



*Ajmal Victor Samuel*

| Entrepreneur | Geek | Thought Leader | Endurance Athlete |

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## **Ajmal Victor Samuel**

Ajmal Victor Samuel - 施杰浩 - (born October 18, 1965), is a Hong Kong based businessman and a Hong Kong national level athlete. He is the Founding CEO and Chairman of OCTO3 Group Holdings Limited, a Hong Kong headquartered financial technology and infrastructure provider that specializes in Payments and Clearing House Systems. Ajmal is also an extreme adventurer and a well-established endurance athlete. He has been actively involved in social and sports activism and advocating for disabled rights.

### **Early Life and Education**

Born in Karachi, Sind Province, Pakistan, Ajmal grew up in the city of Multan in Punjab, Pakistan. Ajmal was educated at LaSalle High School in Multan before joining the Pakistan Military Academy in 1981, initially as a Junior Cadet in JC12 at the Junior Cadet Battalion and two years later as a Gentlemen Cadet in 73rd Long Course at the Pakistan Military Academy from where he graduated and got his commission in the Pakistan Armed Forces.

Ajmal comes from a prominent Christian family from Multan. His father, The Right Reverend John Victor Samuel was the first national Pakistani Methodist Bishop of Pakistan and later the first Pakistani General Secretary to head Christian Conference of Asia. Ajmal is the second eldest of four siblings.

### **Career**

Ajmal was commissioned in 1986 in the Pakistan Armed Forces to the Corps of Signals as a Second Lieutenant. While serving in Kashmir - Pakistan as a Lieutenant, Ajmal was seriously injured in a road accident, sustained a spinal cord injury and became a paraplegic and confined to a wheelchair for rest of his life. His family sent him to the United Kingdom for his medical treatment and rehabilitation. He remained in the United Kingdom for one year, after which he went to Düsseldorf in Germany to peruse his education in computing from where he got his bachelors in Computer Sciences.

After completing his education in Düsseldorf, he went to work as an intern for Kindernothilfe in Duisburg, Germany, a German child care funding agency. In 1989 at a very young age of 24 he was appointed as Executive Director of The Child Care Council – Church of Pakistan. His first task was to overhaul the organisation and all the child care projects funded exclusively by Kindernothilfe. This he successfully did, as well as introduced many other and new initiatives at the Child Care Council within a very short time.



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Ajmal left The Child Care Council after serving for 3 years after a falling out with the Board of The Child Care Council Pakistan and Kindernothilfe Germany. He moved to Hong Kong in 1992 to be with his parents who were based here, as his father helmed the Christian Conference of Asia. The plan was to take a break for a year.

In 1993 Ajmal started his first business in Hong Kong, Craver Computer Consultants. His main clients were local and regional NGOs and ecumenical organisations based in Hong Kong. Unable to grow his business quickly and unable to make ends meet, Ajmal found looking for a job difficult, given the reluctance on the part of employers to look past either his nationality or disability.

In 1995, Pacific Rim Systems, an IT consultancy and systems integration firm, offered him the position of technician. Even though overqualified, he took the job and soon worked his way up to heading the technical support department.

In 1997 Ajmal was headhunted by International Messaging Associates (IMA) a Silicon Valley high-tech research and development company with offices in Hong Kong. He worked in various capacities in IMA including expanding company operations in the Philippines, and working with several globally prominent researchers and engineers to develop electronic email technologies and standards several of which are widely used today.

In 2001, Ajmal Joined Revenco International – the international arm of a Chinese family office business which owns and operates several large technology, infrastructure, apparel, F&B, entertainment and property businesses. Ajmal was assigned to project manage and develop new Automated Meter Reading (AMR) Technology systems. He did this together with a team in Guangzhou, China.

In 2002 Ajmal was invited to fix Cityline Hong Kong Limited, a failing business part of Revenco business empire, where his orders were to fix it or to shut it down. Ajmal managed to revamp Cityline and transform it into a major ticketing infrastructure powerhouse in the region. Following are some of the projects which he delivered during his tenure as the CEO and President of Cityline.

- Asian Games Ticketing System (Guangzhou – China)
- Joint Venture with State Administration for Radio, Film and Television (SARFT) Chinese Central Government for the provision of nationwide cinema ticketing platform
- Hong Kong Disneyland online ticketing system
- URBTIX ticketing system for the HKSAR Government
- Cinema ticketing system for United Artists (UA) cinema chain

In 2009 Ajmal decided to follow his dreams of becoming an entrepreneur and left Cityline to start his own business.



