

# Ajmal Victor Samuel 施杰浩

Entrepreneur · Endurance athlete · Adventurer · Disability-inclusion advocate



## 30+ years

in payments and financial infrastructure

## 5,540 km

hand-cycled on three Inclusivity Rides

## First

fully licensed adaptive paragliding pilot in Asia and Africa

## 6×

Hong Kong para-rowing national champion

Ajmal Victor Samuel (施杰浩) is a Hong Kong-based entrepreneur, endurance athlete, adventurer and advocate for disability inclusion. He is the Founder and CEO of FTS.Money and has spent more than three decades building payment and financial-infrastructure businesses in Asia.

## From soldier to software

Ajmal began his career in uniform. He was commissioned into the Pakistan Army Corps of Signals in 1986 from the Pakistan Military Academy (73rd PMA Long Course) and served in Kashmir, running military communications systems. In 1987, at the age of 21, a jeep accident on a mountain road left him paraplegic, and he has used a wheelchair ever since.

Rebuilding his life took patience and grit. Having earned a B.A. in Political Science from the University of Peshawar, he went on to study systems analysis and the design of information systems at the Carl Duisberg Gesellschaft in Düsseldorf, Germany, graduating in 1990. From 1989 to 1992 he ran childcare programmes for The Child Care Council of the Church of Pakistan, funded by Kindernothilfe of Germany, before making Hong Kong his home in 1992.

Starting again in Hong Kong was not easy. He began as a backroom computer repair technician, founded Craver Computer Consultants in 1993 to provide IT services to NGOs and ecumenical organisations, and rose to Head of Technical Support at Pacific Rim Systems. He then ran systems operations, engineering and product for International Messaging Associates, a Silicon Valley messaging company with teams in the Philippines, managed the roll-out of automated meter reading technology in Guangzhou for Revenco International, and served as Chief Technology Officer of the listed Starbow Holdings.

## Building payment businesses

In 2003 Ajmal was asked to turn around Cityline (Hong Kong) Limited, the loss-making ticketing business of the Revenco group. Over six years as President and CEO he rebuilt it into one of Hong Kong's leading online ticketing and payment companies, delivering the URBIX system for the HKSAR Government, online ticketing for Hong Kong Disneyland, ticketing for UA Cinemas and the ticketing system for the Guangzhou Asian Games. He also formed a joint venture with China's State Administration of Radio, Film and Television (SARFT) for a national cinema-ticketing platform.

In 2009 he co-founded ASAP Transaction Processing, a multi-channel payment platform connecting physical, online and mobile transactions with the major card schemes and banks. In 2014 he became CEO of OCTO3, which had acquired ASAP's technology, and restructured it into a cloud-based, multi-tenant payments provider serving clients from Latin America to Mongolia. He led the management buyout that created OCTO3 Group Holdings in 2015 and has chaired its board since 2016. Under his leadership OCTO3 built an ISO 8583 payments switch connecting more than 200 payment methods, a merchant acquiring host and billing system, clearing-house services for American Express and Discover/Diners, and a Host Card Emulation mobile wallet with a major card scheme.

In June 2023 he founded FTS.Money, formed by rebranding OCTO3. It provides white-label payment, remittance, digital-banking and digital-trust infrastructure to banks, payment service providers, fintechs and large merchants, and its digital-trust portfolio includes veraf.ai compliance software and KERIScan. In 2024 he founded MyVoucher.io, which lets consumers in emerging markets buy US-dollar digital vouchers with local wallets and mobile money. In August 2026 he founded TAS (Trust Anchor Service), which makes organisational identity and records independently verifiable using the KERI protocol suite.

## Public service and advocacy

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Ajmal has given much of his time to public life. The HKSAR Government appointed him to the Sir David Trench Fund for Recreation Committee, where he served from 2017 to 2023. He sat on the board of the Hong Kong, China Rowing Association from 2017 to 2023, as Vice Chairman from 2020, and was a Trustee and Chair of The Island School Trust from 2019 to 2022. He founded and chaired the Paratriathlon Committee of the Hong Kong Triathlon Association from 2012 to 2017, co-founded the Association for Universal Accessibility Hong Kong in 2013, which he co-chairs, and has been Entrepreneur-in-Residence at the City University of Hong Kong's Knowledge Transfer Office since 2022. In August 2021 he founded the Ajmal Samuel Foundation, a charity that promotes inclusive sport and well-being. He is a Fellow of the Hong Kong Institute of Directors and a member of the IEEE and the ACM.

