Iterative solution:

minPayment(X, c[n])

/* Assume Cn given as an array */

2. initialize A[n+1]
3. do A[0] ← 0,
4. for amount ← 1 to X:
   5 do min ← X+1
   6. for coinIndex ← 0 to n do

/* each index $0 \le i \le n$ represent an amount of Payment */

$$j \leftarrow amount - c[coinIndex]$$

if 0 <= j and A[j] < min then do

$$min \leftarrow A[j]$$

7. do A[amount] ← 1 + min

↳ same meaning as in f

8. if A[X] = X+1 then print "we can't pay an amount of X with any number of coins given the coins in c[n]" /* should return NIL, but I chose to write this, to make the meaning of "A[X] = X+1" clearer */
9. else return A[amount]

Notice that after we have calculated A[i] for some i then we don't need to calculate A[ℓ] again, for any $\ell \le i$

Time complexity = $O(n \cdot X)$

Space complexity = $O(X)$