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## Entrepreneurship

In 2009 Ajmal together with some of his ex-colleagues from Cityline started a new payments business, ASAP TP (ASAP Transaction Processing). ASAP TP developed a brand-new multi-channel (physical/virtual and mobile) converged, payment platform linked with all the major card schemes and various banks around the world. In its first two years, ASAP TP had some of Hong Kong's major businesses as clients for payment processing and went on to receive numerous industry accolades and awards.

ASAP TP began to take its business outside Hong Kong and seek global partners. One such New Zealand company/partner ended up causing the downfall of ASAP TP, which went into administration and liquidation in October 2013. This was a brutal, but in hind-sight – worthwhile business lesson.

Two months later, in December 2013, Ajmal was approached by a previous ASAP TP customer to work for them. This family run business wanted to purchase the ASAP TP technology from the liquidators and wanted Ajmal, his CTO and his team to setup a payment business for them. Ajmal and his team started working for the new employer (OCTO3) from January 2014 onwards.

In OCTO3 Ajmal and his CTO restructured OCTO3 business and positioned it as a cloud based multi-tenant payment infrastructure provider targeting Payment Service Providers and Payment method providers. This approach worked and OCTO3 was able to start boarding some of the biggest names in payment business. Slowly OCTO3 started becoming a global payment hub/switch with customers ranging from Latin America to Mongolia. In 2015 together with some external investors Ajmal completed a management buyout and took control of the payment business again and founded the OCTO3 Group Holdings. Following are some of the projects and initiatives which have been delivered under his leadership in OCTO3.

- Design development and deployment of an ISO 8583, cloud based multi-tenant Payment Switch catering to face to face – card present point of sale transactions, e-commerce – card not-present transactions, MOTO transactions and Alternative Payment (APM) transactions. Oversaw global business development for this payment switch culminating in 200+ payment methods utilizing the switch for inter-connectivity globally.
- Provision core processing to major card schemes including acting as one of the clearing house for both American Express and Discover/Diners in the region.
- Design development and deployment of a multi-tenant cloud-based Merchant Acquiring Host/Billing system for Banks and Payment Service Providers (PSP)
- Design development and deployment of a Host Card Emulation (HCE) based wallet in collaboration with a major Card Scheme.

Ajmal ventured into the business of crypto currencies. In 2017 he launched his Independent coin offering (ICO) through HAZZA Foundation. The HAZZA Foundation's goal was to build an open global unified



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payment network by utilizing OCTO3 Technology Limited's existing proven enterprise payment technology. By extending a platform with immediate digital adoption to merchants, payment and crypto service providers, the payments market advanced towards a harmonious and frictionless ecosystem. In April 2020 Hazza Foundation was acquired and taken over by Singapore-Based Management Consultancy Qrypt Technologies.

### **Social Justice and Disability rights**

Ajmal has been involved with disability rights right from the time he came to Hong Kong. He has fought for disability rights on several fronts. During his initial years in Hong Kong, he took many property development companies and businesses to task for not providing wheelchair friendly or access facilities. This included ensuring HSBC provided full ATM access to people in wheelchairs.

In 2013, together with prominent Hong Kong architects, Ajmal co-founded the Association for Universal Accessibility Hong Kong (AUAHK). AUAHK's main mission is to provide advice related to universal access in all buildings in the city, by promoting equality and accessibility on par with global standards.

### **Sports Activism**

In 2009 Ajmal lobbied strongly – and initially unsuccessfully - for the Standard Chartered Marathon to be opened up to disabled athletes. It took three years and many frustrating battles, to get the marathon to welcome disabled athletes.

### **Medical Issues and Opioid Usage**

After his spinal injury in 1987, Ajmal developed chronic pain in his lower limbs. He was treated by many pain specialists from all over the world, who in the end, put him on heavy doses of prescription opioids. In 2003, against the advice of his doctor, Ajmal stopped all pain medication cold turkey. He decided that the dependency had not only made him more sluggish mentally, but was also severely affecting his mobility. He thought that this quitting could be replaced by physical and sporting endeavours.

### **Sports**

In 2003 Ajmal got back in sports. He started with handcycling and eventually moved on to marathons and triathlons, competing all over the world. Ajmal has competed in various marathons, handcycling and



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triathlon (half ironman and Olympic distance) competitions, developing himself into a well-established endurance athlete.

In 2010 Ajmal was invited to participate in International Dragon Boat championships. It was something new for him but he took it up and competed with the Hong Kong physically challenged team.

