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November 12, 2019

## NTT Com to Launch Japan's first rate-guaranteed FX information and transaction data service.

—Will allow consumers to use their own currencies anytime, anywhere—

NTT Communications Corporation (NTT Com), the ICT solutions and international communications business within the NTT Group (TYO: 9432), announced today that it will launch Home Currency Anywhere (HCA), Japan's first<sup>1</sup> rate-guaranteed FX information and transaction data service. HCA will be launched in late November in collaboration with Singapore fintech startup M-DAQ Pte. Ltd.

The service will lock in guaranteed foreign exchange rates for fixed periods of time<sup>2</sup>, normally 24 hours, to enable restaurants, retailers, electric commerce sites, travel agencies and other cross-border businesses, including electronic-money and cashless-payment operators (B2B2X, or "middle B" operators), to display fixed retail-purchase prices in different currencies for the convenience of inbound visitors to Japan. HCA will help to expand inbound business by informing foreign visitors of the exact prices they will pay in their home currencies before making purchases, allowing them to shop and eat with confidence by having price certainty while traveling in Japan.

In collaboration with middle B operators, NTT Com's HCA service will also allow foreign travelers to change their foreign currency e-money into Japanese yen e-money for cashless payments in the future, an all-new seamless customer experience.

Interested companies should contact their NTT Com sales representative to inquire about service fees and application procedures.

HCA will be included in the Apps on SDPF menu of applications provided via NTT Com's Smart Data Platform:



<https://www.ntt.com/business/sdpf/>

Amid Japan's ongoing boom in inbound tourism, companies in wide-ranging businesses are striving to improve customer experiences for foreign travelers. Due to constantly changing foreign exchange rates, however, foreign travelers typically must wait until they receive their credit card statements to find out exactly how much they eventually paid in their home currencies, leading to anxieties about paying more than had been expected. HCA, by linking its application programming interface (API) to the ordering and payment systems of middle B operators, informs shoppers in advance of guaranteed exchange rates they would pay on a given day. After a purchase, the middle B operator processes the payment in the shopper's foreign currency, creating an environment where foreign travelers can conduct transactions with peace of mind.

### Features

HCA will provide information on foreign exchange rates, as determined by M-DAQ's proprietary foreign currency demand forecasting algorithm, and information on transactions conducted by middle B operators. The information will be transmitted via NTT Com's highly reliable and secure network environment. Based on this information, M-DAQ will carry out the actual foreign currency exchanges seamlessly.<sup>3</sup>

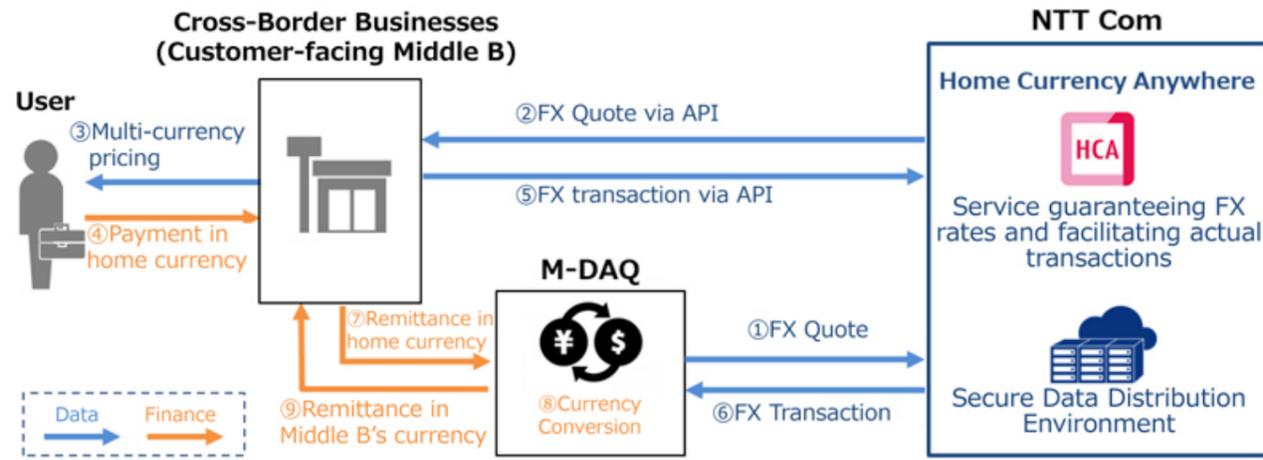
1. Guaranteed periods of time foreign exchange rate  
Using HCA's guaranteed foreign exchange rates information, middle B operators will inform foreign travelers of the exact prices they would pay on a given day when using their home currencies for yen-denominated purchases. In addition, if a purchased item is returned, refunds at the price originally paid are guaranteed for 90 days.
2. API<sup>4</sup> easily incorporated into middle B systems  
Using its API, HCA will provide middle B operators in Japan with foreign exchange rates information each day at a predetermined time, allowing these retail businesses to post fixed prices in foreign currencies. Thereafter, the operators

will transmit their foreign-currency transaction data to M-DAQ, also via the API, to initiate actual foreign currency exchanges.

