 on opposing sides of and in face-to-face relation with the surround 22, metal member 10 and plug 14. The film layers 40 may comprise a polymer-based material, e.g. a polyester, polyvinylchloride (PVC), polypropylene, polyethylene, acrylic, polycarbonate, and/or like material. In one approach, the film layers 40 may be attached to the surround 22, metal member 10 and plug 14 via polymer-based adhesive layers. As further
15 described herein, the inlay 100 of Figs. 18-20 may be provided as one of a plurality of inlays comprising an inlay sheet layer that may be interconnected to additional sheet layers to define a multi-layer assembly from which a corresponding plurality of card bodies may be separated for subsequent processing (e.g. pocket formation, inset device placement, pre-personalization procedures, and personalization procedures including the provision of visible account indicia and
20 encoding of a smart card chip and/or magnetic stripe with unique account-related data).

Reference is now made to Figs. 21-23 which illustrate another embodiment of an inlay 100 where a relief portion 12 of a metal member 10 that provides a space for a pocket (e.g. a transaction card pocket for receiving an inset device that includes a smart card chip) is defined by an edge recess 12b, or notch, that is provided at an outer edge of the metal member 10, with a projection
25 24 of a non-metal surround 22 (e.g. comprising a plastic polymer-based material) that extends in to the recess 12b of the relief portion 12. In one approach, an opening 20 and the projection 24 of the surround 22, and the metal member 10 and edge recess 12b thereof, may be sized to facilitate press-fit insertion of the metal member 10 in to the opening 20 of the surround 22.

As shown in Fig. 22, after positioning of the metal member 10 within the opening 20 of
30 the surround 22, with projection 24 disposed in the edge recess 12b of metal member 10, an antenna 28 may be provided on the surround 22 so as to extend about the opening 20 thereof. In

particular, a first portion 28a of antenna 28 may extend around the opening 20 on a peripheral portion of surround 22 a plurality of times (e.g. to define a plurality of outer loops). Further, a second portion 28b of the antenna 28 may be disposed on and extend about a peripheral end portion of the projection 24 of surround 22 a plurality of times (e.g. to define a plurality of inner loops).

5 In that regard, the second portion 28b of the antenna 28 may be provided on projection 24 so that, upon subsequent provision of a transaction card pocket (a portion 26a of which is shown with phantom lines in Fig. 22) for receiving an inset device (e.g. an integrated circuit (IC) chip module having a smart card chip and electrically interconnected antenna), the second portion 28b may extend about the pocket a plurality of times (e.g. to define a plurality of inner loops).

10 With further reference to Fig. 22, the first portion 28a and second portion 28b of antenna 28 may be electrically interconnected by an intermediate portion 28c of antenna 28 extending therebetween. In that regard, the antenna 28 may be defined by a continuous length of metal that extends from a free end about the opening 20 of surround 22 (e.g. to define a first section of the first portion 28a), then extends along the projection 24 (e.g. to define a first section of the
15 intermediate portion 28c), then extends about a peripheral end portion of projection 24 (e.g. to define the second portion 28b), then extends back along projection 24 to the peripheral portion of surround 22 (e.g. to define a second section of the intermediate portion 28c), then extends about the opening 20 of surround 22 to a second free end (e.g. to define another section of the first portion 28a).

20 In one embodiment, the antenna 28 may comprise a metal wire (e.g. a copper wire) that may have an electrically non-conductive coating provided thereupon (e.g. a lacquer or shellac coating), and that may be of a relatively small diameter (e.g. about .08 mm (3 mils) to about .15 mm (6 mils)). In such embodiments, the metal wire of antenna 28 may be partially inset relative to the surface of surround 22 and/or projection 24 thereof. For example, the metal wire may be
25 partially embedded (e.g. about 30% to 60% of the wire diameter may be inset), via an ultrasonic or laser embedding procedure.

As shown in Fig. 23, after the provision of antenna 28, as described in relation to Fig. 22, the inlay 100 may be provided with film layers 40 on opposing sides of and in face-to-face relation with the surround 22 and metal member 10. The film layers 40 may comprise a polymer-based
30 material, e.g. a polyester, polyvinylchloride (PVC), polypropylene, polyethylene, acrylic,

polycarbonate, and/or like material. In one approach, the film layers 40 may be attached to the surround 22 and metal member 10 via polymer-based adhesive layers.

As further described herein, the inlay 100 of Figs. 21-23 may be provided as one of a plurality of inlays comprising an inlay sheet layer that may be interconnected to additional sheet layers to define a multi-layer assembly from which a corresponding plurality of card bodies may be separated for subsequent processing (e.g. pocket formation, inset device placement, pre-personalization procedures, and personalization procedures including the provision of visible account indicia and encoding of a smart card chip and/or magnetic stripe with unique account-related data).

Reference is now made to Fig. 24 which illustrates another embodiment of an inlay 100 that is the same as the inlay 100 described above in relation to Figs. 21-23, except that antenna 28 includes only a first portion 28a and an intermediate portion 28c, and does not include a second portion 28b as described in relation to Figs. 21-23. Rather, in the embodiment shown in Fig. 24, the two sections of intermediate portion 28c terminate and may be directly electrically interconnected to different, corresponding electrically-conductive contact pads 29 provided in spaced relation on an end portion of projection 24 of the surround 22. In turn, upon subsequent provision of a transaction card pocket (a portion 26a of which is shown with phantom lines in Fig. 24) and an inset device therein (e.g. an integrated chip (IC) module having a smart card chip and two electrically interconnected contacts), the contact pads 29 may be directly electrically interconnected to the inset device (e.g. interconnected to contacts of an IC chip module that are interconnected to a smart card chip).

Reference is now made to Figs. 25 and 26 which illustrate an embodiment of a dual interface transaction card 401 having a length and a width (e.g. a length, width and thickness in compliance with ISO/IEC Standard 7810). The transaction card 401 may include an inlay 100 as described above. The inlay 100 may extend from edge-to-edge across a length L and width W of the transaction card 401. Further, transaction card 401 may include a first graphics layer 410 interconnected to a first side of the inlay 100 and extending from edge-to-edge across the length L and the width W of the transaction card 401, and a second graphics layer 420 interconnected to a second side of the inlay 100 and extending from edge-to-edge across the length L and the width W of the transaction card 401. The first graphics layer 410 may be opaque or transparent, and may be provided with printing 412 on an outward-facing side, wherein the printing 412 is visible

through a first side of the transaction card 401, as shown in Fig. 25. Similarly, the second graphics layer 420 may be opaque or transparent and may be provided with printing 422 on an outward-facing side thereof, wherein the printing 422 is visible through a second side of the transaction card, as shown in Fig. 26.

5 The printing provided on the outward-facing side of the first graphics layer 410 and/or on the outward-facing side of the second graphics layer 420 may be forward-printed and may comprise one or more of graphics (e.g. a pictorial scene, a logo, a photo, etc.), human-readable characters (e.g. numbers, letters, and/or representations thereof), and/or one or more machine-readable markings (e.g. a bar code, a multi-dimensional matrix code, etc.). In some embodiments, printing may be provided exclusively on the outward-facing side of the first graphics layer 410 and/or on the outward-facing side of the second graphics layer 420, with no printing on the inward-facing side of the first graphics layer 410 and/or on the inward-facing side of the second graphics layer 420. Alternatively or additionally, in some embodiments, reverse printing may be provided on the inward-facing side of a transparent first graphics layer 410 and/or on the inward-facing side of a transparent second graphics layer 420.

 The printing 412 and/or printing 422 may comprise ink printing. By way of example, printing 412 on the outward-facing side of the first graphics layer 410 and/or printing 422 on the outward-facing side of the second graphics layer 421 may be provided by screen printing, Gravure printing, lithography, inkjet printing, or other high volume ink printing techniques.

20 As further shown in Fig. 25, visible indicia 440a, 440b may be provided on the dual interface transaction card 401, wherein the visible indicia 440a comprises data corresponding with and indicative of an account uniquely associated with the transaction card 401, e.g. a payment account administered by or on behalf of card issuer payment institution. For example, the visible indicia 440a may comprise, human-readable characters indicative of a corresponding account (e.g. an account number). Further, visible indicia 440b may include additional human-readable data corresponding with the given account, including a corresponding card expiration date, a corresponding account service grade level, and/or corresponding customer-specific data (e.g. customer name, customer duration data, etc.). In Fig. 25, visible indicia 440a, 440b are provided for viewing from the first side of the transaction card 401. In other embodiments, visible indicia 440a and/or 440b may be also or alternatively provided for viewing from the second side of the

transaction card 401. Visible indicia 440a, 440b may be provided on transaction card 401 as a part of card personalization procedures.

As shown in Fig. 25, dual interface transaction card 401 may also include a pocket 26 defined in the first side of the transaction card 401. In turn, a plurality of contact pads 444 and an underlying integrated circuit (IC) chip 446 (e.g. a smart card chip shown by phantom lines) and electrically interconnected antenna 448 (i.e. one or more metal loops shown by phantom lines) may be disposed within the pocket 26, wherein the contact pads 444 and IC chip 446 may be provided for contact with a chip card reader device for signal transmissions therebetween (e.g. in compliance with ISO/IEC Standard 7816) to complete a financial transaction (e.g. at an ATM location, a point-of-sale location, etc.). In one approach, the contact pads 444 may be supportably interconnected to a top side of a substrate, and the IC chip 446 and electrically interconnected antenna 448 may be supportably interconnected to a bottom side of the same substrate as part of an assembled IC chip module that may be positioned and secured within pocket 26 (e.g. via an adhesive in a single operation). The antenna 448 may be provided for inductive coupling with the second portion 28b of the antenna 28 of the inlay 10 described in relation to Figs. 18-20 or Figs. 21-23 above. In turn, the antenna 448 and IC chip 446 may be provided for contactless interface with a contactless card reader (e.g. in compliance with ISO/IEC Standard 14443). The IC chip 446 may be encoded during card personalization with data corresponding with the account indicated by visible indicia 440a. Optionally, an elite brand mark 441 (e.g. indicative of a specific payment network or card association) may be affixed to the first side of the transaction card 401.

With further reference to Fig. 26, dual interface transaction card 401 may also include a magnetic stripe 443 affixed to the second side of transaction card 401. The magnetic stripe 443 may be encoded during card personalization with data corresponding with the account indicated by visible indicia 440a (e.g. in compliance with ISO/IEC Standard 7811). As further shown in Fig. 26, a signature block 445 and/or hologram 447 may also be affixed to the second side of the transaction card 401 (e.g. via hot-stamping).

Reference is now made to Fig. 27 which illustrates a cross-sectional view of the dual interface transaction card 401 shown in Fig. 25, with an inlay 100 as shown in Figs. 21-23, wherein the cross-sectional view is taken along section line AA shown in Fig. 25. As illustrated, the transaction card 401 may include the inlay 100, the first graphics layer 410 and second graphics layer 420 on opposing sides of the inlay 100, and a first film layer 460 interconnected to an

outward-facing side of the first graphics layer 410 and second film layer 462 interconnected to an outward-facing side of the second graphics layer 420. As described in relation to Figs. 21-23, the inlay 100 may include a metal member 10 located within an opening of a surround 22 that includes a projection 24. Further, the inlay 100 may include an antenna 28 having a first portion 28a and a second portion 28b defined by a continuous length of metal (e.g. a metal wire partially embedded in a surface of surround 22 and projection 24 thereof). Further, the inlay 100 may include outer film layers 40, as described in relation to Figs. 21-23.

As further illustrated in Fig. 27, the dual interface transaction card 401 may include a pocket 26 having an IC chip module 480 disposed therein. The IC chip module 480 may include a plurality of contact pads 444 supportably interconnected to a top side of a substrate 482, and an IC chip 446 and an electrically interconnected antenna 448 supportably interconnected to a bottom side of substrate 482. The contact pads 444 may be electrically interconnected through substrate 482 to IC chip 446 to provide for contact signal transmission between a contact card reader and the IC chip 446 (e.g. in compliance with ISO/IEC Standard 7016). The antenna 448 and the second portion 28b of the antenna 28 of the inlay may be disposed in overlapping, or at least partially overlapping, and spaced relation to facilitate inductive coupling therebetween to provide for contactless RF signal transmission between a contactless card reader and the IC chip 446 (e.g. in compliance with ISO/IEC Standard 14443).

As illustrated in Fig. 27, the IC chip module 480 may be secured within pocket 26 via an adhesive 490. In that regard, the pocket 26 may include a first portion that extends entirely through the first film layer 460, the first graphics layer 410, the inlay 100 and in to a portion of the second graphics layer 420, and a second portion that extends through the first film layer and at least a portion of the first graphics layer 710. The second portion may be of a ring-shaped configuration that adjoins and extends about the first portion. As such, a ring-shaped shelf 492 may be defined at the bottom of the second portion of the pocket 26, wherein the adhesive 490 may be provided on the shelf 492 and in contact with at least a ring-shaped portion of a bottom side of the IC chip module 480 and substrate 482 thereof. In another arrangement that utilizes the inlay of Fig. 24, the second portion 28b of the antenna may be replaced by contact pads 29, and electrically conductive members may be provided that extend between the contact pads 29 and contacts that are supported on the bottom side of substrate 482 and electrically interconnected to the IC chip 446. In contactless-only arrangements, an IC chip module 480 may be provided in pocket 26

without contact pads 444, wherein the IC chip 446 may be electrically interconnected to contacts of the IC chip module 480 that are electrically coupled to antenna 28 (e.g. inductively coupled via an antenna 448 or directly coupled via electrically conductive members) for RF signal transmission to/from a contactless card reader.

5 Reference is now made to Fig. 28 which illustrates various additional layers of a card body comprising the dual interface transaction card 401, wherein the thicknesses of such layers are exaggerated in relation to the length L and width W dimensions of the transaction card 401. As shown, in addition to the inlay 100, first graphics layer 410, and second graphics layer 420, the transaction card 401 may include a first inner polymer-based adhesive layer 450 disposed between
10 and interconnecting the with inlay 100 and the inward-facing side of the first graphics layer 410. Similarly, a second inner polymer-based adhesive layer 452 may be disposed between and interconnecting the inlay 100 and the inward-facing side of the second graphics layer 420. In one approach, the first inner polymer-based adhesive layer 450 may be provided as a thermosetting coating (e.g. a thermosetting resin) applied to a first side of the inlay 100, and the second inner
15 polymer-based adhesive layer 452 may be provided as a thermosetting coating (e.g. a thermosetting resin) applied to a second side of the inlay 100. In another approach, the first inner polymer-based adhesive layer 250 and/or the second inner polymer-based adhesive layer 452 may be provided as a coating applied to an inward-facing side of the first graphics layer 410 and/or to an inward-facing side of the second graphics layer 420, respectively.