While training for Dragon Boat championships, Ajmal was spotted by one of **Hong Kong China Rowing Association** coaches and was invited for a physical test to be part of the national team. Ajmal passed and was assigned a coach and so began his single sculls training which led to him representing Hong Kong at international competitions. He has represented Hong Kong at Asian Games in Incheon, Korea and World Championships in France among many other races. He has won the following for Hong Kong :-

*Asian Championships in Korea, 2018 – **Gold Medal***

*Australian National Championships in Sydney, 2015 – **Silver Medal***

*European Rowing Championships in Italy, 2015 – **Silver Medal***

*World Championships in 2015 in France – **Ranked 20<sup>th</sup> in the world***

*Asian Championships in 2015 in Beijing - **Bronze medal***

*Asian Games in Seoul, 2014 – **Ranked 4<sup>th</sup> in Asia***

*Hong Kong Rowing Championships 2014 – 2019 – **Consecutive National Gold Medallist for 5 years***

Ajmal still rows for Hong Kong in the PR1 class.

## **Challenges / Adventures**

In November 2017, Ajmal set a new world record after having participated and completing the gruelling *Around The Hong Kong Island Race (ATIR)* as part of a physically challenged team. In July 2019 he set a new record after hand cycling from Beijing to Mohe (**Chinese border with Russia**) a total distance of **2,615Km** in **37 days**. Ajmal rode his hand bike in partnership with **Krankin' thru China** and **Inspiring Hong Kong Sports Foundation** to raise awareness for disabled sports in China and Hong Kong and to raise funds for the education of needy children in Hong Kong.

In November 2019 Ajmal yet again set a new world record in the ATIR; this time in a two-man boat with Lithuanian ParaRower Augustas Navickas.

In August 2020 Ajmal had planned to ride on his hand bike from Kashgar (North Western China) to Karachi (Southern Pakistan) over a distance of approx. 3000Km over the Himalayas in order to raise awareness about active living amongst the disabled people in Pakistan. Unfortunately, this expedition had to be delayed to August 2023 because of COVID-19.



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In August 2023 This expedition was further delayed because of the political situation in Pakistan and replaced with a new expedition to handbike from Lithuania (Klaipėda) to Norway (Oslo). This expedition was a partnership between **Ajmal Samuel Foundation** and **Resolve Foundation** and dubbed as **Inclusivity Ride / IResolve Challenge**. Ajmal successfully completed the **Inclusivity Ride / IResolve Challenge** in October 2023 after handbiking for **2,525km** in 47 days.

### Other Positions

In April 2020, Ajmal was appointed Vice Chairman of **Hong Kong China Rowing Association (HKCRA)** a Hong Kong National Sports Association (NSA). Three years earlier, in December 2017, he was appointed to the board of directors of **Hong Kong China Rowing Association (HKCRA)**. Ajmal was also the first and the founding Chairman for the **Para-Triathlon committee of Hong Kong Triathlon** (another Hong Kong NSA).

From January 2017 till January 2023, Ajmal served on the **Sir David Trench Fund Committee**, a Hong Kong Government Fund, appointed by the HKSAR Government. From January 2019 till January 2022, he served as a Trustee and as the Chairman of **The Hong Kong Island School Trust**. In January 2022 he was appointed as the Entrepreneur-in-Residence (EIR) at the Knowledge Transfer Office, by **City University Hong Kong**.

### Awards

Ajmal is the recipient of the **Rick Hansen Difference Maker Award (April 2011)**, the **RTHK 有能者聘之嘉許行動, 自強不息大獎 (August 2011)** and was chosen to be part of the **Diversity List** by Zubin Foundation (**March 2017**).

### Ajmal Samuel Foundation (ASF)

Born of his life experiences, Ajmal setup "The Ajmal Samuel Foundation" (ASF) <https://www.ajmalsamuelfoundation.com/> in 2021 as a charitable foundation to encourage inclusivity for everyone: able bodied and disabled; serious and amateur; young and old to pursue physical and emotional wellbeing for healthy living. And to inspire and motivate everyone to be fit, active, healthy and well.

### Other Hobbies

Ajmal is a PADI certified, Deep Sea Scuba Diver and dives regularly. Ajmal enjoys diving with big fish. Ajmal is also a licensed Paragliding pilot and paraglides regularly.



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### **Professional Memberships**

Ajmal is a lifelong member of Institute of Electronic and Electrical Engineers (IEEE) and Association for Computing Machinery (ACM). Ajmal is also a fellow of the Hong Kong Institute of Directors (HKIoD).