3. Reliable and secure data network environment

Confidential transactional information will be transmitted via a highly reliable and secure network environment provided by NTT Com.

**Data and Financial Distribution Flow**



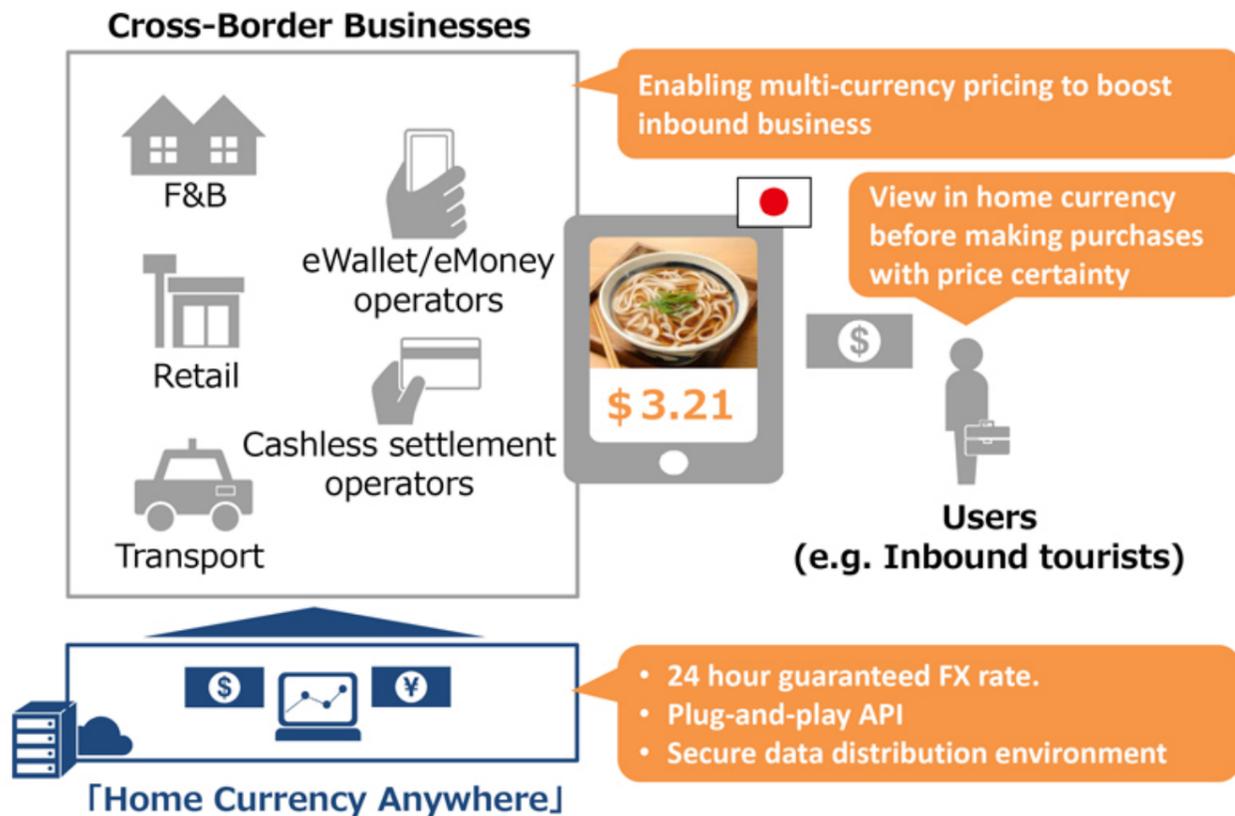
NTT Com initially will launch HCA in Japan, promoting its use in a wide range of businesses. Also, collaboration with companies in other countries will enable Japanese travelers abroad to make purchases at fixed rates in Japanese yen. Thereafter, joint initiatives with middle B operators are expected to lead to cross-border platform services that connect electronic money companies worldwide. Eventually, NTT Com hopes to create a world where companies and consumers engage in transactions without having to worry about foreign currency fluctuations.

**HCA Usage Examples**

Case 1

Prior to making an in-store or on-line purchase, a user confirms that day's fixed purchase price in a preferred currency and then makes payment.

**Example Use Case (Price, order and settle in home currency)**



Case 2

An inbound traveler to Japan charges an electronic money account online with any amount desired in their home currency, and without exchanging any cash, to enjoy hassle-free shopping and transportation while in Japan.

- 1: In-house research. Business model patent pending.
- 2: Periods for rate guarantees and refunds can be changed according to customer requirements.
- 3: Based on three-party contract signed by middle B operator, NTT Com and M-DAQ.
- 4: Application programming interface enables easy links among multiple systems.

About NTT Communications

NTT Communications solves the world's technology challenges by helping enterprises overcome complexity and risk in their ICT environments with managed IT infrastructure solutions. These solutions are backed by our worldwide infrastructure, including industry leading, global tier-1 public and private networks reaching over 190 countries/regions, and more than 450,000m<sup>2</sup> of the world's most advanced data center facilities. Our global professional services teams provide consultation and architecture for the resiliency and security required for your business success, and our scale and global capabilities in technology world are unsurpassed. Combined with NTT Ltd., NTT Data, and NTT DOCOMO, we are NTT Group.

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