2412. Minimum Money Required Before Transactions

Hard Greedy Array Sorting

Problem Description

In this problem, we're given an array `transactions` that represents a series of transactions. Each transaction is described by two values: a `cost` and a `cashback`. The `cost` is the amount of money that must be paid to perform the transaction, and the `cashback` is the amount that is returned after the transaction is completed. Our goal is to find the minimum amount of money (`money`) required before any transaction is made so that it's possible to complete all transactions in any order. The key condition is that at any point, `money` must be greater than or equal to the `cost` of the transaction being performed, and after each transaction, `money` updates to `money - cost + cashback`.

Intuition

Coming up with a solution involves understanding that there are certain transactions that are riskier in terms of running out of money. Specifically, transactions where `cost` is greater than `cashback` are risky because they deplete the pool of money more than any other transaction types. Therefore, one needs to ensure they have enough money to handle the worst-case scenario for these transactions.

Here's the intuition to solve the problem:

1. Calculate the minimum amount of money needed to ensure that you always have enough to cover the `cost` for the riskier transactions. This is done by finding the sum of the differences between `cost` and `cashback` for these transactions (`sum(max(0, a - b) for a, b in transactions)`).
2. Keep track of the maximum additional money required on top of this sum, which comes from the `cashback` (or `cost` if `cashback` is greater) of the transactions. This step includes the consideration for the transaction with the highest `cashback` that would minimize the amount of money needed upfront.

The solution iterates through each transaction to calculate these values. The initial sum represents the minimum starting money required to perform all riskier transactions one after another, without the cashback from any transaction dichotomizing the sum. The 'ans' being the maximum helps to keep a running maximum of what that minimum starting money might be considering the cashbacks (or cost, whichever is lower for each of the less risky transactions).

By the end of the iteration, if a transaction's `cost` is greater than its `cashback`, the maximum of the sum plus `cashback` becomes a potential answer. Otherwise, the maximum of the sum plus `cost` is considered for the less risky transactions. The final `ans` value is the minimum amount of money required to start with to complete all transactions in any order.

Solution Approach

The solution uses a simple linear scan algorithm, which is efficient since it only needs to iterate through the transactions once. It performs two key calculations:

1. It first calculates the sum of all the positive differences between `cost` and `cashback` for each transaction. This is because, for transactions where `cost` is greater than `cashback`, you will lose some money, and you need to have enough in reserve to cover these losses. The calculation is done with a generator expression in Python:

   ```
   s = sum(max(0, a - b) for a, b in transactions)
   ```

   Here, `max(0, a - b)` ensures that we only sum positive differences, as we do not need extra money upfront for transactions where `cashback` is greater or equal to `cost`.

2. The code then determines the maximum additional money required to ensure that transactions can be completed in any order. It iterates through the transactions, comparing each `cost` and `cashback`:

   ```
   ans = 0
   for a, b in transactions:
       if a > b:
           ans = max(ans, s + b)
       else:
           ans = max(ans, s + a)
   ```

   For riskier transactions (`a > b`), the code considers the possibility of doing this transaction first when the reserve `s` is at its full. After paying `a` (cost), you receive `b` (cashback), so you need at least `s + b` to start with to do this transaction without going broke.

   For transactions that are not riskier (`a <= b`), because they refund equal or more than their cost, doing them first would only require enough money to cover the cost, which is `a`. Thus, for each transaction, you check if `s + a` (cost) is a new maximum requirement to start with.

The final result in `ans` is the minimum money required before any transaction that allows you to complete all of them regardless of order. The solution is efficient because it has a time complexity of O(n), where n is the number of transactions, and does not require any additional complex data structures, making use of only iteration and comparison to arrive at the solution.

Example Walkthrough

Let's walk through a small example to better understand the solution approach. Suppose we have the following `transactions`:

- Transaction 1: `cost` = 5, `cashback` = 2
- Transaction 2: `cost` = 3, `cashback` = 3
- Transaction 3: `cost` = 6, `cashback` = 1

We need to find the minimum amount of money (`money`) required to complete all these transactions in any order.