20 As further shown in Fig. 28, dual interface transaction card 401 may include a first film layer 460 interconnected to an outward-facing side of the first graphics layer 410 and extending from edge-to-edge across the length L and the width W of the transaction card 401, and a second film layer 462 interconnected to an outward facing side of the second graphics layer 420 and extending from edge-to-edge across the length L and the width W of the transaction card 401. The
25 first film layer 460 and/or the second film layer 462 may be transparent to facilitate the viewing of printing 412 and/or printing 422 that may be provided on the first graphics layer 410 and/or second graphics layer 420, respectively, as discussed above. The second film layer 462 may be provided with a magnetic stripe on an outward-facing side thereof.

 Additionally, and as further shown in Fig. 28, dual interface transaction card 401 may
30 include a first outer thermoset layer 454 disposed between and interconnecting the first graphics layer 410 and an inward-facing side of the first film layer 460. Similarly, a second outer thermoset

layer 456 may be disposed between and interconnecting the second graphics layer 420 and the inward-facing side of the second film layer 462. In one approach, the first outer thermoset layer 454 may be provided as a thermosetting coating (e.g. a thermosetting adhesive) applied to an inward-facing side of the first film layer 460, and the second outer thermoset layer 456 may be provided as a thermosetting coating (e.g. a thermosetting adhesive) applied to an inward-facing side of the second film layer 462. In another approach, the first outer thermoset layer 454 may be provided as a thermosetting coating (e.g. a thermosetting adhesive) applied to an outward-facing side of the first graphics layer 410, and the second outer thermoset layer 456 may be provided as a thermosetting coating (e.g. a thermosetting adhesive) applied to an outward-facing side of the second graphics layer 420.

The inlay 100 and additional layers described in relation to Figs. 25-28 may be assembled in stacked relation to establish interconnections therebetween to provide the transaction card 401. For example, after stacked assembly of the layers, and prior to the provision of the visible indicia 440a, 440b, pocket 26, contact pads 444, IC chip 446, antenna 448, elite brand mark 441, signature block 445 and hologram 447, the assembled layers may be heated under pressure to a predetermined temperature range across the assembly of layers, wherein the polymer-based adhesive layers 450, 452, and thermoset layers 454 and 456 are activated, or cured, so as to fixedly interconnect the corresponding adjacent layers between which such thermoset layers 450, 452, 454 and 456 are disposed. The predetermined temperature range across the assembly of layers may be established to comprise temperatures lower than softening temperatures of the inlay 100 (e.g. surround 22), first graphics layer 410, second graphics layer 420, first film layer 460, and second film layer 462. More particularly, the predetermined temperature range across the assembly of layers may be from at least about 240° Fahrenheit to no more than, or less than, about 270° Fahrenheit.

In one example, a dual interface transaction card 401 may be provided with layers having the following thicknesses:

first film layer 460 with first outer thermoset layer 454 applied thereto: about .025 mm (1 mil) - .076 mm (3 mils);

first graphics layer 410: about .127 mm (5 mils) – .152 mm (6 mils);

first inner polymer-based adhesive layer 450: about .025 mm (1 mil – .076 mm (3 mils);

inlay 100: about .279 mm (11 mils) – .330 mm (13 mils);

second inner polymer-based adhesive layer 452; about .025 mm (1 mil) – .076 mm (3 mils);
second graphics layer 420: about .127 mm (5 mils) – .152 mm (6 mils);
second film layer 462 with second outer thermoset layer 456 applied thereto: about .025 mm (1 mil) - .076 mm (3 mils).

5 In conjunction with such example, the metal member 10 may comprise tungsten, stainless steel or another metal identified herein.

In some embodiments, subsequent to assembly and interconnection of the layers of the dual interface transaction card 401, the visible indicia 440, pocket 26, contact pads 444, IC chip 446 and antenna 448 may be provided as described above. Further, the IC chip 446 and magnetic stripe
10 443 may be encoded with personalization data, during card personalization completion. Additionally, the optional elite brand mark 441, signature panel 445 and hologram 447 may be affixed (e.g. hot-stamped).

In contemplated arrangements, all or at least a portion of the visible indicia 440 may be defined at an outward-facing surface of the first film layer 460 (e.g. by at least one of laser
15 engraving, ink jet printing and thermal printing). By way of particular example, visible indicia 440 may be defined at the outward-facing surface of the first film layer 460 by laser engraving, wherein the first film layer 460 may comprise a polymer-based material having a laser reactive material dispersed therein (e.g. carbon particles). When the visible indicia 440 is defined by any
of laser engraving, ink jet printing and thermo-printing, a carbon containing ink may be utilized
20 for printing on the first graphics layer 410 and/or second graphics layer 420. Alternatively, in laser engraving embodiments, carbonless ink may be utilized for printing on the first graphics layer 410 and/or second graphics layer 420.

In some embodiments, dual interface transaction card 401 may be produced as one of a corresponding plurality of dual interface transaction cards to realize production efficiencies. In
25 that regard, reference is now made to Figs. 29 and 30 which illustrate a multi-sheet assembly 500 of multiple sheet layers having a plurality of sheet regions 501 from which a plurality of card bodies may be separated and further processed to yield a corresponding plurality of transaction cards, each as described above in relation to transaction card 401. While Figs. 29 and 30 illustrate the assembly of a multi-sheet assembly 500 having four sheet regions 501 from which four card
30 bodies may be separated (i.e. arranged in two rows and two columns), a larger multi-sheet

assembly may be utilized to yield a greater number of card bodies (e.g. 28 card bodies arranged in 4 rows and 7 columns).

With specific reference to Fig. 30, a first graphics sheet 510 (e.g. corresponding with first graphics layer 410) and second graphics sheet 520 (e.g. corresponding with second graphics layer 420) may be arranged so that inward-facing sides thereof are located in face-to-face relation to opposing sides of an inlay sheet 100a (e.g. corresponding with inlay 100). Additionally, a first film sheet 560 (e.g. corresponding with first film layer 460) and a second film sheet 562 (e.g. corresponding with second film layer 462) may be arranged so that inward-facing sides thereof are located in face-to-face relation to outward-facing sides of the first graphics sheet 510 and second graphics sheet 520, respectively.

Prior to arranging the multi-sheet assembly 500 as shown in Fig. 30, printing may be provided at each of a plurality of different locations (i.e. in corresponding relation to each of the plurality of sheet regions 501 from which card bodies will be separated) on the outward-facing side and/or inward-facing side of the first graphics sheet 510 to provide printing 412 as described above in relation to Fig. 25. In that regard such printing 412 may be the same for each of the card bodies to be separated. Similarly, printing may be provided at each of a plurality of different locations (i.e. in corresponding relation to each of the plurality of sheet regions 501 from which the card bodies will be separated) on the outward-facing side and/or inward-facing side of the second graphics sheet 520 to provide printing 422 as described above in relation to Fig. 26. In that regard, such printing 422 may be the same for each of the card bodies to be separated. Additionally, a different magnetic stripe may be provided on an outward-facing side of the second film sheet 562 in corresponding relation to each row of the plurality of sheet regions 501 from which card bodies will be separated. As further shown in Fig. 30, the inlay sheet 100a may include a plurality of inlay regions 101b and metal members 10 (shown in phantom lines) disposed within the plurality of sheet inlay regions 101b, in corresponding relation to the plurality of sheet regions 501 from which a plurality of card bodies will be separated. In that regard, each of the inlay regions 100b may be of a width and a length that is equal to a length and width of the plurality of sheet regions 501.

Further in that regard, and with reference now to Figs. 31A, 31B, 31C, 31D and 31E, one approach for the construction of inlay sheet 100a will be described. In particular, Figs. 31A and 31B show a metal sheet 570 having a plurality of metal regions 571 from which a plurality of metal

members 10 may be separated. For example, the metal members 10 may be separated from the metal sheet 570 via milling and/or punch operations. In the illustrated embodiment, each of the metal members 10 may be of a configuration that corresponds with the inlay 100 described above in relation to Figs. 21-24. In turn, and as shown in Figs. 31C and 31D, the plurality of metal members 10 may be located in a corresponding plurality of openings 20 of a surround layer sheet 580. In the later regard, the surround layer sheet 580 may comprise a plurality of regions 581 in corresponding relation to the plurality of sheet regions 501 from which card bodies will be separated. More particularly, each of the plurality of regions 581 may include a portion corresponding with a surround 22 having a projection 24 and opening 20, as described in relation to Figs. 20-24 above. In that regard, the plurality of metal members 10 and a plurality of openings 20 may be sized for press-fit positioning of the metal members 10 in the openings 20. In that regard, each of the metal members 10 may be of a substantially equal thickness which is equal to or preferably not less than 90% of a thickness of the surround layer sheet 580.

As further illustrated in Fig. 31D, prior to or after the positioning of the plurality of metal members 10 in the plurality of openings 20, a corresponding plurality of antennas 28 may be provided in corresponding relation to the plurality of regions 581, each as described in relation to Figs. 20-24 above. Thereafter, and as shown in Fig. 31E, opposing film layer sheets 590 may be provided on each side of the surround layer sheet 580 to yield the inlay sheet 101a of multi-layer assembly 500.

Returning now to Fig. 30, in contemplated embodiments a first inner polymer-based adhesive sheet-like layer may be provided between the inward-facing side of the first graphics sheet 510 and a first side of the inlay sheet 101a facing the first graphics sheet 510, and a second inner polymer-based adhesive sheet-like layer may be provided between the inward-facing side of the second graphics sheet 520 and a second side of inlay sheet 101a facing the second graphics sheet 520 as part of the multi-sheet assembly 500. Further, in contemplated embodiments a first outer thermosetting sheet-like layer may be provided between the outward-facing side of the first graphics sheet 510 and the inward-facing side of the first film sheet 560, and a second outer thermosetting sheet-like layer may be provided between the outward-facing side of the second graphics sheet 520 and the inward-facing side of the second film sheet 562 as part of the multi-sheet assembly 500. In one approach, the first and second outer sheet-like thermosetting layers may be coatings applied to the inward-facing sides of the first and second film sheets, respectively.

To interconnect the first film sheet 562, first graphics sheet 510, inlay sheet 101a, second graphics sheet 520 and second film sheet 562, the multi-sheet assembly 500, the above-referenced polymer-based adhesive layers and thermosetting layers may be activated by heating then cooled to define layers corresponding with layers 450, 452, 454 and 456 referenced above. In that regard, and with reference to Fig. 32, heat and pressure may be applied to the multi-layer assembly 500 via opposing platens 200 of a lamination device on opposing sides of the multi-layer assembly 500. In some implementations, the applied heat may be provided so that a temperature within and across the multi-layer assembly 500 (e.g. an assembly having a combined thickness of about .762 mm (30 mils) to .864 mm (34 mils), and no more than .838 mm (33 mils) after lamination) reaches a temperature of at least 240° Fahrenheit and no more than, or less than, about 270° Fahrenheit. After heating, the platens 200 may be cooled to cool the multi-sheet assembly 500.

Following interconnection of various sheets and thermoset layers of the multi-sheet assembly 500, a plurality of card bodies 503 may be separated from the multi-sheet assembly 500, as shown in Fig. 33. Further, prior to, in conjunction with, or after such separation, pockets 26 may be defined in predetermined relation to each of the card bodies 503 to be separated from the multi-sheet assembly 500. In one approach, each of the pockets 26 may be milled (e.g. utilizing a computer numeric controlled milling machine), followed by separation of the card bodies 503 from the multi-sheet assembly 500 via milling (e.g. utilizing a computer numeric controlled milling machine). In another approach, pockets 26 (e.g. pocket portions P1 and P2 referenced above) may be milled separately in each card body 503, in line on a smartcard standalone milling machine or on an inline milling station on a smart card processing machine. In any case, each of the card bodies 503 may be separately provided with an IC chip module 480 and otherwise personalized as described above, to yield a finished transaction card 401.

It may be further appreciated that ISO 7810 and/or ISO 7816 may also prescribe requirements for the physical characteristics of cards such as bending stiffness, flammability, toxicity, resistance to chemicals, car dimensional stability and warpage with temperature and humidity, resistance to deterioration from exposure to light and heat, and durability. It may be appreciated that the foregoing weighted transaction cards and methods of manufacturing the same may result in finished transaction cards that meet the standards set forth in ISO 7810, ISO 7816, and/or any other regulations, rules, or standards applicable to transaction cards.

The foregoing description of the present invention has been presented for purposes of illustration and description. Furthermore, the description is not intended to limit the invention to the form disclosed herein. Consequently, variations and modifications commensurate with the above teachings, and skill and knowledge of the relevant art, are within the scope of the present invention. The embodiments described hereinabove are further intended to explain known modes of practicing the invention and to enable others skilled in the art to utilize the invention in such or other embodiments and with various modifications required by the particular application(s) or use(s) of the present invention. It is intended that the appended claims be construed to include alternative embodiments to the extent permitted by the prior art.

10

CLAIMS

1. A dual interface transaction card, comprising:

a smart card chip disposed in a pocket, wherein said smart card chip is supportably

5 interconnected to a downward-facing side of a substrate;

a plurality of contact pads for contact signal transmissions, supportably interconnected to an outward facing side of the substrate and electrically interconnected to the smart card chip through the substrate, wherein the smart card chip and the plurality of contact pads are interconnected to the substrate as part of an assembled integrated circuit chip module for

10 positioning in the pocket;

an inlay comprising:

a metal member having a relief portion to provide a space for said pocket, wherein said relief portion is provided by a recess at an outer edge of the metal member, and wherein the metal member comprises not less than about 40% of the total weight of the dual interface transaction card;

15

a surround having an opening for receiving the metal member therein, wherein said surround includes a projection that extends in to the recess; and,

an antenna member for contactless signal transmissions, supportably provided on the surround, wherein said antenna member comprises:

20

an outer first portion that extends a plurality of times about said opening of the surround; and,

an intermediate portion that includes first and second sections electrically interconnected to the outer first portion of the antenna member, wherein each of the first and second sections of said intermediate portion of the antenna extends along said projection, wherein a first section of the outer first portion of the antenna member extends from a first free end about the opening of the surround to the first section of the intermediate portion of the antenna member, and wherein a second section of the outer first portion of the antenna member extends from a second free end to the second section of the intermediate portion of the antenna member;

25

30

the dual interface transaction card further comprising:

a first graphics layer attached to a first side of the inlay; and,

a second graphics layer attached to a second side of the inlay,

wherein the pocket comprises:

35

a first portion that extends entirely through the first graphics layer, and

a second portion that extends through at least a portion of the first graphics layer, wherein the second portion is of a ring-shaped configuration that adjoins and extends about the first portion to define a ring-shaped shelf at the bottom of the second portion of

the pocket, and wherein an adhesive is provided on the ring-shaped shelf in contact with at least a ring-shaped portion of a bottom side of the integrated circuit chip module.

