Quote: I assume the tracker is the SSD Detectors surrounding the target (which is called "TRACKER" when I include it in the r3bsim.C file)?

Yes, it is correct.

XBallPoint contains one object for every particle which has hit an active volume of a crystal. Typically many entries per crystal.

XBallCrystalHitSim is supposed to describe a hit in a crystal, which integrates all relevant Points. 1 hit per crystal.
Energy loss is summed up. Optionally you can switch on some uniform smearing, controlled with R3BXBall::SetNonUniformity(....) method.
Details of the algorithm: R3BXBall.cxx lines 258 - 280.

Best regards,
Dima