First, we calculate the sum of all the positive differences between `cost` and `cashback`. In our example:

- For Transaction 1: `cost` - `cashback` = 5 - 2 = 3 (positive difference)
- For Transaction 2: `cost` - `cashback` = 3 - 3 = 0 (no positive difference)
- For Transaction 3: `cost` - `cashback` = 6 - 1 = 5 (positive difference)

We sum these up to get the total sum `s`:

```
sum = 3 (from Transaction 1) + 0 (from Transaction 2) + 5 (from Transaction 3) = 8
```

Next, we iterate over each transaction to decide the maximum additional money required. We start with `ans = 0`:

- Transaction 1: Since `cost` > `cashback`, we consider `s + cashback` which is `8 + 2 = 10`. We update `ans` to 10 as it's greater than the current `ans` (0).
- Transaction 2: Since `cost` <= `cashback`, we consider `s + cost` which is `8 + 3 = 11`. We update `ans` to 11 as it's greater than the current `ans` (10).
- Transaction 3: Since `cost` > `cashback`, we consider `s + cashback` which is `8 + 1 = 9`. `ans` remains 11 as it's greater than 9.

After considering each transaction, the final answer `ans` is 11. This is the minimum amount of money we need to have upfront before starting any transactions to be able to complete all of them in any order.

Solution Implementation

Python

```python
from typing import List

class Solution:
    def minimumMoney(self, transactions: List[List[int]]) -> int:
        # Calculate the initial sum required to cover all negative cash flows,
        # i.e., where the cost of a transaction is higher than the cashback
        total_negative_cash_flow = sum(max(0, cost - cashback) for cost, cashback in transactions)

        # Initialize maximum additional money required at the start as zero
        max_additional_money_required = 0

        # Iterate through all transactions to determine the maximum additional money
        # required at the start to not end up with a negative balance at any point
        for cost, cashback in transactions:
            if cost > cashback:
                # If transaction cost is higher than cashback, calculate additional money
                # required by considering the total negative cash flow and cashback of
                # the current transaction
                max_additional_money_required = max(max_additional_money_required,
                                                    total_negative_cash_flow + cashback)
            else:
                # If transaction cost is lower or equal to cashback,
                # calculate by considering total negative cash flow and cost of
                # the current transaction
                max_additional_money_required = max(max_additional_money_required,
                                                    total_negative_cash_flow + cost)

        # Return the maximum additional money that is required at the beginning
        return max_additional_money_required
```

Java

```java
class Solution {
    public long minimumMoney(int[][] transactions) {
        // Initialize a sum variable to hold the total amount of initial money we need
        // without considering cashback.
        long totalWithoutCashback = 0;

        // Iterate over each transaction.
        for (int[] transaction : transactions) {
            // To not go negative at the start of a transaction, we need to have enough money
            // that even if we don't get the cashback immediately, we won't go bankrupt.
            // Hence, we add the net loss of each transaction to the initial money required.
            totalWithoutCashback += Math.max(0, transaction[0] - transaction[1]);
        }

        // Initialize a variable to store the answer, which is the final minimum money needed.
        long minMoneyRequired = 0;

        // Iterate over each transaction again to find the peak money needed at any transaction.
        for (int[] transaction : transactions) {
            if (transaction[0] > transaction[1]) {
                // If the cost is greater than the cashback, the peak money will be the total
                // without considering cashback plus the cashback of this transaction.
                // This ensures we have enough during the transaction and after getting the cashback.
                minMoneyRequired = Math.max(minMoneyRequired, totalWithoutCashback + transaction[1]);
            } else {
                // If the cashback is greater than or equal to the cost, we just need the cost of
                // this transaction as the peak money, on top of the initially calculated money,
                // because we'll not back as much or more than we spend.
                minMoneyRequired = Math.max(minMoneyRequired, totalWithoutCashback + transaction[0]);
            }
        }

        // Return the maximum of money we need at any point which will be enough to start all transactions.
        return minMoneyRequired;
    }
}
```