2. A dual interface transaction card as recited in Claim 1, wherein said antenna member
5 further comprises:

an inner second portion that is disposed on a peripheral end portion of the projection and that extends a plurality of times about said pocket within said space provided by said relief portion of the metal member.

10 3. A dual interface transaction card as recited in Claim 2, further comprising:
another antenna member electrically interconnected to said smart card chip and supportably interconnected to said downwardly-facing side of said substrate in spaced and at least partially overlapping relation to said second portion of said antenna member for inductive coupling therewith.

15 4. A dual interface transaction card as recited in Claim 4, wherein said another antenna member extends a plurality of times about said smart card chip.

5. A dual interface transaction card as recited in Claim 1, wherein the first and second
20 sections of the intermediate portion of said antenna member are electrically interconnected to different corresponding electrically conductive contact pads directly electrically interconnected to different contacts of said smart card chip.

6. A dual interface transaction card as recited in any one of Claims 1 to 5, wherein the
25 opening and the projection of the surround, and the member and the recess thereof, are sized for press-fit insertion of the metal member in to the opening of the surround.

7. A dual interface transaction card as recited in any one of Claims 1 to 6, wherein the
30 entire first portion of the antenna member is disposed at least 2 mm inward from an outer periphery of the surround, and at least 1 mm outward from an outer periphery of the metal member.

8. A dual interface transaction card as recited in any one of Claims 1 to 7, wherein the
35 antenna member comprises a continuous length of metal.

9. A dual interface transaction card as recited in any one of Claims 1 to 8, wherein said antenna member is defined by an electrically-conductive metal wire, and wherein at least said first portion of the antenna member is partially embedded in said surround.

5 10. A dual interface transaction card as recited in any one of Claims 1 to 9, wherein the first portion of the pocket extends entirely through the inlay.

11. A dual interface transaction card as recited in any one of Claims 1 to 10, wherein the opening extends through the surround, and the inlay further comprises:

10 film layers applied to opposing sides of the surround.

12. A method for producing a plurality of transaction cards utilizing a multi-sheet assembly having a corresponding plurality of sheet regions from which a corresponding plurality of card bodies are separable, each of the plurality of transaction cards being a dual interface

15 transaction card as recited in any one of Claims 1 to 11, comprising:

locating a corresponding plurality of metal members in a corresponding plurality of openings of a surround layer sheet to construct an inlay sheet;

arranging a first graphics sheet and a second graphics sheet so that inward-facing sides thereof are located in face-to-face relation to opposing sides of the inlay sheet in the multi-sheet
20 assembly;

interconnecting the first graphics sheet, the second graphics sheet and the inlay sheet of the multi-sheet assembly;

separating the corresponding plurality of card bodies from the interconnected multi-sheet assembly.

25

13. A method as recited in Claim 12, wherein prior to the arranging, interconnecting and separating, the method further comprises:

providing a corresponding plurality of antennas in corresponding relation to a corresponding plurality of regions of the surround layer sheet that correspond with the plurality
30 of sheet regions of the multi-sheet assembly.

14. A method as recited in Claim 13, wherein after the separating, for each of the separated plurality of card bodies, the method further comprises:

providing a corresponding integrated circuit chip module in a pocket of the card body.

35

15. A method as recited in Claim 14, wherein after the separating, for each of the separated plurality of card bodies, the method further comprises:

providing indicia indicative of an account associated with the corresponding dual interface transaction card.

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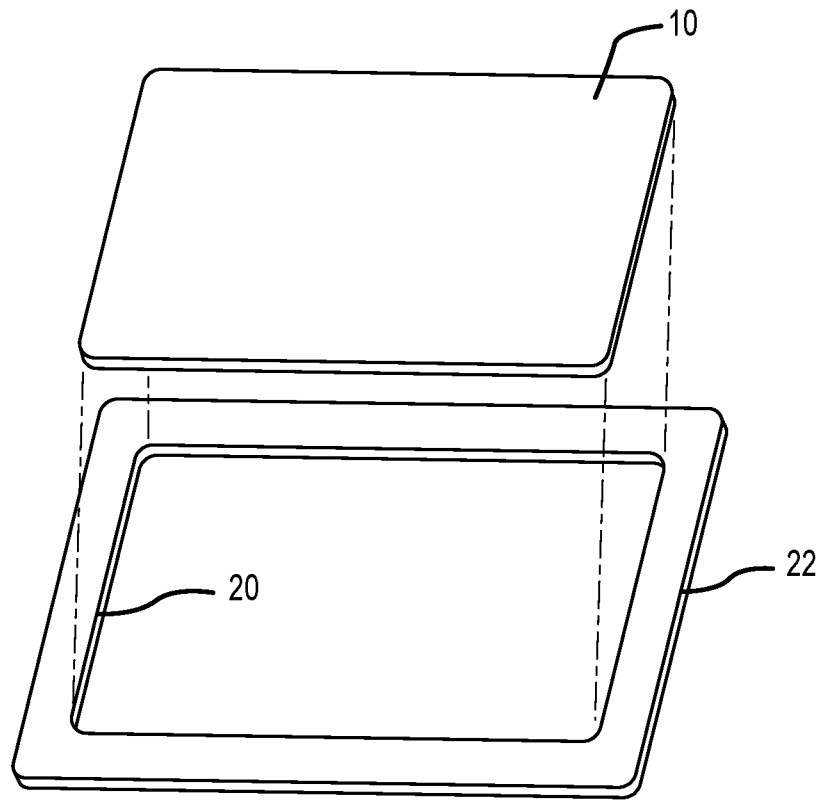


FIG. 1

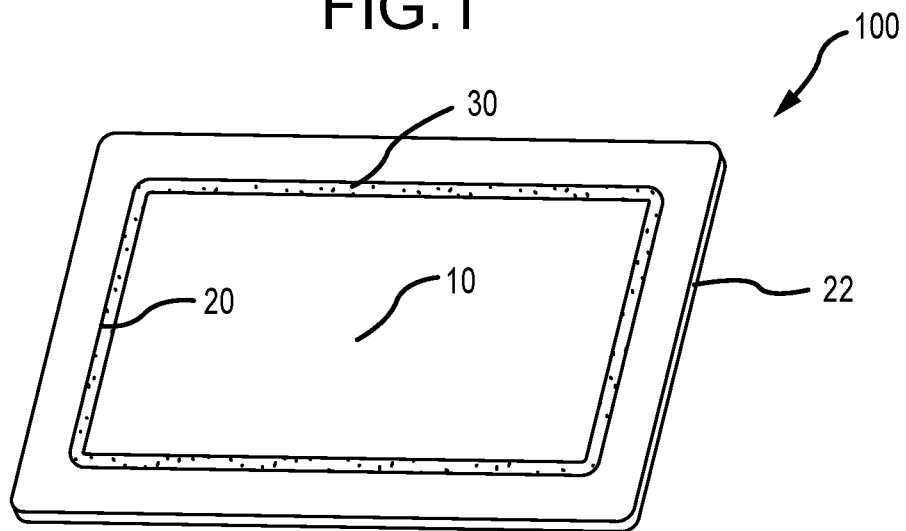


FIG. 2

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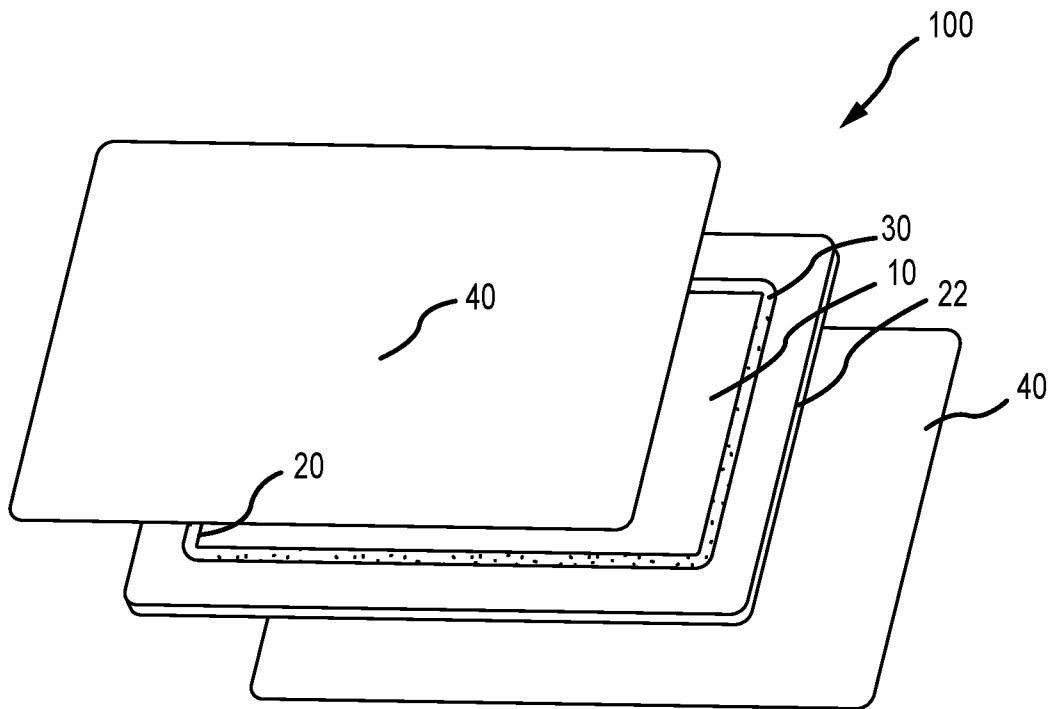


FIG.3

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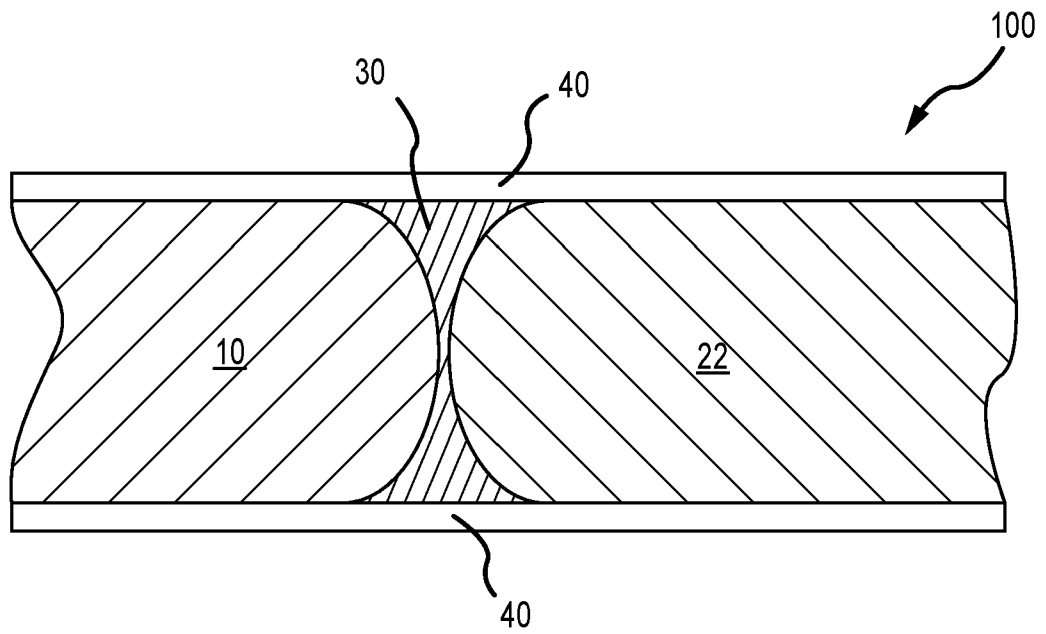


