```java
import java.util.*;

public class CurrencyConverter {
    static Map<String, Double> rates = new HashMap<>();
    static Random rand = new Random();

    public static void main(String[] args) {
        rates.put("USD", 1.0);
        rates.put("EUR", 0.93);
        rates.put("INR", 84.12);
        rates.put("JPY", 149.23);

        new Timer(true).scheduleAtFixedRate(new TimerTask() {
            public void run() { updateRates(); }
        }, 0, 5000);

        Scanner sc = new Scanner(System.in);
        while (true) {
            System.out.println("\nRates: " + rates);
            System.out.print("From: "); String from = sc.next().toUpperCase();
            System.out.print("To: "); String to = sc.next().toUpperCase();
            System.out.print("Amount: "); double amt = sc.nextDouble();
            if (!rates.containsKey(from) || !rates.containsKey(to)) {
                System.out.println("Invalid currency!"); continue;
            }
            double result = amt / rates.get(from) * rates.get(to);
            System.out.printf("%.2f %s = %.2f %s%n", amt, from, result, to);
        }
    }

    static void updateRates() {
        for (String c : rates.keySet()) {
            if (c.equals("USD")) continue;
            rates.put(c, rates.get(c) * (1 + (rand.nextDouble() - 0.5) / 50));
        }
        System.out.println("Rates updated!");
    }
}
```