For this financial data processing and billing system project, I would recommend using the Git flow merging strategy. Git flow is a popular branching model that provides a clear division of work and simplifies release management. It involves two main branches:

* a develop branch for ongoing development work,
* a master branch for stable releases.

Various sub-branches can be used to aid development and release, which, unlike the main and development branches, are short-lived and intended to support production releases, fixes, and concurrent feature development.

* feature-x (feature branch)
* release\_b\_yyyymmdd (release branch)
* release\_b\_yyyymmdd (hotfix release branch)

Here are a few reasons why Git flow is a good fit for this project:

* The code in the master branch remains very clean and organized, updated only with code that has been thoroughly tested and refined.
* Allows for jumping between work for current and future releases as they live on separate paths.
* Allows multiple developers to work on the same feature. Either by committing incomplete parts to develop or by branching again of a feature branch.
* Easy release management: Git flow has a clear release process that makes it easy to manage releases.
* Provides a clear path for hotfixes: Git flow allows for creating and deploying hotfixes in case of critical issues in the production environment.