FIG. 4

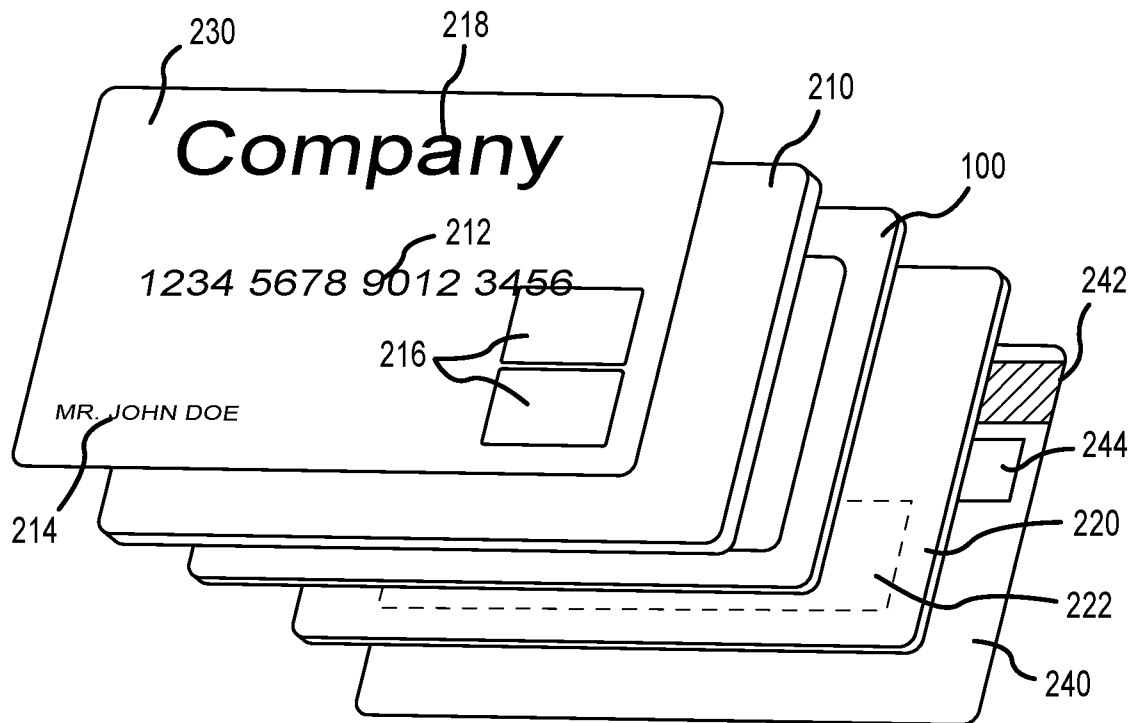


FIG. 5

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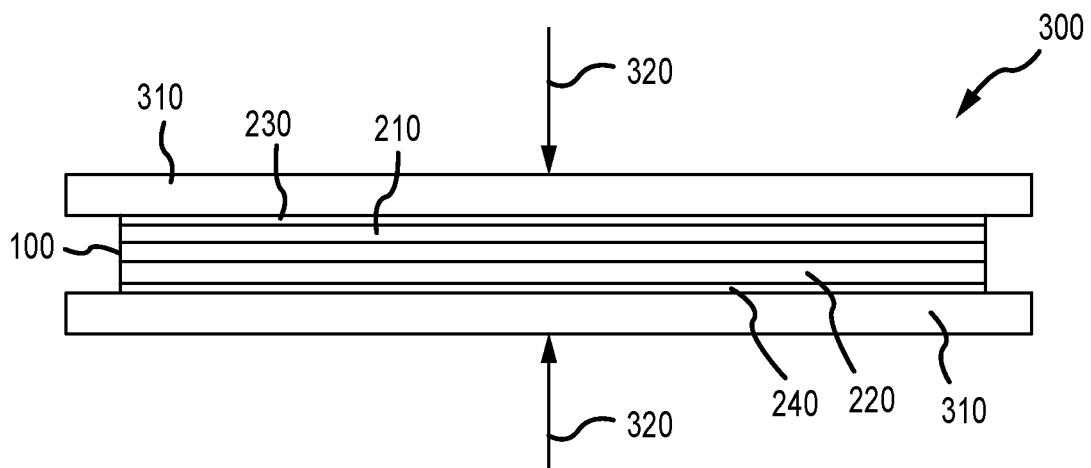


FIG.6

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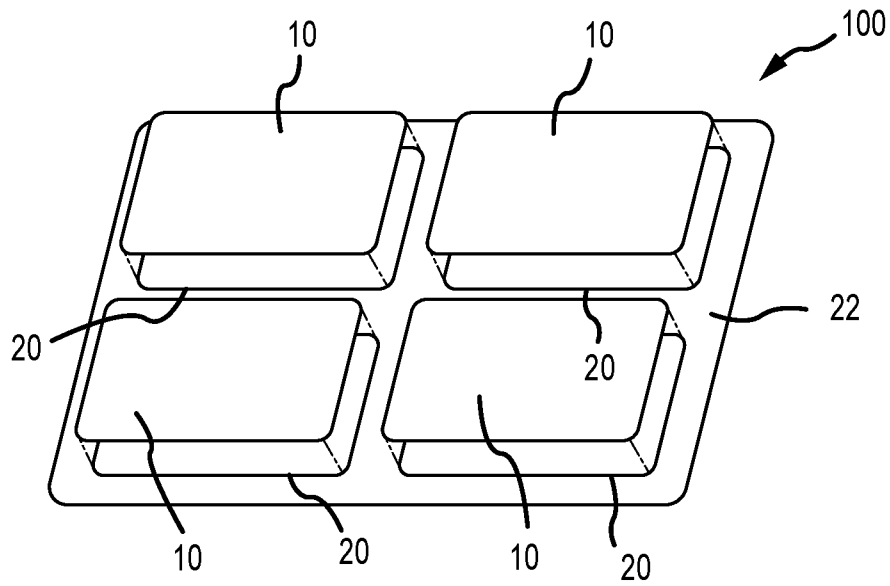


FIG. 7

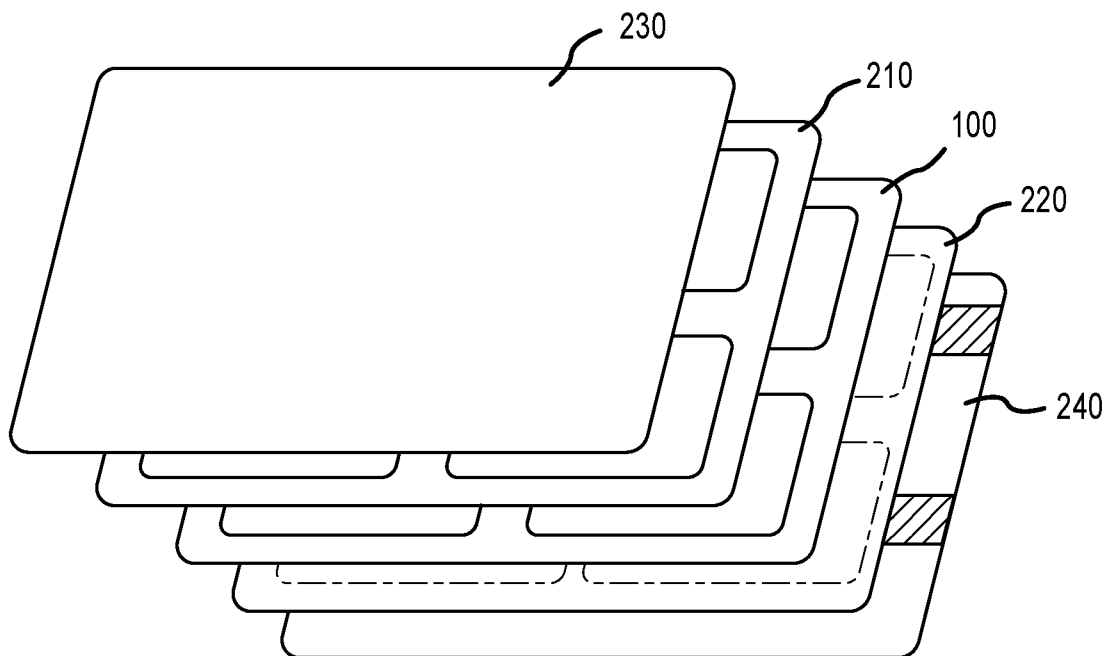


FIG. 8

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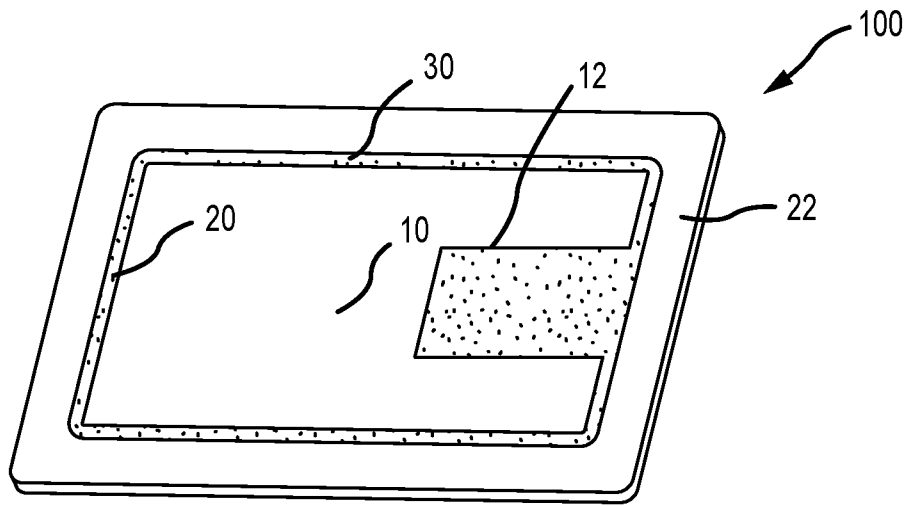


FIG. 9

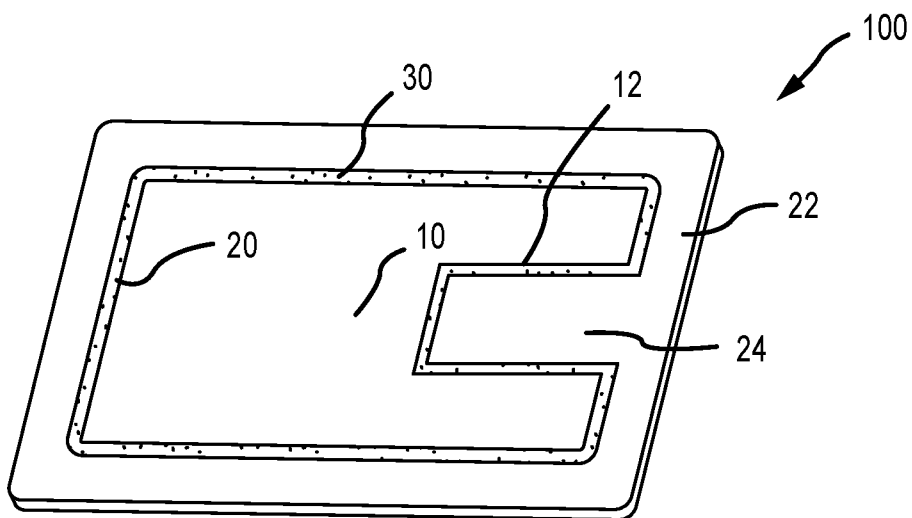


FIG. 10

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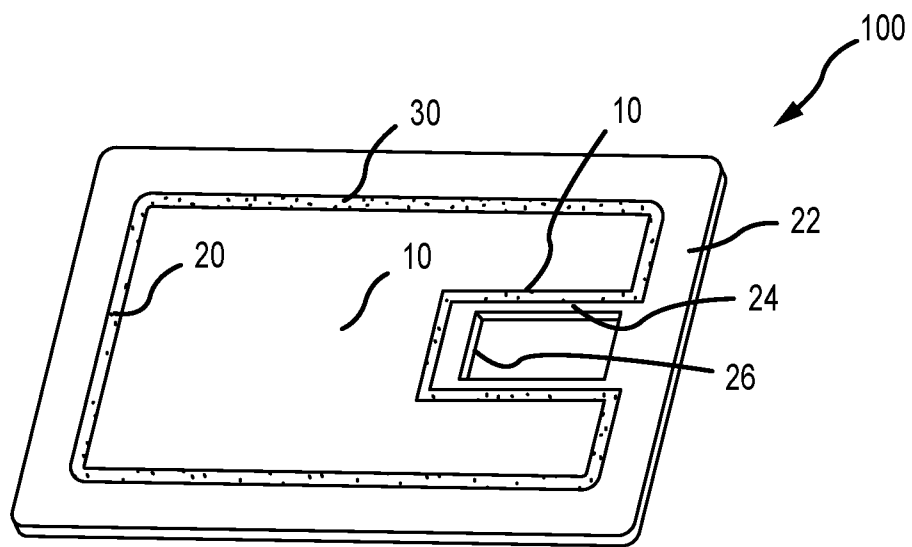


FIG.11

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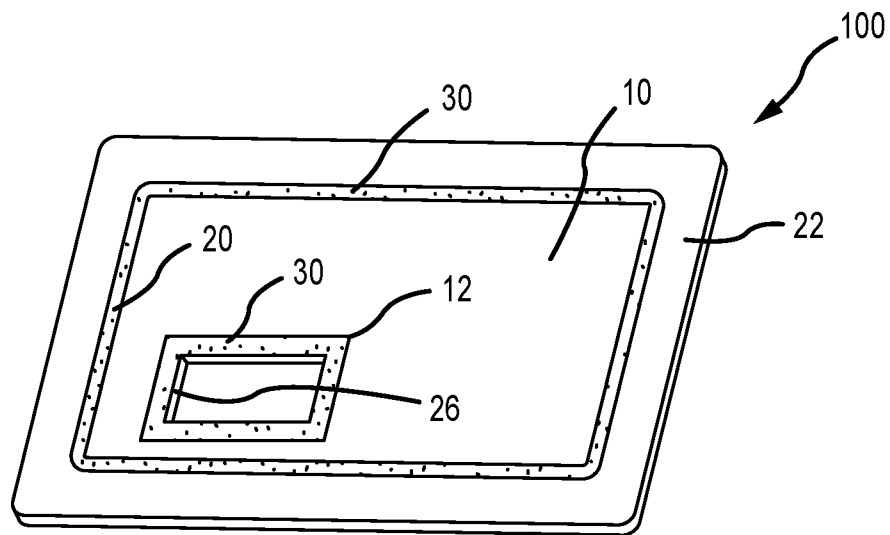


FIG.12

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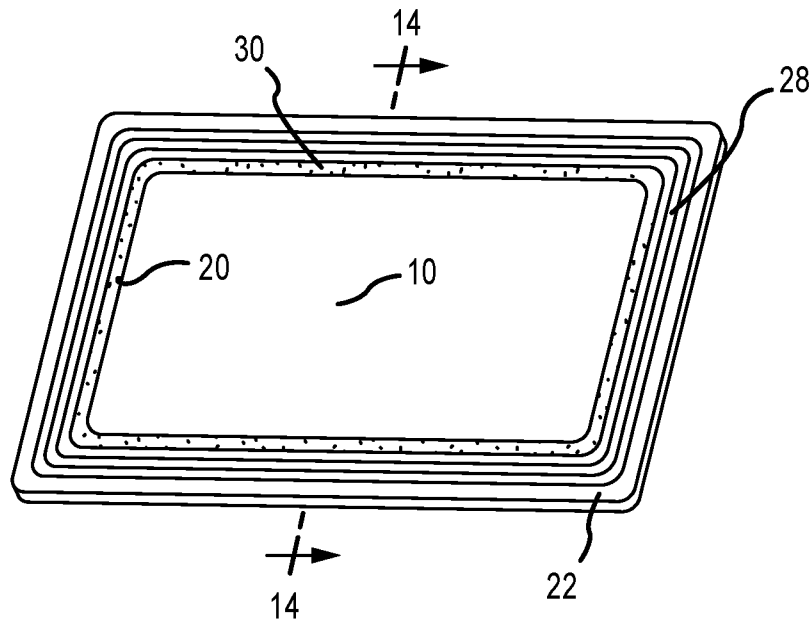