He has campaigned for disability rights in Hong Kong since 1992, from working with banks on wheelchair-accessible ATMs to the campaign that opened the Standard Chartered Hong Kong Marathon to wheelchair athletes in 2012. His work has been recognised with the Rick Hansen Difference Maker Award and the RTHK Outstanding Achiever Award, both in 2011, and a place on The Zubin Foundation Diversity List in 2017. He speaks regularly to companies, universities, schools, NGOs and youth groups, in English and Urdu.

## Adventures

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Sport replaced morphine as Ajmal's answer to chronic pain, and it has taken him around the world. In 2017 he became the first person with a disability to finish the gruelling Hong Kong Around the Island Race (ATIR) as a crew member, and in 2019 he and Augustas Navickas became the first all-disabled doubles crew to complete it. That same year he hand-cycled 2,615 km in 37 days from Beijing to Mohe, on China's border with Russia, to raise awareness of disabled sport and funds for the education of children in need. In 2023 he hand-cycled 2,525 km from Lithuania to Oslo for the iResolve challenge, and in December 2023 he rode about 400 km from Siem Reap in Cambodia to Bangkok in the Bikethon. Together, his Inclusivity Rides cover 5,540 km. He is also the first fully licensed adaptive paragliding pilot in Asia and Africa, and a certified scuba diver, qualifying as a PADI Open Water Diver in Hong Kong in 2008 and a PADI Advanced Open Water Diver in Malaysia in 2010.

## Films

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His adventures have been told on screen. Pendulum Control, directed by Richard Mark Dobson, follows his path to becoming a licensed adaptive paragliding pilot in South Africa. It won the Extreme Sports Award (Best Extreme Sport Film) at the Paladino d'Oro Sport Film Festival in Palermo, Italy, in December 2025, the first Hong Kong production to be honoured there, and premiered on YouTube in July 2026. His other films include A Quest to Fly (2023), Road to Mohe (2020) and Pushing Through Waves, planned for release in November 2026. He has also featured in The Pearl Report on TVB Pearl (2012), an HK01 interview (2019) and Hong Kong Stories on RTHK (2024).

## Medals

Ajmal has represented Hong Kong in para-rowing (PR1 single sculls) and was Hong Kong national champion every year from 2014 to 2019. His international results include:

- Asian Championships, Korea, 2018: Gold
- Australian National Championships, Sydney, 2015: Silver
- European Rowing Championships, Italy, 2015: Silver
- Asian Championships, Beijing, 2015: Bronze
- World Championships, France, 2015: ranked 20th in the world
- Asian Games, Seoul, 2014: ranked 4th in Asia

## Career at a glance

| Period             | Role                                                 | Organisation                           | Focus                                                                             |
|--------------------|------------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------------------|
| Aug 2026 – present | Founder                                              | TAS (Trust Anchor Service)             | Verifiable organisational identity and records using the KERI protocol suite      |
| Jun 2023 – present | Founder and CEO                                      | FTS.Money Limited                      | White-label payment, remittance, digital-banking and digital-trust infrastructure |
| 2024 – present     | Founder                                              | MyVoucher.io                           | US-dollar digital vouchers bought with local wallets and mobile money             |
| Oct 2016 – present | Chairman of the Board                                | OCTO3 Group Holdings Limited           | Cloud ISO 8583 switch, merchant acquiring and scheme clearing services            |
| 2014 – 2016        | Chief Executive Officer                              | OCTO3 Limited                          | Restructuring into a multi-tenant cloud payments provider; 2015 management buyout |
| 2009 – 2013        | Co-founder and CEO                                   | ASAP Transaction Processing            | Multi-channel payment platform and merchant acquiring                             |
| 2003 – 2009        | President and CEO                                    | Cityline (Hong Kong) Limited           | Turnaround; URBOTIX, Hong Kong Disneyland, UA Cinemas, Guangzhou Asian Games      |
| 2002 – 2003        | Chief Technology Officer                             | Starbow Holdings Limited               | Technology at a listed company, including the online game Ultraman                |
| 1999 – 2001        | Project Manager                                      | Revenco International                  | Automated meter reading roll-out in Guangzhou                                     |
| 1997 – 1999        | Manager, Systems Operations, Engineering and Product | International Messaging Associates     | Silicon Valley messaging company with teams in the Philippines                    |
| 1995 – 1997        | Systems Consultant, then Head of Technical Support   | Pacific Rim Systems Limited            |                                                                                   |
| 1993 – 1994        | Founder                                              | Craver Computer Consultants            | IT services for NGOs and ecumenical organisations                                 |
| 1989 – 1992        | Executive Director                                   | Child Care Council, Church of Pakistan | Childcare programmes funded by Kindernothilfe, Germany                            |
| 1986 – 1988        | Lieutenant, Corps of Signals                         | Pakistan Army                          | Military communications in Kashmir                                                |

