

1. When we create an account in the ledger we also create 2 addresses, one on BTC blockchain and one on ETH blockchain (which will be used for receiving both ETH and USDT). **Warning: ETH address creation is not free and you should use it carefully. But unless you receive something at this address, you don't have to pay for it.**
2. When BitGo sends us a receive notification we update the ledger balance for a user to which the address belongs.