FIG. 13

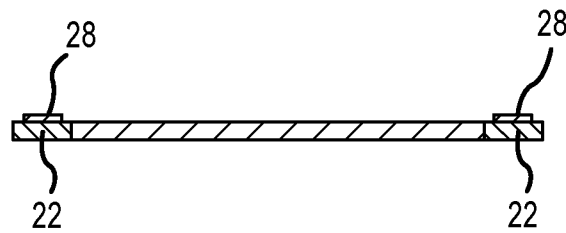


FIG. 14A

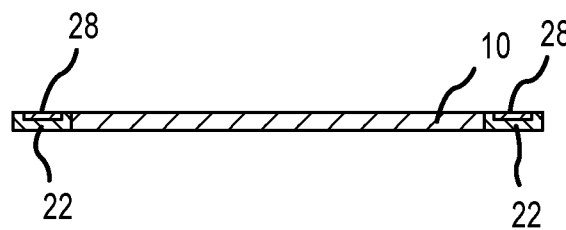


FIG. 14B

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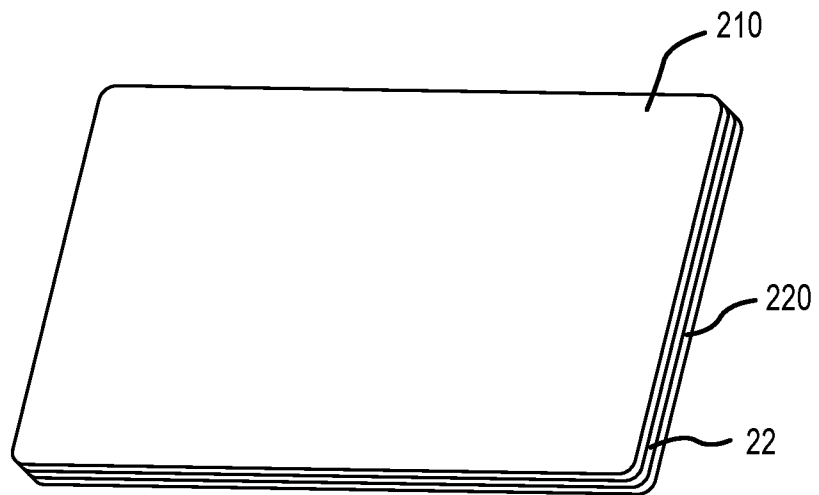


FIG.15

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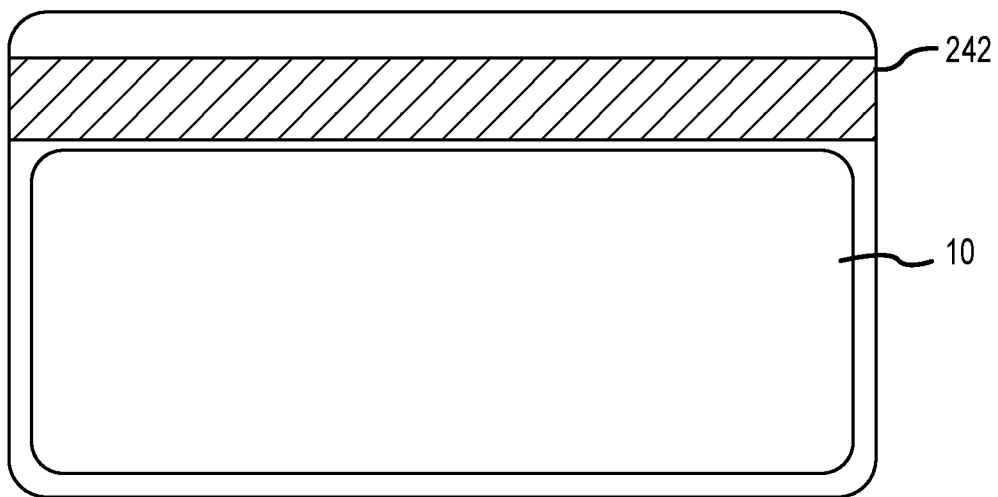


FIG.16

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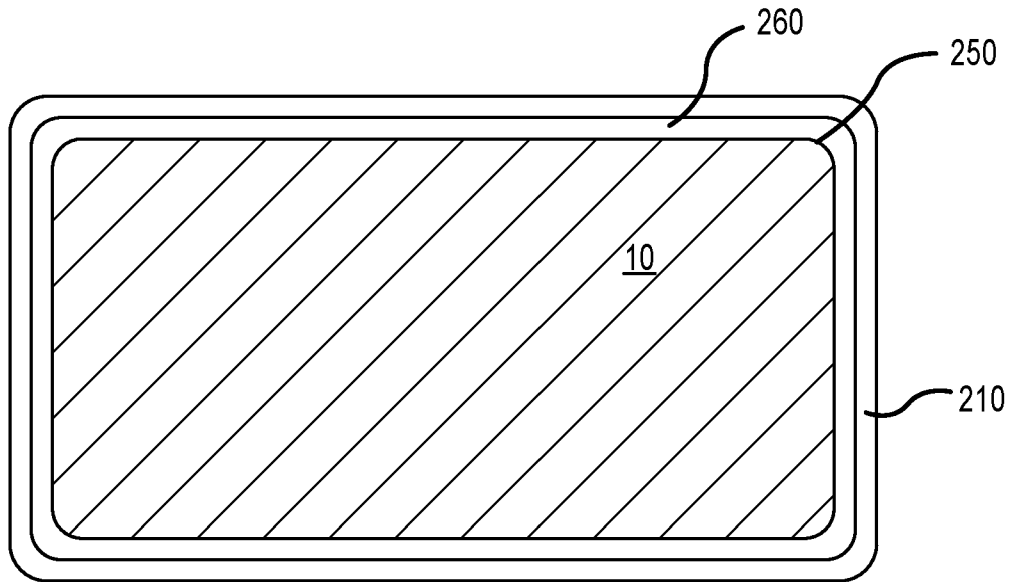


FIG. 17

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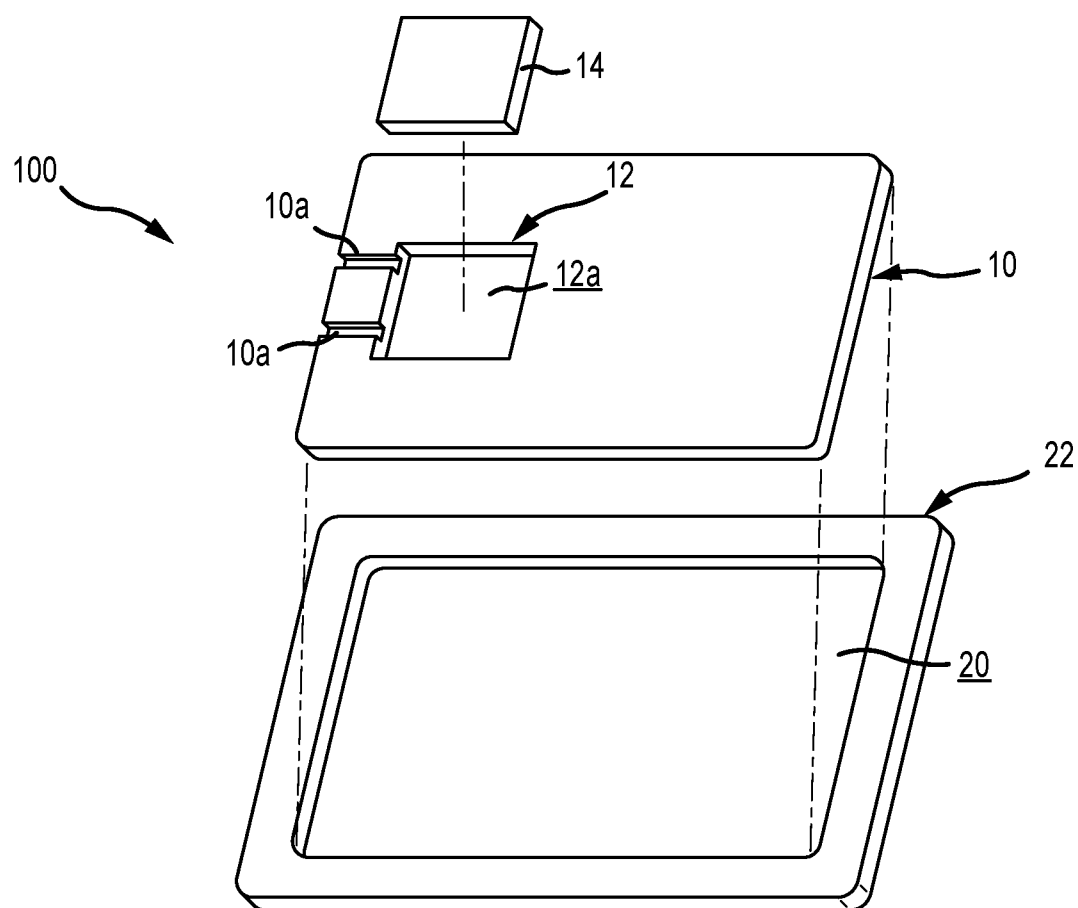


FIG.18

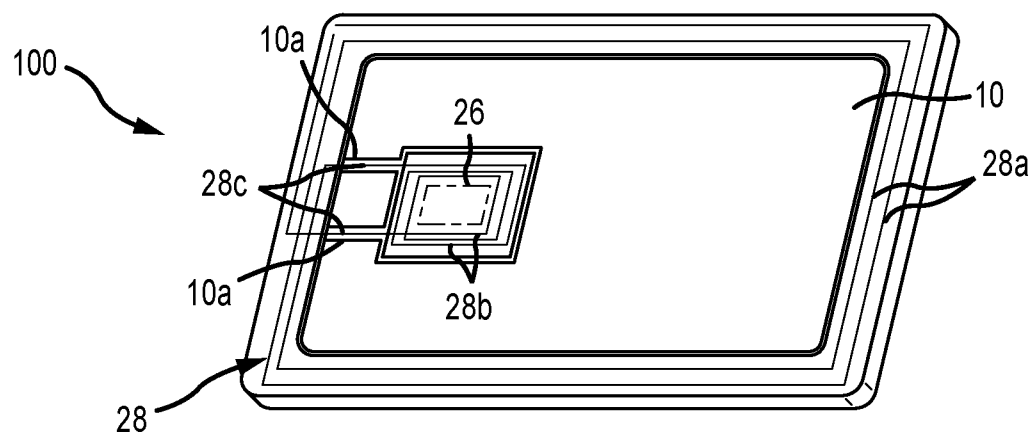


FIG.19

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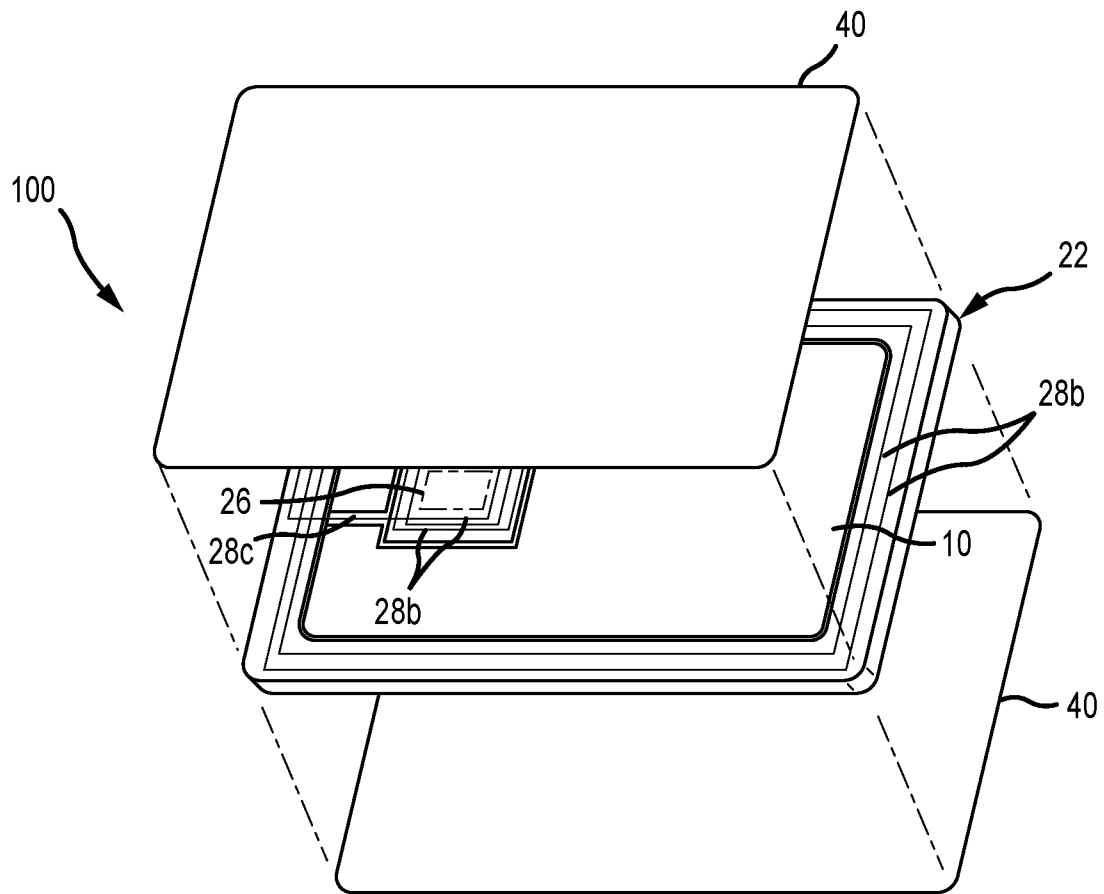