C++

```cpp
class Solution {
public:
    long long minimumMoney(vector<vector<int>>& transactions) {
        // Initialize the sum of costs and the answer which will store the minimum initial money required
        long long costSum = 0, minInitialMoney = 0;

        // Calculate the sum of extra costs needed after transactions that cost more than you get back
        for (auto& transaction : transactions) {
            costSum += max(0, transaction[0] - transaction[1]);
        }

        // Determine the minimum initial money needed before any of the transactions
        for (auto& transaction : transactions) {
            if (transaction[0] > transaction[1]) {
                // For transactions that cost more than you get back, add back the money obtained from that transaction
                minInitialMoney = max(minInitialMoney, costSum + transaction[1]);
            } else {
                // For transactions that cost less or equal to what you get back, take the maximum of the cost
                minInitialMoney = max(minInitialMoney, costSum + transaction[0]);
            }
        }

        // Return the calculated minimum initial money required to complete all transactions
        return minInitialMoney;
    }
};
```

TypeScript

```typescript
function minimumMoney(transactions: number[][]): number {
    // Initialize the sum of costs and the answer, which will store the minimum initial money required
    let costSum: number = 0;
    let minInitialMoney: number = 0;

    // Calculate the sum of extra costs needed after transactions that cost more than you get back
    for (const transaction of transactions) {
        costSum += Math.max(0, transaction[0] - transaction[1]);
    }

    // Determine the minimum initial money needed before any of the transactions
    for (const transaction of transactions) {
        if (transaction[0] > transaction[1]) {
            // For transactions that cost more than what you get back, add back the money obtained from that transaction
            minInitialMoney = Math.max(minInitialMoney, costSum + transaction[1]);
        } else {
            // For transactions that cost less than or equal to what you get back, take the maximum of the cost
            minInitialMoney = Math.max(minInitialMoney, costSum + transaction[0]);
        }
    }

    // Return the calculated minimum initial money required to complete all transactions
    return minInitialMoney;
}
```

```python
from typing import List

class Solution:
    def minimumMoney(self, transactions: List[List[int]]) -> int:
        # Calculate the initial sum required to cover all negative cash flows,
        # i.e., where the cost of a transaction is higher than the cashback
        total_negative_cash_flow = sum(max(0, cost - cashback) for cost, cashback in transactions)

        # Initialize maximum additional money required at the start as zero
        max_additional_money_required = 0

        # Iterate through all transactions to determine the maximum additional money
        # required at the start to not end up with a negative balance at any point
        for cost, cashback in transactions:
            if cost > cashback:
                # If transaction cost is higher than cashback, calculate additional money
                # required by considering the total negative cash flow and cashback of
                # the current transaction
                max_additional_money_required = max(max_additional_money_required,
                                                    total_negative_cash_flow + cashback)
            else:
                # If transaction cost is lower or equal to cashback,
                # calculate by considering total negative cash flow and cost of
                # the current transaction
                max_additional_money_required = max(max_additional_money_required,
                                                    total_negative_cash_flow + cost)

        # Return the maximum additional money that is required at the beginning
        return max_additional_money_required
```

Time and Space Complexity

Time Complexity

The given code consists of two main parts which contribute to the time complexity:

1. The first part is the sum operation with a generator expression:

   ```
   s = sum(max(0, a - b) for a, b in transactions)
   ```

   For each transaction in the list `transactions`, it calculates the maximum between `0` and `a - b`. This operation has a time complexity of O(N), where N is the number of transactions.

2. The second part is a loop that iterates over all transactions again to determine the maximum money required:

   ```
   for a, b in transactions:
       if a > b:
           ans = max(ans, s + b)
       else:
           ans = max(ans, s + a)
   ```

   This loop runs for each transaction, making it also O(N).

Since these two parts run sequentially, the overall time complexity is the sum of both parts, which is O(N) + O(N), resulting in a total time complexity of O(N).

Space Complexity

The space complexity of the code is O(1), disregarding the input size. This is because the space used by the variables `s` and `ans` is constant and does not depend on the size of the input list `transactions`. The generator expression also does not create an intermediate list, which keeps the space complexity low.