## Current appointments

| Organisation                                            | Position                  | Since |
|---------------------------------------------------------|---------------------------|-------|
| FTS.Money Limited                                       | Founder and CEO           | 2023  |
| OCTO3 Group Holdings Limited                            | Chairman of the Board     | 2016  |
| TAS (Trust Anchor Service)                              | Founder                   | 2026  |
| MyVoucher.io                                            | Founder                   | 2024  |
| Ajmal Samuel Foundation                                 | Founder                   | 2021  |
| Association for Universal Accessibility Hong Kong       | Co-founder and Co-Chair   | 2013  |
| City University of Hong Kong, Knowledge Transfer Office | Entrepreneur-in-Residence | 2022  |

## Previous board and public-service roles

| Organisation                                                                  | Position                                      | Period      |
|-------------------------------------------------------------------------------|-----------------------------------------------|-------------|
| Sir David Trench Fund for Recreation Committee (HKSAR Government appointment) | Committee Member                              | 2017 – 2023 |
| Hong Kong, China Rowing Association                                           | Director; Vice Chairman from 2020             | 2017 – 2023 |
| The Island School Trust                                                       | Trustee and Chair                             | 2019 – 2022 |
| Hong Kong Triathlon Association                                               | Founder and Chairman, Paratriathlon Committee | 2012 – 2017 |

## Inclusivity Rides

| Year     | Route                                  | Distance            |
|----------|----------------------------------------|---------------------|
| 2019     | Beijing to Mohe, China                 | 2,615 km in 37 days |
| 2023     | Lithuania to Oslo (iResolve challenge) | 2,525 km            |
| Dec 2023 | Siem Reap to Bangkok (Bikethon)        | about 400 km        |
|          | Total                                  | 5,540 km            |

## Films and features

| Title                        | Year | About                                                                                                                                     |
|------------------------------|------|-------------------------------------------------------------------------------------------------------------------------------------------|
| Pendulum Control             | 2025 | Paragliding in South Africa. Winner, Best Extreme Sport Film, Paladino d'Oro Sport Film Festival 2025. Premiered on YouTube in July 2026. |
| Pushing Through Waves        | 2026 | Rowing documentary, planned for release in November 2026                                                                                  |
| A Quest to Fly               | 2023 | The road to adaptive paragliding                                                                                                          |
| Road to Mohe                 | 2020 | The 2,615 km hand-cycle ride from Beijing to Mohe                                                                                         |
| Hong Kong Stories (RTHK)     | 2024 | Television feature                                                                                                                        |
| HK01: Coastal Rowing         | 2019 | Video interview                                                                                                                           |
| The Pearl Report (TVB Pearl) | 2012 | Television feature                                                                                                                        |

## Education

| Year | Qualification                                                 | Institution                                        |
|------|---------------------------------------------------------------|----------------------------------------------------|
| 1995 | Certified Engineer                                            | Alcom LanFax, Hong Kong                            |
| 1990 | Diploma in Systems Analysis and Design of Information Systems | Carl Duisberg Gesellschaft, Düsseldorf, Germany    |
| 1986 | B.A., Political Science                                       | University of Peshawar (Pakistan Military Academy) |
| 1981 | High School Diploma                                           | La Salle High School, Multan, Pakistan             |

## Memberships and recognition

- Fellow, Hong Kong Institute of Directors (FHKIoD)
- Member, Institute of Electrical and Electronics Engineers (IEEE) and Association for Computing Machinery (ACM)
- Rick Hansen Difference Maker Award, Rick Hansen Foundation (2011)
- RTHK Outstanding Achiever Award (2011)
- The Zubin Foundation Diversity List (2017)
- PADI Open Water Diver (Hong Kong, 2008)
- PADI Advanced Open Water Diver (Malaysia, 2010)

## Speaking

Ajmal speaks to companies, universities, schools, NGOs and youth groups in English and Urdu on resilience, leadership, inclusion, entrepreneurship and fintech. Recent talks and interviews are on the Talks and Interviews page of his website.

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