FIG.20

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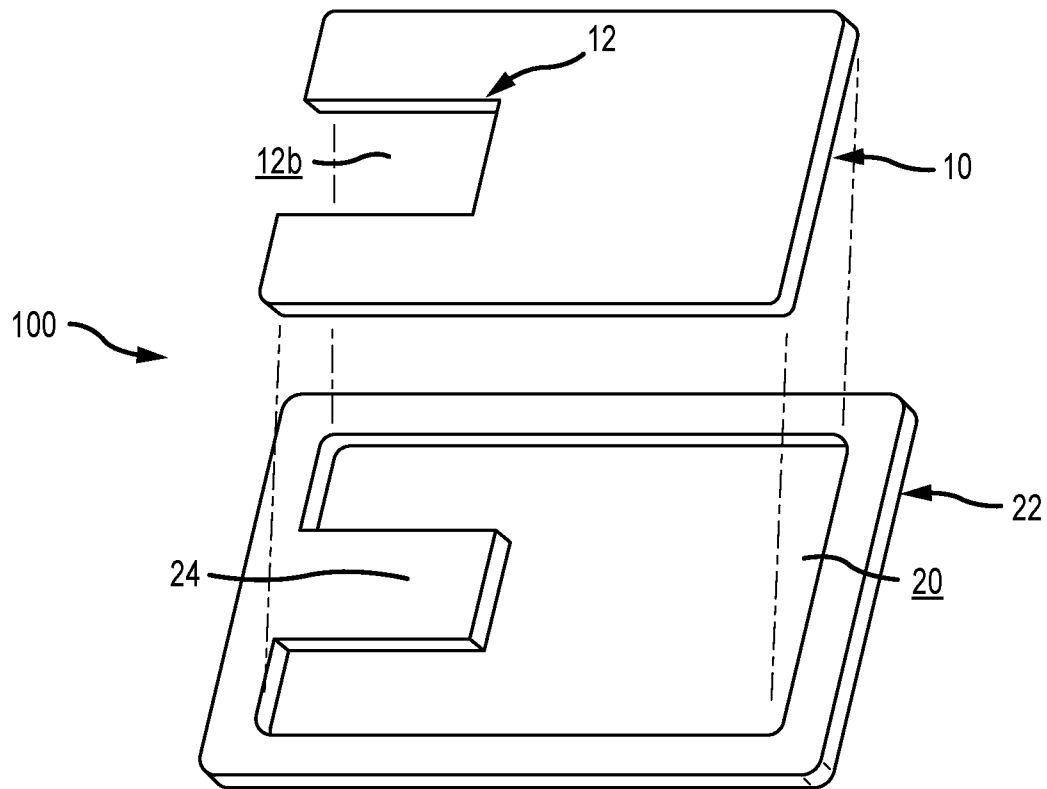


FIG. 21

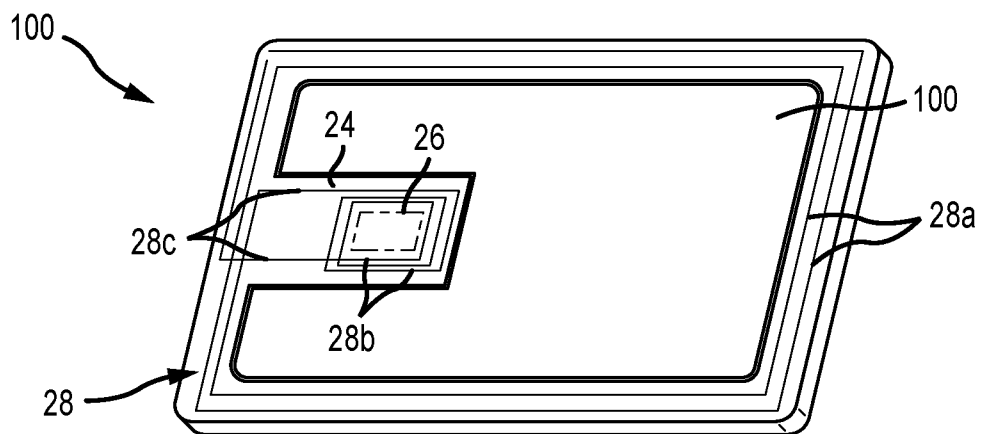


FIG. 22

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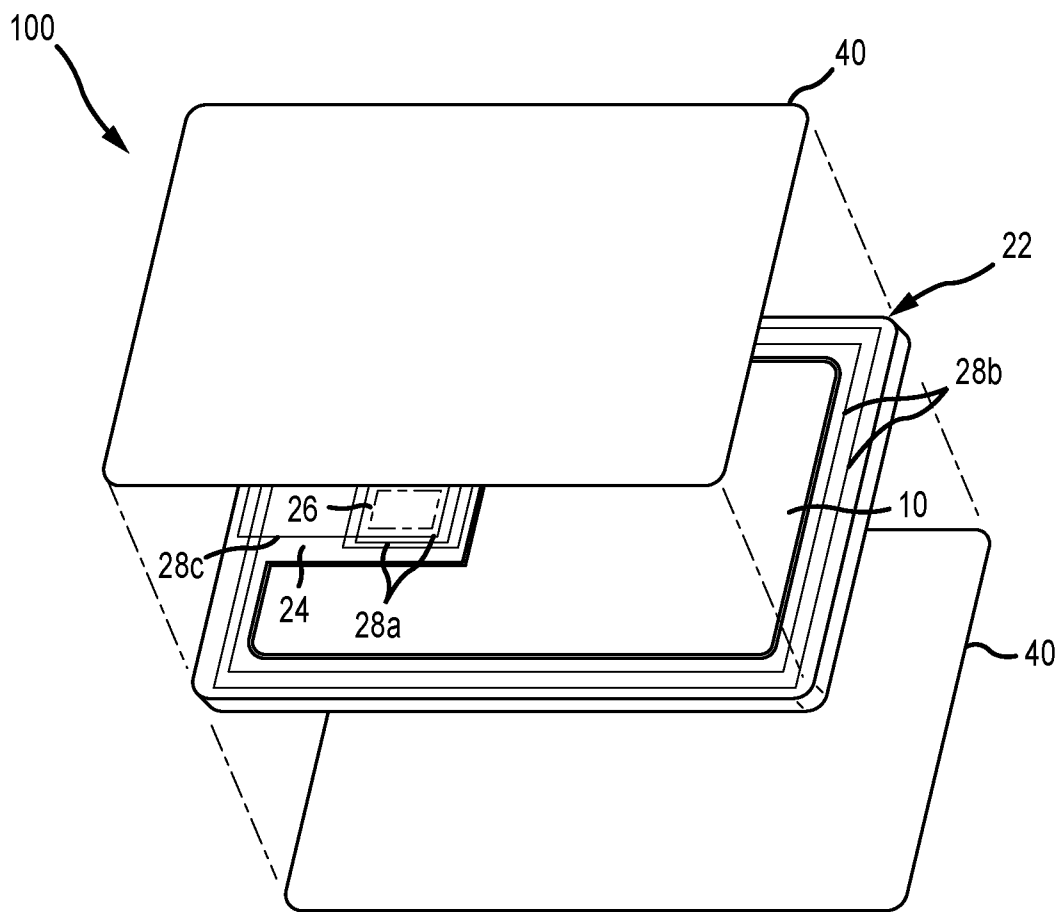


FIG.23

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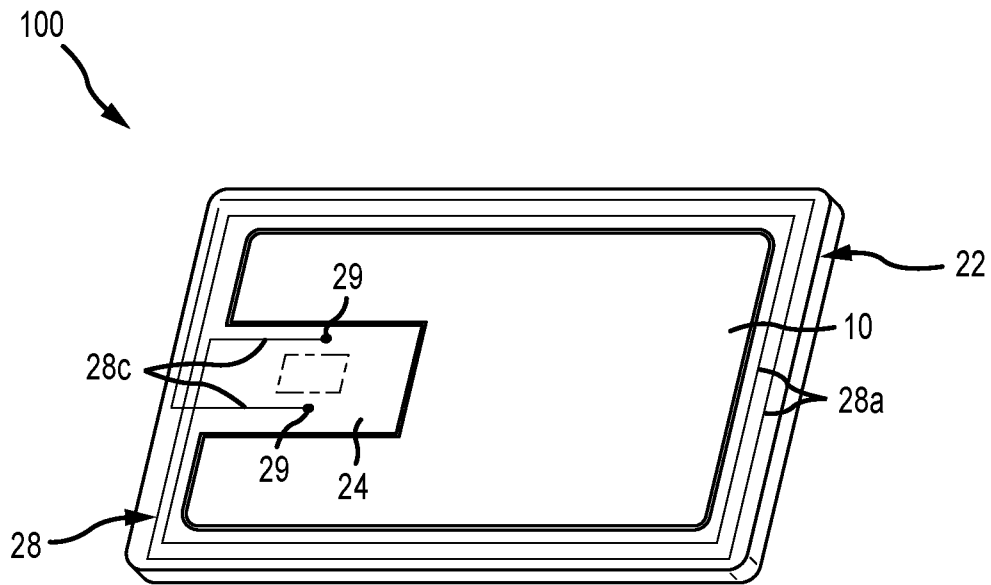


FIG. 24

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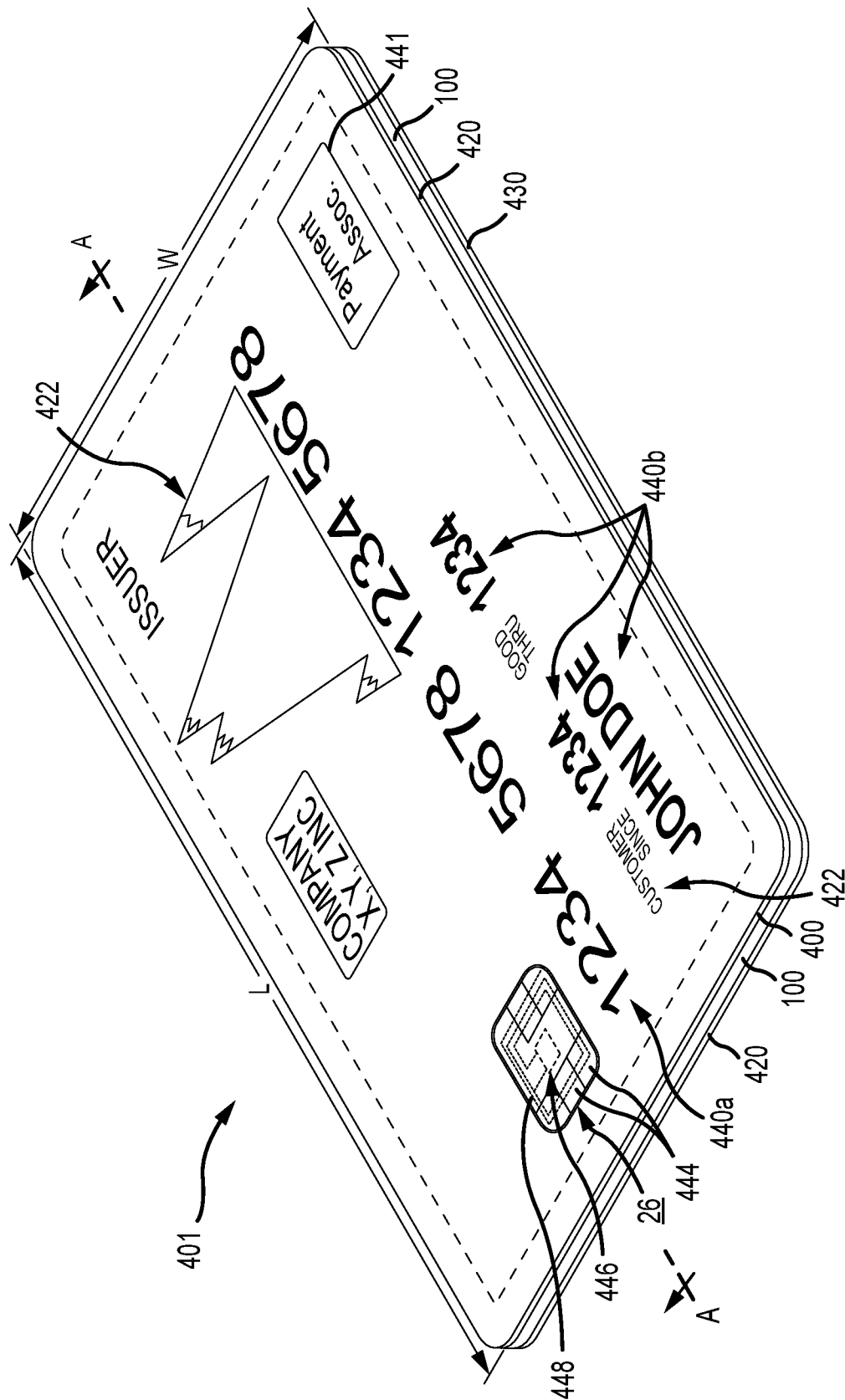


FIG. 25

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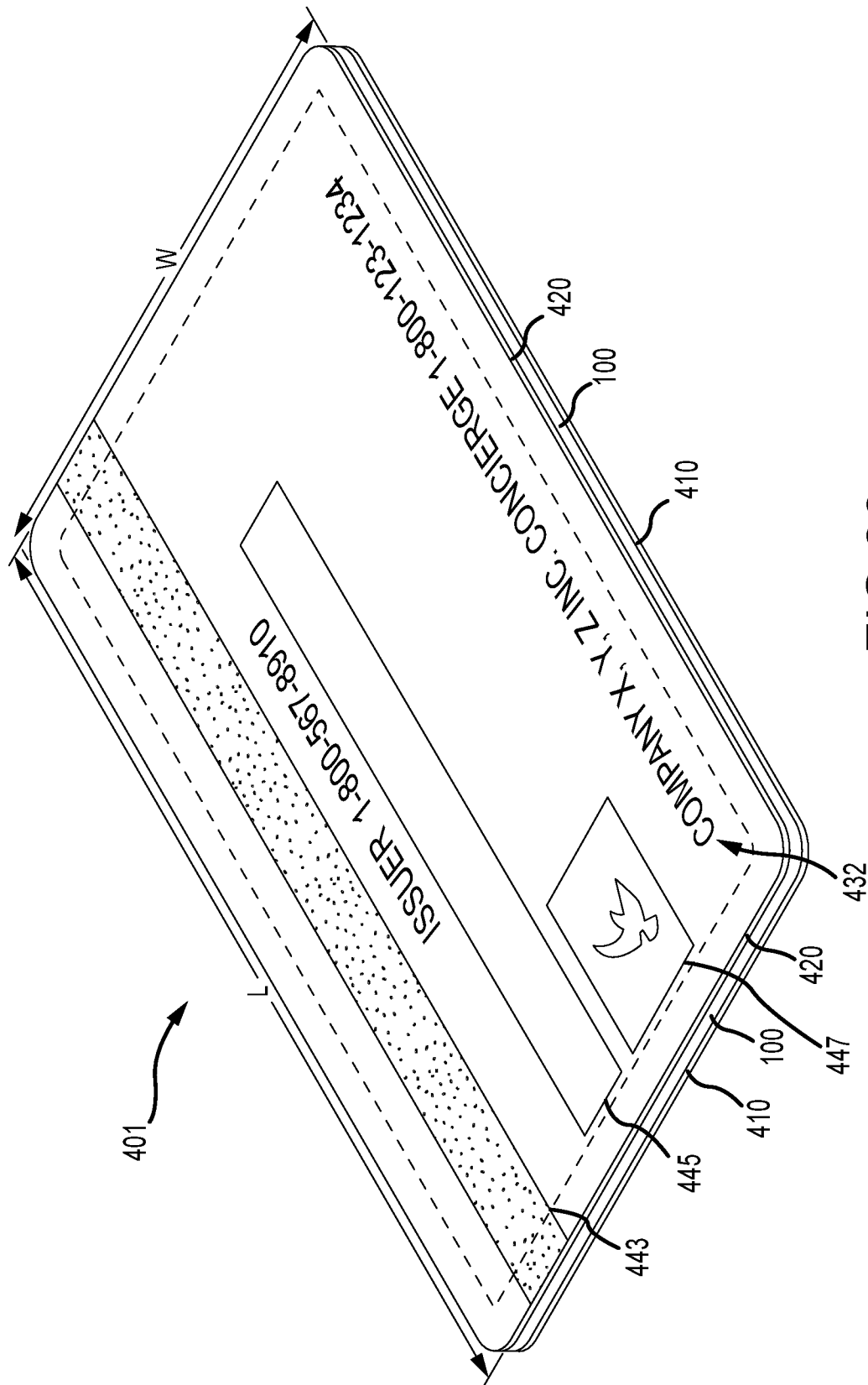


