I read that initially the transition from the "old" (ETH 1.0) mainchain, will include a one way contract that burns ETH and credits a staker with Beacon-ETH which will trickle subsequently to a block on a shard crediting you the amount.

What happens to accounts who don't hold enough ETH to stake, how will their ETH find it's way to the sharded blocks? And on what time scale and operational procedure?