FIG. 26

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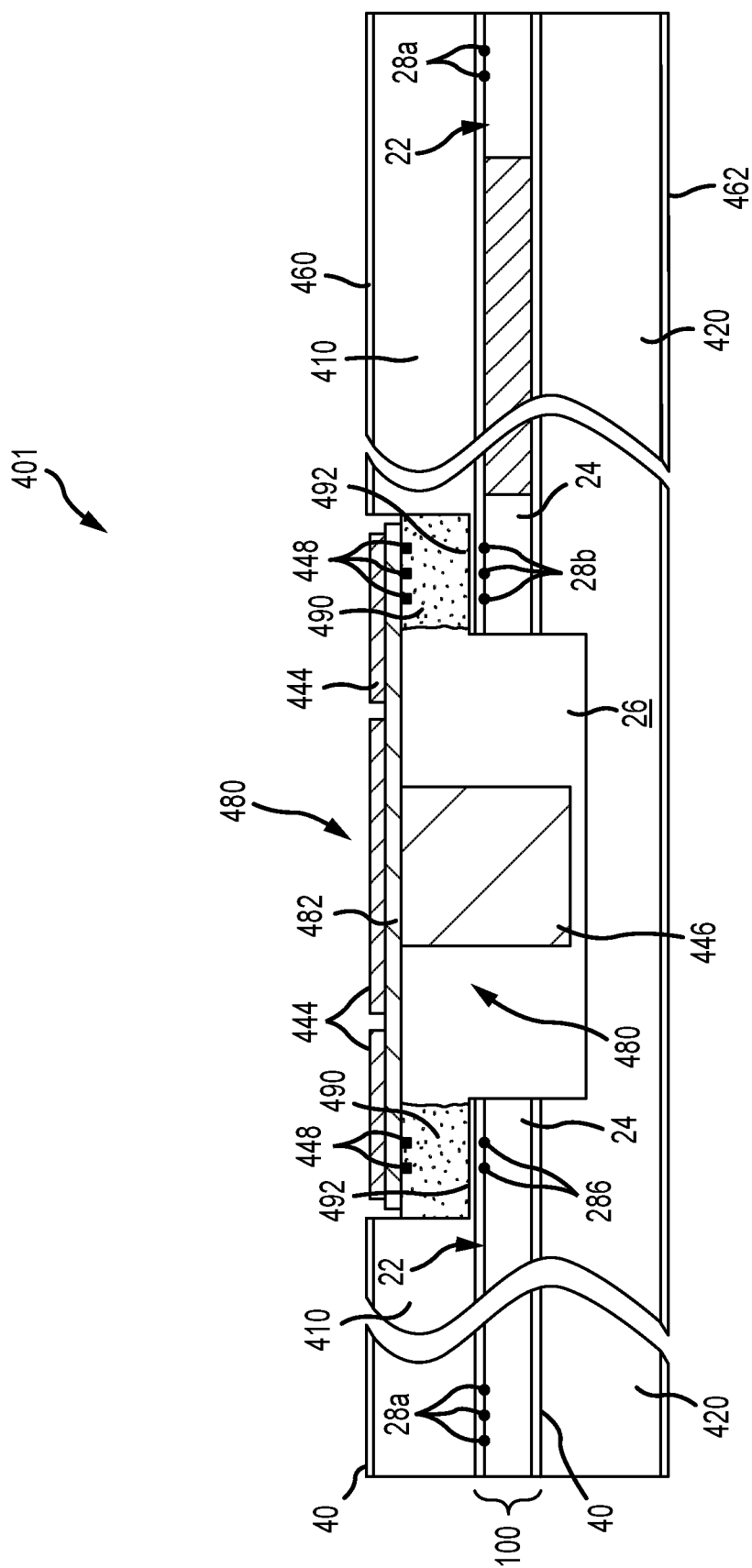
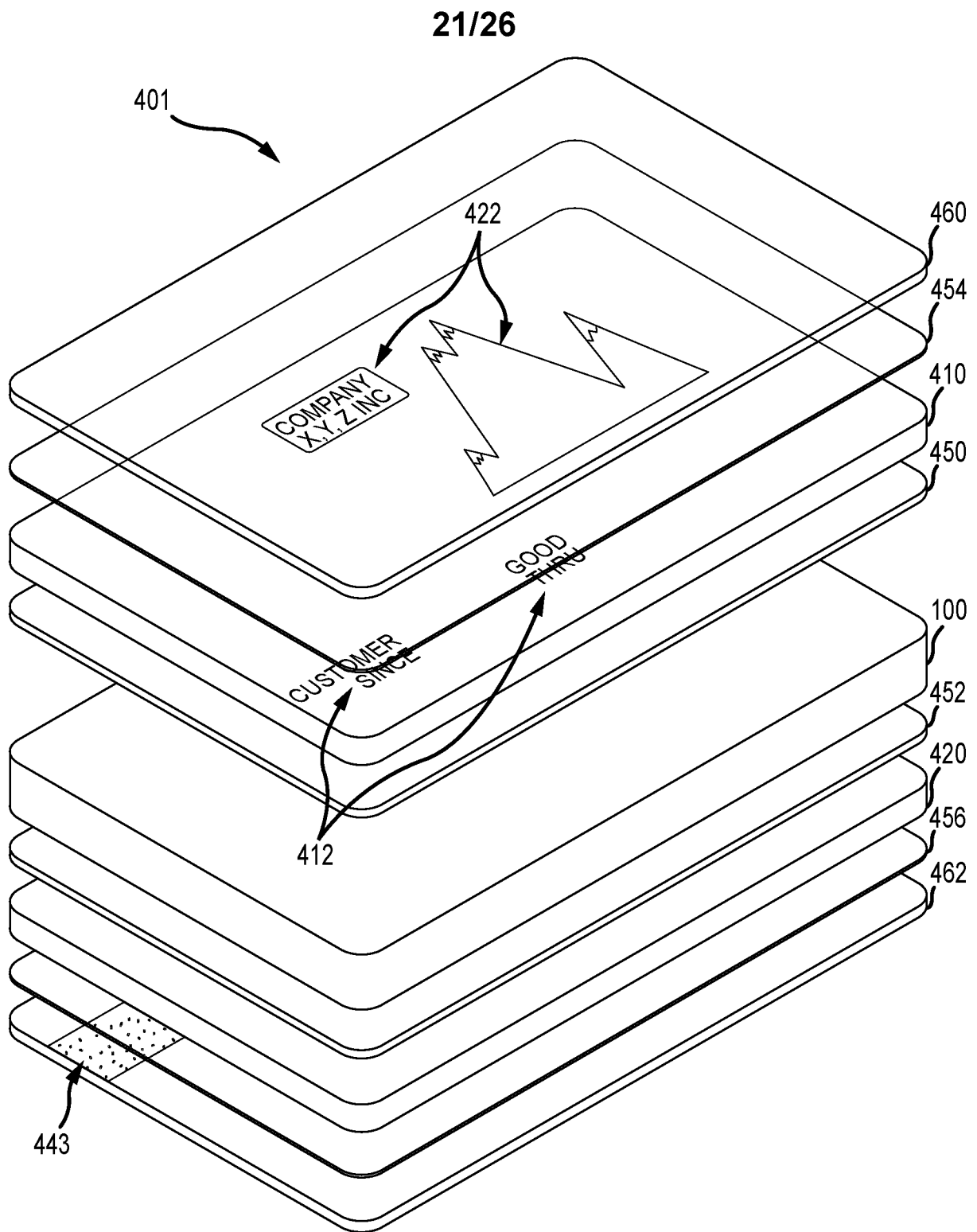


FIG. 27

**FIG.28**

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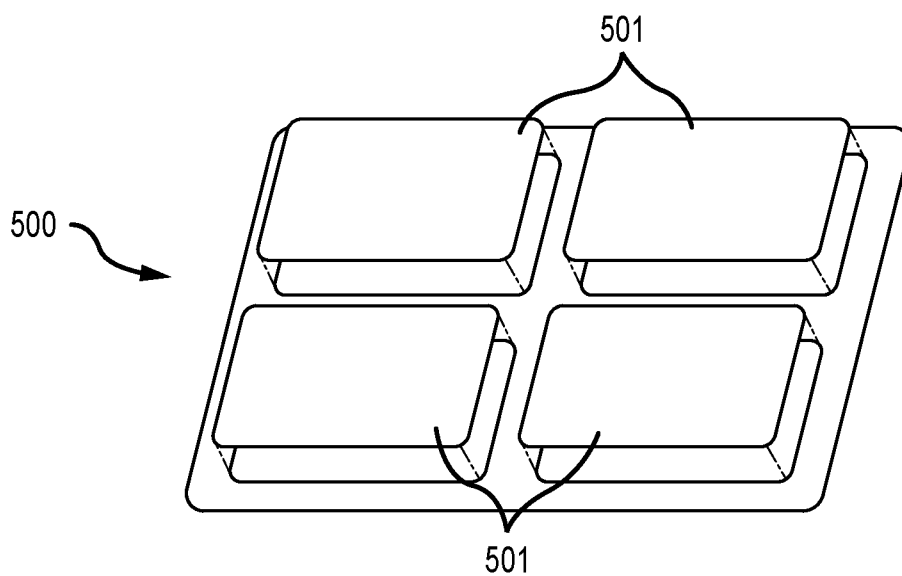


FIG.29

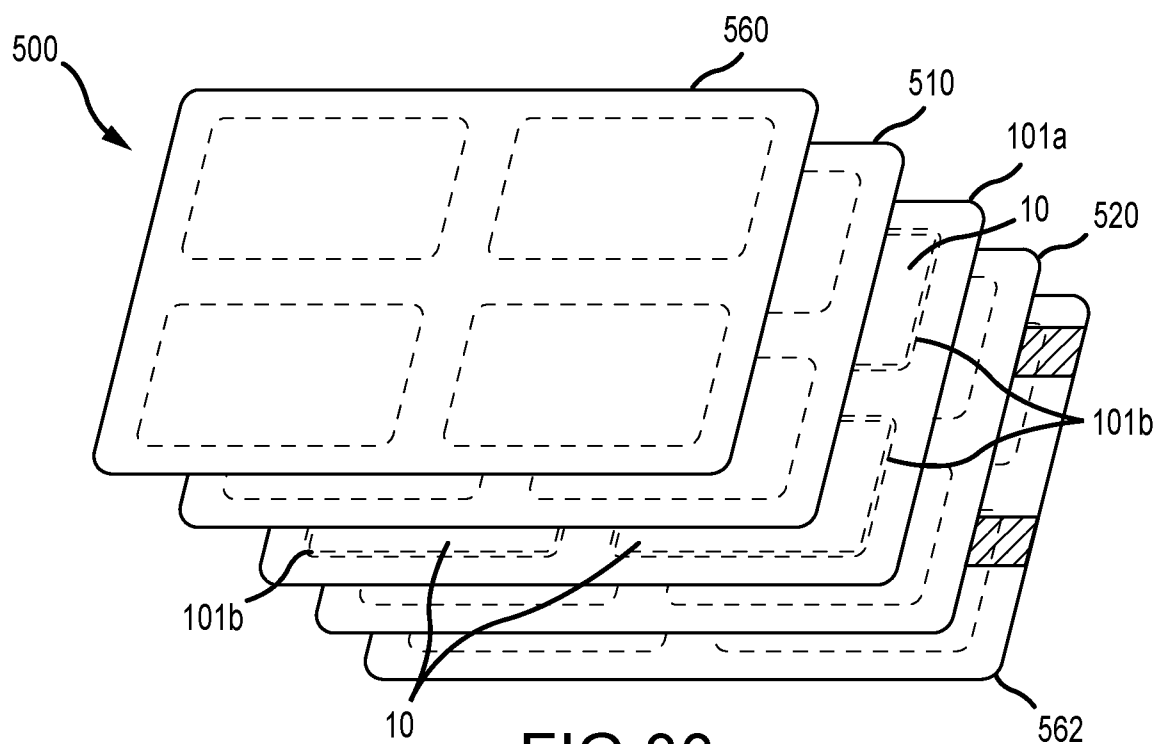


FIG.30

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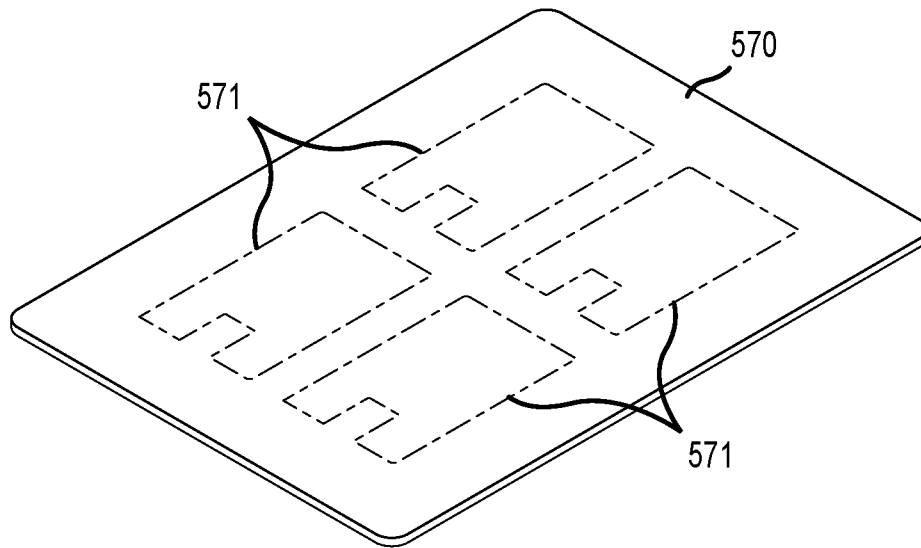


FIG. 31A

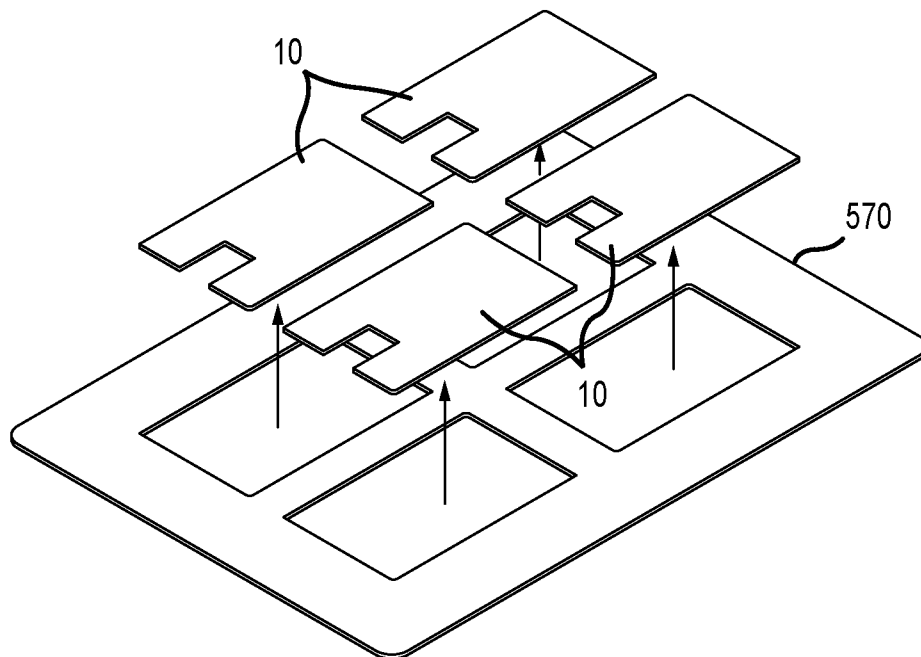


FIG. 31B

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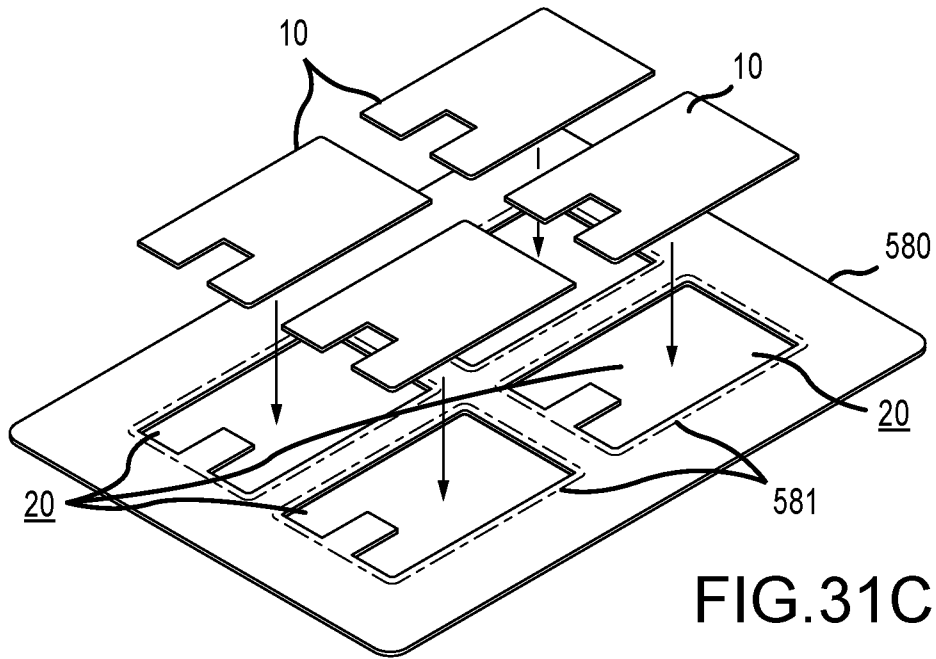


FIG. 31C

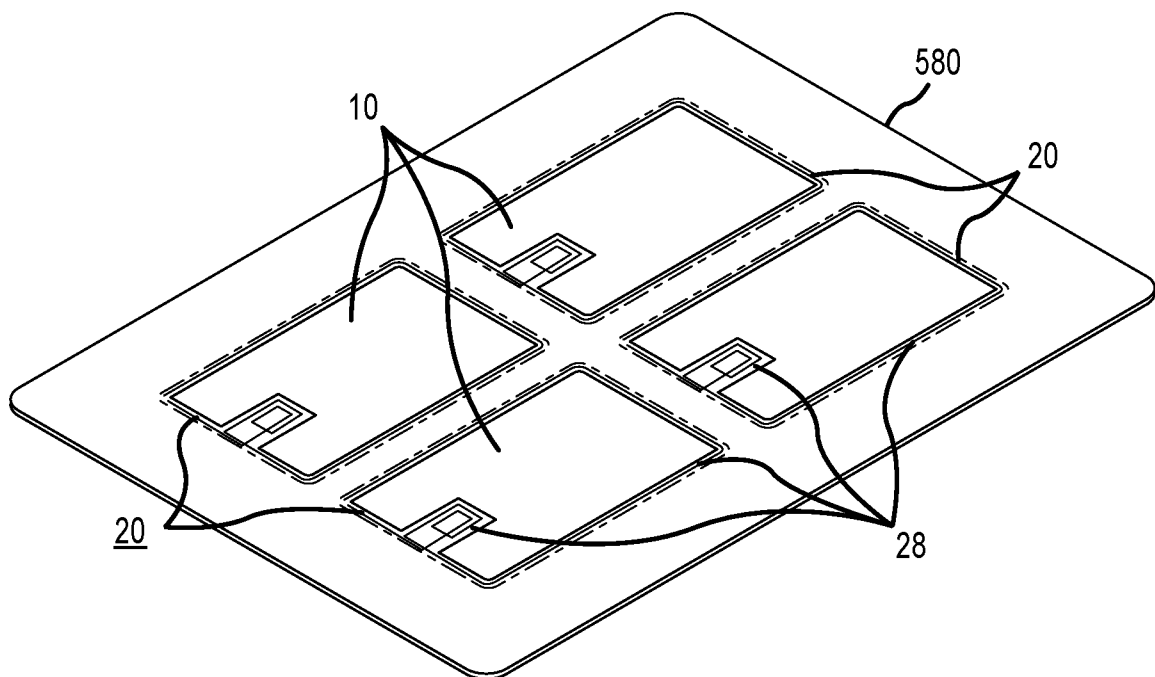


FIG. 31D

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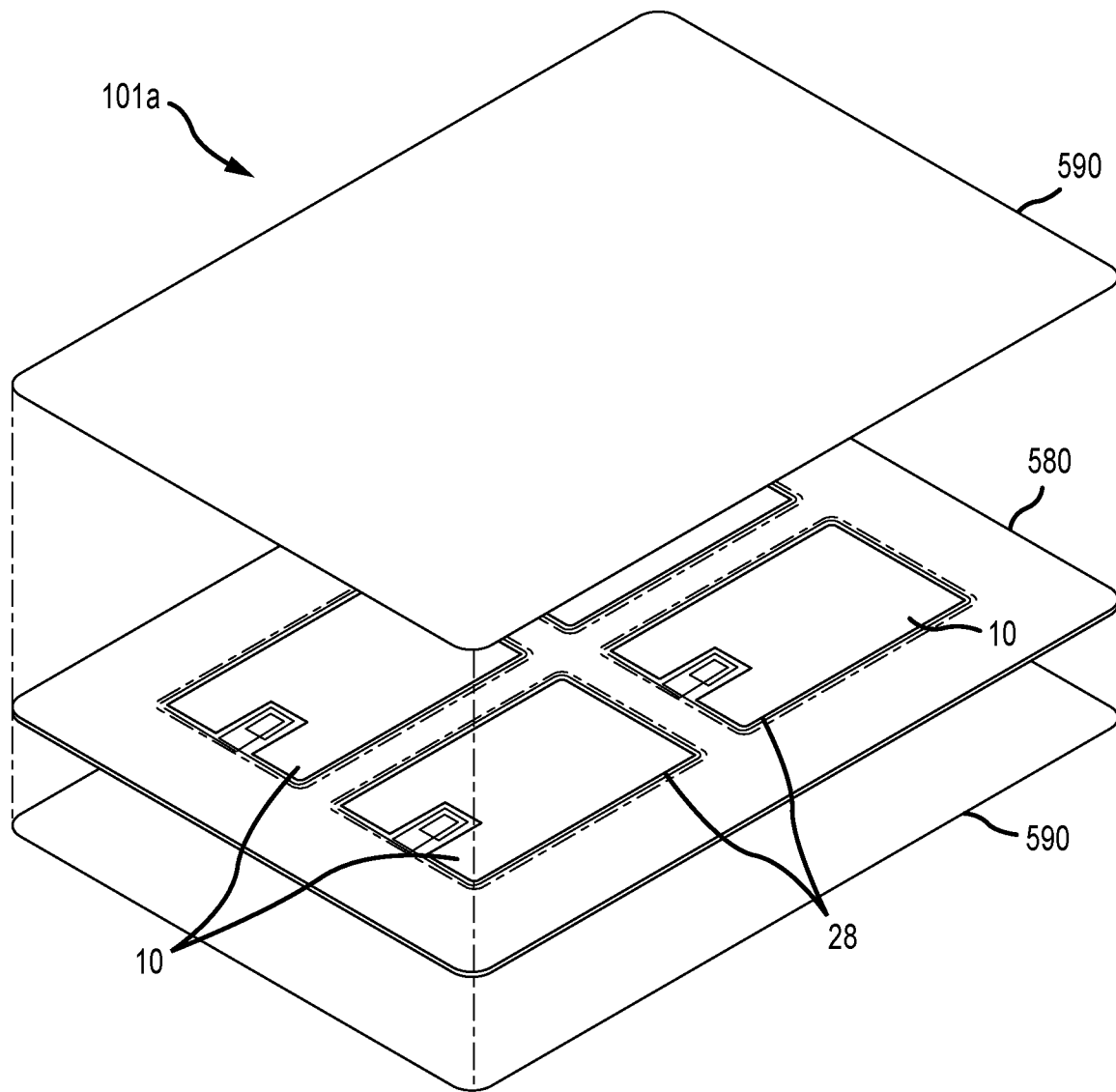


FIG. 31E

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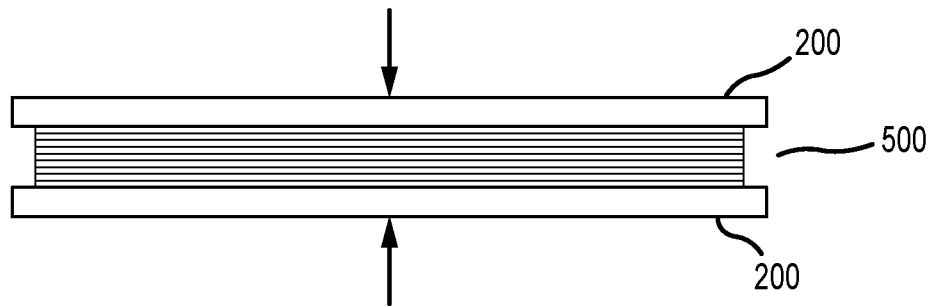


FIG. 32

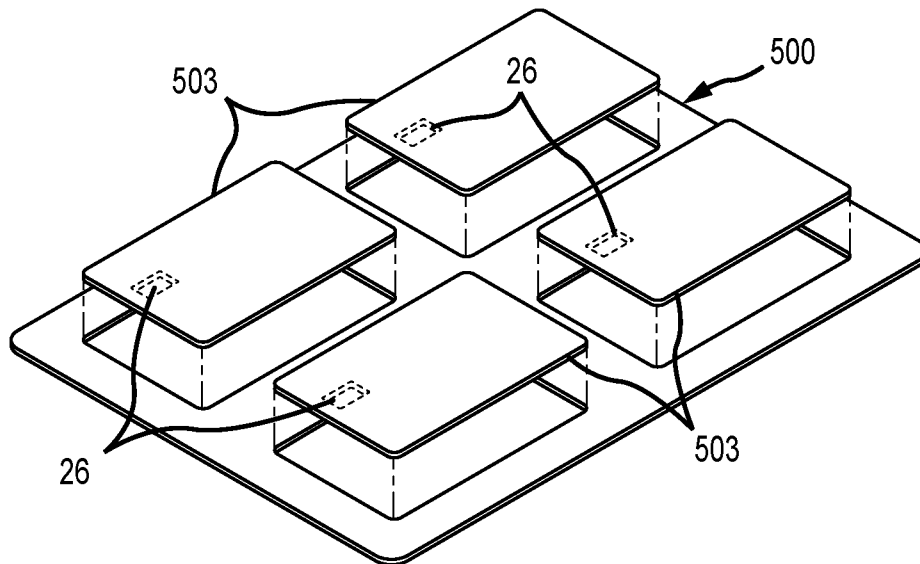


FIG. 33

